2003 ANNUAL REPORT



AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE

תשעים שנות פעילות בישראל ובעולם

Lifelines to the Jewish World





63

COUNTRIES SERVED

IN JEWISH COMMUNITIES LARGE AND SMALL, WHEREVER THERE IS A JEW IN NEED....
JDC IS THERE. PHOTO: DAVID GROSZ

184

JEWISH COMMUNITY CENTERS

THE JCCs THAT JDC HAS HELPED TO ESTABLISH
IN THE FORMER SOVIET UNION SINCE 1988 FURNISH
A BASE FOR COMMUNAL LIFE AND A MEANS TO
FURTHER THE DEVELOPMENT OF JEWISH IDENTITY
AFTER 70 YEARS OF COMMUNISM, PHOTO: JDC





300

SUPPORTIVE COMMUNITIES ISRAFI

SIMILAR TO NATURALLY OCCURRING
RETIREMENT COMMUNITIES, OR NORCS,
JDC PIONEERED SUPPORTIVE COMMUNITIES
TO BRING USEFUL SERVICES TO SENIORS
SO THEY CAN CONTINUE TO LIVE AT HOME
AMID FAMILIAR SURROUNDINGS AND
NEIGHBORS. PHOTO: YORAM RESHEF

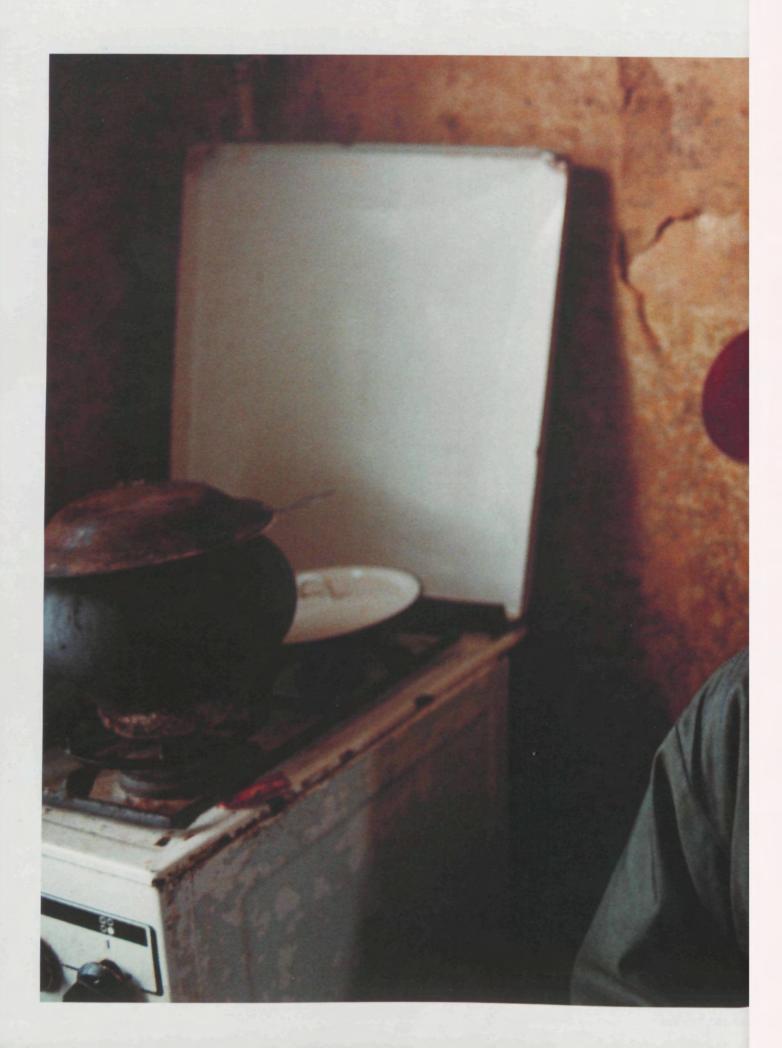
7,000

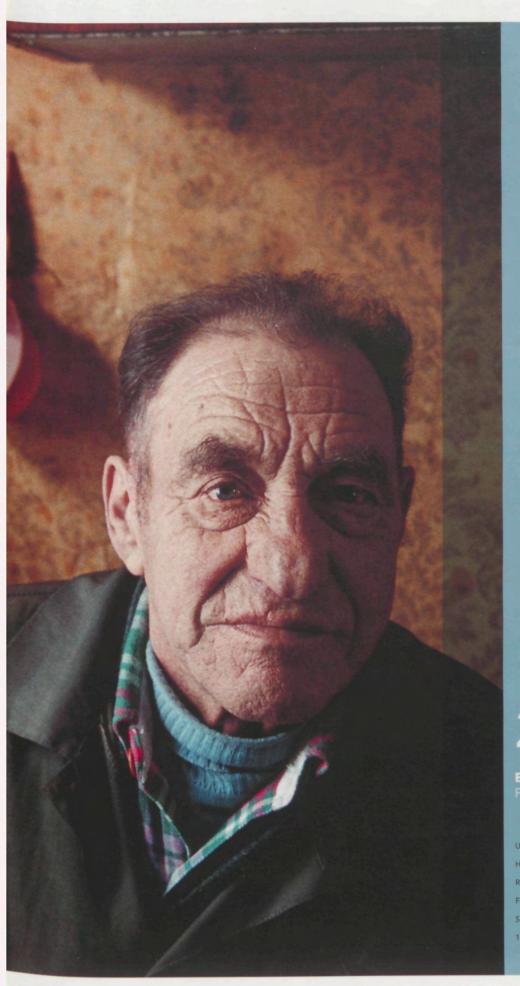
ETHIOPIAN-ISRAELI CHILDREN AND FAMILIES ISRAEL

MANY OF THE 90,000 ETHIOPIAN-ISRAELIS

CONTINUE TO STRUGGLE WITH A NEW LANGUAGE
AND THE REALITIES OF MODERN LIFE. PARENTS
AND CHILDREN TOGETHER (PACT) PARTNERSHIPS ARE PROVING THEIR ABILITY TO BOOST THE
CHANCE OF SUCCESS. PHOTO: LLOYD WOLF



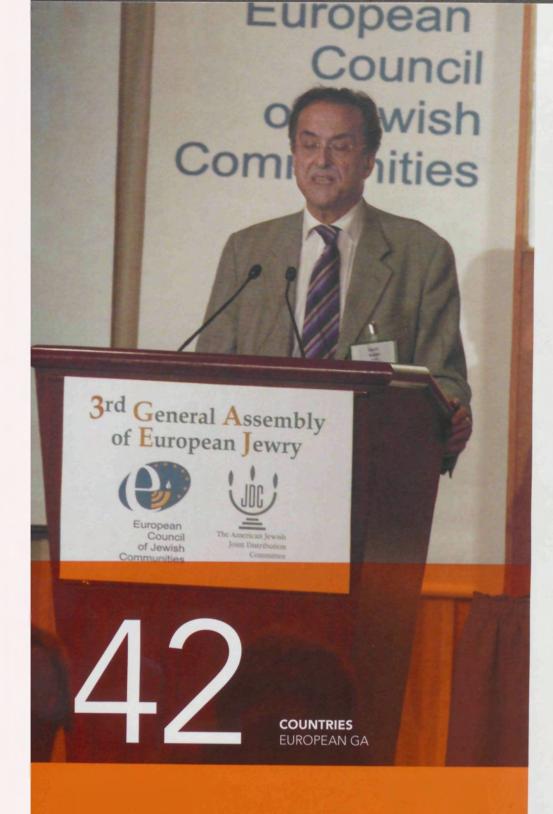




240,000

ELDERLY FSU

UNDER THE TWO-TIERED WELFARE SYSTEM JDC
HAS BEEN FORCED TO INSTITUTE, SERVICES
RECEIVED BY THE 125,000 NAZI VICTIMS ELIGIBLE
FOR RESTITUTION-RELATED SUPPORT EXCEED
SIGNIFICANTLY THE SERVICES FURNISHED TO THE
115,000 "NON-VICTIMS." PHOTO: JAMES NUBILE



OVER 1,000 LAY AND PROFESSIONAL LEADERS
FROM ACROSS EUROPE ATTENDED THE 3RD
EUROPEAN GA (GENERAL ASSEMBLY) IN BUDAPEST
IN MAY 2004, ATTESTING TO THE STRENGTH AND
VITALITY OF THE EUROPEAN COUNCIL OF JEWISH
COMMUNITIES THAT JDC SUPPORTS.
PHOTO: JDC



222 BUNCHER LEADERS

OVER 15 YEARS, THE JDC-BUNCHER COMMUNITY LEADERSHIP PROGRAM HAS BECOME A KEY VEHICLE FOR TRAINING THE LAY AND PROFESSIONAL LEADERS NEEDED TO ENSURE THE FUTURE OF THE REGION'S JEWISH COMMUNITIES. PHOTO: JDC

38,000 HOLOCAUST SURVIVORS CENTRAL & EASTERN EUROPE

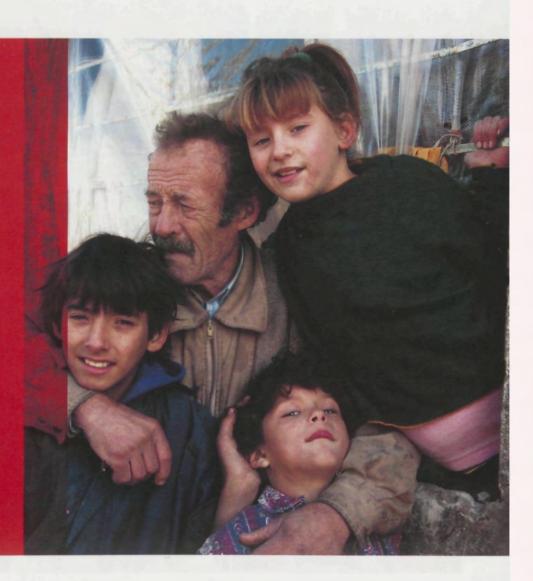
JDC GUARANTEES A DIGNIFIED STANDARD OF LIVING TO INCREASINGLY INFIRM, NEEDY ELDERLY JEWS TRYING TO COPE WITH ECONOMIC UNCERTAINTY, PROVIDING THEM WITH FOOD, MEDICINES, CLOTHING, AND THE WARMTH OF HUMAN COMPANIONSHIP, PHOTO: EDWARD SEROTTA



34,974

WELFARE CLIENTS ARGENTINA

THE RECOVERY PROCESS IN ARGENTINA WILL BE A LENGTHY ONE. TODAY, THE COMMUNITY'S WELFARE CASELOAD IS STILL MORE THAN EIGHT TIMES THE PRE-CRISIS NUMBER. PHOTO: LUIS TIMISKY



913

GET BABY HELPARGENTINA

THIS FULL-SERVICE PROGRAM PROVIDES AT-RISK PREGNANT MOTHERS AND INFANTS WITH PROPER NUTRITION, A DROP-IN CARE FACILITY, FORMULA, DIAPERS, CRIBS, VACCINATIONS, AND MEDICINES. PHOTO: LUIS TIMISKY



4,000

YOUTH AFRICA & ASIA

JEWISH CHILDREN LIVING IN PREDOMINANTLY

MOSLEM AND HINDU SOCIETIES CAN EXPLORE AND

ENJOY JEWISH EDUCATIONAL AND CULTURAL

PROGRAMS IN A SAFE SOCIAL ENVIRONMENT.

PHOTO: DASEE BERKOWITZ



130,000

SUMMER CAMPERS ISRAEL

FOR THE SECOND YEAR IN A ROW, IN RESPONSE
TO THE MURDEROUS ASSAULT ON THE ISRAELI
POPULATION, IEC-FUNDED DAY CAMPS ENABLED
CHILDREN TO ENJOY SUMMER IN A SAFE, CAREFREE ENVIRONMENT. PHOTO: YOSSI ROSENBERG

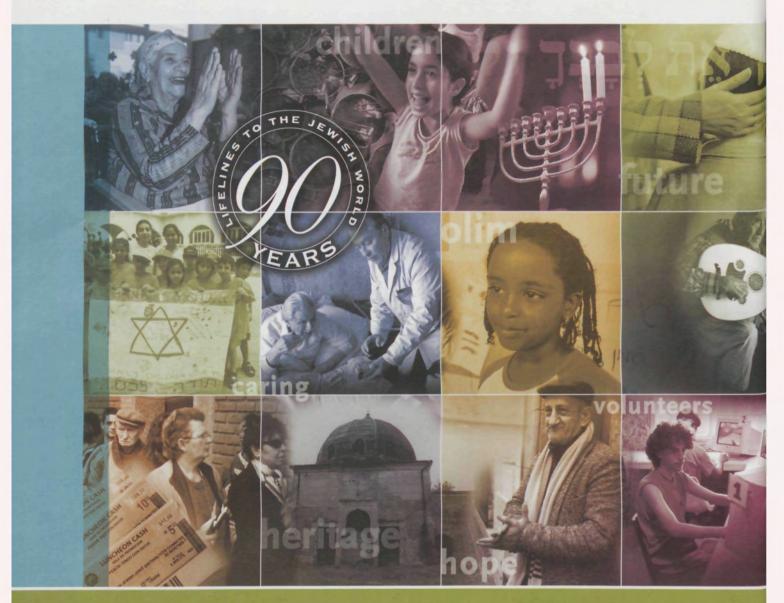




TO GIVE REEMERGING JEWISH COMMUNITIES IN
CENTRAL AND EASTERN EUROPE A STRONGER
FOOTING FOR THE FUTURE, JDC IS HELPING TO
IDENTIFY AND PREPARE JEWISH TEENS AND YOUNG
ADULTS TO TAKE ON RESPONSIBILITY FOR
COMMUNAL PROGRAMS AND SERVICES.
PHOTO: EDWARD SEROTTA

13

YOUTH CLUBS ROMANIA





THE ISRAELI POSTAL AUTHORITY ISSUED A SPECIAL POSTMARK TO COMMEMORATE JDC'S 90 YEARS OF UNINTERRUPTED WORK IN ERETZ YISRAEL.



NYC MAYOR MICHAEL BLOOMBERG PRESENTS

JDC PRESIDENT EUGENE RIBAKOFF WITH AN

OFFICIAL PROCLAMATION DECLARING MAY 11, 2004

JDC DAY IN THE CITY OF NEW YORK.

PHOTO: GENE LESSERSON

CONTEMPORARY MOSAIC OF IMAGES AND WORDS
CAPTURES JDC'S DIVERSE RANGE OF SERVICES,
WHICH HELP JEWISH COMMUNITIES IN DISTRESS
AND ENHANCE JEWISH LIVES AND JEWISH LIFE IN
ISRAEL AND AROUND THE WORLD.
DESIGN: ANNETTE FLASTER

90

YEARS OF JDC

HIS EXCELLENCY THE PRESIDENT OF ISRAEL.

MR. MOSHE KATSAV, HELD A RECEPTION AT HIS
RESIDENCE HONORING JDC'S 90TH ANNIVERSARY. JDC EXECUTIVE VICE-PRESIDENT STEVEN
SCHWAGER, MINISTER OF WELFARE ZEVULUN
ORLEV, PRESIDENT KATSAV AND HIS WIFE,
JDC PRESIDENT EUGENE RIBAKOFF, AND U.S.
AMBASSADOR TO ISRAEL DANIEL KURTZER LISTEN
TO THE PERSONAL ACCOUNTS OF PEOPLE
ASSISTED BY JDC THROUGHOUT THE YEARS.
PHOTO: ALON GREGO



JDC

ABOUT THE JDC

In August 1914, Henry Morgenthau, Sr., then U.S. Ambassador to Turkey, cabled Jacob Schiff, the New York philanthropist, asking for \$50,000 for the relief of Palestinian Jews caught in the agony of World War I. The money was raised within a month, and, in November, the American Jewish Joint Distribution Committee (JDC) was established to channel funds being raised to aid Jews in Europe and Palestine by the Orthodox Central Committee for the Relief of Jews, the American Jewish Relief Committee, and the People's Relief Committee.

Today, 90 years later, JDC still serves as the overseas arm of the organized North American Jewish community. On behalf of the UJC (United Jewish Communities)/
Federation system, which provides our primary financial support, we sponsor programs of relief, rescue, and renewal and help Israel address its most urgent social challenges. Fulfilling our commitment to the idea that all Jews are responsible for one another, we address Jewish needs and aid Jews in need around the globe.

The number of people assisted by JDC since 1914 reaches into the millions, and we have had a presence at one time or another in over 85 countries. Today, we provide life-sustaining assistance to well over a quarter of a million impoverished Jews in the former Soviet Union and in Central and Eastern Europe, even as we continue to help young and old rebuild Jewish communities and renew their Jewish heritage.

In Israel, we have been responding to crisis-related needs, while helping to enrich the lives of the country's most vulnerable populations and improve the quality of services available to them. In Argentina, emergency assistance efforts have been providing critical aid to over 36,000 Jews devastated by that country's economic crisis, while in various African and Asian countries, we enable small Jewish communities to maintain essential services and ensure a Jewish future for their youth. Through the JDC-International Development Program and the "Open Mailbox" campaigns, we provide a way for Jews to respond to disasters and furnish development assistance worldwide.

JDC today remains a vital instrument of North American Jewry. As the active, on-the-ground expert, we are reaching out to Jewish communities in distress and working to enhance Jewish lives and Jewish life in Israel and around the world.

About the JDC	12	Europe	62	Global Programs	82
Introduction	14	Community Development		JDC-International	
Global Budget	18	The Baltic Countries		Development Program	
Budget Distribution	19	Transmigrants		JDC Jewish Service Corps	
Israel	20	Africa and Asia	68	Jewish Communal	
The Former Soviet Union	34	Morocco		Property Reclamation	
Central and Eastern Europe	44	Tunisia		Financial Report	91
Romania		Turkey		Officers and Board Members	102
Hungary		Yemen		Staff	104
Poland		Other Moslem Countries		JDC World Map	106
Former Yugoslavia		Ethiopia			
Bulgaria		India			
Slovakia		China and Myanmar			
Czech Republic		Latin America	76		
Albania		Argentina			
		Cuba			
		Regional Programs			



FROM THE PRESIDENT Eugene J. Ribakoff

When I assumed the presidency of JDC three-and-a-half years ago, it was hard to foresee the many changes that would mark this period—in the world around us; in our efforts on behalf of Jews and Jewish communities overseas; and in the internal workings of this venerable organization, which is now marking its 90th anniversary year. One thing, however, has remained constant, and that is the extent to which JDC continues to make a measurable difference in the lives of hundreds of thousands of Jews throughout the world.

Since its inception, JDC has conducted each of its country operations in partnership with the local Jewish community and in cooperation with as many interested parties as possible. In recent years, as our networking skills have expanded, this practice has enabled us to magnify the impact of our yearly country appropriations many times over.

In Israel alone, the nearly \$18.5 million that JDC invested in its programs in 2003 leveraged more than \$102 million in additional funding from government agencies and other partners, for a total programming budget of over \$120 million. And while the amount of leverage we achieved last year varied from one geographic region to another, our global budget appropriation of \$67.6 million in 2003 was matched by nearly \$183.8 million in additional funds. This resulted in a total expenditure on JDC programs of over \$251 million last year.

The initiatives and activities that lie behind those numbers are equally remarkable. In Israel, funding from the UJC/Federation Israel Emergency Campaign (IEC) enabled JDC to continue to help the country respond to social and security needs generated by "the matzav," or crisis situation. Our efforts ranged from helping to prepare especially vulnerable population groups in the months prior to the start of the Iraq war, to continuing to "Keep the Children Safe" in after-school activities and providing 130,000 children with a challenging camp experience last summer, in partnership with UJC and the Jewish Agency.

Working together with Israeli government and voluntary agencies, JDC's wider programming in Israel has focused on the social effects of the country's recent recession, helping to develop new approaches that can aid the most vulnerable. Beseva Tova (Aging with Dignity) is one such initiative. Operating under the auspices of President Moshe Katsav, it is helping to meet critical needs among the elderly poor. For those at the other end of the age spectrum, our Ashalim partnership with UJA-Federation of New York and the Israeli government responded to hardship among Israeli children by expanding its Nutrition and Healthy Living program. It also expanded its training initiatives to help professionals identify children most likely to suffer from poverty-related neglect.

The Jewish federations of North America, individually and through the UJC/ONAD (Overseas Needs Assessment and Distribution) Committee system, are our primary source of funding for these programs, and for the various initiatives described below. We also gratefully acknowledge the major support received from many generous individuals, family foundations, restitution-related sources, government entities, and philanthropic organizations.

You will find the names of these federations and other donors—and the programs they support—interspersed throughout the body of this Annual Report. Their contributions reflect the care and concern of the Jewish world, and nowhere is their help more needed than in conjunction with our hunger relief programs. These are furnishing lifesustaining aid today to Jews in desperate need in the former Soviet Union and in Argentina.

In the former Soviet Union, the Jewish world's largest relief operation in half a century continues. Working through a network of 174 *Hesed* welfare centers, we were able to bring help and hope to some 240,000 Jews in 2,980 cities, towns, and villages last year.

In Argentina, while the political and economic situation stabilized in 2003, 53 percent of the population was still reported to be living below the poverty line last



HIS HOLINESS POPE JOHN PAUL II RECEIVED
JDC PRESIDENT EUGENE RIBAKOFF AND
EXECUTIVE VICE-PRESIDENT STEVEN
SCHWAGER AT A PRIVATE AUDIENCE IN THE
VATICAN. THE MEETING WAS INITIATED IN
ORDER TO ENHANCE COOPERATION BETWEEN
JDC AND INTERNATIONAL CATHOLIC RELIEF
ORGANIZATIONS. PHOTO: THE VATICAN

year, including some 60,000 Jews. Over the past two years, our caseload there more than doubled, and by January 2004 we were helping to provide food, clothing, and help with rent, mortgage, and utility payments to 36,300 Jews.

As economic conditions improve and new employment initiatives we are helping the community develop take effect, this caseload will get smaller, but the process is expected to be a slow one. Moreover, it's estimated that some 12,000 to 14,000 Jews will remain among the country's "structurally poor." This represents more than three times the number that the Argentine Jewish community was able to care for on its own prior to the recent crisis.

Terrorist bombings at Jewish sites in Turkey and Morocco last year have reemphasized for us the concerns of the smaller Jewish communities whom we continue to assist in North Africa and Asia. Their need to maintain added security measures is further depleting already reduced financial reserves. Our financial support helps them maintain key communal services, while our continued involvement is equally valued as a source of reassurance to those living in these more volatile areas.

In Europe today, the role we are able to play in bringing Jewish communities across the continent together is helping them take advantage of the opportunities presented by a uniting Europe and meet the challenges posed by the rise in anti-Semitism and increased security concerns. This was brought home to me and to other JDC Board members with great clarity this past May when we joined over 1,000 Jewish leaders in Budapest at the highly successful third European General Assembly. We also continue to maintain our commitment to an aging population of needy and lonely Holocaust survivors, even as we work with various communities to expand Jewish renewal efforts with new activities for the "middle generation" and Jewish youth.

Because of the good relations that JDC has established over the years working with Catholic charities such as *Caritas*, Steve Schwager and I were invited through *Cor Unum*, the Vatican's welfare umbrella organization, to a private audience this past March with His Holiness

Pope John Paul II. The audience itself was fascinating, and this Papal recognition of JDC should be of great help in affirming the status of our organization in Europe, where we are looking to the EU as a potential source of funding for Jewish welfare needs. It should also help our endeavor to expand our International Development Program by drawing on new sources of support.

One of the biggest changes during my tenure as President has been with regard to funding JDC's operations. Our Board members and staff have done a remarkable job of finding the necessary support in a difficult fundraising environment. Board members serving as JDC "Champions" have been determined advocates on our behalf within their own federations. In recent months, they have also teamed up with representatives from UJC and the Jewish Agency to make countless "Global Jewish Accountability" visits to other federations, advocating for increased allocations for overseas needs.

Many of our Board members and their families have contributed most generously to specific JDC programs and to our newly established Special Board Fund. On behalf of our beneficiaries around the globe, I thank them for this concrete endorsement of JDC's efforts.

I also want to express my appreciation to my fellow officers, JDC's past Presidents, and our Committee Chairs for their advice and assistance. They are ably supported by JDC's staff—led by Steve Schwager, who continues to demonstrate superb leadership skills and displays the vision and strength needed in these changing times. The more opportunities I have to work with and observe our professional staff—here in New York and worldwide—the more respect and admiration I have for them and their extraordinary accomplishments.

Together, we are adding new chapters to the proud history of an organization that, sustained by the generosity of North American Jewry, continues to serve Jews in need and Jewish needs overseas with the same dedication that its founders first brought to this great endeavor 90 years ago.



FROM THE EXECUTIVE VICE-PRESIDENT Steven Schwager

JDC—or "the Joint," as we are known in many parts of the Jewish world—is 90 years old this year. It all started with a telegram in August 1914 from Henry Morgenthau, Sr., then US Ambassador to Turkey, asking his friend Jacob Schiff, a New York philanthropist, for help in assisting several hundred needy Jews caught in the maelstrom of a world at war. There is our work in a nutshell: one Jew to another, on behalf of other Jews who need help.

What began with that first personal appeal quickly mushroomed into a community-wide undertaking, and over the next 90 years, JDC came to serve millions of Jews in need in more than 85 countries around the globe. It has also played an enduring role as a cementing force in North American Jewish communal life, marshaling the principle of "areivut," of communal responsibility, on behalf of Jewish needs overseas.

We are a worldwide institution. Thanks to the critical support we receive from the Jewish federations of North America and the UJC (United Jewish Communities) system, wherever a Jew is in need overseas—JDC is there.

Today, we provide food to one out of every ten Jews living outside of Israel and North America. And in Israel, our programs had an impact last year on the lives of one out of every four Jews.

Our work started 90 years ago in Israel, and we have never left. Israel is the heart and soul of our operations, a fundamental part of the spirit that suffuses our activities in Jewish communities around the world. Israeli expertise—our own and that of our Israeli partners—is used today in many of our country programs, and the services we've helped develop in Israel now benefit a host of Diaspora communities, even here in North America.

JDC's ongoing service development efforts in Israel continue to focus on three population groups: at-risk children and youth and their families; immigrant groups—especially Ethiopian- and Caucasus-Israelis—who've found the absorption process especially difficult; and Israel's senior citizens. We've also been assisting other groups, including

the disabled, to become a part of mainstream society. And we continue to help both government agencies and voluntary organizations expand their capacity to serve the needs of all of Israel's citizens as effectively as possible.

Despite its significant financial difficulties, the Israeli government has maintained its full funding commitments to JDC programs, and models we've developed in partnership with Israeli agencies and North American federations to address particular needs continue to be replicated throughout the country. The response to the 100 Supportive Communities developed to date for the elderly has been particularly noteworthy, drawing a recent Finance Ministry commitment to establish 200 more throughout Israel over the next few years.

In the former Soviet Union (FSU), the Conference on Jewish Material Claims Against Germany (Claims Conference) has, since 1995, been our major funding partner in providing much-needed welfare services to Jewish victims of Nazi persecution. This assistance is provided through the Hesed welfare network that JDC helped develop in the FSU to meet the often extreme poverty faced by the Jewish elderly. Claims Conference funding comes from the sale of unclaimed and heirless Jewish properties in the former East Germany and from grants administered by the Conference on behalf of the International Commission on Holocaust Era Insurance Claims (ICHEIC).

We are grateful for this vital support from the Claims Conference and for our work together in the FSU, which today is enabling some 125,000 elderly and impoverished Jewish "double victims" (of both Nazi persecution and Soviet oppression) to live out their lives with greater dignity. We thank Claims Conference President Israel Singer, Chairman Julius Berman, Executive Vice-President Gideon Taylor, and Secretary and Special Consultant Saul Kagan for the compassion and leadership they have shown in helping us meet the needs of these Holocaust survivors. These survivors are clearly among the poorest Jews on earth, and,

for the decades they lived behind the Iron Curtain, they could not receive the kind of compensation available to survivors living in Western countries.

Since 2001, Hesed center services for Jewish victims of Nazi persecution have also received important support from the Hon. Edward R. Korman, Chief Judge of the U.S. District Court for the Eastern District of New York, who is overseeing what has come to be known as the Swiss Banks Settlement. Based on the recommendations made by the case's Special Master, Judah Gribetz, allocations made by the Court to the Hesed program are providing additional food packages, hot meals, winter relief, and emergency assistance to destitute Jewish Nazi victims throughout the FSU. On behalf of those receiving this life-sustaining aid, we thank Judge Korman, Special Master Gribetz, and Deputy Special Master Shari Reig for their critical support.

Through the Hesed network, JDC also cared last year for some 115,000 elderly Jewish "non-victims" whose needs are equally dire. To help them, we rely on support from other partners, including the Harry and Jeanette Weinberg Foundation; the International Fellowship of Christians and Jews, under the leadership of Rabbi Yechiel Eckstein; World Jewish Relief (WJR, UK), and, especially, the Jewish federations of North America—through the "elective" grants made by many individual federations and through UJC's "core" allocation to JDC. We are grateful to these partners for their vital support and to the generous individuals and foundations whose major gifts help fuel this effort.

Nevertheless, with needs outpacing available resources, JDC has been forced for the first time to create a two-tiered care system in the FSU, reducing services for non-victims so that we are now barely lessening their intense, ongoing privation. We are hopeful that the North American federations, responding to the urgent appeal made in the recent ONAD Committee resolution, will provide the additional funding we need to help us meet these elemental Jewish needs.

At the same time, the wide-ranging Jewish renewal activities that we helped establish in the FSU—including 182 Jewish community centers, 27 Hillel Centers, 100 academic Jewish studies programs, and 184 Jewish libraries—still need our continued support. Signs of a vibrant Jewish life are everywhere, and we have begun to challenge the boards of many of these new institutions to raise funds within their local communities for programming needs. I am pleased to say they are responding well to this initiative—but it is only a beginning.

Patience is also needed with regard to the situation in Argentina, as Gene noted in his discussion of our evolving efforts there. We need to bear in mind that even though the

economy has stabilized, it will be years before things return to normal—and for many people, they never will. As we begin to move the caseload numbers down, we are working with the Jewish community to ensure that it will again become the strong, self-sufficient entity that it was prior to these crisis years.

After two years as Executive Vice-President of this organization, I am more cognizant than ever of the awesome responsibility this position entails. My task has been lightened by the talented JDC staff members I've been able to call upon—here in New York and around the world. That it is doable at all, however, is a function of the caliber and dedication of our Board members, who time and again have "rallied to the cause," giving eloquent voice to the JDC story and offering strong and generous support for our worldwide endeavors.

As JDC's President, Gene Ribakoff has spearheaded these efforts, proving once more that JDC has a knack for finding the "right person at the right time." Leading by example, Gene's personal support for JDC programs has been the ultimate form of "leverage," and he has challenged us to seek—and to tap—new sources of funding to help meet program needs. He has made countless visits to Jewish federations throughout the continent, and his compassion for those who depend on us for help has made him a most powerful advocate on JDC's behalf. I want to thank him personally for his advice and guidance, and I trust that JDC will continue to benefit from his assistance in the years ahead.

As I write these words today, I am mindful that two weeks from now, the Turkish Jewish community will be holding a special prayer service in the newly renovated Neve Shalom Synagogue in Istanbul. One of two synagogues heavily damaged in the November 2003 bombings, it was repaired and reconstructed with JDC's help. It is no coincidence that the week of Shabbat Nachamu was chosen to mark the synagogue's reopening. For it is Shabbat Nachamu that has traditionally brought comfort and solace to Jews the world over following their sorrowful commemoration of destruction and exile on Tisha b'Av. The rededication of this synagogue in Turkey illustrates once again the indomitable spirit of our people, and it underscores what is for me the essence of JDC's 90-year-old mission: to bring aid and comfort to Jews in danger or distress, wherever they may be.

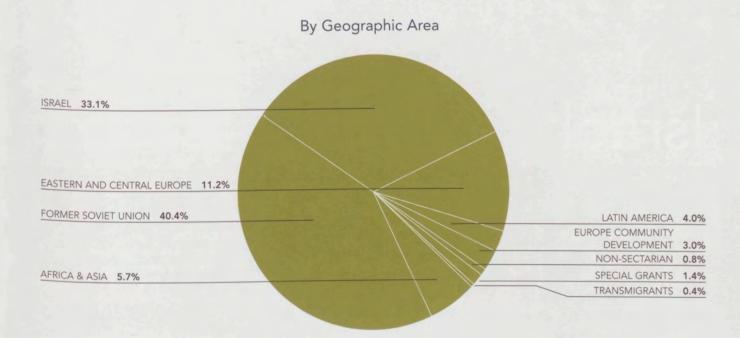
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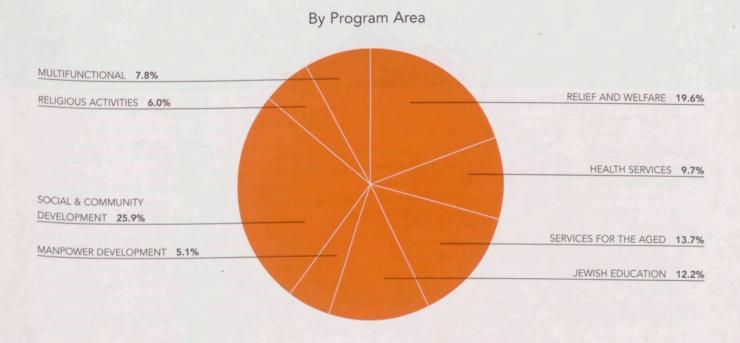
2003 Global Budget

The following table summarizes JDC's annual budget with income provided primarily by the United Jewish Communities/Federation System and the extent to which additional funds from various sources have been obtained and utilized. In sum, the JDC core budget of \$67.6 million has leveraged another \$183.8 million for total expenditures on JDC projects of over \$251 million during 2003.

	JDC Direct	Additional Funds	
	Expenditures	from Partners	Total Expense
Albania	13,900	0	13,900
Algeria	600	1,000	1,600
Argentina	1,284,200	14,337,200	15,621,400
Asian Republics	2,468,300	5,085,976	7,554,27
Baltic States	515,000	1,435,920	1,950,92
Belarus	1,430,800	3,435,137	4,865,93
Bosnia and Herzegovina	114,200	203,250	317,45
Bulgaria	512,300	764,057	1,276,35
China	2,600	0	2,60
Croatia and Slovenia	405,500	163,500	569,00
Cuba	65,000	73,694	138,69
Czech Republic	49,200	274,753	323,95
gypt	73,000	25,500	98,50
Ethiopia	573,600	246,500	820,10
Hungary	1,549,900	1,816,170	3,366,07
ndia	342,700	22,316	365,01
srael	16,321,200	97,652,400	113,973,60
ewish Community Property Reclamation	827,100	0	827,10
Moldova	730,500	2,168,004	2,898,50
Morocco	1,000,400	2,287,872	3,288,27
Myanmar	2,400	200	2,60
Myers-JDC-Brookdale Institute	1,417,700	4,350,239	5,767,93
Non-Sectarian	471,600	1,349,100	1,820,70
Other European	1,172,600	706,000	1,878,60
Other Latin America	901,100	24,044	925,14
Other Moslem	500,400	24,044	500,40
doland	1,055,600	520,260	1,575,86
elief in Transit	3,213,500	0	
domania	2,136,600	1,342,879	3,213,50
dussia	5,978,400	18,419,199	3,479,47
erbia and Macedonia	239,200	611,408	24,397,59 850,60
ilovakia	163,900	341,914	505.81
pain	16,400	0	16,40
pecial Grants	767,600	0	
			767,60
aub Center for Social Policy Studies in Israel	755,000	60,000	815,00
ransmigrants Austria	246,700	225.000	246,70
unisia	530,100	235,000	765,10
urkey	147,400	300,000	447,400
Ikraine	7,905,100	25,513,687	33,418,78
dministration	11,650,600	0	11,650,600
otal	\$ 67,551,900	\$ 183,767,179	\$ 251,319,079

2003 Budget Distribution







Principles of Operation JDC's Strategic Intervention in Israel

RESEARCH

Understanding the most difficult issues challenging Israel's social fabric.

RESPONSE

Developing an approach that can solve a specific problem.

RECRUITMENT

Bringing in national and local partners to help develop and test this approach.

REPLICATION

Once an approach is proven, JDC helps its partners apply it nationwide, making it an integral part of Israel's social service system.

When replication is complete, JDC exits the program and moves on to its next strategic intervention.

Total Population: Jewish Population: JDC Appropriation:

6.78 million 5.49 million \$ 18,493,900

JDC's Current Focus in Israel:

- Response to crisis situation
- Protection of children and teens
- Care for the elderly
- Empowering and integrating vulnerable populations
- Research and development of social services
- Promoting philanthropy and volunteerism
- Project management for donors

SUSTAINING HOPE THROUGH CRISIS AND HARDSHIP

While Palestinian terror continued to claim its bitter price in 2003, Israel's recession exacted its own toll of hardship. Unemployment approached 11 percent, and budget cuts eroded the government's capacity to help growing numbers of Israelis in need. Poverty exceeded 18 percent overall, but hit weaker Israelis hardest: in early 2004, 30 percent of Israeli children and 20 percent of the elderly were living below the poverty line.

Though Israel's economy began recovering in 2004, benefits have been slow to reach the poor and unemployed. And this transition period in the economic cycle has been complicated by a fundamental shift in government policy, from using entitlements as a primary poverty fighting tool to implementing services that help the poor break out of poverty by securing gainful employment. But while the entitlements on which many depended have already been cut, the new services necessary to complete this policy shift are not yet in place. For Israel, and for JDC, the resulting hardship poses critical challenges.

JDC's ongoing work in Israel uses a unique model of "strategic intervention" to help the country develop new approaches that can help its most vulnerable citizens. Partnerships are key to this strategy. Partnerships with Israeli agencies recognize Israel's primary responsibility for addressing the country's needs, while partnerships with North American

Jewish federations enable these communities to play a meaningful role in strengthening Israeli society.

The foundation of experience and trust engendered by this approach allowed JDC to respond quickly to the challenges of "the matzav," or crisis situation. Early 2003 saw the culmination of JDC's role in helping Israel prepare especially vulnerable population groups for a possible Iraqi chemical attack. These efforts were supported by the Jewish Federation of Greater Middlesex County, FEDERATION-CJA Montreal, the Jewish Federation of Greater Philadelphia, and the Jewish Federation of Greater Washington.

Funding from the UJC/Federation Israel Emergency Campaign (IEC) enabled JDC to continue to "Keep the Children Safe" in after-school programs in 2002-2003, and to provide 130,000 children in 2003 with a summer camp experience, in partnership with UJC and the Jewish Agency. Additional funding for after-school programs was provided by the Jewish United Fund/Jewish Federation of Metropolitan Chicago, FEDERATJON-CJA Montreal, the Jewish Federation of Greater Philadelphia, the Jewish Federation of Greater Washington, and the Harold Grinspoon Charitable Foundation

Support for after-school programs in Afula and Jerusalem during 2003-2004 was provided by the Jewish Federation of Greater Washington.

JDC's trauma relief programs received additional support from UJA-Federation of New York, the Jewish Federation of Greater Philadelphia, the United Jewish Federation of Tidewater, and the Jewish Federation of Greater Washington.

In 2004, IEC funding allowed JDC to provide a third year of summer camps for 20,000 children in the country's most terror-stricken communities and to continue its after-school programs in 2004-2005.

While these IEC-funded programs responded to crisisgenerated social and security needs, JDC's wider programming in 2003 and 2004 focused intensely on the social effects of recession. Together with Israeli government and voluntary agencies, JDC addressed poverty's immediate symptoms as well as its root causes.

JDC's responses to poverty in Israel are made possible by the major support of the Harry and Jeanette Weinberg Foundation. Support was also provided by the Joseph and Beverly Glickman Philanthropic Fund.

JDC's partnerships with Israeli agencies

the country's needs, while partnerships with North American Jewish federations enable these communities to play a meaningful role in strengthening Israeli society.

Prominent among the initiatives addressing immediate needs is Beseva Tova (Aging with Dignity). Operated under the auspices of President Moshe Katsav by JDC-ESHEL, JDC's service development partnership with the government, the program is helping to meet housing, nutrition, and health care needs among 8,000 elderly poor in eight locations in 2004. A partnership with the Ministry of Social Affairs, the Israel Defense Forces (IDF), local businesses, and voluntary agencies, Beseva Tova is supported by the International Fellowship of Christians and Jews.

Ashalim, JDC's partnership with the government and UJA-Federation of New York to develop services for children- and youth-at-risk, responded to hardship among Israeli children with its Nutrition and Healthy Living program. First developed in 2000 in special partnership with Professor Stanley Mills and Barbara Gordon Green, the program is now helping parents assure their children's healthy development even when family finances are tight. Operating citywide in Akko, Netanya, and Ramla, and at facilities for children-at-risk elsewhere, it is currently benefiting 15,000 children.

Professionals who work with children are the focus of another Ashalim initiative, which seeks to improve their ability to identify those at high risk of suffering poverty-related neglect. And Merhav, a new school-based program, is being developed with an emergency grant from the Jewish Federation of Palm Beach County to meet children's needs in education, health, and social welfare by promoting a broad-based effort uniting school, family, and community.

With budget cuts straining government capacity, JDC has also been helping Israel's voluntary organizations respond to hardship. JDC has provided training to enhance the efforts of voluntary groups working on the frontlines of poverty relief, and it has been strengthening Israeli society in other ways.

As Israel's recovery began, JDC and its Israeli partners confronted the challenge of breaking the cycle of poverty that traps so many. Helping those who've depended on entitlements to find jobs is central to this endeavor, and the government and JDC are exploring a long-term strategic partnership to develop services that can help hard-to-employ Israelis enter the workforce.

BUILDING A STRONGER ISRAELI SOCIETY

While responding to crisis and recession, JDC continues to help Israel overcome the ongoing challenges facing its society. JDC's service development efforts have targeted three groups: children- and youth-at-risk and their families, hard-to-absorb immigrants, especially Ethiopian- and Caucasus-Israelis; and the elderly. JDC also develops services to help other populations, including the disabled, further their advance into mainstream society. And it strives to enhance Israel's overall capacity to respond to social needs by boosting the effectiveness of public sector services and the capabilities of voluntary agencies.

HOPE FOR CHILDREN-AT-RISK

Some 330,000 Israeli children are considered at-risk of neglect or abuse. JDC's Ashalim partnership with the government and UJA-Federation of New York was established in 1998 to develop services to meet this pressing need.

In 2003, Ashalim and the Jewish Community
Federation of San Francisco, the Peninsula, Marin and
Sonoma Counties created the ECHAD (Early Childhood
Achievement and Development) partnership to focus on
early childhood health, education, and welfare programs in
Israel's Arab sector.

Ashalim promotes early detection of abuse and neglect by providing training for staff at the country's *Tipat Halav* network and distributing early detection kits to day care centers and schools throughout Israel. Through the *ECHAD* partnership, Arab-sector professionals are being trained to identify children at-risk of abuse or developmental delays.

Ashalim, through the vision and support of the Irwin Green Family, has created a full-service early childhood development facility in Nazareth, the first in an Israeli-Arab city to be dedicated to serving children of all religions. The center provides diagnostic, therapeutic, and other services to young children with developmental delays.

The Beit Lynn program at Ashalim's Child Protection Centers ensures effective first-line treatment in cases of confirmed abuse. The flagship center in Jerusalem served 400 children in 2003 and will be joined by a second, at Tel Aviv's Tel Hashomer Hospital, in 2004. The program enjoys major support from the Charles and Lynn Schusterman Family Foundation, with additional funding provided by Hadassah, The Women's Zionist Organization of America.

To heal dysfunctional, abusive, or neglectful families, the Ashalim-developed network of Parent-Child Centers expanded to 23 in 2003. Supported by the Hassenfeld Foundation and the Block Family, the Grossman Family Foundation, and UJA Federation of Greater Toronto, each center treats some 75 to 100 children and helps their parents overcome harmful behaviors.

To avoid the children's removal from their homes, Ashalim's network of 30 Multi-Purpose Day Care Centers strengthens relationships among at-risk children aged 4 to 6 and their parents. The Greater Miami Jewish Federation, the Jewish Federation of Palm Beach County, the Jewish Federation of St. Louis, and UJA Federation of Greater Toronto are supporting this innovative model. For children at immediate risk, the network of Emergency Centers provides short-term care and protection. The Compassion Workshop, developed with support from the Charles and Lynn Schusterman Family Foundation, treats the family dysfunction that is endangering the children.

Ashalim also develops frameworks for children requiring longer term residential care. Six Community Residential Facilities provide them with a safe environment, while staff members work with social services agencies to rebuild the parent-child relationship. In 2003, the Ashdod facility was renovated with support from the Dorset Foundation.

The "It's a Deal" program constructively channels alienated youths' desire for independence, working with local businesses to offer them the training and opportunity to run their own small enterprises. Ashalim is now replicating this successful model—which is supported by Louis and Pat Hoodwin—in ten locations.

In Ashalim's new Nirim project, soldiers from an elite IDF unit have adopted a residential facility for at-risk youth and are serving as role models for the residents and helping them prepare for matriculation exams and army service. Nirim is supported by the Eugene and Marcia Applebaum Family Support Foundation. The MALEH (Alternative Learning Space) program is reaching "hidden dropouts" who attend school but cut themselves off from learning, drawing these students back with personalized instruction in a separate study area.

To assist special needs children and foster their integration into the wider society, Ashalim is spearheading the Zusman Family Integrated Campus in Jerusalem, supported by Larry and Leonore Zusman. Construction of the facility, which will promote interaction between severely disabled teens and their able-bodied peers, will begin in 2004. With support from the Penni and Stephen Weinberg Fund, Ashalim's Shlavim program is enabling 60 young adults with disabilities to perform National Service.

Additional funding for Ashalim programs was provided by the United Jewish Federation of San Diego County; the Jewish Federation of Greater Seattle; the UJC Consortium of the West Coast Region for "Mother to Another" and the Multi-Purpose Day Care Center in Kiryat Malachi; the Richard and Lois Gunther Family Foundation; and the Hochberg Family Foundation for the Barbara P. Hochberg Park at Messila.

OPPORTUNITY FOR IMMIGRANTS

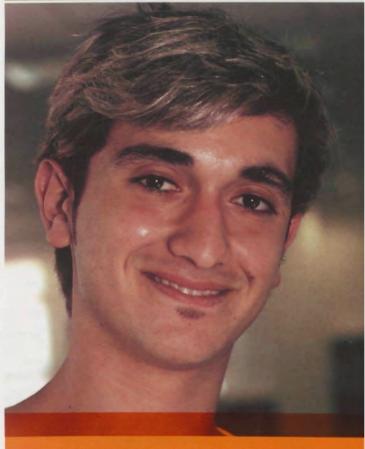
Despite Israel's extraordinary accomplishments in absorbing a million new immigrants in the 1990s, many olim continue to face long-term obstacles to their integration. They may have difficulties learning Hebrew, succeeding in school, or finding employment, and they are often concentrated in low-income neighborhoods where the resources to help them are lacking. Alienation among teenagers simultaneously struggling with adolescence and with their immigration experience is also widespread.

To help immigrants overcome these obstacles, a new JDC-government partnership seeks to expand the scope and effectiveness of the services they receive. Early initiatives address continuing education, employment, and integration for those aged 18 to 25. The partnership will also develop community-based integration approaches, "second-chance" Hebrew programs, and in-service training for professionals in absorption-related positions.

Ashalim's "From Risk to Opportunity," supported by UJA Federation of Greater Toronto, serves at-risk immigrant youth through tailored, culturally sensitive responses to their high dropout and delinquency rates.



AN ETHIOPIAN-ISRAELI YOUTH PROUDLY SHARES HOW HE IS HELPING HIGH SCHOOL DROPOUTS SET UP AND RUN NEW BUSINESS VENTURES IN THE IT'S A DEAL ENTREPRENEURSHIP PROGRAM. PHOTO: DEBBI COOPER



A KAVKAZI-ISRAELI STUDENT AT THE HIGH SCHOOL FOR ARTS & SCIENCES ENHANCES HIS PROSPECTS THROUGH OFEK L'BAGRUT, WHICH PROVIDES WORKSHOPS TO PREPARE STUDENTS FOR THEIR MATRICULATION EXAMS. PHOTO: DEBBI COOPER

The Ethiopian-Israeli community now numbers 90,000. Its members are the focus of intensive JDC efforts to help them overcome the barriers impeding their successful absorption into Israel's western society.

PACT (Parents and Children Together) has been giving Ethiopian-Israeli children the crucial benefits of the preschool education enjoyed by most other Israelis. Initiated by JDC and the Jewish Community Federation of Cleveland in Beersheva in 1998, additional PACT partnerships with the Jewish Federation of Palm Beach County, the Minneapolis Jewish Federation, the Jewish Federation of Metropolitan Detroit, UJA-Federation of New York, the Jewish Federation of Greater Washington/United Jewish Endowment Fund, and Combined Jewish Philanthropies of Boston now extend PACT's benefits to over 7,000 children in 10 cities.

Alongside federation partners, PACT brings together Israeli government ministries, municipalities, foundations, and local community leaders, as well as the SACTA-Rashi Foundation. Additional funding was provided by the Skirball Foundation.

PACT's success—confirmed by Myers-JDC-Brookdale Institute evaluations—has spawned PACT Plus, for ages 6 to 8, in five PACT cities, in partnership with the Jewish Community Federation of Cleveland, the Minneapolis Jewish Federation, and the Jewish Federation of Palm Beach County. In 2004, JDC and UJA-Federation of New York are launching the pilot Birth to Bagrut (Grade-by-Grade) program, the most comprehensive version of PACT yet, to aid Rehovot's Ethiopian-Israeli children from infancy through matriculation.

For older students, JDC's Ofek L'Bagrut boosts success in Israel's crucial matriculation exams. The program, supported in Rehovot by the UJA Federation of Greater Toronto, in Beersheva by FEDERATION CJA Montreal, and in Ramla by the Jewish Federation of Palm Beach County, reaches more than 700 Ethiopian-Israeli high schoolers in 10 cities.

GAMLA, which recruits retirees as volunteer tutors for Ethiopian-Israelis, expanded to include 1,400 volunteers nationwide in 2003. Funding for GAMLA was provided by the United Jewish Federation of Greater Pittsburgh, THE ASSOCIATED: Jewish Community Federation of Baltimore, and the United Jewish Endowment Fund of the Jewish Federation of Greater Washington. Additional support for JDC's programs for Ethiopian-Israeli children was provided by FEDERATION CJA Montreal, the Jewish Federation of Waco and Central Texas, and Tom Secunda.

Other JDC programs for Ethiopian-Israelis include Operation Atzmaut, a partnership between JDC and the United Jewish Communities of MetroWest NJ, which provides a continuum of support that is helping 50 Ethiopian-Israeli families in Rishon LeZion achieve greater independence and integration. The program strengthens the family as a unit, providing parents with vocational training to improve their employment prospects. JDC seeks to replicate this program in 2004.

Employment initiatives are critical to this wider integration effort, and the success of JDC models in this area has attracted government interest in adapting them to other hard-to-employ groups. The Reshet Employment Incubator in Ashdod, developed with the Ministries of Absorption and Industry, Trade, and Labor and the National Insurance Institute, is one such model. Reshet's year-long program of support and training prepares Ethiopian-Israeli adults and eases them into a work environment, first at the program's incubator and then in a local business. Reshet will be replicated in Hadera in 2004 and is already being adapted for other groups.

Other JDC efforts to promote employment among Ethiopian-Israelis include Eishet Hayil, for women with no previous work experience, and Avi Hayil, its counterpart for men, both of which are supported by the UJA Federation of Bergen County and North Hudson.

Mila Tova (Good Word) promotes the Hebrew language skills so critical to employment success. In 2003, 1,000

Israel's Kavkazim-the 80,000-

strong immigrant community from the Caucasus region

of the former Soviet Union-have become the focus of

a new set of JDC programs aimed at easing severe integration problems

similar to those experienced by Ethiopian-Israelis.

women participated in this program while their children benefited from early childhood enrichment. A related initiative, Avoda B'Ivrit (Working in Hebrew), provides on-the-job training to help factory workers improve their Hebrew skills and their advancement prospects, with support from the Jewish Community Federation of San Francisco.

Other JDC programs for Ethiopian-Israelis are supported by the Jewish Federation of Cincinnati, the Jewish Federation of Metropolitan Detroit, UJA-Federation of New York, the Everett Foundation Philanthropic Fund, and the Abe H. Gertzman Endowment Fund.

Israel's Kavkazim—the 80,000-strong immigrant community from the Caucasus region of the former Soviet Union—have become the focus of a new set of JDC programs aimed at easing severe integration problems similar to those experienced by Ethiopian-Israelis.

In a special partnership with UJA-Federation of New York, JDC-developed initiatives are addressing the major difficulties Kavkazi-Israelis encounter in learning Hebrew. MIRKAM draws on the expertise of Israel's Center for Educational Technology to promote Hebrew literacy among Kavkazi-Israeli children, while Ma'avarim provides afterschool language enrichment at community centers in six cities.

Designed to ameliorate the significant problem of youth alienation in the *Kavkazi* community, *PELE*'s formal and informal educational activities have contributed to a dramatic decrease in the teenage dropout rate, reducing it from 25 percent in 1997 to under 14 percent in 2003. And JDC's *Ofek L'Bagrut* works with *Kavkazi*-Israeli high school students to improve their success in matriculation exams.

By cultivating leadership among the *Kavkazi* community's young adults, university students, and women, JDC is helping them assume a central role in mentoring their younger counterparts and encouraging them to strive for higher education. These new leaders also provide practical and emotional support to older members of their community.

To promote employment, JDC's Reshet Employment Incubator, originally developed for Ethiopian-Israelis, is assisting Kavkazi-Israelis in Sederot, with the support of the Nash Family Foundation, as well as in Hadera. In cities without full-fledged Reshet facilities, including Kiryat Yam, Or Akiva, and Akko, JDC is applying elements of the program's support continuum to benefit local Kavkazi-Israelis.

JDC's initiatives for *Kavkazi*-Israelis receive major support from the Robert and Myra Kraft and J. Hiatt Foundation and Combined Jewish Philanthropies of Boston, and they operate in partnership with the Ministries of Education, Health, and Absorption, the Israel Association of Community Centers, and the Branco-Weiss Institute. Additional funding for these programs has been provided by the Jewish Federation of Greater Charlotte, the Jewish Federation of Greater Dallas, the Jewish Federation of Greater Indianapolis, and the Samis Foundation.

Together with the network of Small Business
Development Centers it helped found, JDC has developed culturally sensitive self-employment and entrepreneurship courses for immigrants, including Ethiopian-Israelis, Kavkazi-Israelis, and Syrian-Israelis, to help them manage their own businesses. These programs are supported by the Allied Jewish Federation of Colorado.

EXPANDING ISRAEL'S MAINSTREAM

In addition to promoting the integration of immigrants, JDC works with other vulnerable groups to increase their access to mainstream society.

There are currently some 300,000 Israelis aged 21 to 65 with some form of disability, many of whom have expressed a strong desire for greater independence. Working with government agencies and voluntary organizations, JDC has been helping to enhance their employment opportunities and facilitate their integration. It has also been promoting the development of community-based services for independent living and professional leadership for the disabled, by the disabled.

In partnership with Disabled Now, JDC founded—in Jerusalem—Israel's first Center for Independent Living (CIL), where disabled individuals can provide practical and emotional support to their peers. CIL is supported by the Clore Foundation, Larry and Lenore Zusman, and the Rich Foundation.

Through the Peer-to-Peer assistance program, people with disabilities mentor and assist those with similar impairments. In 2003, 25 deaf adults tutored 300 deaf youngsters, while 14 vision-impaired consultants assisted over 2,000 people via 19 information centers and special telephone hotlines for those speaking Arabic, English, or Russian.

JDC is helping to set up an alumni organization of vision-impaired and hearing-impaired university students to facilitate their integration. It is also promoting the placement of disabled students as research assistants; this provides the students with work experience, while enabling them to add their special insight to research involving their peers.

To promote independent living by furnishing ongoing practical assistance to impaired individuals living on their own, JDC has established Supportive Communities for the disabled in Jerusalem, Tel Aviv, and Hadera. Modeled on those established for the elderly by JDC-ESHEL, these communities are supported by the Jewish Federation of Central New Jersey, the Jewish Federation of Greater Los Angeles, and the Jewish Federation of Greater Washington.

In setting program priorities, JDC regularly consults with representatives of the communities it is seeking to help. In 2003, 500 disabled people participated in forums on issues of concern. JDC also supports a forum of 50 women with disabilities who periodically assess the special health, employment, and personal security needs of their peers.

The Israel Center for Accessibility—a partnership of JDC and the Shekel Association-Community Services for the Disabled—enhances accessibility to services and amenities. Programs include training 25 accessibility advocates and conducting focus groups on issues of concern. In a further effort to support the disabled in their encounters with the larger society, JDC has developed a mediation program to



THROUGH THE BESEVA TOVA PROGRAM, IDF SOLDIERS VOLUNTEER THEIR TIME TO ASSIST ELDERLY ISRAELIS LIVING BELOW THE POVERTY LINE. PHOTO: EDDY SHMUELI



A CLOWN TROUPE WAS FORMED TO ENTERTAIN ILL CHILDREN THROUGH THE AMEN PROGRAM, WHICH HAS MOBILIZED OVER 4,000 YOUTH AND YOUNG ADULTS TO TAKE A LEADING ROLE IN PROMOTING LOCAL VOLUNTEER ACTIVITIES THAT MEET THEIR COMMUNITY'S NEEDS. PHOTO: YORAM RESHEF

resolve conflicts arising from a person's disability. In 2003, 25 disabled people received mediation training in preparation for their placement this year in the justice system and in various community frameworks.

JDC also helps strengthen the services Israel provides to its minorities. In addition to programs, such as the ECHAD partnership for Israeli-Arab children, developed within the wider context of its work, JDC is helping to improve management in education and social services in Israeli-Arab cities and promoting employment and entrepreneurship among Israeli-Arab women.

A major initiative—made possible by the Everett Foundation Philanthropic Fund—is enhancing opportunities for Israel's Druze population. The program, supported also by Dr. Alfred and Dr. Isabel Bader and the United Jewish Federation of Greater Pittsburgh, is strengthening education and social services, boosting the role of women, and developing young leadership.

For Israel's haredi (ultra-Orthodox) community—one of the country's poorest— JDC programs facilitate entry into the workforce. In 2003, training was provided to some 500 people, in partnership with the Ministry of Industry, Trade, and Labor and the haredi community itself, and with support from Harry Schimmel, the Maurice and Vivienne Wohl Charitable Foundation, and Bertram and Jackie Woolf. Working together with the network of Small Business Development Centers, JDC also continued to promote selfemployment among haredim.

DIGNITY FOR THE ELDERLY

Since its establishment in 1969, JDC-ESHEL has pioneered approaches that improve the quality of care for Israel's elderly and provide innovative solutions to the challenges they face. A partnership of JDC and Israeli government ministries, JDC-ESHEL pursues the dual mission of helping the elderly remain independent for as long as possible and enhancing the lives of those who reside in nursing homes.

The Harry and Jeanette Weinberg Foundation provides generous support both for JDC-ESHEL's emergency efforts and for its ongoing programs.

Focusing on community-based services, JDC-ESHEL has developed over 100 Supportive Communities for the elderly. Each is overseen by an on-site coordinator and provides senior citizens with both social support and practical assistance, including urgent medical care. The success of this model has drawn a Finance Ministry commitment to establish 200 additional Supportive Communities throughout Israel.

Emergency Supportive Communities were developed over the past few years in several locations, with additional staff trained to handle the matzav's impact on elderly residents. These were supported by the Columbus Jewish Federation, the Jewish Federation of Metropolitan Detroit, the Jewish Federation of Greater Los Angeles, the Mollie Rosenthal Fund of the Jewish Community Foundation of South Palm Beach County, and the Nash Family Foundation.

Funding to subsidize the membership of poor elderly in Supportive Communities is provided by the Jewish Federation of Metropolitan Detroit, the Jewish Federation of Palm Beach County, and the Ben N. Teitel Charitable Trust.

Community-based assistance is also provided by the network of 170 day care centers developed by JDC-ESHEL to enable frail and mentally frail elderly to continue living in their own homes. The centers offer daily transportation, meals, personal care services, and a crucial social framework. They are supported by the Harry and Jeanette Weinberg Foundation and the William Kapell Designated Endowment Fund at the Jewish Federation of Palm Beach County.

For socially isolated but independent elderly, especially non-Hebrew-speaking immigrants, the Warm Homes program provides social and cultural activities twice a week at the homes of volunteer hosts. This program has expanded rapidly to over 80 locations.

Health promotion programs are a critical part of efforts to help the elderly remain independent. They include seminars and workshops for the elderly and their caregivers and the development of special services—like a mobile dental clinic or hearing and eye screenings—and appropriate physical activities.

Given its preeminent role in the field, JDC-ESHEL responded quickly to growing concern over poverty among the elderly, developing the new Beseva Tova (Aging with Dignity) program at President Katsav's request. Through the Or Akiva Employment Center for elderly immigrants and the new Harry and Jeanette Weinberg Seniors' Mall in Upper Nazareth, it has also developed opportunities for retirees who want to work to supplement their pensions.

JDC-ESHEL also creates ways for seniors to volunteer. Volunteers are key to its health-promotion programs, conducting screening tests and organizing walking activities, while other seniors teach their peers how to use computers or tutor schoolchildren through the GAMLA program.

Pursuing its mission to promote superior care for Israel's retirees, JDC-ESHEL provides ongoing training to nursing home staffs and strengthens the network of nonprofit associations serving the elderly. Its Glickman Center, located at Tel Aviv's Tel Hashomer Hospital, annually provides in-service training to some 2,000 people who work with the elderly. To expand the program's reach, a satellite center is being created in Beersheva, to serve the south, and in Kiryat Bialik, for the north. JDC-ESHEL also administers the annual Glickman Prize, awarded to nursing homes that significantly enhance their residents' lives.

These initiatives are made possible by the Joseph and Beverly Glickman Philanthropic Fund. Support for training Ethiopian-Israeli women as nurses for the elderly was provided by the International Fellowship of Christians and Jews.

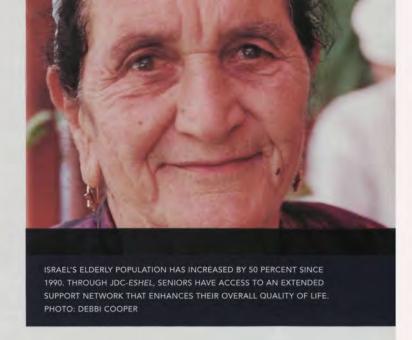
The Dr. Arthur and Hella Strauss Endowment Fund and the Abe H. Gertzman Fund support these and other JDC-ESHEL programs.

JDC-ESHEL has built 20 homes for Israel's elderly, and it helps upgrade care at these homes and at similar facilities. It is currently building homes in Taibe, Akko, Haifa, Tel Aviv, and Beersheva with support from the Harry and Jeannette Weinberg Foundation, UJA-Federation of New York, and the Joseph and Beverly Glickman Philanthropic Fund.

HELPING ISRAEL'S HELPERS

As the country seeks more cost effective approaches to growing social need, JDC's programs to enhance the capacity, responsiveness, and effectiveness of Israel's taxpayer-funded and voluntary sector services have assumed new importance.

To maximize its impact, JDC-ELKA targets senior managers who set policy and the directors of service delivery agencies. In 2003, it trained over 400 executives



from government agencies and non-profit organizations. Following the success of a new program for executives in the Finance Ministry's Budget Department, a second course for Finance Ministry comptrollers is planned for 2004.

In late 2003, JDC, in partnership with the Interior Ministry, held a conference for 60 newly elected mayors. It was part of a program that is helping municipalities confront the challenges budget cuts have posed for the sector that furnishes frontline assistance to citizens in need. The program includes customized training for new and veteran mayors and a course on "Management in Times of Budget Cuts" for municipal social service executives.

A new partnership is being established with THE ASSOCIATED: Jewish Community Federation of Baltimore to enhance the capacity of the city of Ashkelon to meet the needs of its citizens and to develop local leadership.

In view of shrinking government resources, JDC has raised the priority of programs designed to help the country's voluntary sector play a larger role in meeting needs. Such efforts are crucial to cultivating an Israeli civil society that can serve as a permanent complement to leaner government sector services. In 2003, JDC introduced a new management program, in partnership with UJA-Federation of New York and *Shatil*, for directors of organizations providing food assistance to the poor. A separate year-long course provides training to directors of voluntary agencies that provide other forms of assistance.

YUVAL, a unique program helping frontline staff of emergency service organizations cope with the challenges of Israel's crisis, provided guidance and support to over 180 staff members from five organizations in 2003. Another 14 organizations have asked to participate this year in this program, which is supported by the Jewish Federation of Greater Washington and the Jerusalem Foundation.

To boost the voluntary sector's status and credibility, JDC is working with the Association of the Voluntary and Non-Profit Sector (VNPS) to develop an accreditation system for non-governmental organizations, and 200 agencies have already begun the accreditation process. In partner-

"I THINK THAT HAD NOT THE JDC COME IN AND DONE WHAT IT HAS DONE THROUGH MALBEN FOR THE AGED, SICK, AND HANDICAPPED, ALL THE GOOD THINGS THAT WE HAVE ACCOMPLISHED HERE IN ISRAEL WOULD BE OF NO VALUE."

- GOLDA MEIR, PRIME MINISTER OF ISRAEL

"THE ART OF AGING" EXHIBIT: CONTEMPORARY ARTISTS FROM ISRAEL, ENGLAND, AND NORTH AMERICA EXPLORE THE DIVERSE ASPECTS OF AGING, INCLUDING CREATIVITY AND VITALITY, MEMORY, ANXIETY, WISDOM, PHYSICAL CHANGE, LOSS, INTERGENERATIONAL INTERACTION, RESPONSIBILITY, AND OPTIMISM. THE EXHIBIT IS BEING PRESENTED BY HEBREW UNION COLLEGE, JDC, AND JDC-ESHEL, WITH THE SUPPORT OF UJA-FEDERATION OF NEW YORK. ARTIST: BEBE YANNAY

ship with the Israel Association of Community Centers, JDC established a School for Public Board Members in 2003 to enhance the ability of these boards of directors to provide their organizations with effective governance.

To ensure the best use of limited resources, JDC has developed a model for trilateral cooperation among municipal governments, non-profit organizations, and local businesses, and it has laid the groundwork for a program to improve relations between municipal service agencies and local non-profits. These programs also nurture Israeli philanthropy by increasing the business sector's involvement in caring for the needy. Complementing this work, in 2003 JDC published a manual on developing and managing interorganizational partnerships, and it is currently helping both public and non-profit agency staff to improve their partnership management skills.

Other efforts to enhance voluntary sector effectiveness have also been expanded. Newly launched in ten cities, AMEN (The Youth Volunteer City) upgrades existing youth-based volunteer initiatives and promotes cooperation with other similar local activities, while MATOV (The Volunteer Coordination Support System) encourages cooperation among voluntary organizations and an expansion of volunteerism in local communities. New approaches to volunteer recruitment, such as Time Bank and Ruach Tova (Good Spirit), and training efforts that help non-profits manage their volunteer resources most effectively are also helping to expand volunteerism and strengthen the non-profit sector.

THE MYERS-JDC-BROOKDALE INSTITUTE

The Myers-JDC-Brookdale Institute is celebrating its 30th anniversary as the leading center for applied social research serving Israel and the Jewish world. In 2003, the Institute received a major grant from the Cleveland-based David and Inez Myers Foundation, for which the Institute was renamed "The Myers-JDC-Brookdale Institute."

The Institute has also received three additional major endowment gifts:

- Al and Gail Engelberg provided funding for the Institute's Center for Children and Youth, which has been renamed "The Engelberg Center for Children and Youth."
- Carol and Irv Smokler provided a major gift to support the health policy division, which has been renamed "The Smokler Center for Health Policy Research."
- Marshall Weinberg established "The Marshall Weinberg Fund for Professional Collaboration and Development."

The Institute seeks to improve the effectiveness of social services by developing and disseminating knowledge of social needs as well as of the effectiveness of policies and programs intended to meet those needs.

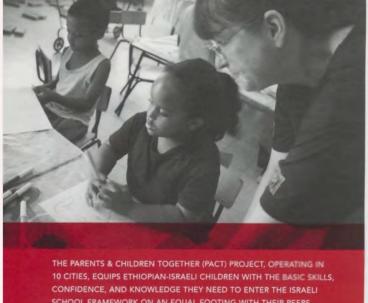
The Institute works closely with voluntary organizations, including JDC-Israel, JDC-ESHEL, Ashalim, and the Jewish Agency, as well as with government bodies, including the Ministries of Education, Social Affairs, and Health, and a number of municipalities and regional councils. The Institute's work with the Diaspora is expanding. In addition to providing a unique way for Israeli government officials and Diaspora Jewish leaders to examine critical social issues in Israel and around the world, the Institute has a wide variety of cooperative projects under way with North American Jewish federations. It has also been serving as professional consultant to UJC's Overseas Needs Assessment and Distribution (ONAD) Committee, helping to develop an information base to enhance the committee's decisionmaking and allocations processes.

AGING

The Institute has been leading a multi-year initiative, in cooperation with the World Health Organization (WHO), to establish international guidelines—especially for developing countries—that could enhance long-term care for disabled individuals of all ages. The project included international workshops with leading experts in the field, which were conducted under the sponsorship of the Marshall Weinberg Fund for Professional Collaboration and Development. Project findings were widely disseminated in 2003 through the publication of major reports that are being used by the WHO in its country consultations. These reports have already contributed to important new initiatives in a number of developing countries.

At the request of the U.S. National Institutes of Health (NIH), the Institute is preparing a chapter on long-term care for the second edition of the book, *Disease Control Priorities in Developing Countries*. This book is a key part of the new Disease Control Priorities Project, which has been undertaken by the World Bank, WHO, and NIH's Fogarty International Center with funding from the Bill & Melinda Gates Foundation.

In 2003, the Institute continued to help Israel's long-term care providers identify ways to make the provision of services more effective. A survey of elderly who receive benefits from the Community Long-term Care Insurance Law focused on their needs and on those of their primary caregivers. The survey also addressed the issue of whether to continue providing aid in the form of services or to substitute cash grants, and the findings have contributed to the development of a new pilot program.



SCHOOL FRAMEWORK ON AN EQUAL FOOTING WITH THEIR PEERS. PHOTO: JAMES NUBILE



JDC DEVELOPED THE PARENTS AS PARTNERS PROGRAM TO ENHANCE THE DEVELOPMENT OF BEDOUIN CHILDREN. THE PROGRAM TEACHES PARENTS HOW TO FOSTER THEIR CHILDREN'S DEVELOPMENT AND GIVES THE CHILDREN THE HEAD START THEY NEED TO REALIZE THEIR FULL POTENTIAL PHOTO: DEBBI COOPER



IN A DRUZE VILLAGE IN THE NORTHERN GALILEE, A HIGH SCHOOL PRINCIPAL IS DEVELOPING A BAGRUT TEACHERS' TRAINING PROGRAM TO HELP STUDENTS PASS THEIR MATRICULATION EXAMS, SINCE DRUZE YOUTH HAVE BEEN LAGGING BEHIND THEIR JEWISH PEERS.

The Institute has been expanding its research on endof-life care in Israel. It is working with the Jewish Federation of Metropolitan Detroit to develop strategies for evaluating services for the terminally ill in the Galilee. It is also an active consultant to the End-of-Life Task Force of UJA-Federation of New York, which is allocating special funds to promote this agenda in Israel.

The Institute continues to assist in the development of Supportive Communities for the elderly, and it is serving as an expert consultant for an evaluation being conducted by UJC's Domestic Pillar in a nationwide federation initiative in this area. To enhance service provision to special populations, the Institute completed Israel's most comprehensive study ever of the mentally frail elderly last year, in cooperation with Chicago's Jewish United Fund and Council of Jewish Elderly. The Institute also began an examination of the special needs of mentally challenged elderly.

In 2003, the Institute conducted a study of the effect of financial hardship on the living conditions of the elderly. The study is serving as the basis of a new government review of national policies and an initiative led by the President of Israel, the Ministry of Social Affairs, and JDC-ESHEL to develop new ways to assist impoverished elderly.

The Institute completed a multi-year evaluation of the network of Hesed welfare centers that JDC helped establish in the former Soviet Union (FSU), and it developed standards and mechanisms of quality assurance for social welfare programs for the elderly that are now being implemented throughout that region. The Institute is currently developing standards for Jewish community centers in the FSU.

THE SMOKLER CENTER FOR HEALTH POLICY RESEARCH

With support from the Jewish Community Federation of Cleveland, the Institute facilitated the development of a major new women's health initiative in Israel, which is being implemented by the Jewish Agency. This innovative national program has provided training for primary care physicians in women's health issues and furnished leadership training to help Israeli women become more vocal and effective advocates for better health care. The Institute is carrying out a three-year evaluation of this project, and it continues to serve as a consultant.

With support from the Connie and Bert Rabinowitz Fund for Creative Breakthrough Research, the Institute conducted a study of decisionmaking in the Israeli health system that explored how policymakers make use of information and research and how the links between research and policymaking can be strengthened.

Health care for vulnerable populations continues to be a major focus of the Health Policy program. The Institute recently initiated a strategic examination of what can be done to reduce health gaps between rich and poor. A related project is looking into ways to make health promotion activities in Israel more responsive to the needs of the Israeli-Arab population.

In 2003, the Institute carried out Israel's first national survey of food security. The study, which was conducted in cooperation with the Ministry of Health, is providing important information that is helping the government and the voluntary sector develop new strategies to alleviate poverty and food insecurity.

The Institute recently completed a comprehensive analytical description of the Israeli health care system and an analysis of recent reform efforts. The resulting monograph, Healthcare in Transition: The Israel Country Report, was published by the European Observatory of Health Care Systems as part of its Healthcare in Transition series. This series seeks to provide relevant comparative information for over 40 European countries.

IMMIGRANT ABSORPTION

The Institute completed a second national study of Kavkazi (Caucasus-Israeli) youth, which provided information on the impact of policies aimed at creating opportunities for this population. The findings indicated the significant progress that has been made as well as the challenges that remain, along with directions for improving existing policies. The Institute also carried out the first study of the needs of young Kavkazi children and their families, as well as their utilization of existing services.

In 2003, the Institute completed several research projects on Ethiopian-Israelis, including community-wide surveys of eight neighborhoods with high concentrations of Ethiopian immigrants. These surveys provide detailed information on formal and informal education, employment, language acquisition, the situation of the elderly, community activism, economic well-being, and problems faced by families. The findings are helping the Ministry of Immigrant Absorption implement more targeted programs in each of these communities, and they are serving as an up-to-date information base for national policy meetings and for the Ethiopian National Plan. The Institute also completed an in-depth study of the employment of Ethiopian-Israelis in Haifa. Conducted in cooperation with Combined Jewish Philanthropies of Greater Boston, the study sheds light on factors that contribute to the successful integration of Ethiopian immigrants into the work force, as well as on obstacles facing this population.

In its ongoing focus on early childhood needs among Ethiopian-Israelis, the Institute continued its evaluation of the PACT (Parents and Children Together) program in numerous communities. This program is supported by various North American Jewish federations. For the first time, this study is providing important comparative data on Israeli children of Ethiopian and non-Ethiopian origin.

DISABILITIES AND SPECIAL POPULATIONS

The Institute continued to focus on the issue of unemployment in 2003. It is designing and conducting a major evaluation of the national Welfare-to-Work reform, mobilizing the best international expertise in the process. The Institute is also conducting a longitudinal study of a JDC-Israel vocational training program for ultra-Orthodox men. The Institute has been serving as professional advisor to the Laron National Commission, which was established to develop better policies to address the needs of disabled people, especially in the area of employment.

As part of its focus on the inclusion of children with disabilities in the regular school system, the Institute, with support from the Mandell Berman Endowment Fund for Research on Children with Disabilities, completed a mapping of mainstreaming programs in Jerusalem schools. This case study is helping to further the development of mainstreaming programs throughout the country. The Institute is also serving on a special committee established by the Ministry of Education to plan the implementation of the new law entitling children with special needs to services within regular schools. The Berman Fund is also enabling the Institute to evaluate an innovative program for the screening and treatment of children with Attention Deficit Hyperactivity Disorder.

To improve coordination among those providing services for individuals with disabilities, the Institute developed a model of coordinated services in the Arab sector and is now evaluating its implementation and promoting its dissemination. These efforts have been carried out with the assistance of the Helen Bader Foundation. The Institute is also conducting the first-ever study of Bedouin children in the Negev with disabilities, with the support of Michael and Andrea Dubroff and the Helen Bader Foundation.

THE ENGELBERG CENTER FOR CHILDREN AND YOUTH

The Center is becoming increasingly involved in supporting the major reforms of child welfare services undertaken by the Ministry of Social Affairs. It is focusing on four major areas:

- Improving individual decisionmaking processes so that children-at-risk receive more appropriate services;
- Promoting effective planning of child welfare services at the municipal level;
- Changing the funding structure of child welfare services toward more flexible funding;
- Promoting the introduction and dissemination of innovative professional practices, such as creating partnerships with parents and supporting the transition from out-of-home to community-based intervention.

The Center served as consultant to a Ministry of Social Affairs' effort to reform the practices and work procedures of local welfare decision committees. This effort is based on a previous national study of these committees conducted by the Center, in collaboration with the Hebrew University's School of Social Work. The Center is also collaborating with the Ministry and with Ashalim on a national experiment to implement systematic planning and flexible funding in 11 local communities in order to more effectively serve at-risk children and youth.

As part of its efforts to disseminate innovative professional practices, the Center joined *Ashalim* in organizing a seminar in November 2003 on "Professionals and Parents Moving Toward Partnership." This event was the second in a series of annual seminars on child welfare supported by Eric and Karen Gantz Zahler and Manny and Pat Gantz.

To further the development of more effective early childhood services at the local and national levels, the Center completed a comprehensive review of the needs of, and the services utilized by, young children and their families from different backgrounds. This study of children aged 3 to 5 was conducted in Israel and the Palestinian Authority and was supported by the Bernard van Leer Foundation. Support from the Helen Bader Foundation enabled the Center to study an additional sample of young *Kavkazi* children as a basis for planning services for this population in collaboration with *Ashalim*.

The Center provided the Ministry of Education with a special policy paper aimed at identifying directions for action that will ensure responsiveness to the needs of disadvantaged children and youth as schools gain more autonomy in utilizing funds. The Center is also collaborating with the Ministry on the Learning from Success pilot program, which helps educators and school communities harness local expertise and enlarge their capacities for learning and

sharing knowledge within their schools. In 2003, 60 schools participated in the program, which continues to be disseminated throughout the country.

A recent national study included a comprehensive analysis of the needs of girls from different population groups, which was based on previous studies conducted by the Center as well as an in-depth survey of disadvantaged girls who are being served by the Ministry of Social Affairs. This study, supported by Annie and Art Sandler, is serving as a basis for developing new services for girls within the framework of a national inter-organizational steering committee.

The Center continued to be engaged in activities on behalf of Israeli-Arab children and youth. The Center is utilizing information from studies of very young children and their families in the Arab sector as it works with Ashalim and the Jewish Community Federation of San Francisco, the Peninsula, Marin, and Sonoma to develop a major new early childhood initiative for Israeli-Arab children. The Center's pioneering study of the needs of Bedouin children and youth, supported by Michael and Andrea Dubroff and the Helen Bader Foundation, continues to provide important information on this unique population. The major national conference that was held in March 2003 with the support of the Marshall Weinberg Fund for Professional Collaboration and Development gave impetus to a number of further initiatives.

TAUB CENTER FOR SOCIAL POLICY STUDIES IN ISRAEL

The Taub Center for Social Policy Studies in Israel is an independent, nonprofit, and non-partisan institute. Its mission is to offer decisionmakers social policy information and alternatives as well as to enrich public debate on social issues confronting the Israeli population. Its policy recommendations are characterized by their bold integration of social and economic considerations.

Established in 1982 under the leadership and vision of the late Herbert M. Singer, Henry Taub, and JDC, the Center is now funded by a permanent endowment created by the Henry and Marilyn Taub Foundation, the Herbert M. and Nell Singer Foundation, John and Jane Colman, the Kolker-Saxon-Hallock Family Foundation, and JDC.

CHANGING REALITIES Social policy in Israel has been overwhelmingly affected by the economic deterioration and by the desire of recent governments to decrease the public sector's share of the national economy to the greatest extent possible. Transfer payments and allowances have been targeted as primary areas for budget cutting, and government allocations for social services have been declining. In the past two years, for example, unemployment and income maintenance benefits have dropped nearly 25 percent below their 2001 level. Most of the cutback was in unemployment compensation—even though unemployment rates increased during this same time period. The results are visible everywhere: increased poverty, educational cutbacks, higher co-payments for medical services, unequal income distribution, widening of social gaps, and heightened levels of social distress. Given that current problems make budget restraint unavoidable, it's become clear that a special effort will be required in order to safeguard the social achievements of the Israeli state.

INFORMING DEBATE With such serious changes in social and economic policy sending shock waves through the system, there has been a pressing need for unbiased, in-depth analyses to illuminate the situation and facilitate informed debate at all levels. This is precisely where the Taub Center steps in and offers its expertise, academic rigor, professionalism, and influence. The Center's annual report and analysis of the social expenditures in the budget is an essential tool that policymakers have come to rely on for accurate reporting on the state of the nation. The report also spells out the full implications of various policy options.

REVISING POLICIES Over the past year, the Taub Center has examined old policies in light of changing realities and dealt with such diverse issues as: housing policy and private home ownership, the capitation mechanism in health services; measurements of poverty; inequalities in the education system, economic policy toward a "second lost decade," equality in health services, and the optimal size of government. Through ongoing high-level meetings, Center experts have been able to bring their prestige and influence to bear on the policymaking process, providing policy options that attempt to minimize potential harm to weaker populations, narrow social gaps, and remove obstacles to social cohesion. For the government and opposition alike, the Taub Center provides authoritative policy alternatives and dependable re-examinations of old approaches that reflect today's changing realities.

Highlights of the Herbert M. Singer Annual Report Series: Israel's Social Services 2003

The Israeli economy was in a state of deep freeze:

- Unemployment and income maintenance benefits fell nearly NIS 2 billion from the 2001 level of NIS 7.7 billion. Most of the cutback, NIS 1.5 billion, was in unemployment compensation — even though unemployment has increased over the past two years.
- Education accounted for 30 percent of total social expenditures. Between 2001 and 2003, the education development budget — the budget reserved for buildings and equipment — was slashed by 34 percent.
- The average per capita government outlay for health has dropped sharply in recent years, from NIS 2,600 in 1996 to NIS 2,300 in 2003. At least once in the past year, about 20 percent of the population refrained from using a vital medical service due to its cost.
- One-fifth of all Israeli households, or some 430,000 families, receive services from various units of the Ministry of Social Affairs. About 16 percent of children countrywide are in situations that harm, or may harm, their ability to enjoy a healthy social, family, and school life. One-fourth of poor households are composed of elderly persons.
- The Center's annual Public Opinion Survey showed that the public felt the implications of the economic crisis acutely in 2003. Most respondents believed that the standard of living and the level of social services had fallen and that socioeconomic gaps were widening, with about 70 percent attributing the latter to the government's economic policies. More than 40 percent of respondents noted that they felt very vulnerable to the possibility that unemployment would affect them directly.

The Former Soviet Union

ELDERLY JEWS IN THE FSU WHO SURVIVED NAZI PERSECUTION AND THE SOVIET REGIME SUFFER TODAY FROM POVERTY SO INTENSE THAT THEY ARE CONSIDERED AMONG THE POOREST JEWS IN THE WORLD. THROUGH THE HESED NETWORK, JDC IS PROVIDING THEM WITH FOOD, HOME CARE, MEDICAL CARE, AND WINTER RELIEF, PHOTO: JAMES NUBILE

JDC'S STRATEGY IN THE FORMER SOVIET UNION (FSU)

- JDC sees immigration to Israel as a primary goal on the global Jewish agenda, the best option for ensuring that the Jews of the former Soviet Union do not assimilate. JDC recognizes, though, that many Jews will remain for the foreseeable future, and they need dynamic community organizations to facilitate the revival of Jewish life, to reach out effectively
- to the uninvolved, and to care for those in desperate need of social services.
- It is JDC's mission to help the Jews of the FSU—the third largest Jewish community in the world—to reclaim their heritage and to assist them in providing welfare services to the neediest among them. Jews who have been reconnected to their identity, who understand and feel pride in their Jewishness, may well choose to make aliya.
- To further its mission, JDC works to promote Jewish knowledge, values, and identity in a spirit of religious pluralism and with a commitment to Zionist principles, while encouraging the emergence of local leadership and the development of independent and ultimately self-sufficient Jewish communities.

Countries of the Commonwealth of Independent States (CIS):

Armenia Azerbaijan Belarus Georgia Kazakhstan

Kyrgyzstan

Moldova Russian Federation Tadjikistan Turkmenistan Ukraine Uzbekistan

Jewish Population: JDC Appropriation: 1 – 1.5 million \$ 22,553,700 ¹ Figure includes funds allocated by JDC in 2003 for Jewish renewal and welfare programs, for property reclamation, and for the RIT program. RIT is the designation for activities initiated in the aftermath of World War II to bring critically needed support to Jews in Eastern Europe. These funds are now being

OUR OPPORTUNITY; OUR RESPONSIBILITY; OUR COMMITMENT

The 15 years that have elapsed since JDC reentered the Soviet Union two years prior to its political demise have been years of manifold blessings. We have seen a major segment of world Jewry emerge from behind an Iron Curtain that once seemed impenetrable and throw off the constraints that had suffocated so many for so long.

They have also been years of immense challenges. The Jewish world has helped a million Jews to leave their birth-place and build a new life—a free life—in Israel. And we have worked to ensure that the fruits of Jewish freedom are also reaching more than a million other Jews still living—by choice or necessity—in the countries of the former Soviet Union (FSU).

Together, we have cared for a quarter of a million impoverished Jewish elderly when all others had forsaken them. And together, we have made incredible strides in reversing the effects of 70 destructive, corrosive Soviet years, giving new vitality to a Jewish life that the Communists believed they had eradicated forever.

We have accomplished so much. We—JDC, North American Jewry, our partners around the world, and especially the Jews in the FSU themselves—have pushed back against tyranny's cruel legacy, proving once again our miraculous resilience as a people.

After 15 years, the euphoria from which we drew such energy as we undertook these momentous tasks may have dissipated. Our tasks, though, remain incomplete. Elderly Jews in the FSU are still destitute. Jews in the FSU still crave a connection to a Jewish community and a Jewish life that are not yet fully restored. And there are still so many who have yet to be caught up in this renaissance, who are in danger of being lost to the Jewish people forever if we do not reverse the pull of assimilation and help them to reclaim their heritage—before the clock ticks away.

Today, as we strive together to bring this great endeavor to completion, we have, in fact, something stronger than euphoria to draw upon. And that is our traditional commitment to one another—the idea that "Kol Yisrael areivim zeh lazeh." This principle of shared Jewish communal responsibility is a defining commitment that has sustained our people for a hundred generations or more. May it also sustain us now.

RELIEF FOR THE WORLD'S POOREST JEWS

When the collapse of the Soviet Union finally offered hope for a better life to Jews who had endured the Nazis' depredations and the Communist regime's ubiquitous hostility to all things Jewish, the elderly Jews of the FSU were condemned to suffer yet again—this time from a poverty so intense that they have become, quite simply, the poorest Jews in the world.

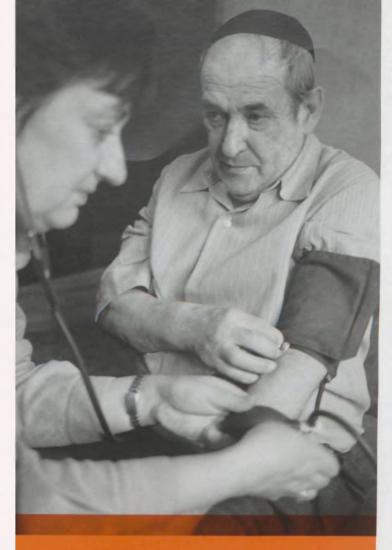
Their reward for a lifetime of work are pensions so paltry—\$59 in Russia, on average, and \$19 in Moldova—as to be far below the poverty line, even in local terms. Unlike their non-Jewish counterparts, many elderly Jews never married or they encouraged their children to emigrate, and so they have no family nearby to help them now. And with a once-proud health care system in ruins and skeletal social services incapable of relieving their misery, elderly Jews are forced to make agonizing choices, asking themselves whether they can afford both food and fuel this month, or if they should forgo their medication to meet their rent and heating bills.

On behalf of the Jewish world that is their last and only hope, JDC has responded to their plight by helping to develop a network of *Hesed* welfare centers. Pioneered with St. Petersburg's *Hesed* Abraham and Sonia Rochlin in 1993, the 174 *Hesed* centers established to date provide life-sustaining assistance—food, home care, medical care, and winter relief—to some 240,000 Jews in 2,980 locations across the FSU.

Combining material aid with programs that restore the spirit, the *Hesed* centers strive to assure their clients' basic dignity. The centers unique form of caring has been recognized by the Russian Academy of Languages, which defined "Hesed" as a new Russian word meaning "the provision of services with special compassion."

The wider Jewish population has benefited as well, acquiring the capacity—whether as professionals or as volunteers—to meet needs in their communities through their local Hesed. The network's overall impact was well evident when 10,000 Jews of all ages filled St. Petersburg's largest indoor arena in September 2003 to celebrate the Hesed movement's 10th anniversary.

To boost the centers' effectiveness, JDC assists two umbrella organizations: Russia's *Idud Hasadim* and Ukraine's *Hasdeī Ukraina*. These serve as coordinators of welfare activities and liaisons to national authorities, and they guide local *Hesed* boards in developing policies and working with local government agencies. In an initiative begun in 2002 and expanded in 2003, professional standards have been developed for the *Hesed* centers. The standards have been adjusted to incorporate local feedback and tie practices more closely to client needs.



VOLUNTEER PHYSICIANS MADE OVER 26,000 HOME VISITS LAST YEAR, REACHING JEWS LIVING EVEN IN THE MOST REMOTE TOWNS AND SHTETLS, PHOTO: JAMES NUBILE



MANY ELDERLY CRAVE A HUMAN CONNECTION TO COMBAT LONELINESS. HESED WORKERS TEND TO BE THEIR ONLY LIFELINE TO THE OUTSIDE WORLD. PHOTO: JAMES NUBILE

The Conference on Jewish Material Claims Against Germany is JDC's major partner in this, the Jewish world's largest relief operation in half a century. In 2003, the US Federal Court overseeing the Swiss Banks Settlement reaffirmed the needs of the FSU's Nazi victims by increasing its allocation to JDC's relief program. Additional funding was provided by the International Commission on Holocaust Era Insurance Claims (ICHEIC). In 2003, JDC relief for Nazi victims also benefited from grants from the US, UK, Dutch, and French governments' contributions to the international Nazi Persecutee Relief Fund (NPRF).

Funding from restitution-related sources enables JDC to care for some 125,000 Nazi victims in the FSU. But JDC may not use these funds to aid the 115,000 elderly Jewish "non-victims" whose needs are equally dire. Relief for non-victims depends on support from other partners: the Harry and Jeanette Weinberg Foundation; the International Fellowship of Christians and Jews, under the leadership of Rabbi Yechiel Eckstein; World Jewish Relief (WJR, UK); and—above all—North America's Jewish federations, through United Jewish Communities (UJC).

All federations help fund JDC's FSU relief operations through UJC's "core" allocation to JDC. In addition, federation grants of \$100,000 or more were received from: THE ASSOCIATED: Jewish Community Federation of Baltimore; Combined Jewish Philanthropies of Greater Boston; Jewish United Fund/Jewish Federation of Metropolitan Chicago; Jewish Community Federation of Cleveland; Jewish Federation of Metropolitan Detroit; United Jewish Communities of MetroWest NJ; Greater Miami Jewish Federation; Minneapolis Jewish Federation; UJA-Federation of New York; Jewish Federation of Palm Beach County; Jewish Federation of St. Louis; Jewish Federation of Greater Washington; and UIA Federations Canada.

Additional major gifts were made by the Posner Family through United Jewish Federation of Greater Pittsburgh; the Abraham and Sonia Rochlin Foundation; the Louis and Henrietta Blaustein Foundation; John and Jane Colman; Stanley M. Chesley; the Five Millers Family Foundation; the Mandell L. and Madeleine H. Berman Foundation; Larry Phillips; and Superbag Operating, Ltd.

Despite these generous gifts, resources have still not kept pace with the needs of non-victims, who comprise almost half of JDC's client caseload. So JDC has been forced to create a two-tiered care system. One—for Nazi victims—at least strives to offer basic dignity. The other can only barely lessen the intense, ongoing privation non-victims endure.

Relieving Hunger; Sustaining the Soul

Without assistance, many elderly Jews would forgo proper nutrition in order to cover other pressing expenses. JDC's hunger relief program staves off this misery. It provided some 1,352,000 food packages in 2003, supplemented by 197,000 holiday packages. The food packages reassure these elderly Jews that they have not been forgotten, and the holiday items help them reconnect with their heritage and feel they are part of the wider Jewish world.

JDC's meals-on-wheels program furnished daily hot meals to over 13,000 bedridden Jewish elderly in 2003, providing some 2,985,000 meals in all. And 460,000 "fresh food sets" were distributed to 26,000 homebound clients still capable of moving around their apartments, to facilitate their preparation of wholesome meals.

For mobile elderly, Hesed communal dining rooms last year served over 2,827,000 hot meals in a welcoming environment that relieved their social isolation. About 10,000 clients participated in the Warm Homes program, home-based social gatherings in 762 locations that combine nutritional support with much-needed social contact. Hesed day centers enabled 10,000 clients to take part in social and cultural activities, meals, and occupational and physical therapy. JDC also arranged for nearly 1,414,000 visits to an extensive network of clubs that are helping to keep the elderly active and involved in community life.

Lifeline on Wheels

JDC's HesedMobiles ensure that Jews in remote towns and shtetIs are not forgotten. Staffed by specially trained personnel, HesedMobiles deliver food, fuel, and medicines, as well as Jewish materials that help clients maintain contact with the Jewish world. In 2003, HesedMobiles based at 86 Hesed centers reached out to 27,257 Jews in 2,296 of the FSU's most remote locations, from the Russian Arctic to the Moslem republics. In addition to making regular circuits among Jews in outlying areas, HesedMobiles are often dispatched to perform emergency home repairs for clients with nowhere else to turn.

Health and Dignity for an Aging Population

Since adequate health care is beyond the means of most Jewish elderly, the *Hesed* network's medical assistance is vital. Over 55,000 clients received free medical consultations in 2003—often from volunteer physicians—while 110,000 got medicines they would otherwise have to do without. And since the wider society provides little care for the disabled, *Hesed* centers loaned rehabilitative equipment to 17,000 clients in 2003. *Hesed* staff members also provided home care to over 26,000 Jews who cannot attend to their own daily needs.

Winter Relief and Emergency Assistance

To protect elderly clients from the region's bitter winters, the Hesed network provided winter relief—boots, overcoats, blankets, or fuel—to over 68,000 elderly Jews in 2003. The network is also a year-round address in emergencies, with 124,000 elderly clients turning to the Hesed centers' Moked hotlines last year for help with urgent needs. These might include replacing broken eyeglasses and home appliances, or even burnt-out light bulbs, and help is provided by some of the 14,000 volunteers who have become central to Hesed operations.

The Hesed SOS program provides one-time assistance for surgery, substantial home repairs, and other major needs. With support from the Swiss Banks Settlement and from Edgar and Sandy Snyder through United Jewish Federation of Greater Pittsburgh, 22,500 elderly Jews received SOS assistance in 2003.

RENEWING THE FLAME OF JEWISH LIFE

Since 1989, JDC's Jewish renewal initiatives have helped the Jews of the FSU to reclaim their heritage, reconnect to their people, and reestablish Jewish community life, thereby transforming their energy and determination into a dramatic—if still incomplete—Jewish renaissance.

Today, indeed, the FSU is host to Jewish communal activity—on a daily basis—of a scale and diversity that would have seemed impossible only a few years ago. JDC is privileged to share in this breathtaking endeavor and to join with the North American federations that have twinned with Jewish communities in the FSU. These include the Jewish Federation of Greater Atlanta (twinned with Minsk); THE ASSOCIATED: Jewish Community Federation of Baltimore (Odessa); Combined Jewish Philanthropies of Greater Boston (Dnepropetrovsk); Jewish Federation of Central New Jersey (Zhitomir); Jewish United Fund/Jewish Federation of Metropolitan Chicago (Kiev); Jewish Community Federation of Cleveland (St. Petersburg); Jewish Federation of Metropolitan Detroit (Kiev); Greensboro Jewish Federation (Beltsy), United Jewish Communities of MetroWest NJ (Cherkassy); UJA-Federation of New York (Moscow); Jewish Federation of Palm Beach County (St. Petersburg); Jewish Federation of Greater Philadelphia (Minsk); United Jewish Federation of Greater Pittsburgh (Kishinev); Jewish Federation of Southern Arizona (Ekaterinburg); United Jewish Fund and Council of Greater St. Paul (Zhitomir).

Major support for JDC's renewal activities is provided by the Harry and Jeanette Weinberg Foundation and the Charles and Lynn Schusterman Family Foundation.

Jewish Community Centers

At the heart of this renaissance are the 182 Jewish community centers (JCCs) that now anchor Jewish life across the FSU. Whether they consist of a few rooms in a rented apartment or an entire custom-designed building, these JCCs provide opportunities for Jews to come together as Jews and give both communal and individual expression to their identity.

In keeping with JDC's goal of fostering self-sufficiency and self-determination, the JCC model it developed in the FSU was designed to build a community life shaped by and for local Jews. The resulting responsiveness to local needs, tolerant environment, and diverse programming have made the JCCs powerful magnets for attracting unaffiliated Jews to the community. JDC is helping the centers cultivate ties with local Jewish philanthropists and pursue fee-for-service structures for their members. Revenues from these local sources remain modest, but they represent critical early steps on the path to financial self-sufficiency.

Through its Capital Cities Initiative—which enjoys major support from the Harry and Jeanette Weinberg Foundation, the Charles and Lynn Schusterman Family Foundation, Eugene J. Ribakoff, the Richard and Rhoda Goldman Fund, the Fred and Rita Richman Foundation, UJA-Federation of New York, and the Koret Foundation—JDC continues to invest in communal infrastructure in Moscow, St. Petersburg, and Kiev.

Moscow's Nikitskaya JCC typifies the JCC's unifying role in the community, with a busy schedule of concerts, lectures, clubs, and Jewish holiday celebrations that has attracted an enthusiastic group of participants. In late 2003, Nikitskaya began to charge nominal user fees and to solicit annual donations.

Moscow's distinctive "JCC Without Walls" continues to offer Jewish programming to community facilities located in various parts of the city, among them NEOD in the Taganka district. While tailoring suggested activities to fit each neighborhood's needs, it is also helping to bind Jews living in different parts of this vast metropolis into a cohesive community.

In St. Petersburg, important progress was made toward the creation of a central Jewish address in the city with the purchase of a property for the Yesod Jewish Community Home. Slated to open in the spring of 2005, Yesod is being developed in cooperation with the Adain Lo Family Center, Hesed Avraham, Hillel: the Foundation for Jewish Campus Life, and the Jewish University of St. Petersburg, and in ongoing consultation with the Jewish Community Federation of Cleveland and the Jewish Federation of Palm Beach County.

Working with JCC managers, JDC helped develop operational standards to enhance the professionalism of each facility; these are slated for implementation in 2004. JDC supports the Association of JCCs in the FSU, which promotes networking at home and abroad through the World Confederation of Jewish Community Centers. Major support for JCCs in various cities in the FSU has been provided by the Stephen, Nancy & Sam Grand Philanthropic Fund (Odessa); Joe Gurwin (Dnepropetrovsk); Irwin Jacobs (Kishinev); the Wilf Family Foundation (Novosibirsk); and World Jewish Relief, UK (Kiev).

Major federation support for JCCs has been provided by the Jewish Federation of Greater Atlanta; THE ASSOCIATED: Jewish Community Federation of Baltimore; Combined Jewish Philanthropies of Greater Boston; Jewish Community Federation of Cleveland; Jewish Federation of Metropolitan Detroit; Jewish Federation of Greater Indianapolis; Minneapolis Jewish Federation; UJA-Federation of New York; Jewish Federation of Palm Beach County; Jewish Federation of Greater Philadelphia; and United Jewish Federation of Greater Pittsburgh.

Family Programs

JDC family programs—run by local JCCs—have been helping families that happen to be Jewish to become Jewish families. Family retreats enable parents and children to arrive together at a deeper appreciation of Jewish tradition; their effect is bolstered by the year-round programming now in place in many communities. Extensive staff training conducted by JDC with support from the Avi Chai Foundation set the stage for an expansion of family retreats in 2003.

Celebrating its 10th anniversary in 2004, Hillel in the FSU

is a joint venture of JDC, Hillel: the Foundation for Jewish

Campus Life, and the Charles and Lynn Schusterman

Family Foundation.

Assisted by educators from Israel and the United States, JDC is upgrading the retreats' Jewish content and promoting networking among staff members.

A natural meeting place for young families, the FSU's 60 Jewish kindergartens not only promote early childhood education, but also play an important role in building Jewish family life. JDC provides ongoing staff training and disseminates educational tools developed in conjunction with St. Petersburg's Adain Lo Family Center.

Jewish Books; Jewish Learning; Jewish Culture

Collectively, the 184 Jewish libraries JDC helped establish in the FSU now house nearly one million books and provide tens of thousands of Jews with the means to explore and learn about their heritage. As the libraries' professional standards have risen, JDC has relinquished its book purchasing role, enabling acquisitions to be made locally in response to patrons' needs.

Jewish libraries in the FSU are supported by the Joseph Meyerhoff Family Charitable Funds. The House of Jewish Books, supported by a grant honoring Eugene J. Ribakoff and located in Moscow's Nikitskaya JCC, plays a central role as a regionwide clearing house for the libraries, coordinating activities and fostering cooperative programming and the exchange of ideas.

In 2003, JDC worked with the Russian Jewish Congress to transfer a collection of Jewish books from the Center of Jewish Civilization at Moscow State University to a Jewish community library being developed with JDC's help at the Russian State Library's new Judaica Reading Room. JDC's long-term goal is to expand the Reading Room's role so that it functions as a cultural and academic center for seminars, lectures, and other Jewish cultural events.

In a society that reveres intellectual activity, university level Jewish studies programs developed with JDC's support have affirmed the prestige and attractiveness of Jewish cultural pursuits. Some 1,200 faculty members are involved in the 100 academic Jewish studies programs established to date at state universities and private institutions across the FSU.

The Chais Center for Jewish Studies, part of the famed Moscow State University (MGU), is of particular note. Founded with support from Stanley Chais, the Russian Jewish Congress, the Israeli government, and JDC, the Center is managed jointly by MGU and the Hebrew University of Jerusalem. JDC also provides support to the Jewish University of Moscow, the St. Petersburg Jewish University, the Russian State University for the Humanities, the International Solomon University of Kiev, and Jewish studies programs at the state universities of Donetsk, Kazan, Kharkov, Minsk, Georgia, and Moldova.

Sefer, the Moscow Center for University Teaching of Jewish Education, which was founded ten years ago with JDC's aid, continues to play a major role in boosting Jewish studies through its prestigious annual interdisciplinary conference for domestic and overseas scholars and its ongoing seminars for academics and educators. A new Avi Chai Foundation grant has enabled Sefer to expand its summer school program for youth to accommodate surging demand across the region.

A Junior Faculty of Jewish Studies program has been established in St. Petersburg with an initial enrollment of 30 high school students. This Sunday study program is affili-

ated with the St. Petersburg Institute of Jewish Studies and the Center for Biblical and Judaic Studies at St. Petersburg State University. The third *ETROG* Conference for Jewish Educators took place in Kiev last spring, facilitating once again the exchange of ideas and "best-practices" among Ukrainian Jewish educators.

JDC has encouraged the development of a variety of adult Jewish educational opportunities. These include the lectures and programs offered at 27 Jewish "people's universities," which have some 36,000 regular participants. JDC helped establish many of these non-academic frameworks, along with a coordinating umbrella association that it continues to support. JDC provides professional guidance to Tkuma, the Center for Holocaust Studies established in Dnepropetrovsk by local business leaders. It developed training seminars for the staff and enlisted expert assistance from Yad Vashem and Kibbutz Lohamei Hagetaot in Israel.

The annual OFEK Jewish Book Festival—initiated by JDC, but now run by local JCCs—is a fixture on the Jewish community calendar in 85 cities and reaches hundreds of smaller communities through the OFEK-on-Wheels program. In addition to showcasing new Jewish books, the eagerly awaited festival features music and drama presentations and has consistently succeeded in attracting heretofore unaffiliated Jews.

To encourage the development of Jewish theater as a way to disseminate Jewish culture and foster communal pride, JDC facilitated the release of a compendium of classic Yiddish and Hebrew plays in Russian translation. Intended primarily for use by Jewish theater companies, the compendium—issued in cooperation with the House of Jewish Books—has also attracted interest from non-Jewish troupes.

Hillel: Inspiring Young Jewish Leaders

The 27 Hillel Centers now in place in the FSU are the focus of Jewish life for over 10,000 students and young adults. Celebrating its 10th anniversary in 2004, Hillel in the FSU is a joint venture of JDC, Hillel: the Foundation for Jewish Campus Life, and the Charles and Lynn Schusterman Family Foundation.

Hillel Center activities include Shabbat and holiday programs, Jewish and Hebrew study, Israel and cultural programming, and social responsibility projects. The Hillel network that exists today in the FSU has facilitated ties among Jewish students and young adults throughout the region and enabled them to establish connections with their contemporaries around the world.

But Hillel in the FSU offers young Jews more than an opportunity to spend time with their peers. The network also cultivates their potential as future community leaders. Hillel participants receive ongoing training, provided in part by the JDC-Buncher Community Leadership Program. Last year, through the *Pesach* project, some 1,000 FSU students, and 82 of their North American peers, led community seders for

tens of thousands of people in 400 locations throughout the FSU. Hillel student leaders have also been assuming greater responsibility for managing center activities, while JDC continues to provide professional and material assistance.

Major support for Hillel in the FSU is also provided by the Jewish Federation of Metropolitan Detroit, UJA-Federation of New York, and the Jewish Federation of Palm Beach County, and by Stanley Chais, the Feil Family Foundation, the Abraham & Sonia Rochlin Foundation, and Edward and Vivian Merrin.

A SAFETY NET FOR OUR CHILDREN

Thousands of children are among the Jews whose lives have been deeply shadowed by the economic decay that continues to plague the former Soviet republics. They need our help.

Recent studies, including one by the Myers-JDC-Brookdale Institute, found that many Jewish children are facing nutritional deficiencies because of their parents' inability to provide a sufficiently varied diet, while health and disability problems have left two-thirds of those surveyed in poor or fair health. These studies echo reports from local communities as well as from JDC Board member Dr. Spencer Foreman, who found that a significant proportion of Moldova's Jewish children required supplemental nutrition.

JDC's Children's Initiative was launched in 2002 to respond to this alarming situation. It is using the Jewish community infrastructure that JDC helped develop to respond swiftly to immediate needs and to assist the local communities in finding ways to address the children's continuing needs over the longer term. The initiative has three components:

DSOS (Dietsky or Children's SOS) Fund

Modeled on the *Hesed* network's SOS program for the elderly, the DSOS Fund ensures that poverty stricken children are properly nourished and provides them with vital medical assistance, winter relief, schoolbooks, and clothing. In 2003, 344 children received various forms of medical assistance through the fund, 908 got new clothing and footwear, and nearly 2,000 children in all benefited from the DSOS program.

Community Pilot Projects

To promote responsiveness to local needs, JDC is working with Jewish communities to develop pilot projects that address the most pressing children's issues in their respective regions. The first of these projects, Moldova's "Let My Children Grow," was launched in 2002. In pursuit of other



HELPING JEWS EXPERIENCE JEWISH TRADITIONS; THE JCC IN MINSK HOSTS A WEDDING CEREMONY FOR A YOUNG COUPLE PHOTO: ANATOL KLYASHCHUK

such local initiatives, JDC has convened forums of local community leaders, parents, educators, and physicians in 15 cities to date.

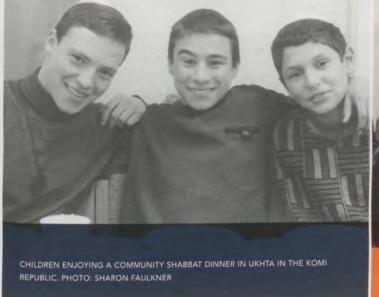
Participants have been assessing children's needs and formulating response plans, with assistance and guidance from JDC and Ashalim—JDC's partnership with the Israeli government and UJA-Federation of New York on behalf of Israel's children-at-risk. Ultimately, these forums are intended to form the basis for a comprehensive mix of services for atrisk children and families, akin to the North American communities' Jewish family services. Local teams will set criteria for assistance, initiate outreach projects, and be involved in all aspects of service delivery.

In 2003, Nizhny-Novgorod, Minsk, Ulan Ude, and Pskov began to establish multifaceted services, offering medical consulting and aid, nutritional support, and psychological counseling. Other cities, including Dnepropetrovsk, Kharkov, Kiev, Odessa, and Chelyabinsk, have created day centers for single parent families and for children living in impoverished homes or state orphanages. Forums in Cherkassy, Rostovon-Don, and Tashkent are focusing on support programs for special needs children, while the forum in Moscow has pioneered a new information and consulting service.

Supporting Existing Welfare Infrastructure

JDC's Children's Initiative seeks to strengthen existing services that further children's well-being. Thus, it has been reinforcing the *Mazel Tov* programs—first established by JDC in 1999—that provide material assistance to parents of infants and toddlers, while drawing them into other aspects of Jewish community life.

JDC is also training staff members at the independent children's homes run by some of the FSU's Orthodox communities, tailoring the training to each institution's needs. As part of this process, it is working with Ashalim to introduce techniques and approaches new to the FSU by providing consultations with Israeli specialists and building twinning relationships between FSU institutions and Israeli children's homes.





DURING THE READING OF THE PURIM MEGILLA IN MINSK, CHILDREN HAVE FUN WATCHING A TEENAGE INTERPRETATION OF THE STORY, PHOTO: ANATOL KLYASHCHUK

Major support for JDC's Children's Initiative is provided by the Harry and Jeanette Weinberg Foundation; by the International Fellowship of Christians and Jews, under the leadership of Rabbi Yechiel Eckstein; by the Carol and Edward Kaplan Foundation for pilot projects in Ukraine; by the Abraham and Sonia Rochlin Foundation for DSOS and pilot projects in Russia; by Tobee and Leonard Kaplan (Toleo Foundation) for "Let My Children Grow;" and by the Anne and Henry Zarrow Foundation for the Jewish Family Service in Minsk.

Additional significant gifts were received from the Glickman Foundation, Harold Larkin, and Jeffrey Vinik.

THE HUMAN FOUNDATION OF COMMUNITY LIFE

JDC has consistently given high priority to investing in the men and women who comprise the community's human infrastructure, mindful that they are the people giving life to the institutions it helped develop and the key to future communal self-sufficiency.

Since 1994, St. Petersburg's William Rosenwald Institute for Communal and Welfare Workers has been JDC's flagship training center. It is the prototype for eight regional institutes that have extended the reach of the training process and ensured its responsiveness to local needs. Together, they train over 6,000 people each year. Where appropriate, JCC and *Hesed* center directors and staffs are trained jointly to enhance the prospects for cooperation between these key community institutions.

The institutes also provide professional resources and conduct applied research on issues such as *Hesed* client satisfaction, the needs of Jewish children-at-risk, and volunteerism. Publications include a book on Jewish ethics in the social and medical services and a journal of community development. In 2003, JDC piloted a course for synagogue personnel and religious coordinators in communities without a rabbinic figure that will enable the 30 men and women who participated to take on leading roles in the spiritual life of their communities.

With mechanisms in place for assuring effective staffing in new Jewish institutions, the cultivation of effective leadership is one of the great remaining challenges of this Jewish renaissance. The JDC Buncher Community Leadership Program, sponsored by the Buncher Family Foundation through the United Jewish Federation of Greater Pittsburgh, has to date provided leadership training to 222 Jews across the FSU. Additionally, the Buncher Scholarship Program—established in 2000 at the initiative of Bernita Buncher—has enabled 123 FSU students to pursue academic opportunities that will help them realize their leadership potential.

JDC is developing a new fellowship program tailored to the increasingly sophisticated needs of the region's maturing communities and their most talented current and potential leaders. Combining extensive role-specific training with practical experience and training in Jewish values, the program, which is slated to be launched in September 2004, will imbue a cadre of leaders with the skills they need to shape their communities' future. This leadership-driven approach to community development will include a framework for long-term support to help program participants and graduates achieve their communal goals.

OUR CHALLENGE TODAY

It is one of humanity's enduring challenges to be able to discern, amid the ordinariness of the present, those pivotal moments when timely intervention can change the course of history.

Only people of vision can recognize these opportunities while there is still time to act. Too often, it falls to later generations to record the failure to seize these precious moments, and to rue the cost inaction has exacted.

But we are, historically, a people of vision—sustained through the centuries by our shared sense of purpose, destiny, and communal responsibility. It was this that inspired the struggle for Soviet Jewry and that impelled us to seize the breathtaking opportunity that the fall of Communism represented.

We stand today at another of history's crossroads. So much depends on how we respond. Will we as a community reaffirm the preciousness, and the precariousness, of this opportunity—and continue our efforts to rebuild the FSU's Jewish communities, ease the suffering of our desperate impoverished elderly, and assure the healthy development of thousands of at-risk Jewish children? Time is of the essence, for today is indeed a rare moment. We cannot let it slip away.

OUR FEDERATION PARTNERS

JDC recognizes and thanks the Jewish federations of North America whose support, through United Jewish Communities/ONAD, makes our historic work in the FSU possible. JDC wishes to express its special appreciation to those federations who made special grants to support this work:

Greater Altoona Jewish Federation, Jewish Federation of Greater Atlanta; THE ASSOCIATED: Jewish Community Federation of Baltimore; UJA Federation of Bergen County and North Hudson, Birmingham Jewish Federation, Combined Jewish Philanthropies of Greater Boston; Jewish Federation of Greater Buffalo; Jewish Federation of Central New Jersey; Jewish Federation of Greater Charlotte, Jewish United Fund/Jewish Federation of Metropolitan Chicago; Jewish Federation of Cincinnati; Jewish Community Federation of Cleveland; Jewish Federation of Collier County; Columbus Jewish Federation; Jewish Federation of Greater Dallas, Jewish Federation of Metropolitan Detroit; Jewish Federation of the Greater East Bay, Greensboro Jewish Federation, Greenwich Jewish Federation; Jewish Federation of Greater Hartford; Jewish Federation of Greater Houston; Jewish Federation of Greater Indianapolis; Jewish Federation of Greater

Kansas City; Jewish Community Federation of Louisville; Memphis Jewish Federation; United Jewish Communities of MetroWest NJ; Greater Miami Jewish Federation, Milwaukee Jewish Federation, Minneapolis Jewish Federation, United Jewish Appeal of the Monterey Peninsula, Nashville Jewish Federation; Jewish Federation of Greater New Orleans; UJA-Federation of New York; United Jewish Federation of Northeastern New York, Jewish Federation of Omaha; Jewish Federation of Palm Beach County; Jewish Federation of Greater Philadelphia, Jewish Federation of Pinellas County, United Jewish Federation of Greater Pittsburgh; Jewish Federation of Portland; Jewish Federation of Rhode Island, United Jewish Federation of San Diego County, Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma, Jewish Federation of Greater Seattle, Jewish Federation of South Palm Beach County, Jewish Federation of Southern Arizona, Jewish Federation of Greater Springfield; Jewish Federation of St. Louis; United Jewish Fund and Council of Greater St. Paul; United Jewish Federation of Greater Stamford; Syracuse Jewish Federation; United Jewish Federation of Tidewater; Jewish Federation of Waco and Central Texas; Jewish Federation of Greater Washington; Jewish Federation of Washtenaw County; UJA Federation of Westport-Weston-Wilton-Norwalk; Youngstown Area Jewish Federation; and UIA Federations Canada.

"THE JOINT HAS BEEN SHOWING TO THE WORLD THE VERY BEST FACE AND INTENTIONS OF THE JEWISH PEOPLE."

- PRESIDENT MIKHAIL GORBACHEV



IN THE 1980s, CHOIR PRACTICE AND TALMUD TORAHS WERE THE ONLY ACTIVITIES FOR JEWISH CHILDREN IN ROMANIA. NOW THE BUCHAREST COMMUNITY HAS A MYRIAD OF PROGRAMS FOR JEWISH YOUTH, INCLUDING THIS SUNDAY SCHOOL PHOTO: EDWARD SEROTTA

Central and Eastern Europe

JDC's Objectives in Central and Eastern Europe

- JDC helps local communities provide elderly Holocaust survivors with the material assistance they need to live out their lives with dignity as Jews. It encourages the development of additional services to relieve the loneliness of the elderly while meeting their physical needs.
- JDC works to ensure that benefits are provided in a regionally equitable
- manner, and that those assisted will come as close as possible to having the modest minimum income needed to maintain acceptable living conditions.
- Throughout this region, JDC has been facilitating the process of Jewish renewal by stimulating the growth of Jewish cultural, religious, educational, and youth activities.
- JDC helps individual communities organize effectively to provide needed services; it promotes the

- development and training of lay and professional leaders; and it encourages actions to increase self-sufficiency.
- All these efforts are designed to help ensure, where feasible, a viable and dynamic Jewish life for the future.
- In keeping with its global policy, JDC, in cooperation with the Jewish Agency and the Government of Israel, will respond to emergency situations, helping to rescue and care for Jews in danger or distress.

Romania	
Jewish Population:	14,000
JDC Appropriation:	\$ 2,136,600
Hungary	
Jewish Population:	130,000
JDC Appropriation:	\$ 1,549,900
Poland	
Jewish Population:	10-12,000
JDC Appropriation:	\$ 1,055,600

Former Yugoslavia:	
Bosnia & Herzegovina	
Jewish Population:	1,058
JDC Appropriation:	\$ 114,200
Croatia & Slovenia	
Jewish Population:	1,846
JDC Appropriation:	\$ 405,500
Serbia & Macedonia	
Jewish Population:	3,520
JDC Appropriation:	\$ 239,200

Bulgaria	
Jewish Population:	8,922
JDC Appropriation:	\$ 512,300
Slovakia	
Jewish Population:	4,000
JDC Appropriation:	\$ 163,900
Czech Republic	
Jewish Population:	3,000
JDC Appropriation:	\$ 49,200
Albania	
Jewish Population:	40
JDC Appropriation:	\$ 13,900

Note: Jewish population figures are approximate.

ROMANIA

The president and prime minister of Romania joined the Jewish community in mourning the passing in March 2004 of Prof. Nicolae Cajal, one of the country's leading scientific figures and the esteemed chairman of the Federation of Jewish Communities in Romania (FEDROM). Prof. Cajal was elected to head the community in 1994, following the death of Chief Rabbi Dr. Moses Rosen, who'd led Romania's Jews since 1948. As the community grapples with the challenges and opportunities of life in Romania today, the vision and strength of these two postwar leaders will be sorely missed.

Although some positive economic developments have taken place in Romania over the past year, they have served only to drive up JDC's program costs and have had no real impact on the 85 percent of the country's population that is poor. Frustration is in the air as expectations for a better life go unfulfilled and talk of emigration among those aged 40 and under increases apace. The country still has no social safety net in place to help the most vulnerable cope with ever-increasing costs for heat, rent, electricity, medicines, and other essentials.

This makes the welfare program provided by FEDROM with JDC's support as important as ever to the needy elderly Holocaust survivors who are its primary beneficiaries, for it is their only hope of mitigating the harshness of their living conditions in their twilight years. The needs of Jewish children from impoverished families are also currently being surveyed, with the aim of developing a new welfare program for the most difficult cases. Meanwhile, declining property sales and rental income, along with increased tax and maintenance costs, have cut into FEDROM's main source of revenue, and JDC has been providing technical expertise and administrative aid to help the community make the best of this difficult situation.

With the aid of generous grants from the Claims
Conference and other Holocaust-related funding sources,
including the Swiss Banks Settlement and the International
Commission on Holocaust Era Insurance Claims (ICHEIC),
and the help of the Harry and Jeanette Weinberg
Foundation, the welfare benefits provided by FEDROM
through its Social Assistance Department have been kept
close to what they were before. This, despite a 35 percent
loss in the purchasing power of the dollar over the past two
years, as well as government-mandated salary increases
that have eaten further into available program funds.

The Jewish Federation of Greater Kansas City continues to sustain the valuable partnership it has established with JDC and Romanian Jewry; the United Jewish Federation of Tidewater, VA provides generous support for the food package program; the Jewish Community Federation of Greater Rochester has been funding major welfare needs in the town of lasi; and funding for various programs was provided by the Jewish Federation of Greater Dallas. World Jewish Relief (WJR, UK) has embarked on a major new inkind donation program and sent several valuable shipments of medications, clothing, personal care items, and cleaning supplies last year. Significant donations of medications were also made by the Tidewater, Kansas City, and Southern New Jersey Federations. JDC gratefully acknowledges the large

In Romania:

- Regular monthly assistance payments helped sustain 684 impoverished elderly Jews in 2003, while funding from the Swiss Banks Settlement (for the Humanitarian Swiss Emergency Assistance Program) has made special grants available to help Holocaust survivors meet urgent needs.
- Winter relief grants, augmented in the face of rising energy costs by funds from the US government's contribution to the international Nazi Persecutee Relief Fund (NPRF), helped 1,149 elderly in 2003 to weather the brutal climate. The Claims Conference is providing support for winter relief in 2004, with the number of beneficiaries expected to increase somewhat this year.
- FEDROM provided seven food packages in 2003 to some 2,200 beneficiaries, with four additional packages sent to those living in towns with no kosher canteens. Claims Conference support is enabling FEDROM to significantly expand the size of these packages this year, and to distribute them to an additional 500 needy survivors whose situation is not desperate enough to qualify them for the regular cash assistance program. Special food packages, matza, and holiday grants are provided to assistees and community workers before Passover each year.
- FEDROM's nine kosher canteens and two old age homes prepared over half a million meals last year, serving heavily subsidized hot lunches to 770 elderly in 2003, while meals-on-wheels were delivered at least three times a week to 301 homebound cases.
- JDC purchased medications available in Romania for 1,450 elderly Jews in 2003. Some 1,900 are expected to benefit from this effort in 2004, as the removal of all government subsidies forces more people to turn to the community for help, and FEDROM's clothing and bedding distribution program is expected to serve over 3,400 needy Jews.

quantities of medications and medical supplies contributed in 2003 and again this year through the efforts of Dr. Ed Karotkin, Physicians for Peace, and the Tommy Hoffheimer Medical Mission, headed by Marcia Hoffheimer.

FEDROM's Social Assistance Department began transferring its operations last year to a former Jewish school building that was recently returned to the community. When renovations are completed, the department will end up with a larger and better facility—a new social assistance center housing all programs under one roof—and FEDROM will realize a very substantial savings in rent.

JDC continues to support the operating costs of the recently renovated Rosen Home for the Aged in Bucharest, the community's flagship facility. A team from JDC-ESHEL and Israel's Rambam Medical Center made two visits last year to provide advice and training to staff members as part of a special incontinence program, and the nutritional consultations that JDC also arranged have been making a big difference in the lives of the home's 140 residents. In 2003, the seven residents of the community's old age home in Timisoara were transferred to the more up-to-date facilities in Bucharest and in Arad; the small home in Arad, which currently serves 18 elderly, also benefits from JDC's support.

In one of the most striking developments to take place in this community in 50 years, 21 Middle Generation

Clubs have been opened to date in Romania, with a total of some 850 active members.

Some 450 Jewish elderly are expected to benefit from the community's home care program this year, including 26 bedridden survivors, many of whom require round-the-clock care. The Claims Conference is funding this supplemental assistance as well as a training program for caregivers. Close to 100 elderly regularly attend the community's day care center in Bucharest, taking full advantage of its therapy programs, cultural activities, outings, and the opportunity to break out of their isolation and mingle with their peers. Outside Bucharest, five "warm homes" offer hot meals and companionship to small groups of elderly, while a muchneeded day care center is being developed in Timisoara with the help of the Kansas City Federation.

The comprehensive medical care provided by FEDROM through its Bucharest Polyclinic or one of the smaller clinics it maintains in 18 other localities benefited some 2,350 people in 2003. Some 4,500 elderly with serious eye ailments, including many non-Jews, have benefited to date from the expert services provided by Project Vision, an Atlanta-based organization of Jewish ophthalmologists, in conjunction with JDC and FEDROM. Working through a private clinic, using new laser and other equipment donated by the Harry and Jeanette Weinberg Foundation, project doctors have helped restore or significantly improve the sight of more than 1,000 elderly Jews. Over 100 visually impaired community members are benefiting from the programs offered by the Jewish Braille Institute of America in Bucharest and the provinces.

Major strides have been made by FEDROM with regard to Jewish educational programs and outreach efforts, as the pace of activities for youth and for the middle generation continues to pick up speed. JDC's Jewish Service Corps (JSC) volunteers and its various staff members and program consultants have been playing key roles in these areas.

The Patricia Werthan Uhlmann Foundation, Annie Sandler of Tidewater, Edythe Roland Grodnick of MetroWest

NJ; Jackie Woolf of San Diego; Etta
Zimmerman of South Palm Beach, the
Joseph and Sally Handelman Charitable
Foundation, the Silberstein Family
Foundation, Cheryl and Adolph Montoya,
the Standard Textile Co., Heart-to Heart,
and the Salzman Fund for Jews of Mures
have provided generous support for the
volunteers, for various community development initiatives, and for many of the welfare
programs cited earlier.

In one of the most striking developments to take place in this community in 50 years, 21 Middle Generation Clubs have been opened to date in Romania. with a total of some 850 active members. The latest club was established in Tirgu Mures, a Transylvanian city that lost 95 percent of its Jewish population in the Holocaust. Many of these middle-aged community members—who received little or no Jewish education during the Communist era—are busy struggling to support their families in a difficult economic environment. Nevertheless, they are actively seeking out attractive Jewish activities and looking for ways to become involved with the community; encouraging their interest is vital to the future of Romanian Jewish communal life. The Kansas City Federation has been providing major support for this endeavor, enabling JDC to invest in the set-up and equipment of these clubs as well as in program funding.

The two Transylvania-based JSC volunteers who are completing an unprecedented third year of service in 2004 have initiated many new programs for Jewish youth. These include regional seminars that have involved young Jews living in the most isolated localities, a women's seminar, regular *Oneg Shabbat* programs, and special holiday activities.

The volunteers have worked closely with the JDC-supported Yosef Hirsh Pedagogical Center in Bucharest, which—via mail or computer—supplies communities throughout Romania with Jewish educational materials written in Romanian and often tailored specifically to local needs. The center was named last year in memory of the much-loved former JSC volunteer responsible for many of these educational innovations.

The center trains and supervises youth leaders, and it plans and organizes a wide variety of seminars, including two-week Judaism and Jewish history summer sessions that have become increasingly popular with the younger generation. Romania's first Holocaust seminar is the center's most recent success; held this past April, the seminar gave the 80 mostly teenagers and young adults who attended an opportunity to deal with a sad and difficult chapter of their local Jewish history in a moving and unforgettable way. The Norwegian government, through the Oslo Eli Wiesel Foundation, funded this program. Two former JSC volunteers who returned as consultants last year worked with center staff and local youth to design and conduct a religious studies seminar and a new seminar for young women.

The 2003 Ralph I. Goldman Fellow began an extended assignment in Romania last fall that brought her into contact with Jewish communities across the country. She worked with staff at the Yosef Hirsh Center to develop ways to better utilize Jewish educational resources. She also helped guide a needs assessment and planning study for a Jewish community center in Bucharest that would expand and enhance Jewish communal life. The intensive planning and community building process currently under way for this center, which could serve as a model for other countries in this region, is being supported by a grant from the James H. Becker Endowment Fund for Central and Eastern Europe.

With the aid of the Becker Endowment and the Yosef Hirsh Memorial Fund, a new "roving" Jewish educator has been hired to work with the Oter clubs, the Jewish youth clubs that have been established to date in 13 communities. He will be helping to expand and improve club programming and to establish new clubs. Romanian youth continue to participate in many international programs, including the March of the Living, the International Bible and Jewish Identity Contests, the Machol Hungaria Israeli folk dance festival, and the Black Sea Gesher Network. With funding from the Lauder Foundation, 70 youngsters attended the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary in 2003, and a similar number are expected to participate this year.



HANUKKIADA 2003: CHILDREN'S CHOIR PERFORMING AT THE SYNAGOGUE IN BUCHAREST ROMANIA, PHOTO: CARA UNOWSKY



ON PURIM, THE JDC RALPH I. GOLDMAN FELLOW JOINED A TEAM OF COMMUNITY VOLUNTEERS DELIVERING MISHLOAH MANOT TO OVER 50 ELDERLY JEWS ASSISTED BY JDC IN ORADEA, ROMANIA. PHOTO: CARA UNOWSKY

Through the efforts of the JDC/FEDROM educational consultant from Israel, FEDROM's local coordinator, and the JSC volunteers, substantial improvements have been made in the curriculum and the quality of teaching in the Romanian Talmud Torah system. Twenty-two teachers and middle generation club leaders, all but one from the more distant, provincial communities, took part in a teacher training seminar held in Israel this past May, the second such seminar in as many years. Organized in conjunction with Kesher Mishpachti (Family Ties), a philanthropic effort developed by JDC to solicit aid from former Romanians living in Israel, the seminar was funded by the Rich Foundation, with additional help from the Kansas City Federation.

Following the highly successful visit made to Romania and Bulgaria by 10 Kansas City Federation professionals in March 2003, professionals from these two European Jewish communities and from the Israeli cities of Ramle and Gezer spent an event-filled week in Kansas City this past March. This ongoing professional exchange was initiated and is being supported by the Kansas City Federation as a way to go "beyond funding" in the special relationships it has established with various overseas partners and communities. The goal was to create a meaningful experience for people on all sides of the equation, and the resulting exchange and adaptation of program initiatives has proved to be of equal benefit to all concerned.

The involvement of Kansas City lay leaders in the most recent visit added a new dimension to this undertaking. Their encounters with the visiting professionals brought overseas needs graphically to life, giving added meaning to their philanthropic efforts and tangible expression to the idea of belonging to a global—and a caring—Jewish community.

HUNGARY

Admission to the European Union in May 2004 is a mixed blessing for the people of Hungary. The elderly are already experiencing a decrease in purchasing power as prices rise to meet those prevailing in the West; the economy has been stagnating; and the slowdown in foreign investment continues.

Recent additions to the Jewish community's agenda include the rise in anti-Semitism and security issues connected to global terrorist threats. And as the community marks the 60th anniversary of the Holocaust in Hungary, it continues to face one of the biggest Jewish renewal challenges in Europe today. For although much has been achieved

In Hungary:

- Through HJSSF, JDC helped nearly 5,000 Jews in need in 2003, more than twice the number aided the previous year.
- HJSSF's home care program furnished nursing care, physical and speech therapy, and other forms of assistance last year to over 2,000 homebound survivors.
 This enabled them to receive proper care in their own familiar environment and lessened the burden on the Jewish Hospital.
- Monthly relief payments were made to over 300 impoverished survivors, and special cash grants helped an additional 500 people struggling to pay high rent and heating bills, purchase medications, or make urgent home repairs.
- Through the meals-on-wheels program, hot kosher meals are provided each day to about 600 survivors who are unable to afford adequate food, and dry food packages are delivered every two months to another 500 who are still able to cook their own meals.
- JDC helps the Orthodox community maintain a food program in Budapest for 177 impoverished elderly, and it supports small kosher canteens in Debrecen, Miskolc, and Szeged.
- Three Jewish old age homes and eight senior day care centers continue to benefit from JDC's support. In addition to meals, the centers offer social and cultural activities and various services that have enhanced the quality of life for some 2,000 lonely elderly Jews.
- The loan center established by HJSSF with JDC's help furnishes wheelchairs and other assistive devices to elderly and infirm community members.
- Through JDC's new International Center for Children in Budapest, Jewish children in need enrolled in any of the four local Jewish day schools have begun receiving supplemental food and medical support, and 60 children were able to take part in Passover seders with the center's assistance.

in recent years by local organizations working in partnership with and supported by JDC, much more remains to be done in reaching out to the large majority of unaffiliated Hungarian Jews.

Working primarily through the Hungarian Jewish Social Support Foundation (HJSSF), JDC provided various forms of welfare assistance last year to impoverished elderly Jews. With generous support from the Claims Conference, the World Jewish Restitution Organization, the Swiss Humanitarian Fund, the Swiss Banks Settlement, the International Commission on Holocaust Era Insurance

Claims, and the US and Dutch government's contributions to the Nazi Persecutee Relief Fund (NPRF), essential food, home care, medicines, and medical equipment have been furnished to needy Holocaust survivors, along with supplementary services that have improved their quality of life. These services are being expanded in 2004.

The Hospice Center established by JDC-Hungary in Budapest's Jewish Hospital with the aid of a Luxembourg government NPRF grant and the Hungarian Association of Hospice Services continues to provide high quality care for terminally ill patients. With generous support from the Harry and Jeanette Weinberg Foundation and the Claims Conference, a new wing will be opened at the Jewish Hospital this year.

Special Mitzvah Days were again organized last year by JDC-Hungary and the Balint Jewish Community Center to encourage and highlight the work of adult and student volunteers. JDC tries to involve as many community members as possible in social welfare programs, thereby nurturing the sense of mutual responsibility that is at the core of Jewish communal life. JDC's activities in Hungary benefited last year from generous support from the Sarlo Family Supporting Foundation and a bequest from the late Ilona Glatstein.

JDC and MAZSIHISZ, the official Jewish community body, initiated strategic discussions last year to begin the process of integrating the welfare programs run by JDC through HJSSF with those run by MAZSIHISZ. The many community professionals who have worked for or been trained by JDC will be able to assist the community as it starts to take on more and more responsibility for these programs. This transfer will enable JDC to focus its resources on emerging needs in the area of community development.

The Balint Jewish Community Center, which is supported by JDC, continues to be a focal point for Jewish activity in Budapest, offering a wide range of events, clubs, courses, and cultural programs for all age groups and segments of the community, including those with special needs. The JCC's independent board of directors has been pursuing local funding sources.

The Eden Playground and Club for Toddlers and Mothers, the early childhood center on the Balint's top floor, offers daylong care, professional consultations, and classes for babies and tots in a stimulating, professionally staffed Jewish environment. Its Family Day program brings children, parents, and grandparents together one Sunday each month.

In 2003, Olami (My World), an informal learning and activity center for children aged 7 to 15, opened at Balint with support from JDC. The cozily designed center gives

children an opportunity to develop their skills, add to their Jewish knowledge, and strengthen their Jewish identity and sense of belonging to a community. Termed an "alternative center" because of its informal methods, *Olami* also provides a safe alternative to after school play in dark alleyways or on the city's busy streets.

A new initiative to form working partnerships among all of Hungary's Jewish centers bore its first fruit in 2003 when a link was established between the two largest centers in Budapest—the Balint JCC and the *Mitzvah* Club. Located on opposite banks of the Danube, the two are now sharing experiences and organizing joint programs.

JDC supported a number of new outreach programs last year, including efforts undertaken by a modern Orthodox congregation and those sponsored by the Reform movement. This pluralistic approach has enabled JDC to encourage a more active dialogue among the various segments of the community and help local organizations reach out to different kinds of Jews.

The Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas played host last summer to over 2,000 Jewish campers and 250 counselors from 23 countries. Renowned for its joyful atmosphere and the outstanding Jewish learning opportunities it affords, the camp has firmly established its reputation as a premiere tool for educating Jewish children from throughout the region and, indeed, from all parts of the Jewish world. HJSSF again coordinated a one-week camp program for Jewish children and adults with mental disabilities, and visiting groups of elderly survivors were hosted by eager and attentive young campers.

Special sessions for counselors and older staff focusing on community development are adding a new dimension to the camp's educational activities in 2004. Emphasis is being placed on developing planning and management skills that will enhance the participants' ability to respond to their communities' needs. And a wider educational team is working to create local training opportunities in the countries that have been sending groups of youngsters to Szarvas each year.

Meanwhile, JDC-Hungary's international training seminars for madrichim (youth leaders and counselors) have become a "cornerstone" for young activists ready to assume greater responsibility for organizing programs in their home communities. Some 70 young leaders from 15 countries took part in these seminars last year.

JDC continues to provide professional assistance to Budapest's Jewish day schools, and all teachers, students, and youth leaders have access to the JDC initiated and supported Jewish Resource Center at the Balint JCC. The center has developed new weekly programs for children aged 6 to 14 that are designed to keep their Szarvas camp experience alive—and growing. JDC supports the activities of Hungary's various Jewish youth movements and organizations. They all came together last year to work on a common

Hanukkah initiative; pooling their efforts, they developed programs and activities that, over the course of eight days, attracted more than 3,000 young people.

The number of year-round activities now held at Szarvas continues to increase. Under the sponsorship of JDC and the Jewish Agency, the Jewish Educators' Conference has been bringing some 200 educators from the Jewish and the public schools to Szarvas in early September each year to discuss current issues. And almost 300 people from a dozen different countries gathered at Szarvas this spring for the seventh edition of the *Machol Hungaria* Israeli Folk Dancing Seminar. JDC-Hungary organizers programmed a five-day round of activities that left participants energized, enthused, and with a new level of dance and organizing skills to take home to their local communities.

In cooperation with the JDC Buncher Community Leadership Program and the Central European University, JDC has established a new two-year training program for future leaders, which is designed to enhance their knowledge of Judaïsm along with their organizational and management skills. A first group of 18 young professionals began a pilot course in 2003. Constructed on a professional level, the program is practice-oriented and aims to enhance the participants' ability to respond to the changing needs of this vibrant Jewish community, today and in the years ahead.

Some 105 people, most of whom are over 80, currently receive an average of five hours of home care a week, including help with cleaning, shopping, and other errands. Volunteers also accompany the elderly to doctors' appointment and to outside events, and the sorely needed affection they so readily dispense is brightening the lives of many lonely survivors. The success of this volunteer effort has

In Poland:

- Some 2,500 aging, ill, and increasingly impoverished Holocaust survivors are expected to benefit from welfare services in 2004, with cash assistance provided to 700 cases to supplement meager government pensions. Payment levels are determined by individual need, and the economic situation's effect on the living conditions of the elderly is closely monitored.
- While JDC helps support the community's nine kosher canteens, which furnished some 130,000 free meals last year to needy elderly Jews, the communities themselves are now covering much of the operating costs. JDC continues to supply matza and other Passover foods to the community.

POLAND

JDC's programs in Poland continue to evolve, both with regard to welfare assistance and in the area of community building and Jewish renewal, where the community's newly established Youth Department will be adding a host of new possibilities.

Over the past year, a concerted effort has been made to provide the community's increasingly frail population of Holocaust survivors with a series of practical services to ease their daily living conditions and soften the harsh edges of their lives. The home care program established with generous grants from the Claims Conference, the Swiss Banks Settlement, and the International Commission on Holocaust Era Insurance Claims was reinforced last year and extended to additional clients, and active recruitment efforts have significantly increased the number of program volunteers. Given government cutbacks in pensions and subsidized medications, these services are helping to bolster the physical and mental well-being of this vulnerable population.

made the welfare program an active promoter—and now the host—of JDC's new Volunteer International Exchange Program (VIP). Set up with funding from the James H. Becker Endowment Fund and the Dutch government's Nazi Persecutee Relief Fund contribution, VIP is encouraging volunteerism in Jewish communities throughout Central and Eastern Europe.

All clients received flu vaccines in the fall of 2003, and the welfare program continued to distribute much-needed medications. It has also been distributing clothing and providing help in covering the cost of small home repairs, rent and heating bills, certain medical expenses, and the purchase of basic furnishings and medical supplies. Three rest and rehabilitation periods were organized in 2003 for 25 to 27 survivors at a time at the community campsite in Srodborow. Group psychotherapy sessions were added to the retreats' physical therapy regimens for the first time last year and have proved to be a source of great comfort.

JDC closed its Krakow office in 2003, having turned over the implementation of its cash assistance program to the Central Jewish Welfare Commission, which is made up of representatives of the country's five major Jewish organizations. While this transfer of management responsibility is an important step forward for the community, JDC is working

to ensure that, with time and an increase in property restitution, both the Union of Jewish Religious Communities of Poland (JRCP) and the local communities will also be able to provide financial support for this program.

In addition to the Lodz day care center for the elderly, which has been serving from 20 to 50 people a day since it opened two years ago, clubs for seniors are flourishing today in Szczecin, Poznan, Gdansk, and Warsaw. All provide transportation to facilitate access and are helping to promote socialization among the elderly. Regularly scheduled cultural and recreational activities and outings provide both mental and physical stimulation, they include both a gardening and a computer program in Lodz and a computer facility in Szczecin that has become an inter-generational Internet cafe.

The different generations will also benefit from an exciting new project being developed in Krakow: a combined Jewish community center and day care center for the elderly that will be built on the grounds of the Temple Synagogue. Made possible by the interest and involvement of World Jewish Relief (WJR, UK), and with the patronage of His Royal Highness, the Prince of Wales, the project should take about three years to complete. In the interim, WJR is planning to finance various programs for the community's different age groups.

To increase the professional capacities of the community's social work team, regular seminars are organized with the help of JDC's senior social worker for Poland, who also provides ongoing group supervision. In the spring of 2003, the team joined other communal professionals on a visit to Ukraine, returning a study mission that had been made by their Ukrainian counterparts the previous year. Under JDC's auspices, the community plays an active role in the Sela Forum for Central and Eastern European Social Service Professionals, sharing skills and experiences on an ongoing basis. The community's top welfare official attended a seminar in the US last year on end-of-life care; she returned to conduct a similar forum in Warsaw for those involved in elder care in Poland and in other European countries.

JDC continues to provide financial help to the JRCP, which operates the community's kosher canteens, maintains synagogues, and coordinates religious services and holiday celebrations, and to the TSKZ, the Social and Cultural Association of Polish Jews. Most of the latter support goes directly to fund activities organized by the 16 local clubs that TSKZ operates, along with the Akiva Kohane Campsite in Srodborow. JDC also furnishes financial and/or technical support to various smaller Jewish organizations.

The pace of the parliamentary commission examining property restitution claims continues to be slow, and scarce demand and depressed prices have made the sale of most returned properties inadvisable at the present time. All this will delay the community's ability to assume greater financial responsibility for its affairs.

Nevertheless, JDC's community building efforts continued to make important progress last year, as both regional and local seminars were held in Krakow, Gdansk, Katowice, and neighboring towns, all with the aim of enhancing cooperation among community members and local organizations. JDC's consultant on Jewish community, education, and culture plays a key role in this process, working with the staff of the JDC-supported Jewish Resource Center and JDC's Jewish Service Corps (JSC) volunteers to expand Jewish programming and identify and train potential leaders. The center—which includes an active computer club continues to make information on all aspects of Jewish history and culture available to the community in a wide variety of forms, and the topical programs held at its Leadership Development Center have attracted an eager and expanding audience.

The community's response to other activities organized by JDC last year has been equally enthusiastic. These included an Israel Day in May, a "birthright israel" trip last summer, a weekend seminar at Srodborow on fundraising techniques, and a follow-up seminar for recent graduates of the JDC Buncher Community Leadership Program. A fourth all-Polish segment of this program is currently under way, with in-country training begun early in 2004 and the group's Israel seminar planned for late summer or early fall.

With the help of JDC funding and technical support, and the concerted efforts of a recent JSC volunteer, the Polish Union of Jewish Students (PUSZ) has been able to enhance its camps and other activities, which are vehicles for informal Jewish education and socialization. For the second consecutive year, JDC helped JRCP organize a local Jewish summer camp for children, and it conducted another counselor training seminar to give young people from different communities the ability to implement an authentic Jewish camping experience. JDC also sent 52 local youngsters to the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last year.

Efforts like these that address the needs of the increasing proportion of young people now counted among Polish Jewry got a tremendous boost in 2003 from one of the year's most exciting developments. This was the creation, at JDC's urging, of a Youth Department for the Polish Jewish community, with funding provided by JDC, the Jewish Agency, and the Lauder Foundation. Through informal educational programs and support structures—like the new youth clubs slated for Warsaw and Lodz—the newly hired director will be working to strengthen the Jewish identity and involvement of teenagers and young adults and to attract those who have not yet taken part in community life. The goal is to help ensure the Jewish future of this community by fostering a common sense of peoplehood among its youngest members.

In Serbia:

- Thanks to extensive support from special funding partners, primarily the Claims Conference and World Jewish Relief (WJR, UK), JDC and the Federation of Jewish Communities (SAVEZ) are able to maintain a range of welfare services to help community members hurt by Serbia's continuing economic woes.
- In 2003, these services included food vouchers for nearly 890 survivors and other needy community members, regular cash assistance for 29 Jewish elderly, and cash grants for special needs.
- Home care has now been instituted on a comprehensive basis for more than 40 carefully screened individuals. This care is partially funded by an International Commission on Holocaust Era Insurance Claims grant.
- Subsidized medical care is now provided to all needy community members, while the free communal pharmacy in Belgrade filled over 24,000 prescriptions last year for Jews living in various localities.
- Thanks to a grant from the Italian government's contribution to the international Nazi Persecutee Relief Fund, the Belgrade community is renovating a facility that will house its new kosher kitchen and dining hall, this will assure the delivery of hot meals to the homebound in the near future. In Novi Sad, a soup kitchen operated by the Jewish community serves 60 free meals a day to Jewish and non-Jewish needy, thanks to Dr. Alfred Bader's generous support.
- Funds from the Swiss Banks Settlement are available to help survivors with urgent needs, like extraordinary hospital expenses or emergency home repairs.
- New clothing, shoes, and personal care items were distributed through SAVEZ last year to those in need.

FORMER YUGOSLAVIA

Ed. Note: For an account of JDC's non-sectarian aid efforts in this region last year, see the JDC-IDP section of this Annual Report.

Serbia and Macedonia

The March 2003 assassination of Serbian Prime Minister Zoran Djindjic threw that country into a new state of emergency. A crackdown on criminal elements soon dissipated, however, and subsequent elections served to reinforce the strength of the extreme nationalists. Meanwhile, the Serbian economy has remained in parlous straits, with over one-third of the labor force unemployed. Macedonia, in contrast, experienced a period of relative tranquility last year, but the death of its conciliatory president in a plane crash early in 2004 has now plunged that nation into a new period of uncertainty. JDC continues to monitor the condition of Jewish communities throughout this region.

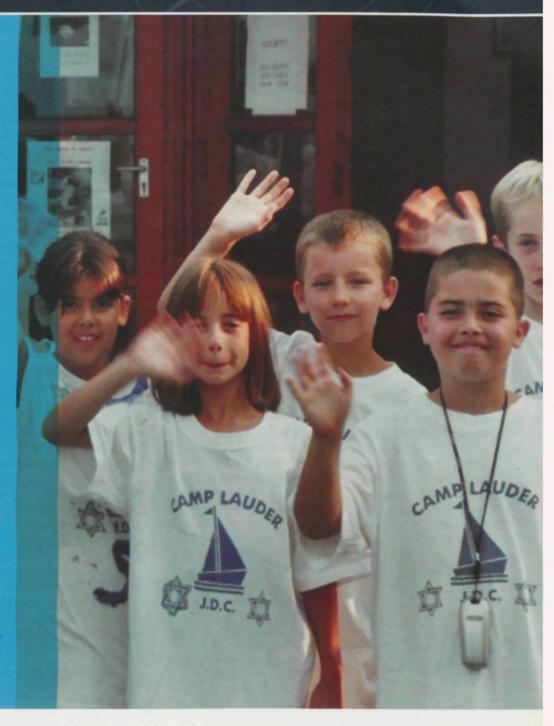
Thanks to the Macedonian government's restitution policies, the Jewish community of Macedonia will become economically self-sufficient by the middle of 2004. On the other hand, the process of returning heirless Jewish property to a specially created Holocaust foundation has been proceeding at a snail's pace, and the delays are threatening the viability of the foundation's charter. In Serbia, beset by a host of unresolved issues, the government has yet to adopt any laws on property restitution.

In the realm of community development, a JDC campaign, initiated in 2003 in cooperation with SAVEZ, to persuade local Jewish communities to adopt more democratic principles and practices has resulted in a general overhaul of formal structures and a round of new elections. The Jewish community of Kikinda was recognized as an independent community last year, and regular meeting facilities were provided to the community in Nis with JDC's support.

The rabbi in Belgrade who serves as spiritual leader and Jewish educator in both Serbia and Macedonia is supported by JDC, as are the activities of a "roving" cantor. Both travel regularly to Skopje, Macedonia to lead Shabbat services and teach in the synagogue. JDC also assists the training of a young cantor in Skopje who is already leading Friday night services there, and it sponsored his participation in the 2003 March of the Living. Communal Passover seders were held with JDC's assistance in all of the major communities, including a special youth seder in Belgrade.

With support from the Dutch Jewish Fund and JDC, dynamic youth leaders from Novi Sad organized nationwide children's retreats for the major Jewish holidays in 2003, bringing about 40 children and counselors together to wor"I CAN STILL FEEL THE WARMTH OF THE BLANKET I RECEIVED FROM THE JOINT."

- ISAAC BASHEVIS SINGER



THE RONALD S. LAUDER FOUNDATION/JDC INTERNATIONAL SUMMER CAMP AT SZARVAS, HUNGARY, HOSTED OVER 2,000 JEWISH CAMPERS AND 250 COUNSELORS FROM 23 COUNTRIES LAST YEAR. PHOTO: JDC

ship, learn, and play at what turned out to be an exhilarating series of events. JDC continues to fund the training of youth leaders in cooperation with JDC-Hungary, while generous backing from WJR and other donors enabled 123 youngsters from Serbia and Macedonia to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last year. The number of camp participants is expected to remain high in 2004.

JDC enabled Serbian Jewish youth to attend the second Black Sea Gesher Students' Seminar, which was held in Turkey last May. Community representatives from both Serbia and Macedonia have taken part in various Gesher training initiatives, particularly those concerned with the development of new activities for families, and there were four Serbian participants in the bar/bat mitzvah training seminar for European Jewish educators that JDC initiated last year.

Adult activities also benefit from JDC's encouragement and support. Jewish women in Belgrade put together a special program to pay tribute to survivors active in the community before World War II and help them to establish a rapport with the current generation of activists. In Novi Sad, the community organized its annual Scholet—a countrywide social and cultural gathering that has become a highlight of the Jewish calendar. JDC played an important role in the 60th anniversary commemoration of the deportation of the Jews of Macedonia, and it has been supporting the publication and translation of memoirs written by Holocaust survivors from all parts of the former Yugoslavia.

Other cultural activities benefiting from JDC's support are proving increasingly popular with both the Jewish population and the general public. Israeli folk dancing, for example, long nurtured by JDC, has become a veritable phenomenon in the local communities. Ma'ayan, the Novi Sad troupe, got a rousing reception at last fall's Bejachad festival and returned home to organize several wildly popular Israeli dance marathons, while Nahar Ha'esh, the new troupe in Belgrade, electrified the public when it performed at the European Day of Jewish Culture. Both troupes took part in a training program for dance groups from all of former Yugoslavia supported last year by JDC. In the musical realm, Shira u'Tfila, the Sephardic chanting and percussion group whose standing-room-only performances throb with the energy of a resurgent Jewish life, appeared throughout Serbia last year and performed at an international festival in Montenegro.

Croatia and Slovenia

Slovenia is now part of NATO and the European Union, while Croatia has moved up to candidate status in the next round of admissions, thanks to recent democratic reforms and greater cooperation with the war crimes tribunal in The Haque.

The Croatian government's return of communal properties has enabled the Jewish community in Zagreb to finance its welfare program and cultural activities on its own. The community moved closer to full self-sufficiency last year when it increased its support for the Lavoslav Schwarz Jewish Old Age Home, an 80-bed facility that welcomes Jews from all parts of the former Yugoslavia. JDC now covers less than 30 percent of the Home's budget, in contrast to the 90 percent share it funded a decade ago. The dollar's continuing decline has reduced the real value of this support by an additional 25 percent over the past two years.

JDC retains oversight responsibility for the finances of the Home, whose budget slipped back into deficit in 2003 as costs continued to rise. Additional physical improvements were made that should enhance the Home's appeal to future residents, and the new physical therapy program launched by the Home last year is also open to non-residents. The Home's unique classes in Israeli folk dancing (in which participants remain seated) continue to be popular, and the residents' choir hosted a festival of choirs from other Zagreb-area old age homes in 2003.

Health and home care services for Holocaust survivors in Croatia are subsidized by a generous grant from the Claims Conference, obtained with JDC's help. In Slovenia, JDC provides cash relief and assistance to two needy Jews.

JDC continues to support the outreach work of Croatia's chief rabbi, who has been bringing Jewish educational and religious programming to the smaller communities, while the Zagreb community now funds his salary and other religious activities on its own. The communities in Split, Croatia and in Ljubljana, Slovenia, however, still depend on JDC's support for their communal Passover seders and other holiday celebrations. The seder in Split is conducted by a Croatian Jew who studies at a yeshiva in Israel and returns home periodically to lead services in the community, all with JDC's support.

A Torah scroll was presented to the Jews of Slovenia last January at the formal inauguration of their new chief rabbi. His regular visits from Trieste to serve the needs of the Slovenian community are underwritten by JDC. A modest prayer room was officially opened on that same occasion; the room doubles as a community hall and was established with donations made through JDC.

JDC supports informal educational programs for children and adults in Slovenia, and it is helping the community maintain active groups for women and young adults. The latter are enthusiastic participants in cross-border events, like the Jewish youth seminar that brought them together last year with their contemporaries in Italy and the Czech Republic. They are also eager to reach out to the small number of relatively isolated Jews living in northeastern Slovenia. A representative from that region joined a young woman from Croatia last year as part of JDC's delegation to the March of the Living.

The Sukkot holiday has come to hold special significance for Jews from all parts of the former Yugoslavia, including those now living far from the Balkans. For the past four years, they have been coming together on Sukkot on the Croatian island of Hvar, in the Adriatic Sea, for the weeklong Bejachad festival. JDC helps underwrite this joyful reunion and celebration of Jewish culture, which in 2003 featured music and dance performances, dramatic presentations, and opportunities for Jewish learning and renewal.

Support from Connections, the WJR

women's affiliate, enabled JDC to sponsor a joint tour in 2003 (including a performance at *Bejachad*) by popular Israeli folk dancing troupes from Zagreb (*Or Shemesh*) and Novi Sad, Serbia (*Ma'ayan*). Together with the Dutch Jewish Fund, JDC co-sponsored the special training sessions organized last year by the founder of *Or Shemesh* for troupes from

all of former Yugoslavia; these culminated last December

in a gala joint performance for the Jewish community of Sarajevo.

Youth leaders from Croatia regularly participate in the training programs organized by JDC in Budapest, and community representatives took part last fall in the region-wide bar/bat mitzvah seminar for educators that JDC initiated there last year. JDC furnishes professional guidance and support to the Center for Holocaust Research and Documentation in Zagreb and a second research center in Osijek, both of which were established with help from the Claims Conference. JDC sent educators from Zagreb and Ljubljana to Prague last year to learn about a highly successful Czech Holocaust education program, while preparations continued throughout the year for Croatia's own first teacher training program in this field. Also benefiting from Claims Conference support, that program was successfully initiated in Zagreb this spring.

Bosnia and Herzegovina

The geographic and political fragmentation brought about by the Dayton Accords succeeded in pacifying this part of the former Yugoslavia, but not in furthering the quest for effective government or economic progress. Bosnia continues to depend on the financial support of the international community; its unemployment rate remains high; and it has a weak social safety net. Even though pensions are now paid more regularly, they still barely cover the cost of senior citizens' basic needs.

Through the Federation of Jewish Communities in Bosnia and Herzegovina, JDC financed monthly cash assistance in 2003 for close to 70 needy elderly and handicapped Jews living in or near six major communities, 20 percent fewer than the number assisted the previous year. The rapid drop in the caseload reflects the high mortality

Young adults are enthusiastic

participants in cross-border events,

like the Jewish youth seminar that brought them together last year

with their contemporaries in Italy and the Czech Republic.

rate in this group of aging Holocaust survivors. JDC also regularly sends containers of new clothing and personal hygiene items for distribution to community members and public charities. To assist unemployed members of the Sarajevo community, JDC sent an Israeli consultant to help La Benevolencija set up a new training and placement service last year.

Through La Benevolencija, the Sarajevo Jewish humanitarian aid organization, a full range of home care was provided in 2003 to about 220 elderly members of the various Jewish communities, including some 130 survivors, and to some 450 sick, impoverished, and isolated elderly of other nationalities: Bosnian Croats, Muslims, and Serbs. An additional 50 survivors receive occasional services from this program, which is funded primarily by Dr. Alfred Bader and the JDC "Open Mailbox" for Bosnia, with additional support from the Friends of La Benevolencija organizations in Germany and Switzerland. Nearly all beneficiaries are poor, chronically ill, and have no children living nearby whom they can call on for help.

Home care coordinators in the five outlying towns now included in this program also serve as liaisons to the Sarajevo community and have been helping to develop women's activities and other communal programming. To help promote the revitalization and strengthen the position of these smaller and more isolated Jewish communities, JDC has asked them to serve as intermediaries in carrying out new, non-sectarian aid initiatives supported by Dr. Alfred Bader.

A community activist who recently returned from Israel has been putting together and distributing educational brochures about the Jewish holidays in an outreach program sponsored by JDC. JDC continues to send a former Sarajevan now living in Israel back to Bosnia each year to lead High Holiday services and the Passover seder; his public and university lectures on issues of Jewish law and ethics are also very well received.

In April 2003, Jewish youth in Banja Luka, which is strategically located at the center of the triangle formed by the cities of Zagreb, Belgrade, and Sarajevo, organized an all-former Yugoslav student retreat to commemorate the 1944 liberation of the nearby Jasenovac concentration camp. Another cross-border event took place last December, when the Sarajevo community hosted an Israeli folk dancing festival, which featured performances by Jewish community troupes from Belgrade, Novi Sad, and Zagreb. The festival was sponsored by the Dutch Jewish Fund and JDC.

The Jewish Sunday School in Sarajevo, which now meets on Saturday, continues to draw 20 to 25 children each week. Its activities are wholly subsidized by JDC, while the generous support of World Jewish Relief enables Bosnian Jewish youngsters to return each year to the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary. There, they can renew their ties with friends from other parts of the former Yugoslavia and strengthen their identity as Jews.

BULGARIA

Ed. Note: See the JDC-IDP section of this Annual Report for an account of the non-sectarian computer training program in Sofia.

With the Bulgarian economy continuing to make only weak, slow progress, measures taken as part of the nation's bid for membership in the European Union (in 2007) produced a sharp spike in the cost of most utilities last year, and the enactment of long overdue health and social reforms compounded the difficulties of the elderly. Most of Bulgaria's aging and ailing Holocaust survivors have no family left in Bulgaria and depend on the Jewish community for help.

In Bulgaria:

- JDC and Shalom provided monthly cash relief to about 1,100 elderly or disabled Jews in 2003. Supplementary aid was provided to the 259 needlest cases with Spanish government NPRF grant funds.
- Support from the Swiss Banks Settlement enabled over 600 Holocaust survivors to help meet emergency needs ranging from medical procedures to urgent home repairs.
- The day care center and canteen at Beit Ha'am, the
 Jewish community center (JCC) in Sofia, provided hot
 lunches—in two shifts—to some 140 elderly Jews a day
 last year with support from WJR. The day care center
 offers exercise programs, medical consultations by volunteer doctors, and social and cultural activities.
- In a significant expansion of the partnership among the Sofia municipality, Shalom, and JDC, a new kitchen was opened last year to serve home care clients benefiting from a meals-on-wheels program. Clients also receive regular visits from Jewish medical professionals and a group of young volunteers.

JDC and Shalom, the Organization of the Jews in Bulgaria, enabled some 1,200 impoverished elderly Jews to maintain modest but decent living conditions last year. The number of pensioners benefiting from daily hot meals at newly established kosher canteens in the smaller communities continued to rise, climbing from 250 to 350 people in 2003. These nutritious meals are a lifeline for Jews living in the countryside, where pensioners often struggle to find basic foods, and the opportunity for socializing at the canteens helps alleviate the loneliness felt by so many survivors.

Major support from World Jewish Relief (WJR, UK) and the Jewish Federations of Greater Kansas City, Rochester, Jacksonville, and Houston, as well as funds provided through the Claims Conference from the Swiss Banks Settlement and the Spanish government's contribution to the Nazi Persecutee Relief Fund (NPRF), underwrote these achievements and many of the services described below. A new grant from the Italian government's NPRF contribution will fund the development of an expanded kosher canteen in Plovdiv, home to the country's second largest Jewish community.

A new program addressing the needs of young parents and families was developed last year with funding from the Jewish Federation of Greater Kansas City. This is but one of the many benefits that Kansas City's special relationship with Bulgarian Jewry has yielded in recent years. An exchange program for professionals from Kansas City, Israel, Bulgaria, and Romania is another, and hundreds of assistees continue

to benefit from donations of medicines and equipment secured by Kansas City from Heart-to-Heart, a local nonsectarian organization. Generous funding from the Jewish Community Federation of Greater Rochester enabled JDC to provide winter relief in 2003 to the needlest pensioners.

The Health Club that JDC helped the community develop, which has united over 200 women around the country, celebrated its tenth anniversary in 2003, and the day care center for the elderly in Sofia marked its fifth year. Some 360 Jewish pensioners again enjoyed a summer respite in Bankia at one of three golden age camps, these supplement yearround activities at the pensioners' clubs that JDC supports in four communities. Club schedules include health and physical fitness programs, lectures, and social and cultural events.

For so many of Bulgaria's elderly Jews, it is these programs that give meaning to their lives and a reason to look forward to tomorrow.

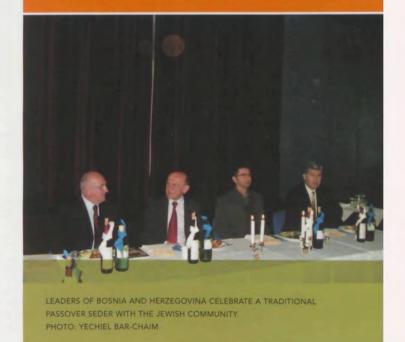
The community's old age home in Sofia, which opened four years ago with the help of Claims Conference and WJR grants, continues to benefit from JDC's technical support and staff training efforts. WJR, Shalom, and the Bulgarian government subsidize the home's operating costs, and WJR has provided a new grant to finance maintenance and repairs.

The Middle Generation Cafe at Beit Ha'am, which was established two years ago in partnership with Kansas City, has become a central part of Shalom's outreach efforts to the unaffiliated. The new Jewish Learning Center stepped up its activities in 2003, organizing more lectures, classes, and discussion groups on Jewish topics, as well as weekend Shabbatons.

Communal holiday celebrations have been uniting the community's different generations and bringing old traditions back to life. A festive Purim gathering last March featured the Sephardic kadril, a dance that used to typify community celebrations before the Communist era, while the Lag B'Omer holiday was marked by a huge bonfire and picnic outside Sofia for 600 people. Many of the 460 community members who took part last September in the Rosh Hashana Family Happening, especially those coming from the smaller communities, were celebrating this holiday in a traditional way for the first time. As part of a new initiative to revive the Sephardic tradition at the synagogue in Sofia, Shabbat lunch is being provided to worshippers after the morning service, with support from JDC. The president of Bulgaria honored the community last December by joining its Hanukkah celebration at the synagogue and kindling the menorah's first light.



JDC PROVIDES CLOTHING AND BED LINENS TO ELDERLY JEWS IN NEED THROUGHOUT CENTRAL & EASTERN EUROPE, PHOTO: SARAH EISENMAN



JDC 2003 ANNUAL REPORT

The Beit Ha'am in Sofia is the setting for many intergenerational gatherings, and the pace of activity there never seems to let up. The computer center, which was established with generous help from Stanley Mills, is particularly popular with all age groups. In fact, thanks to the success of the outreach strategy JDC has been helping the community pursue, all those wishing to take part in Jewish programs and events can no longer be accommodated at Beit Ha'am. Through the generosity of the Harry and Jeanette Weinberg Foundation and WJR, and a loan provided by JDC's new Strategic European Loan Fund, a second JCC is being built in front of the Sofia synagogue. It is designed to be self-sufficient, with part of the building rented out to subsidize program costs.

A new bar and bat mitzvah program involving the country's two Jewish youth movements is in the works for 2004, with the aim of reaching Jewish children nationwide. In Sofia itself, JDC helped develop two lively, year-round programs for youngsters that have incorporated the educationally successful atmosphere of the Jewish summer camps. Some 60 children aged six to nine take part in Yom Sababa at the Jewish Day School; this informal extracurricular program was organized in cooperation with the Ronald S. Lauder Foundation. Another 60 Bulgarian pre-teens are eager participants in the Camp on Sunday program at Beit Ha'am, where science, art, computer, and media workshops enhance Jewish learning.

Over 300 Jewish youth attended the two sessions that were held last summer at the community camp in Kovachevtzi; they hosted non-Jewish orphans from nearby villages for a full day each session, in keeping with the camp's "the world around me" theme. Winter camps and a Passover family camp are also held at the Kovachevtzi site. Some 60 Bulgarian youngsters attended the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary in 2003.

A third group of teenagers started their two-year program last year at the *Hadracha* College, a weekly Jewish education and leadership training program for youth counselors and future leaders. The college had its second group of graduates in 2003, and they began working in community programs last fall.

JDC continues to furnish professional consultation to the community in the area of property management, working with *Shalom* to help maximize its income from restored communal properties. The exchange initiated two years ago between JDC Buncher Community Leadership Program par-

ticipants from Poland and Bulgaria continued in 2003 with a new round of visits; this has enabled the two communities to share solutions to problems encountered in the course of rebuilding Jewish life.

Motivated by the enthusiastic response of the university students who were the first to benefit from the Black Sea Gesher regional initiative, a group of young parents and their children from Romania, Macedonia, Serbia, Turkey, and Bulgaria met in Borovetz, Bulgaria last fall. The gathering is already having a remarkable impact on community life. The young parents are now meeting regularly and have initiated Kabbalat Shabbat (Friday night) gatherings and Sunday morning activities. The desire they have already shown to take on various communal responsibilities augers well for the future of this reinvigorated segment of world Jewry.

SLOVAKIA

Government actions taken last year to transform the nation's economy as Slovakia prepared to join the European Union in May 2004 included new cutbacks in funding for welfare, education, and health care and an overhaul of the pension system that brought with it a rise in the retirement age. Unemployment rose too as privatization of state industries continued, while price deregulation and an increase in the value added tax made the cost of basic foods and services spiral upward. While the majority of the population will eventually benefit from these economic reforms, the transition period has proved difficult for the most vulnerable segments—pensioners, low income families, and unskilled workers, especially those living in the provinces.

Jewish community institutions came under considerable financial pressure in 2003 due to these rapidly rising costs and a 30 percent decrease in the value of dollar-denominated allocations from JDC and other sources. Nevertheless, EU membership is seen by the community as a positive development, yielding a more stable and prosperous environment and a sense of belonging to the larger European Jewish community that will invigorate the younger generation and enhance Jewish renewal. As one leader put it, it will enable the community to "move from focusing on the past to building the future."

Meanwhile, to help community members in financial distress during this transitional period, JDC expanded its cash relief program last year to include Holocaust survivors who did not qualify for German pensions and survivors responsible for caring for handicapped adult children. As a result, the caseload rose from 30 in 2002 to over 50 in 2003, and it is expected to rise again this year.

JDC continues to help the Bratislava and Kosice communities operate their kosher kitchens, which provided, respectively, 115 and 85 nourishing hot meals a day in 2003. To help offset the rising costs of food, labor, and utilities, JDC channeled additional funds to the kitchens from the US government's Nazi Persecutee Relief Fund (NPRF) grant. With funds from the Claims Conference and other restitution-related sources, Or Chaim, the community's assistance program for Holocaust survivors, is now meeting the health care needs of all 1,400 survivors in Slovakia, including those living in outlying areas. It helps them secure medicines, dentures, glasses, hearing aids, and other assistive devices, as well as rehabilitative therapy and hospital and nursing care. JDC continues to furnish medicines for other impoverished, chronically ill Jews, and the home care programs it supports in Bratislava, Kosice, and Nove Zamky are helping nearly 240 frail beneficiaries meet their basic daily needs.

JDC funds enabled the Bratislava community to organize six 10-day summer holiday sessions last year for the less able survivors. The fresh air, daily therapy, and social and cultural stimulation at these sessions gave tremendous pleasure and an important boost to these normally homebound and lonely elderly Jews. With funding from the International Commission on Holocaust Era Insurance Claims, a home care program is being developed this year that will deliver better care to the 600 survivors living in the smaller provinces.

With income from the new Slovak Government Compensation Fund, UZZNO, the Federation of Jewish Communities in Slovakia, funded 29 projects in 2003. It was able to contribute to these health and welfare programs and to cover maintenance costs for the *Ohel David* old age home, where fire safety equipment was installed last year with an Italian government NPRF grant. UZZNO was also able to repair cemeteries, renovate synagogues, print Jewish textbooks, and fund the publication of a Hebrew-Slovak dictionary and a Jewish calendar.

Jewish children in Bratislava gained a new opportunity to explore their heritage last year when the community initiated a *Moadon*, a daily after school program for those aged 6 to 15. A grant from the James H. Becker Endowment Fund is financing counselor training and the purchase of educational materials for this program.

Thirty-five new members, including 16 young people, registered with the Bratislava community in 2003, attracted by its enhanced social, cultural, and welfare activities. Outreach efforts to the 600 Jews living in this area will get an additional boost this year as the community expands its Moadon into a Mercaz, a Jewish cultural and educational center for all age groups. Program offerings will include workshops and seminars to help people from varied backgrounds gain a hands-on knowledge of the customs and practices of Jewish life.

JDC has been encouraging and supporting community programs like these that strengthen Jewish identity, with nearly 2,000 Slovak Jews of all ages benefiting last year from a variety of cultural, educational, religious, and social opportunities. These included six communal Passover seders in Bratislava and one in Kosice, and a series of gala Hanukkah celebrations. Nearly 50 middle-aged adults take part in Club Yachad's bi-monthly gatherings, while Survivors' Clubs in Kosice and Bratislava offer some 50 to 70 active seniors a full menu of dance and group therapy sessions, lectures, outings, and special events. JDC also supports the Jewish Soldiers' Association and the Hidden Children's Society. With 230 members throughout the country, the latter is one of the most active local Jewish groups. A Dutch government NPRF grant enabled the Society to expand its social, religious, and cultural activities in 2003, adding to its already impressive roster of meetings, trips, and family-like Shabbat dinners and holiday celebrations.

JDC continues to provide the community with matza for Passover and other kosher foods. An American-born rabbi serves Jewish communities in Bratislava and the surrounding area, while the Slovakian-born religious leader now serving the Kosice community with JDC's help has revived Jewish life for the older and middle generations. He has organized a regular schedule of synagogue services, lectures, and Jewish programs and is in the process of developing activities geared specifically to Jewish youth.

Some 75 campers and counselors from Slovakia attended the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary last summer with JDC's aid, and camp alumni participate in year-round community programs and youth activities. From 15 to 20 talented youth comprise the *Tagidi* dance troupe, which has taken part in Israeli folk dance festivals in Hungary and the Czech Republic. The Slovak Union of Jewish Students' 170 active members continue to benefit from JDC's support for a variety of activities, including Shabbat gatherings, leadership training seminars, outings, a summer camp, and a Purim Ball that has become a high point of the Slovak Jewish community's expanding calendar of events.

CZECH REPUBLIC

Although the main Czech Jewish communities have essentially been financially independent for a number of years, JDC continues to provide them with technical advice and assistance and to be involved in community development and educational outreach activities. It has also played a key role in securing grants from various sources and overseeing their subsequent implementation.

Following the devastating floods of August 2002, JDC provided direct financial assistance to affected members of the community, and it was involved in the repair and renovation of a number of communal facilities last year. With support from the Harry and Jeanette Weinberg Foundation and other donors, it helped the Prague community reconstruct its heavily damaged kosher kitchen, while support from the Hadassah organization and other contributors enabled it to fund the restoration of the *Chabad* kindergarten.

JDC helped obtain a major grant from the Claims Conference to reconstruct and reequip the Holocaust Education Center in Terezin, which had been submerged in a lake fully 12 miles wide. It also contributed to the final flood repair work needed at the Prague Jewish Museum, particularly for the renowned Pinkas Synagogue, stepping in when insurance payments and funds available from other donors fell short. The past year also marked the completion of various non-sectarian reconstruction efforts.

In addition to shepherding a successful request for added funding from the Claims Conference, JDC continues to supervise the implementation of the Conference's existing social welfare grant. This finances a comprehensive medical program for Czech Holocaust survivors and provides them with essential home safety equipment. A JDC-ESHEL consultant was sent from Israel last year to advise the Prague community on its plan to create a new, much larger old age home in a returned communal facility, while JDC's social work consultant reviewed the progress of the community's revamped and expanded program of home care. She also evaluated the welfare needs of Brno's Jewish elderly and advised that community against investing in the establishment of an old age home there.

JDC continues to encourage the wide range of Jewish cultural and educational opportunities that have been developed in the Czech Republic by the local communities and by alternative Jewish groups. Beit Elend—an independent and informal Jewish educational program for children in Prague—has been flourishing, with nearly 70 youngsters attending its bi-weekly after-school activities last year. Support from the James H. Becker Endowment Fund is

enabling JDC to promote cooperation between *Beit Elend* and the fledgling organization of a similar nature that is being developed for children in Bratislava.

Outreach efforts complement this pluralistic approach to Jewish renewal. Late last year, JDC joined a coalition organized by *Beit Praha*, Prague's Conservative community, in sponsoring an unusual outreach program for Hanukkah. Posters mounted around Prague and ads placed in various media all asked the same question: "Is Hanukkah your holiday?" The resulting publicity drew a crowd of nearly 2,000 to a program at the Spanish Synagogue designed to provide introductory information on Jewish activities and Jewish life. Despite wintry weather, so many people turned out for this event that two shifts were needed to accommodate them.

JDC has also been making small targeted investments in local communities, helping them to fill specific needs. A native-born rabbi trained in Israel began serving the Jewish community in Brno in 2003 with JDC's help; he is the first full-time rabbi to serve there since World War II. Also last year, the community in Teplice received a modest grant from JDC to develop a new facility for its social club.

Czech Jewish educators were well represented in the bar/bat mitzvah training program that JDC initiated in Budapest last fall, and its seminars there for youth leaders once again included young Czech activists. JDC also sponsored the participation of a Czech representative in the March of the Living. The number of Czech youngsters attending the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary continues to grow. Extra-budgetary support enabled JDC to help 46 campers and counselors benefit last year from "the Szarvas experience," up from 32 in 2002 and 19 the previous year.

JDC again helped finance the annual Machol Czechia, a vibrant Czech and Slovak Israeli dance festival, while dancers from the Czech Republic took part with equal enthusiasm in Machol Hungaria. In cooperation with HaKoach, the Prague Jewish sports club, JDC, for the second consecutive year, sponsored the "Ride to Freedom," a Terezin-Prague spring bike rally that has been drawing a growing number of cyclists. JDC also helped the new Czech Maccabi Union enlarge its European activities.

JDC is involved in various local Holocaust research projects funded by the Claims Conference, and it is providing critical help to the "Neighbors Who Have Disappeared" program. The latter has high school students around the coun-

try exploring and presenting to their local communities just what happened during the Holocaust to their former Jewish neighbors. A pictorial exhibit on JDC's nearly nine decades of work in the Czech Republic and Slovakia was inaugurated at a special ceremony in December 2003. The exhibit, which was on view at the National Library in Prague in January, will be shown throughout the Czech Republic during the course of JDC's 90th anniversary year.

ALBANIA

The regular financial and medical assistance that JDC furnishes to needy elderly Albanian Jews is of special significance in a country that remains the poorest in Europe.

JDC also facilitates the celebration of Jewish holidays. These occasions are particularly meaningful to the country's small number of remaining Jews, since they are almost the only times that they come together as a group. An Italian Jewish youth leader was sent by JDC last year to organize Passover activities, and JDC's country director spent time with the community during the High Holidays.

As the community's link to the world of Jewish culture, JDC sent and distributed books, CDs, and videos on Jewish subjects last year, as well as Jewish magazines and other educational material. It also supplied the community with Passover matza and other holiday necessities.

In its continuing attempt to provide Jewish educational and social opportunities to Albanian youth, JDC sent two girls to Italy last summer to take part in a two-week Talmud Torah study camp organized by the Trieste community. The girls stayed on in Italy for another two weeks to attend the Hashomer Hatzair summer camp, and they returned full of enthusiasm about their month-long immersion in Jewish life. Another young Albanian participated in the March of the Living last year as a member of the JDC delegation.



JDC's Objectives in Europe

- JDC's involvement in Europe today focuses on Community Development, while it continues to maintain relief and social welfare programs for Holocaust survivors in Central and Eastern Europe.
- JDC employs an integral approach to Community Development, looking at each community as an intertwined system of organizations, structures, and population groups. In helping individual communities engaged in the process of restructuring, or, in
- the case of the Baltic communities, in Jewish renewal, JDC aims for the development of a full Jewish community life through programs that address the needs of different age groups and institutions. Efforts continue to build a more pluralistic environment.
- JDC provides technical assistance in the areas of leadership training, strategic planning, networking and interchange, and the development of new initiatives to reach out to different age groups within the Jewish population.
- JDC promotes mutual assistance by linking communities and working with the European Council and other pan-European Jewish bodies to address regional issues. It has also been helping Central and Eastern European Jewish communities benefit from the resources and experience of communities in Western Europe.

Europe Community Development; Spain; The Baltic Countries

Transmigrants

JDC Appropriation:

\$ 1,704,000

JDC Appropriation:

\$ 246,700

EUROPE COMMUNITY DEVELOPMENT: RESPONDING TO NEW REALITIES

A major change in the context of JDC's work in Europe has been caused by the recent rise in anti-Semitism. Linked to the Arab-Israeli conflict and new population demographics, it has been evidenced both in words and in deeds and has given Jews in Europe a sense of anguish and uncertainty that many have not felt in over 60 years. JDC's presence is vital to bring communities across the continent together and help assuage the significant rise in tensions.

JDC's assistance in building bridges between East and West is also important in view of the changing face of the European political arena brought about by the recent enlargement of the European Union. For it is clear that Europe's Jewish communities need to keep pace with the process of continental integration in order to be able to face the challenges of "the new Europe."

Working in partnership with local Jewish communities and pan-European organizations, JDC's Community Development Program has been helping to further communal planning and restructuring efforts and promote integration between East and West. It does so by strengthening the networking process, promoting the development and interchange of new initiatives and technical expertise, providing new training opportunities for lay and professional leaders, and furnishing professional assistance to the growing number of communities that request such help.

THE EUROPEAN COUNCIL OF JEWISH COMMUNITIES (ECJC)

With some 70 member organizations and communities in 41 countries, the European Council, through its continent wide program of seminars, encounters, and cultural events, is a key tool in the effort to forge a more united European Jewry. The process of integrating East and West was accelerated in May 2004, when the third General Assembly (GA) of European Jewry convened in Budapest, bringing together over 1,000 lay and professional leaders from Morocco to Russia, Sweden to Italy. This was the first European GA to be held in an Eastern European venue, although the ECJC Board Meeting held in Moscow the preceding May had paved the way. The plenary sessions, workshops, and networking opportunities at the GA helped to strengthen relationships among communal leaders and promote cross-fertilization, while the event itself gave rise to a stronger feeling of self-assertion among European Jews.

The leaders confronted many of the items that have gained new prominence on the communal agenda, including the challenges and opportunities of a uniting Europe, the rise in anti-Semitism, and increased security concerns. A substantial delegation of JDC officers and Board members, headed by JDC President Eugene J. Ribakoff, joined in the proceedings, thereby expressing their solidarity and their support for the endeavors of their European colleagues.

ECJC is JDC's partner in community development in Europe, co-sponsoring Leatid and the regional programs described below and serving as a pan-European source of programming ideas and information through professional consultations; a community databank; Connections, an e-mail/fax newsletter for Jewish leaders; and JEDES, the Jewish European Department of Educational Service. Mifgash, a network for young adults aged 24 to 38, brings together singles and young couples from all parts of Europe who wish to broaden their Jewish horizons, with a special focus on the German-speaking countries. More than 2,500 people have taken part in events organized by Yachad, the European Jewish singles' network, while the more recently launched Hazak network offers travel and study opportunities to those 55 and older.

THE BUNCHER COMMUNITY LEADERSHIP PROGRAM

The Buncher Program, which was established in 1989 as a partnership of the Buncher Family Foundation, the United Jewish Federation of Greater Pittsburgh, and JDC, is dedicated to training Jewish community leaders in Central and Eastern Europe, the former Soviet Union (FSU), India, and Latin America. Program graduates hold leadership positions today in Jewish communities around the globe. They are the late Jack Buncher's living legacy, testifying to the acuteness of his vision and the strength of his determination to see it carried out. The strong impact he had on the Jewish identities and leadership skills of these graduates, and on the long-term efficacy of the organizations and communities they now serve, can be felt in all corners of the Jewish world.

Led by Bernita Buncher, the Buncher Program's achievements continue—and grow stronger. At her initiative, several new components have been developed and expanded in recent years, enriching the overall effort. Prominent among these is the Buncher Scholarship Fund, which enables students to complete their studies while working for the Jewish community. The fund was expanded last year to include students in Argentina, Germany, and the Baltic countries along with those in other parts of Eastern Europe and the FSU. Newly established scholarships are facilitating the training of Hillel center leaders and other student activists and helping to jumpstart new community initiatives in Eastern Europe.

A total of 125 seminar days were held in 2003, including 10 local seminars, 5 Israel seminars, 2 Master's seminars, and 2 new seminars for scholarship recipients. All in all, 205 community leaders from 89 communities in 16 countries benefited from Buncher Community Leadership Program training last year, with special seminars held for the first time for a group of community leaders from Central Asia.

As communities reach different stages in the development process, their needs change and become more complex; in response, the Buncher Program keeps changing too. In 2004, the Program will be organizing new training groups for community leaders in Poland, Germany, and India, and two separate series of seminars will be held in the FSU for Hillel and other student leaders. Training programs have been developed specifically for new "community campus" professionals in Belarus and for editors of community newspapers published throughout the FSU.

To mark the Buncher Program's 15th anniversary this year, a new track is being developed for senior staff in Eastern Europe and the FSU who are seeking to add to their skills. In-service training with top professionals in Western Europe will be a key part of this advanced offering. This should facilitate the exchange of program ideas and experiences and hasten the development of a continent wide cadre of European Jewish leadership.

REGIONAL PROGRAMS

Developed in association with ECJC and the local communities, JDC's regional programs emphasize integration, networking, and cross-fertilization as they link together communities with a common geographic, cultural, language, and/or historic base. The programs aim for a synergistic effect in order to give smaller, more isolated communities the critical mass needed to organize events that will enrich Jewish life. In addition to encouraging exchanges among community professionals, regional programs target different "layers" of the community, attracting and bringing together young adults, older singles, the middle generation, and other groups with common interests. Activities have expanded in the Central Europe and Mediterranean Regions, while the newer Black Sea Gesher Network has generated much excitement with its cross-border gatherings for students and now young families.

LEATID EUROPE—THE EUROPEAN CENTER FOR JEWISH LEADERSHIP (ECJL)

Nearly all current European Jewish community presidents are among the 400-plus Jewish leaders from across the continent who have taken part to date in various Leatid seminars. Leatid's founding consortium includes the European Council of Jewish Communities, World Jewish Relief (WJR, UK), the World ORT Union, France's Fonds Social Juif Unifie, and JDC.

The Top Leaders' Seminar, Leatid's flagship event, brought 17 heads of Jewish communities together in Venice's Old Jewish Quarter late in January 2004 to discuss issues of current concern on the Jewish agenda, including heightened security needs. This annual winter forum has become an important venue for networking and inter-community exchanges, while sessions on community management and Jewish studies provide opportunities for ongoing learning and enrichment.

Leatid's training programs for board members and for community professionals continued to focus last year on three core subjects: management and leadership skills, community development, and Jewish issues. At the Leaders 2003 Seminar Alef, the initial seminar in this three-part series, special emphasis was placed on developing new programs for adults. The seminar was held in Barcelona last April with 14 participants, and a second session was organized in Paris in July. Eighteen professionals from 14 communities participated in the Executives 2003 Seminar Alef, which also took place in April in Barcelona; two months later, they joined the Executives 2001 contingent in Paris for the second session in that training series.

Leatid conducted seminars in 2003 for leaders of various Jewish organizations, including the International Council of Jewish Women, and its individually tailored Community Seminars have become increasingly popular. These provide a common meeting ground for the heads of all Jewish institutions in a given community, enabling them to deal with current issues and plan for the future in a unified way.

Follow-up sessions were held in February 2003 for over 100 lay and professional leaders of the Johannesburg and Cape Town communities, many of whom had taken part in the Community Seminar organized by Leatid in South Africa the previous February; two additional Community Seminars were held in Leeds, UK, and a seminar was organized for leaders of Kehilat Gesher, a Paris-based Franco-American community. In February 2004, Stockholm and Dusseldorf joined the growing roster of communities availing themselves of this Leatid program.

JDC continues to see an increase in the number of European communities seeking its technical assistance, with requests made for help with community planning and for ongoing coaching and consultation. In many cases, these requests come on the heels of the community leaders' participation in various Leatid activities.

INTERNET-BASED COMMUNITY DEVELOPMENT

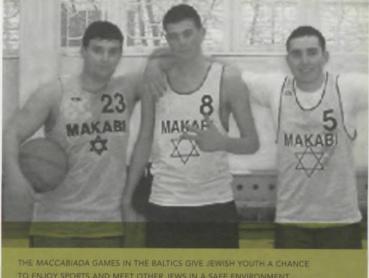
JDC's Internet-based programs have experienced incredible growth over the past year. The family of Web sites it has developed, which is available in four languages at www.jewishprograms.org, has experienced thousands of "hits" and is accessed regularly by some 3,000 users. These are mainly community professionals—teachers, JCC and camp directors, youth leaders, and family program coordinators—through whom a huge database of program ideas and resource materials is being made available to tens of thousands of Jews around the world. The Web sites also offer online consulting and networking opportunities, and they have become an indispensable tool for those working in the most isolated Jewish communities.

THE EUROPEAN UNION OF JEWISH STUDENTS (EUJS)

EUJS is celebrating its 25th anniversary in 2004. Through Leatid Europe, JDC continues to provide its leaders with professional support for various programs, including the organization's Web site (www.eujs.org) and activities that promote Jewish identity, inter-community contacts, and intercultural dialogue. JDC furnishes support for EUJS' Summer University, which last year brought 450 Jewish students from all parts of the continent together for one week in Greece.

GERMANY

The Jewish population in Germany continues to grow, due mainly to the continued influx of Jews from the former Soviet Union. There are now over 86 communities scattered throughout the country, many of which are small, isolated, and lack the minimum numbers needed to sustain an active communal life. A JDC representative travels regularly among these communities, helping to facilitate program development and overcome problems of integration between newcomers and the veteran Jewish population. To improve community programming, JDC has been providing training



TO ENJOY SPORTS AND MEET OTHER JEWS IN A SAFE ENVIRONMENT.



A PURIM HAVDALA SERVICE FOR THE 400-STRONG CROWD OF YOUNG FAMILIES, ADULTS, AND STUDENTS AT THE JDC-SUPPORTED LIMMUD CONFERENCE IN VILNIUS, LITHUANIA. PHOTO: JDC



opportunities for lay leaders and professionals and encouraging the development of regional activities. Its aim is to put together a cluster of the smallest communities to help ensure their Jewish future.

SPAIN

Through the local Jewish welfare agency, JDC continues to assist a disabled Holocaust survivor in Barcelona who was part of its postwar refugee caseload. JDC also works with the Spanish Federation of Jewish Communities, which is actively involved in the regional and pan-European programs described above.

THE BALTIC COUNTRIES: LATVIA, LITHUANIA, AND ESTONIA

With JDC's support, the Jewish communal structures that have been developed to date in Riga, Latvia; Vilnius, Lithuania, and Tallinn, Estonia now include Jewish community centers (JCCs), day schools, and comprehensive social service programs. The Baltic Jewish communities have recently established a strategic partnership with the Jewish Federation of Greater Los Angeles, which is helping to develop and support a variety of Jewish renewal activities that are expected to have a transforming effect on community life.

Regionwide, the welfare caseload has quadrupled in recent years, with over 5,000 clients in more than 50 locations currently benefiting from Hesed-style welfare services adapted from the FSU model. A majority of clients are aging and ailing Holocaust survivors, and generous support from the Conference on Jewish Material Claims Against Germany, Sweden's Baltic Forum, the Swiss Banks Settlement, and the US government's contribution to the international Nazi Persecutee Relief Fund is helping to fund the expanded services they increasingly require.

Hundreds of hot meals and meals-on-wheels are provided to Jewish elderly in localities throughout the region, and the Warm Homes program helps combat social isolation. Community volunteers are an integral part of these efforts. helping, for example, to deliver thousands of food packages before the Jewish holidays. A joint program between the Jewish community and the Riga Jewish Hospital seeks to cover the elderly's health care needs. In addition to securing donations of needed supplies for the hospital, JDC has been promoting opportunities for partnership arrangements with US hospitals. L.A. Federation support is facilitating the opening of satellite Bikkur Holim outpatient clinics at different sites in Riga; these will serve needy Jewish elderly while generating much-needed income for the hospital.

The renewal of Jewish education and Jewish studies in a region once renowned for Jewish learning remains a primary focus of JDC's efforts. JDC helped establish a Center for Jewish Studies at Riga University, and a new Jewish open university will benefit local communities throughout the area. JDC has provided the communities with Jewish libraries, and it continues to support Limmud, a popular family retreat program in Vilnius that was developed by the local community and Vilnius University. Although the program includes foreign speakers, Limmud is primarily a grassroots event that brings hundreds of people from throughout the region together to teach and to learn about Judaism.

JDC provides training courses for teachers and principals at the Jewish day schools, Sunday schools, and kindergartens now operating in this region, many of which it helped develop. Renovations continued in 2003 at Vilnius' highly regarded Jewish school, with a new computer room, a library, and an assembly hall all constructed with JDC support. Renovations at the Jewish school in Riga included the installation of a new cafeteria, where free meals are now being provided to needy children.

Informal Jewish educational and social activities for youngsters have been proliferating throughout the region with JDC's help. Club Ilan in Vilnius, which now has a full menu of weekday activities, has developed a new early childhood program at the JCC, in a facility renovated with funding from the L.A. Federation. The Children's Club in Riga and a children's center in Tallinn have met with similar success; regular children's activities have been organized in smaller towns like Kaunas, Siaulai, and Klaipeda, and bar and bat mitzvah programs are in place in each of the Baltic countries.

The Baltics Summer Camp, funded by the L.A. Federation and a group of families from the Valley Alliance, got off to a rousing start last year, hosting some 450 enthusiastic Jewish children from throughout the region. Its success led to the establishment of a series of local winter camps, which are also being funded by the Federation and individual donors in L.A. Youngsters from each of the Baltic countries also continue to participate eagerly in the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary,

The Harry and Jeanette Weinberg Foundation, and the Gildenhorn, Marcus, Sidman, and Gould families have spearheaded efforts in recent years to renovate, enlarge, and revitalize the JCCs in Riga, Tallinn, and Vilnius. These can now accommodate programs and activities for all age groups, and they house community facilities that run the gamut from a synagogue, local schools, and welfare centers, to youth centers, a singles' club, a technological center, and a community lounge. JDC continues to provide help with program

development; it has also been working with some 40 smaller Jewish communities outside the major cities, helping them design programs tailored to their specific needs.

With support from the L.A. Federation, JDC recently established the *Kadima* program, through which some 150 youth leaders from throughout the region are currently being trained. They will join local graduates of the Buncher Program and *Leatid* Europe, helping to run programs like the ones developed at the youth center in Riga, which include Jewish workshops and training sessions, Shabbat and holiday celebrations, a job data bank, and summer and winter camps.

JDC has also been encouraging the establishment of local fundraising bodies like the *Ezra* Fund in Latvia and Estonia's synagogue renovation campaign. Members of the business and professionals' group now active in Riga are serving as trustees of community institutions and raising funds to help meet local needs, and a similar "business club" will soon be in place in Vilnius.

JDC helped strengthen the national federations in each of the Baltic countries so they could provide more effective assistance to the smaller communities and to isolated pockets of Jews. It has also been enabling local communities to establish new connections via the Internet and encouraging regional exchanges and activities. In addition to the Baltic Knesset or GA, a number of regional seminars, or mini-Knessets, are conducted annually, along with events organized especially for the region's young adults.

Furthering the development of Jewish religious activities is one of JDC's goals in this region, with respect for religious pluralism and the independence of local communities important elements of its operating strategy. The celebration of the 100th anniversary of the Vilnius Synagogue last year was a major event that benefited from JDC support. JDC also provides matza for Passover and helps local leaders conduct Jewish holiday celebrations.

Aware that the region's difficult economic and social conditions have been affecting many Jewish children, JDC developed a new initiative in 2003 to assist children in need

by providing them with nutritional and medical support. But knowing that food and medicines are not enough to assure these children a bright future, JDC is also providing support for their schooling and for their participation in activities like Club *llan* and the Baltics summer camp. This will help facilitate their full integration into the life of their community as well as the larger society around them.

TRANSMIGRANTS

JDC's clients continued to spend a longer time in transit in Vienna last year, in keeping with the pattern established when the US government beefed up its security checks for would-be immigrants following the September 2001 attacks. There are now also a growing number of rejected cases.

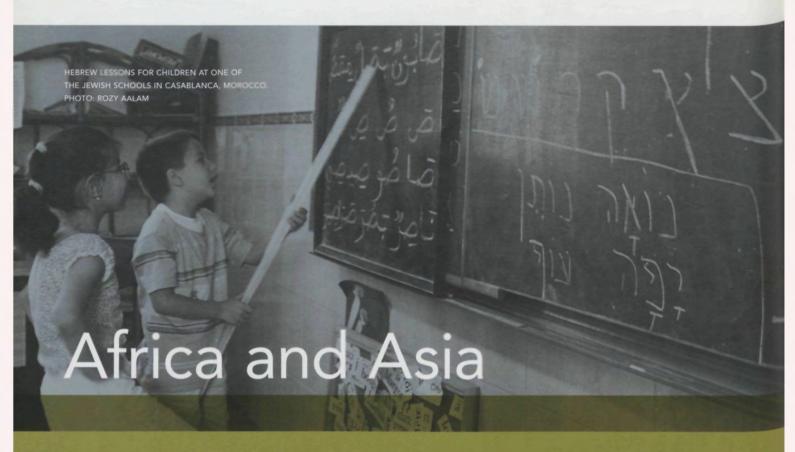
JDC's assistance remains primarily technical in nature, helping clients deal with medical or social problems, and its modest housing subsidy program, operated in conjunction with HIAS, enables clients to improve their living conditions. To help those in transit weather their more extended period of stay, JDC has expanded the educational, cultural, and social activities it organizes for children and adults; it has also been adding new programs to the mix.

JDC brought a Jewish Service Corps volunteer to Vienna last fall to work with clients in 2003-2004, the second consecutive year it has done so. The volunteer's English classes for different age groups have been exceedingly popular, and requests for places keep growing. Like her predecessor, she has also been helping to run other JDC activities. These include Hebrew classes, Jewish holiday parties, recreational programs, and excursions to cultural and tourist attractions. The computer classes and free Internet access offered at the JDC office continue to be thoroughly enjoyed by young and old alike. JDC added family nights in 2003, along with presentations by clients and outside speakers, and weekly videos with commentary in English by the volunteer. JDC is expanding these activities further this year, and it is focusing

more on Jewish topics in its English classes.

Jewish holiday celebrations continue to be organized for JDC's clients with the help of the Vienna Jewish community, local rabbis, and *Chabad-Lubavitch*, and matza and wine are provided for Passover. JDC's Vienna office also provides a variety of support for JDC's programs in Central and Eastern Europe.

Regionwide, the welfare caseload has quadrupled in recent years, with over 5,000 clients in more than 50 locations currently benefiting from Hesed-style welfare services adapted from the FSU model.



JDC's Objectives in Africa and Asia

- In North African countries where the Jewish populations are slowly but steadily diminishing in size, JDC helps communities maintain the communal institutions necessary for Jewish life.
- It is a primary JDC objective to ensure that children throughout this area have access to Jewish education wherever possible.
- JDC provides various forms of social welfare assistance and institutional support to enable the Jewish aged, sick, and poor to live out their lives with dignity. Those in need represent an increasing proportion of these declining populations.
- JDC encourages the consolidation of facilities and other ways to utilize communal resources to the fullest.
- In communities with sizable populations of young Jews, like India, JDC has been emphasizing cultural and educational activities that strengthen Jewish identity.
- In recent years, JDC has helped rescue entire Jewish communities, and it continues to work to assure the safety and well-being of all Jews who reside in volatile areas.

Morocco			Algeria		China		
Jewish Population:		4,700	Jewish Population:	13	JDC Appropriation:	\$	2,600
JDC Appropriation:	\$ 1	1,000,400	JDC Appropriation:	\$ 600			
Tunisia			Ethiopia		Myanmar		
Jewish Population:		1,800	JDC Appropriation:	\$ 573,600	JDC Appropriation:	\$	2,400
JDC Appropriation:	\$	530,100					
Egypt			India		Note: Jewish population figures	are approx	dimate.
Jewish Population:		75	Jewish Population:	4,850			
JDC Appropriation:	\$	73,000	JDC Appropriation:	\$ 342,700			

MOROCCO

King Mohammed VI's strong condemnation of the May 2003 terrorist bombings at various Jewish sites in Casablanca was followed by a royal visit to the sites and a reaffirmation of the King's determination to protect the rights and dignity of his Jewish citizens. A subsequent national march of solidarity against terrorism drew hundreds of thousands of participants, including 1,000 members of the Jewish community. All of this did much to reassure the Jews of Morocco and reinforce their sense of comfort and security with the general public.

Nevertheless, stepped-up security measures were undertaken by the community to supplement the 24-hour police protection now provided at all Jewish sites. These have been maintained over the past year at a considerable cost to the community, further depleting financial reserves already reduced by the drop in communal income caused by the continuing weakness of the economy and an absence of Jewish tourism. JDC's financial help is therefore more important than ever if the community is to sustain its vital programs, services, and institutions. And given the world situation, the reassurance provided by JDC's continuing presence and moral support is equally valued by Moroccan Jewry.

With JDC's aid, the Casablanca community provided 253 people with cash assistance in 2003 to help them purchase food, pay their regular rent and utility bills, or meet emergency needs. JDC also helped eight provincial communities provide monthly assistance to a total of 75 individuals. JDC staff members now directly supervise medical and welfare needs in the provinces, since many of the smaller communities no longer have the manpower to do so themselves.

In November 2003, with funds from the Harry and Jeanette Weinberg Foundation, a home care program for 106 welfare cases in Casablanca was initiated by JDC, in cooperation with the community's social service department and OSE (*Oeuvre Secours aux Enfants*). The program provided these impoverished elderly Jews with blankets and heaters during the past winter, which again turned out to be exceptionally cold, and it will be making meal-on-wheels, mobility aids, eyeglasses, dentures, and much-needed kitchen and bath improvements available to them in the coming months.

Support from the Weinberg Foundation has also enabled JDC to initiate a medical and home care program for the 75 provincial welfare cases, with a medical team from OSE and a JDC staff member visiting all clients every eight weeks. In addition to medical examinations, follow-up care, and the provision of medicines, this service too will furnish mobility aids and provide for various home improvements, including the installation of safe and sanitary bath and kitchen facilities and hot water.

OSE is the only medical facility available to Moroccan Jews of limited means. With funds from the Weinberg Foundation and support from JDC, it has continued to modernize and expand its services, adding new diagnostic equipment to its clinic last year and making various security improvements. In Casablanca alone, OSE provided regular medical care to 1,330 people of all ages in 2003; over 800 took part in its special screening programs and preventive efforts; and 52 patients benefited from treatment and dietary supervision at its new Diabetes Clinic. In the absence of state medical care, some 30 to 35 percent of the families benefiting from OSE's services are now middle income families who lack health insurance or the means to afford the ever increasing cost of private care.

OSE also provides health services and educational programs for children in all of the Jewish schools, and residents of the community's old age home in Casablanca benefit from round-the-clock medical supervision and care at the inhouse unit set up by OSE with JDC's support. An emergency medical care program funded by the community, JDC, and OSE helped 71 people last year to cover the cost of hospitalization and treatment in private clinics or abroad.

The elevator installed at the Casablanca old age home in 2003 is giving all residents access to the home's common areas and ground floor garden and adding greatly to their quality of life. The home, which currently serves about 65 residents, is maintained by the community with JDC's support. A modern laundry room was also installed last year, and various new mobility aids and personal care items are enhancing the comfort and dignity of the residents. All these improvements were made with the generous support of the Weinberg Foundation, which also funded the renovations undertaken last year at the old age home in Tangier. In partnership with the local community, JDC also supports that facility, which was home in 2003 to 23 elderly Jews from Tangier and the surrounding area.

Over the past year, local staff have expanded upon the recreational and therapeutic activities developed at the Casablanca home by a recent JDC Jewish Service Corps volunteer. These include exercise and physiotherapy/massage programs, music and dance classes, Jewish holiday celebrations with invited schoolchildren, and outside excursions. The activities have attracted some non-resident seniors, who seem eager to join what JDC is endeavoring to develop into a community day center for the elderly. JDC also supports the efforts of Ozar Hatorah and Lubavitch to provide religious and social activities for this age group.

The three Jewish school networks in Casablanca—Ozar Hatorah, Lubavitch, and Alliance (Ittihad)—continue to play a central role in the community and are dependent on JDC's support. The 873 students aged 5 to 18 who were enrolled in these schools last year receive a high quality Jewish and

secular education that will serve them well in Morocco or elsewhere. The JDC scholarship fund provided tuition support for 188 children from hard-pressed families in 2003.

Ozar Hatorah hired a pedagogic director for its primary school last year, and it renovated its kindergarten. It also continued a four-year phase-out of its boys' high school, with two more years to go in this process. JDC has been helping to facilitate the transfer of students to the Alliance school, and it has initiated tutorial classes for those who need help with the latter's more advanced secular curriculum. With the aid of a JDC consultant, a new program is being developed to address the needs of over 60 children at the various Jewish schools who have learning disabilities, and an Alliance teacher is currently being trained at the Rabat National Institute for Special Education. JDC also subsidized special Jewish studies and training for 61 men and women in 2003.

JDC continues to support the DEJJ (Departement Educatif de la Jeunesse Juive au Maroc) Youth Club in Casablanca. The club offers a variety of sports, cultural, and social activities to over 160 Jewish youngsters and is one of the few places where they feel comfortable getting together. It has a gym room and computer facilities and an average daily attendance of 70 to 80. JDC helped the small community in Meknes provide youth activities in 2003 for some 23 remaining children, and it provided subsidies to both DEJJ and Lubavitch to enable 190 Jewish youngsters from families of limited means to attend summer and winter camps.

TUNISIA

Beefed up government security measures following the terrorist bombing at the entry to the Ghriba Synagogue in Djerba in April 2002 ensured a year of calm for the Tunisian Jewish community last year. Nevertheless, JDC's continued involvement is an important source of reassurance to this community, and its financial assistance helps sustain key elements of communal life.

About 55 poor and mostly frail Jewish elderly living in and around the principal cities of Tunis, Sfax, and Sousse receive monthly living allowances that are largely financed by JDC, along with subsidized medical care. JDC also heavily subsidizes the operations of the Jewish Home for the Aged in La Goulette, a modernized, light-filled facility just outside Tunis, which has over 40 needy residents.

Living quarters at La Goulette were renovated and further upgraded at the end of 2003 with the aid of grants obtained by the Tunis community, with JDC's help, from the Claims Conference and from the Spanish government's contribution to the international Nazi Persecutee Relief Fund. In partnership with the Tunis community, JDC co-sponsors the

monthly visits to the home of a volunteer psychiatrist from Marseilles who assists the residents, many of whom are mentally frail.

JDC sent an expert consultant to review conditions at the La Goulette home late in 2003, and a French social welfare expert comes periodically to Tunis to help the community's two social assistants enhance the level of care provided to needy Jews.

In recent years, JDC has substantially improved the physical conditions and raised the educational standards of the Jewish schools it supports in Tunisia. The *Lubavitch* School in Tunis, the only Jewish school in that city, has been spruced up and supplied with new desks and chairs, blackboards, and teaching materials. JDC also provides regular training opportunities and pedagogical consultations for teachers of both Jewish and general studies. The school had an enrollment of about 70 students aged three to sixteen in 2003-2004, with JDC funding 70 percent of its budget.

A new library of French-language reference books, learning software, and other resource materials for both Jewish and general studies was dedicated at the school last year in memory of Evelyn Peters, a much-loved JDC professional who worked tirelessly on behalf of Jewish communities throughout the region and served as country director for Tunisia for over 25 years.

JDC has also been helping to improve educational facilities on the island of Djerba, where it continues to support Jewish schools in Hara Kabira. It provides about one-fourth of the budget of the Djerba Yeshiva, one of the island's major, centuries-old Jewish institutions, which had an enrollment of 132 boys this year. The Yeshiva has been extensively renovated, and it received new desks and chairs from JDC in 2003.

The other network of schools, *Torah V'Hinukh*, funded by JDC and student fees, offers both a Jewish and general education, with some 290 pupils—from preschoolers to adolescents—enrolled in 2003 in the kindergarten and separate schools for girls and boys. The boys' school provides many of the Yeshiva students with a few hours a day of instruction in secular subjects, while the girls' school provides an alternative to education in the mixed public schools. Here too needed renovations have been made and new furniture and teaching materials acquired with JDC's assistance, including new Hebrew textbooks and other additions to the school library. JDC recently organized a first-ever teacher training program for 30 young women instructors at the girls' school and kindergarten; the program was held over a ten-day period this past February.

In the small but flourishing community of Zarzis in the south, JDC helps fund the nursery/kindergarten and Jewish schools for girls and boys serving some 50 children. JDC is also making additional books and other educational materials available to the community there.



TERRORIST BLASTS DEVASTATED TWO JEWISH SYNAGOGUES IN ISTANBUL.

JDC, WORKING TOGETHER WITH THE TURKISH AUTHORITIES AND THE JEWISH

COMMUNITY, PROVIDED MEDICAL CARE AND ECONOMIC ASSISTANCE TO

VICTIMS AND THEIR FAMILIES AND HELPED RESTORE THE DAMAGED BUILDINGS.

PHOTO: JDC



THE EVELYN PETERS JEWISH COMMUNITY CENTER (EPJCC) IN MUMBAI, INDIA, OFFERS CLASSES IN HEBREW AND JEWISH SUBJECTS, WEEKEND CAMPS FOR YOUNG AND OLD, PUBLIC SEDERS AND OTHER HOLIDAY CELEBRATIONS, AND LEADERSHIP DEVELOPMENT ACTIVITIES. PHOTO: DASEE BERKOWITZ

TURKEY

In November 2003, terrorist bombs exploded in Istanbul, devastating first the city's two main synagogues and neighboring homes and businesses, and then the British Consulate and the office tower of a British-owned bank. The most deadly in Turkey's modern history, the bombings shocked the country and the Jewish community. Sixty-four people were killed and over 700 injured, and JDC initiated an "Open Mailbox" campaign to respond to the needs of victims and their families on a non-sectarian basis. The ensuing aid efforts, conducted in close cooperation with the Jewish community and government agencies, are described in the JDC-IDP section of this Annual Report.

While the attacks underscored the need for ever tighter security at Jewish sites, they also showed how well organized and prepared the community already was to meet emergency situations. JDC has continued to offer its support and technical expertise to the community in this area, well aware that the need for additional security measures has placed an added burden on community funds already stretched thin by the country's continuing economic malaise.

Thousands of small and mid-size businesses have failed over the past few years as a result of Turkey's economic crisis, whose impact has been felt both by the many community members who've lost jobs and livelihoods and by the communal institutions that would normally benefit from their support. Over the past decade, the Turkish Jewish community, which has been self-sufficient for over 500 years, requested, and JDC provided, technical assistance to help improve various institutions and services. More recently, JDC has been helping community leaders as they struggled to maintain key institutions in the face of these difficult economic circumstances, a task now compounded by the major upgrade in security protection mandated by the current situation.

Working in partnership with the community, JDC has been helping to develop a local and international fundraising initiative that could tap new sources of support for this hard-pressed community and help it build relationships and exchanges with other organizations and individuals overseas.

A major grant from the Harry and Jeanette Weinberg Foundation has already provided a lifeline of support for Istanbul's Jewish Day School, a modern, kindergarten through high school facility central to Jewish communal life. The community enables every child who wishes to attend the school to do so, with scholarships provided to those whose families cannot afford full or even partial tuition. Given the current state of the economy, of the 440 students enrolled in the school in 2003, over 200 were on scholarship. The generous support of the Weinberg Foundation will enable the community to maintain its traditional scholarship policy over the next three years and keep the student body at full strength. The Weinberg Foundation is also helping the community fund the renovation of a wing of the Or Hahayim Hospital, which is now used as a nursing home.

The economic unit established by the community at JDC's urging has registered some 290 people over the past year and helped 64 of them find employment, while another 24 have secured jobs on their own. The unit provides employment and business counseling to community members, along with advice on small business initiatives.

Three JDC Jewish Service Corps (JSC) volunteers have been working in Turkey in 2003-2004, two in Izmir and one in Istanbul. The Izmir volunteers have been working with the community's Sunday School and expanding programs and activities for youth, young adults, and families. Funds were also provided to enable 25 local youth to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary in 2003. The JSC volunteer in Istanbul has been working with staff at the community's two golden age clubs to institute new programming for senior citizens, in coordination with JDC's occupational therapy consultant.

In May 2003, the Turkish community hosted the second Black Sea *Gesher* Students' Seminar. The JSC volunteers worked closely with local leadership to arrange this meeting, and they were instrumental in making it a successful Jewish learning and leadership development experience. By bringing together Jewish students from Turkey, Bulgaria, Romania, Ukraine, and the former Yugoslavia, the seminar has been helping to further the *Gesher* program's goal of cultivating enduring relationships among neighboring Jewish communities.

YEMEN

Since Yemen has no diplomatic relations and only very limited communications with Israel, JDC has been serving as the arm of the organized Jewish world in that country since it first began funding activities there in 1990. Since 1992, some 800 Jews have left Yemen; many were aided by JDC envoys who made repeated trips into the country to complete the difficult and complex process of bringing families out. JDC remains responsible for the welfare of this Jewish community and for its rescue and *aliya*.

IRAQ

In recent years, JDC has participated in operations to rescue individual Jews from Iraq. Those who escaped Saddam Hussein's regime were helped by JDC to reach freedom in their chosen destination. Immediately after the US Army took over Baghdad in April 2003, JDC established direct contact with the small number of remaining Jews, and it has provided various forms of assistance based on individual needs.

OTHER MOSLEM COUNTRIES

In Egypt today, JDC, in partnership with the tiny Jewish communities in Cairo and Alexandria, furnishes cash assistance to some 33 impoverished elderly Jews and provides funds for medical and hospital care. JDC also continues to furnish both communities with Passover supplies and with other kosher food for the holidays.

In Algeria, JDC provides supplementary financial help to one ailing woman in Oran. In other parts of the Moslem world last year, JDC continued to help remaining Jewish communities meet their health, welfare, and Jewish educational needs.

ETHIOPIA

Through private clinics that it supervises in Addis Ababa and Gondar City, JDC has been providing humanitarian medical assistance to thousands of Felas Mora who moved from their villages to these two cities to await the processing of their requests to go to Israel. In leaving their villages, the Felas Mora abandoned a self-sufficient agrarian lifestyle and now live under difficult conditions.

In addition to routine examinations and treatment, the services offered at the clinics include laboratory testing, health education, vaccinations, TB treatment, and a program for pregnant and nursing women, with health facilitators at each clinic acting as liaisons to the Felas Mora communities. The program undergoes constant reevaluation, with other services added as the need arises. The goal is to provide a carefully planned system of care with standards that are much higher than the Ethiopian norm.

Particular thought has been given in recent years to expanding and enhancing health education. A number of particularly innovative methods have been developed, all of which use community members of varying ages to convey vital information in novel ways. For example, JDC's Jewish Service Corps volunteer has been working with an adolescent drama group in Addis that sensitizes people to health issues, and a very talented community member in Gondar is using music and sing-alongs to teach critical health concepts. This program gives community members a rare opportunity to take responsibility for themselves, and JDC has been working to extend its reach in 2004.

JDC, through these two clinics, has a supplementary feeding program open to children and adults who are malnourished, pregnant women and nursing mothers who are in need, special social cases, and people with tuberculosis or chronic illnesses. UJA-Federation of New York has been providing important support for various aspects of this feeding program. The clinics have brought the mortality rate among these Felas Mora significantly below that of the general Ethiopian population. A recent program sponsored by Combined Jewish Philanthropies of Greater Boston addressed the need to overcome feelings of dependency and increase self-sufficiency among the Felas Mora, with a variety of vocational courses organized to give the participants practical skills as well as a sense of accomplishment and self-esteem.

JDC continues to provide all those who are accepted for aliya with care and maintenance while they await their departure for Israel, and it furnishes them with new clothing and shoes.

INDIA

Ed. Note: For an account of JDC's non-sectarian aid efforts in India, see the JDC-IDP section of this Annual Report.

A bit under 5,000 in number, India's Jewish population is a

tiny minority in this nation of some one billion people. With the emigration of younger Jews in recent years, the community's birthrate is now markedly lower than its mortality rate. Nevertheless, this is still very much a dynamic community, and the spirit conveyed by its emissaries when they go abroad never fails to inspire those living in much larger communities throughout the Jewish world. Following a private visit to India this past January, JDC President Eugene Ribakoff noted the importance of JDC's work there, as it helps the community both with welfare needs and with strong support and encouragement for a range of informal Jewish educational and communal activities.

Some 166 people living in the Konkan villages, Mumbai (Bombay), Thane, Calcutta, and Pune received modest monthly relief payments from JDC last year, and about 100 were helped to make essential purchases or home repairs. Hot kosher food was delivered six days a week in 2003 to some 19 elderly Jews, including members of the Baghdadi community. Three JDC assistees staff this two-year-old meals-on-wheels program, receiving modest salaries for their efforts.

The two JDC social workers who recently took part in a training program in Israel organized by MASHAV, the international development arm of Israel's Foreign Ministry, are implementing a number of new program ideas, including educational enrichment programs for the children of welfare recipients. Four microenterprises have been established to date to provide employment opportunities for welfare beneficiaries and other unemployed community members, and 22 people—ranging in age from 16 to over 60—took part last year in a new, three-day self-employment workshop.

JDC covers the cost of medications and medical and hospital care for the most impoverished, and it has been helping the community establish a medical emergency fund. It sponsors monthly visits by volunteer doctors to Alibag to treat those living in the area's Jewish villages, and it initiated a preventive medical "camp" or fair at JDC's Mumbai office last June, co-sponsored by the Shalom Alumni Club. Specialists in various medical fields volunteered their time, providing free diagnostic check-ups to some 70 people, and pharmaceutical companies donated medicines for those with chronic illnesses. Half of those taking part were not previously involved with the community, and the camp was an opportunity for them to learn about JDC and additional activities that might be of interest.

Modeled on the program pioneered by JDC in the former Soviet Union to overcome the isolation of the elderly, the four "Warm Homes" that have been set up in various neighborhoods are also attracting people new to the community. Elderly Jews from Thane now take regular advantage of the day care programming initiated by JDC at *Bayiti*, the Jewish home for the aged in Manpada, outside Mumbai. This tiny but much acclaimed facility was opened by JDC in 1996 with generous support from the Harry and Jeanette

India's Jewish population
is a tiny minority, but this dynamic community
never fails to inspire those living

in much larger communities throughout the Jewish world.

Weinberg Foundation. A van purchased for the home with Weinberg funds brought some 26 seniors to *Bayiti* twice a week last year for programs run by a newly minted JDC social worker, with discussions on various Jewish topics their activity of choice. Two Help Lines have been set up to assist the elderly. One is at the Evelyn Peters Jewish Community Center in Mumbai, the other—aimed specifically at Jewish seniors in Thane—is at *Bayiti*.

Now in its sixth year of operations, the Evelyn Peters Jewish Community Center (EPJCC) in Mumbai is a focal point for community activities for all age groups, with some 500 people taking part each month in a varied menu of afternoon and Sunday classes, programs, and special events. Supported in major part by funds from the Harry and Jeanette Weinberg Foundation, the center has a board of directors comprised of people of stature within the community, and JDC has been helping them establish a resource development committee to raise funds locally for various activities.

The EPJCC is the venue for many of the programs developed over the years by JDC's Mumbai staff, its dedicated community volunteers, and the 20 JDC Jewish Service Corps members who've served in India to date. Community activities in Mumbai and in other localities were given a boost last year with the return of two local young women from Israel following their graduation from the Young Judea Shalem Program; their year of study was supported by Hadassah and JDC. Two previous JSC volunteers returned to India last year to serve as guest educators and consultants, with one—now a rabbi—joining the community for the High Holiday period.

"EVERYTHING WE HAVE OBSERVED HERE IS AS A RESULT OF JOINT'S PRESENCE IN MOROCCO FOR THE PAST FIFTY YEARS."

— CHIEF RABBI MONSONEGO OF MOROCCO



JDC's 2002-2003 Ralph I. Goldman Fellow was posted to India for three months. She was asked to compile an overview and demographic analysis of the entire Jewish population. She also served as a resource person for the JDC staff, helping to enrich their Jewish knowledge and introducing new ideas and teaching methods that enabled them to enhance and add to existing programs.

These include a bi-monthly *Gan Katan* Sunday school for children and workshop for their parents; Hebrew classes and classes on various Jewish subjects for children and adults; an Erev *Shel Shoshanim* workshop for women and a monthly discussion group; a Golden Age camp and regular social meetings and outings for seniors; a family camp; a camp for welfare recipients; summer and winter camps for youth; and day camps and other activities for children and young adults.

Some 425 community members took part in the five Passover seders that JDC helped organize last year in different localities; a *Tu B'Shevat* seder was "sweetened" with a traditional Bene Israel *Malida* ceremony; Israel's Independence Day was celebrated in gala fashion; and High Holiday seminars were conducted by JDC in Mumbai, Thane, Ahmedabad, and the Konkan villages. JDC helped bring representatives of some 18 local synagogues, Jewish organizations, and communities together last summer to bid farewell to Israel's outgoing Consul General, and part of the proceeds from last Hanukkah's *Khai* Fest, the fun-filled evening presented each year by the Jewish youth group, were donated to JDC's new medical emergency fund.

Kol India, JDC's popular quarterly publication, highlights recent activities and events of Jewish interest both at home and abroad. It also features educational material on Jewish subjects geared to children and adults. The JDC-sponsored Jewish library at the EPJCC now boasts some 3,000 volumes, tapes, and other materials; similar libraries have been established in Thane, Pune, Ahmedabad, Cochin, and the Konkan villages.

A weekly Torah class and more advanced Jewish studies are popular with community members in Mumbai, as is a recently initiated bar and bat mitzvah training class. To meet an essential community need, JDC arranged a training course for some 10 to 12 new ritual slaughterers, and an abridged Shabbat prayerbook—written in Hebrew, with Marathi translation and transliteration—was published last year for use at all JDC-sponsored camps.

Each spring JDC has been sending young people from India to join Jewish youth from around world on the March of the Living, and it enabled five local youngsters to participate in the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last year. Recent camp alumni have formed the core of the youth leadership training program initiated in 2003 by JDC. The program seeks to develop new *madrichim* (leaders) for Jewish youth groups and a cadre of young community volunteers. Many of the participants have already been helping to conduct communal seders, camps, and other JDC-supported activities.

JDC staff members benefited last year from a variety of professional development opportunities, taking part in seminars, workshops, and training programs held in the US, Israel, France, Hungary, and Australia. Every two years, four community volunteers have been sent to Israel to participate in the JDC Buncher Community Leadership Program, and there are already 20 Buncher alumni from all parts of the country working to strengthen the Jewish community in India today.

CHINA AND MYANMAR

In China, JDC provides cash assistance to three elderly people, while in Myanmar it has been assisting six impoverished members of the tiny Jewish community in Yangon. THE REPERCUSSIONS OF THE ECONOMIC CRISIS ARE STILL HAVING AN OVERWHELMING EFFECT ON THE ARGENTINE JEWISH COMMUNITY: THE PEOPLE, THE SCHOOLS, AND OTHER COMMUNITY INSTITUTIONS. PHOTO: LUIS TIMISKY

Latin America

JDC's Objectives in Latin America

- As part of its Community
 Development efforts, JDC aims to
 strengthen the capacities of the Latin
 American Jewish communities to
 address problems that affect them
 individually or collectively.
- It does this by responding to the communities' requests for technical assistance and by helping them to engage in strategic planning and restructuring in order to make the best possible use of communal resources.
- JDC promotes regional meetings, cooperative exchange, and coordi-

- nation among communities, and it assists in the development of the smaller communities.
- JDC works to maximize human resources through training programs for lay leaders, young leadership, and professionals, and it has been helping to strengthen community fundraising capabilities.
- In Argentina and Uruguay, JDC has responded to emergency needs by establishing a bridge of support to these communities. In Argentina, it is providing various forms of assistance to those in greatest need; furnishing technical aid and support to the communal structures and institutions,
- welfare centers, and volunteer network it helped establish; helping with job training efforts and the development of employment opportunities; and facilitating the merger and restructuring of community institutions. In Uruguay, it has been helping to set up a number of similar models after conducting a comprehensive survey of communal needs.
- In Cuba, JDC is working in partnership with the local community to promote Jewish knowledge, advance the reestablishment of Jewish culture and religion, and rebuild communal structures. It is also helping to meet basic needs for food and medicines.

Argentina

Jewish Population: JDC Appropriation:

200,000 \$ 1,284,200 Cuba
Jewish Population:
JDC Appropriation:

1,500

General Latin America Programs

JDC Appropriation:

901,100

Note: Jewish population figures are approximate.

ARGENTINA

Ed. Note: For a description of JDC's non-sectarian relief activities in Argentina, see the JDC-IDP section of this Annual Report.

Argentina's Jewish population of 200,000 is the largest Jewish community in the region. The decline in the nation's economic position, culminating in its December 2001 financial implosion, had a devastating impact on this proud community. JDC, which has traditionally provided technical assistance to Jewish communities throughout Latin America, expanded its activities dramatically over the past two years to help Argentine Jewry cope with a rapid expansion in social welfare needs.

While the political and economic situation stabilized in 2003, with a new president elected last May, it can fairly be said of the country that "the patient is stable but in critical condition." Official reports indicated that 53 percent of the population was still living below the poverty line last year, including some 60,000 Jews. Over 160,000 small businesses were wiped out in this crisis—taking much of Argentina's middle class with them, and most Jews in Argentina were middle class. Many of those aged 40 to 60 who lost jobs, businesses, and savings have little hope of regaining their former socio-economic position anytime soon. This will have a continuing impact on the many day schools, Jewish community centers, synagogues, and other communal institutions that have witnessed a dramatic downturn in membership, enrollment, and financial support.

With local Jewish social service agencies unable to cope on their own with the massive welfare needs of the community, JDC marshaled the support of UJC and the North American federations, spearheading a comprehensive relief effort that by January 2004 was providing food, clothing, subsidies for rent and utilities, and help with mortgage payments to 36,300 Jews. The caseload had more than doubled since January 2002, and the number of Social Assistance Centers established went from 34 to 75. World Jewish Relief (WJR, UK) has also been furnishing generous support for this effort.

Food debit cards were given to all families in need, and some 2,070 children in 33 schools received meals each day through the *Metiv* school lunch program, which was initiated in partnership with AMIA. A Central Community Pharmacy created to provide vital medicines to people who need them most was filling an average of 16,000 prescriptions a month, with satellite pharmacies available in every Social Assistance Center.

The Baby Help program was initiated last fall to provide special help to a particularly vulnerable segment of the community—babies and children up to three years of age and pregnant women living below the poverty line. By February 2004, supplies of formula, fortified milk,

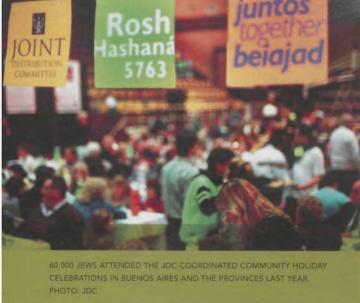
nutritional supplements, vitamins, medicines, and vaccines had been furnished to over 900 program beneficiaries. A variety of supportive activities and parental counseling programs had also been implemented at new Baby Help centers around the country, and 35 families had been helped to strengthen their ties to the Jewish community by celebrating their son's brit mila (circumcision) or their daughter's simchat bat (baby naming).

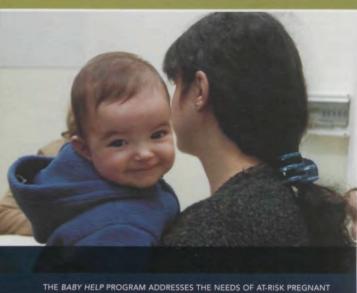
During the months corresponding to the Argentine summer school break, 70 camps and 58 day camps were organized for some 6,500 children, with JDC providing meals and transportation along with the materials needed for recreational and cultural activities. The camps were designed to keep children in a Jewish environment during their summer recess, and to strengthen their families' communal connections. For many of the children, the camp lunch—like the one they'd been receiving in school—was their only nutritious meal of the day. Some 2,500 teenagers took part in their own twice-a-week summer program, which included sports, swimming, gym classes, and other activities.

Over 14,000 people have been helped to date by the Ariel Employment Bureau, whose services include resume writing, career counseling, job networking, and the provision of small business loans. A variety of microbusinesses opened with JDC's technical help have been providing community members with earning and employment opportunities throughout this difficult period.

To help social assistance beneficiaries reenter the regular job market, a new Subsidized Employment Program (PES) was established last year as a joint undertaking of JDC and AMIA, in collaboration with the Tzedaka Foundation and various local institutions. The program was introduced in Cordoba this past January and in Tucuman in March, and it is currently expanding its scope to other parts of the Argentine interior. PES, as it is known locally, encourages companies to hire new staff from a list of qualified workers drawn from the database of beneficiaries compiled by the community's social assistance network. Companies who do so receive a 30 percent salary subsidy during their new employee's first year of work. PES also provides training and guidance to those seeking to reenter the workforce; its aim is to include some 7,000 welfare beneficiaries in its listings, 80 percent of whom have already signed up.

Through a partnership with the *Tzedaka* Foundation and the CASS network, free legal counseling is available at all 75 Social Assistance Centers for those having problems meeting mortgage, rent, and utility payments, or dealing with evictions. JDC also sponsors a 30-minute talk show on Radio JAI FM to offer support, expert counseling, and information on the assistance programs being conducted by JDC and its partners in the Jewish community and beyond.





WOMEN AND MOTHERS OF CHILDREN AGED 0-3 YEARS WHO CANNOT

AFFORD BASIC NECESSITIES, SUCH AS MILK, FORMULA, VITAMINS, CLOTH-ING, AND COSTLY VACCINATIONS. THIS BABY IS THRILLED BY HER NEW



A new coalition for the elderly was established by the community last year to monitor the well-being of those deemed to be especially at risk in the current economic situation. Although the facilities and meals at the Burzaco Old Age Home, a communal institution outside Buenos Aires housing some 300 elderly Jews, were upgraded with JDC's help, plans are being developed to move the home to a new "campus" for the elderly situated near the city's largest Jewish neighborhood. The new, more conveniently located site would include a day care center for seniors and a center for the delivery of home care services, and it would help to integrate the elderly into community life.

Over the past year, the Beyachad program continued to provide the many families no longer able to afford holiday meals with a communal setting in which Jewish holiday celebrations could take place. Beyachad is the Hebrew word for "together," and the program has proved to be an important source of emotional support for this beleaguered community, with some 60,000 community members and 110 communal institutions participating in the four major holidays that were celebrated this way in 2003. A bar and bat mitzvah training program was also established so that no Jewish child would have to forego this important rite of passage because of his or her family's economic difficulties.

The crisis in Argentina has led to a "window of opportunity" to help the community reorganize its communal infrastructure and expand and strengthen its local fundraising base. JDC's teams of professional consultants have been working with local institutions and organizations engaged in a process of merger and restructuring. The aim has been to conserve Jewish communal resources by eliminating duplicative efforts, and this initiative has laid the foundation for a smaller but stronger, more rational, and more efficient community structure.

Nevertheless, although the welfare caseload is expected to decrease in the coming years as Argentina's economy continues to improve, it is estimated that some 12,000 to 14,000 Jews will remain among the country's "structurally poor" for some time to come. This contrasts sharply with the equivalent statistic for 2001, when there were fewer than 4,000 "structurally poor" Jews, and the Argentine Jewish community does not have the resources needed to care for this larger number—without continued outside help.

JDC gratefully acknowledges the major support received for its emergency programs in Argentina from:

The Harry & Jeanette Weinberg Foundation: the Edmond J. Safra Philanthropic Foundation; the Abramson Family Foundation; Edgar M. Bronfman; the Koret Foundation; the David & Inez Myers Foundation; the Skirball Foundation; Congregation B'nai Jeshurun; the Abraham & Sonia Rochlin Foundation; the Wolfensohn Family

Foundation; Louis B. Thalheimer; Alfred Weissman; Beverly Towers, Inc.; the Leah and Edward Frankel Supporting Foundation, Inc.; the Harvey M. & Lyn P. Meyerhoff Fund, Inc.; Max Palevsky; the Baron De Hirsch Fund; the Harold Grinspoon Charitable Foundation; the Dundi & Lyon Sachs Philanthropic Fund; Verband Schweizerischer Juendischer Fuersorgen; the Erwin Rautenberg Foundation; the Anne & Henry Zarrow Foundation; the Michael & Patricia Levine Philanthropic Fund; the Maxine & Jack Zarrow Foundation; the Richard and Rhoda Goldman Foundation; the Stella & Charles Guttman Foundation, Inc.; the Penni & Stephen Weinberg Fund; Superbag Operating, Ltd.; John and Jane Colman; Jane Swergold; Samuel Lehrman, and Etta Gross Zimmerman.

JDC recognizes and thanks the Jewish federations of North America whose support, through United Jewish Communities/ONAD, makes our relief work in Argentina possible. JDC wishes to express its special appreciation to those federations who made special grants to support this work:

Jewish Federation of Greater Albuquerque, Jewish Federation of Arkansas; Jewish Federation of Greater Atlanta, Augusta Jewish Federation, Jewish Federation of Austin; THE ASSOCIATED: Jewish Community Federation of Baltimore, UJA Federation of Bergen County and North Hudson; Jewish Federation of Berkshire County; Combined Jewish Philanthropies of Greater Boston, Jewish Federation of Brevard, Jewish Federation of Greater Bridgeport/ Fairfield; Jewish Federation of Broome County; Jewish Federation of Greater Buffalo, Champaign-Urbana Jewish Federation: Jewish Federation of Greater Charlotte, Jewish Community Federation of Greater Chattanooga; Jewish United Fund/Jewish Federation of Metropolitan Chicago, Jewish Federation of Cincinnati, Jewish Community Federation of Cleveland, Jewish Federation of Collier County, Jewish Federation of Columbia, Columbus Jewish Federation, Jewish Federation of Cumberland County, Jewish Federation of Greater Dallas; Jewish Federation of Greater Dayton, Jewish Federation of Delaware, Jewish Federation of Metropolitan Detroit, Jewish Federation of the Greater East Bay: Fall River UJA; Jewish Community Fund of Grand Rapids; Greensboro Jewish Federation, Greenwich Jewish Federation, United Jewish Community of Greater Harrisburg, Jewish Federation of Greater Hartford; Jewish Federation of Greater Houston; Jacksonville Jewish Federation, Jasper Federation, Jewish Federation of Lee & Charlotte Counties; Jewish Federation of Lehigh Valley, Jewish Federation of Greater Los Angeles, Jewish Community Alliance of Southern Maine; Jewish Federation of Greater Manchester; Minneapolis Jewish Federation; United Jewish Communities of MetroWest

NJ; Greater Miami Jewish Federation; Milwaukee Jewish Federation; United Jewish Community of Monterey Peninsula, Nashville Jewish Federation, Jewish Federation of Greater New Haven, Jewish Federation of Central New Jersey; Jewish Federation of Southern New Jersey; Jewish Federation of Greater New Orleans; UJA-Federation of New York; Ocean County Jewish Federation; Jewish Federation of Greater Oklahoma City; Jewish Federation of Omaha; Jewish Federation of Orange County; Jewish Federation of Palm Beach County, Jewish Federation of South Palm Beach County, Jewish Federation of Palm Springs & Desert Area; Jewish Federation of Greater Philadelphia; Jewish Federation of Pinellas County; Jewish Federation of the Quad Cities; Jewish Federation of Rhode Island; Jewish Community Federation of Richmond, Jewish Community Federation of Greater Rochester, Jewish Federation of San Antonio, Jewish Federation of the Sacramento Region, United Jewish Federation of San Diego County: Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma: Sarasota-Manatee Jewish Federation: Jewish Federation of Greater Seattle; Jewish Federation of St. Louis, United Jewish Federation of Greater Stamford; UJA Federation-Tacoma; United Jewish Federation of Tidewater, Jewish Federation of Greater Toledo, Jewish Federation of Tulsa; Jewish Federation of Greater Washington, Jewish Federation of Washtenaw County; UJA Federation of Westport-Weston-Wilton-Norwalk; Youngstown Area Jewish Federation, and UIA Federations Canada.

North American federations, spearheading a comprehensive relief effort that by January 2004 was providing food, clothing, subsidies for rent and utilities, and help

with mortgage payments to 36,300 Jews.

CUBA

A first-ever mission of children and grandchildren of JDC Board members chose Cuba as its destination this past March. Participants were certain they would be inspired by the resurgence of Jewish life that JDC has helped bring about since it reentered Cuba over a decade ago, and they were not disappointed. While most Cuban Jews live in Havana, there are small but active communities today in Santiago de Cuba, Guantanamo, Santa Clara, Sancti Spiritu, Cienfuegos, and Camaguey. JDC's challenge is to help them sustain their level of activity as their size continues to diminish.

To help meet community members' humanitarian needs in the face of continuing shortages of basic necessities, JDC has been sending in shipments of kosher food for distribution in conjunction with four Jewish holidays. The Jewish communities of Mexico and Panama, the Canadian Jewish Congress, and others are JDC's partners in this effort. In addition to food packages, medications shipped by JDC or brought by visitors are distributed via the Havana Jewish community to all parts of Cuba. This effort has greatly enhanced the health of community members.

Shabbat chicken dinners were provided to community members throughout the island every Friday evening last year, thanks to the generous contributions made by participants in the regular missions to Cuba organized by the North American federations and UJC. In addition to conveying their solidarity and concern, mission members, through the supplemental donations they have been making to this community, have been helping to support social assistance efforts as well as Jewish programming.

For most of the past decade, JDC has been sending teams of Jewish communal professionals from Argentina—experts in community development—to be its resident representatives in Cuba. They have been concentrating on training new members of the community, as needed, to take over responsibility for Jewish educational, cultural, and religious activities. In addition to training Jewish teachers and youth counselors, cantors and Torah readers have been tutored by JDC's representatives to take charge of religious services in various local synagogues.

Jewish study groups continue to flourish in Havana, Camaguey, and Santiago de Cuba, along with the Sunday Schools for youngsters and programs for their parents that have been established there and in Cienfuegos. A senior citizens' group meets throughout the year in Havana, and generous extra-budgetary support has enabled JDC to help organize camp programs for different age groups.

The Jewish youth organization maintains an active schedule of programs and camps, and local Israeli dance groups have become increasingly popular. By the end of

2003, a new bar and bat mitzvah training program instituted for children about to celebrate their Jewish coming of age had 16 proud graduates.

JDC supplies Hebrew- and Spanish-language books on Jewish topics, prayerbooks, and other religious items, as well as a video library that circulates among the communities. Extra-budgetary contributions have enabled JDC to equip computer centers in Camaguey, Santiago, and Havana. The latter is used to produce the Havana community's monthly publication, *Menorah*, as well as the youth group's newsletter, both of which are supported by JDC.

JDC coordinates visits from rabbis and Jewish educators who have enriched local programs of Jewish learning and facilitated the observance of Jewish holidays and life cycle events. Along with the communal holiday celebrations that JDC continues to sponsor, its resident representatives have helped a small number of families to conduct Passover seders in their own homes. With support from the Harry and Jeanette Weinberg Foundation, JDC oversaw the renovation of the Adat Israel Synagogue in Old Havana in 2003. This synagogue boasts the only daily minyan (prayer gathering) in Cuba today.

REGIONAL PROGRAMS

JDC's activities in Latin America have traditionally centered on the provision of technical assistance to communities to help strengthen Jewish communal life. JDC also maintains the capacity to react to emergency situations, like the one described above in Argentina. Political and economic problems in the region led to difficulties for Jewish community members last year in several other countries, and JDC reacted accordingly.

In Uruguay, which was deeply affected by the economic problems of its Argentine neighbor, the community's welfare caseload doubled in 2003 to include over 1,000 people. After completing a comprehensive study of Jewish poverty and community needs, JDC worked with the community's own, newly established *Tzedaka* Foundation to implement relief initiatives similar to those it helped develop in Argentina. In Venezuela, JDC has been monitoring the situation and helping the Jewish community reorganize and better coordinate its social services. It has also been working to strengthen the community's ties to the Greater Miami Jewish Federation. In Columbia, Bolivia, and Peru, JDC provided professional advice and consultations last year in the areas of social assistance, services for the elderly, and community planning.

JDC has been especially active over the past few years in Central America, providing technical assistance to the smaller Jewish communities there and help with informal

Jewish educational programs, religious activities, camp programs for youth and families, training for teachers and counselors, and study and training seminars for Jewish leaders. JDC's professional consultants have been assisting various institutions and several small communities engaged in strategic planning or restructuring efforts, and Leatid Latin America has initiated one-year programs specifically for Central American lay leaders.

JDC actively uses the Internet to communicate with the more isolated Jewish communities throughout Latin America, making different forms of "e-learning" and resource materials available on its Web site to lay and professional leaders. And, working together with various local and international organizations, JDC continues to be involved in efforts to improve Jewish day schools.

A new generation of lay and professional leaders is emerging in Latin America, most of whom have benefited from the training provided by JDC through Leatid Latin America. In addition to in-service training in local communities, Leatid's core programs include an Institutional Directors' Training Program, the Amit Training Program for Young Communal Lay Leaders, and the Electronic Forum for Jewish Institutional Leadership. Representatives from various Latin American communities are regular participants in JDC's Israel-based Buncher Community Leadership Program.

The Latin America Data Bank—Einstein Virtual Campus is a computer-based network that brings Jewish graduate students and young professionals together in Argentina, Chile, and Uruguay. Supported by JDC and ORT, the network enables these young adults to introduce themselves and their fields of work to one another via the Jewish community. In addition to exploring job possibilities and exchanging professional information, activities with Jewish content are encouraged. A concerted effort is made to enhance the participants' sense of communal responsibility, with JDC viewing this kind of "virtual community" as a new tool for developing the next generation of Jewish leaders.

Contacto, JDC's quarterly Spanish-language newsletter, continues to be an important source of information on communal programs, events, and topics of interest around the Jewish world. It also brings highlights of JDC's work to lay and professional Jewish community leaders.

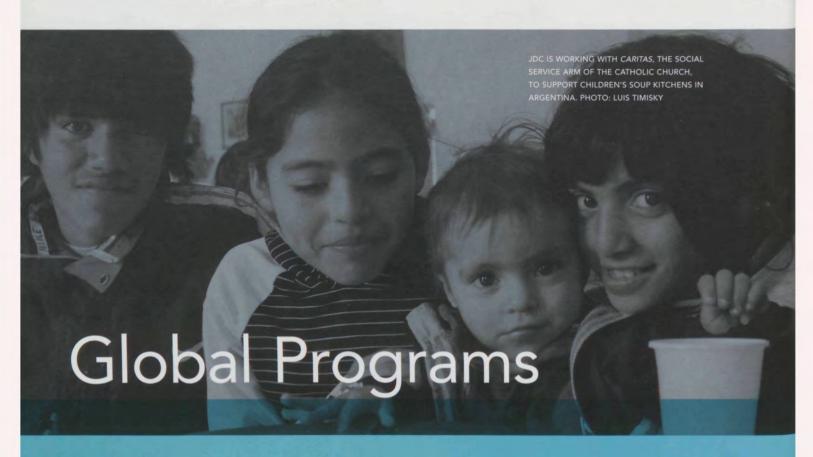
In helping to develop a solid network of Latin American Jewish communities, JDC has actively encouraged the creation of a regular forum similar to the North American General Assembly or GA. The ninth such Latin American GA, which is known locally as the "Leadership Encounter," was held in Antigua, Guatemala in November 2003. Over 700 lay leaders and professionals from all parts of Latin America and the Caribbean region were in attendance, joined by JDC's President, Executive Vice-President, and a delegation of JDC Board members.



A PROUD GRADUATE OF JDC'S NEW BAR AND BAT MITZVAH TRAINING PROGRAM IN CUBA. PHOTO: JDC



THE JEWS OF CUBA GREW STRONGER AS A COMMUNITY WITH THE HALACHIC (ACCORDING TO JEWISH LAW) CONVERSION OF DOZENS OF COMMUNITY MEMBERS FROM THE ISLAND'S INTERIOR PROVINCES. THERE IS NO RESIDENT RABBI IN CUBA, SO JDC ARRANGED FOR THREE RABBIS TO BE FLOWN IN FOR THE OCCASION. PHOTO: JDC



JDC-International Development Program (JDC-IDP)

JDC's Objectives for Non-Sectarian Projects:

- JDC-IDP embodies the Jewish principle of tikkun olam, the admonition to engage in efforts to alleviate suffering and repair the world's inequities and imperfections as part of one's moral responsibilities.
- JDC's non-sectarian projects provide the American Jewish community with the opportunity to participate in international development efforts, and they involve local Jewish communities wherever feasible.
- JDC does not use UJC/Federation Annual Campaign funds to support its non-sectarian efforts. Rather, it

- provides a small amount of seed money that it leverages with funding secured from the US and other governments, international agencies, and private foundations and donors.
- JDC's "Open Mailboxes" provide a mechanism through which the Jewish and general public can participate in emergency responses to disasters overseas.
- · JDC coordinates the work of the Jewish Coalition for Disaster Relief, which provides a unified Jewish response to international crises on behalf of its constituent organizations. Comprised at its largest of 45 US and foreign Jewish agencies, the Coalition represents the full spectrum

- of Jewish life and gives organizations not involved in international work the opportunity to take part in this Jewish response.
- By using Israeli experts, JDC enables developing countries to benefit from Israel's development experience, technological innovations, and products.
- Training is an essential part of JDC development efforts, and enhances the management capabilities of local partners so that projects continue after JDC's departure. Projects often involve both government agencies and non-governmental organizations to encourage cooperation and ensure the best use of resources.

JDC-International Development Program (JDC-IDP)

JDC Appropriation:

\$ 471,600

ARGENTINA

With over 4 million children known to be living below the "misery line" as a result of Argentina's economic crisis, JDC expanded its Jewish community welfare activities to include assistance to non-Jewish families. Working with *Caritas*, the social service arm of the Catholic Church, JDC has been supporting soup kitchens in 36 kindergartens serving some 3,500 children in San Isidro, and it has been helping some 30 families set up small businesses in vegetable gardening. Together with the University of Buenos Aires, JDC and *Caritas* are providing JDC Buncher scholarships to ten non-Jewish students to cover the cost of books and other supplies.

JDC is also partnering with Villa 31, Retiro Children's Soup Kitchen to help feed 150 children and their families in one of Buenos Aires' poorest neighborhoods. JDC supported the construction of a new floor that has expanded the feeding capacity of this kitchen; the additional space is also being used by the staff to conduct a small business training program for over 60 women.

JDC has also been aiding a local children's hospital, covering the cost of maintaining one of the 30 rooms used to house seriously ill children who must come to Buenos Aires for critical medical care. Some 50 children and their mothers are accommodated in each of these rooms over the course of a year. Much-needed equipment has also been donated to two public hospitals (both of which were founded over a century ago by Jewish immigrants), and JDC is providing technical assistance to two organizations engaged in pharmaceutical distribution programs similar to the one it helped the Jewish community to develop.

BOSNIA AND HERZEGOVINA

In partnership with the New York-based SHARE (Self-Help for Women with Breast or Ovarian Cancer) organization, JDC-IDP has pioneered the development of women's health empowerment projects in various countries and regions. These projects create new psychosocial support services for women with breast cancer and their families, as well as public education programs that encourage early detection. At the invitation of its local partners, JDC-IDP is currently developing a similar initiative in Bosnia and Herzegovina. The Susan G. Komen Breast Cancer Foundation is a full partner in this two-year project; their experts will work with their Bosnian counterparts to implement the "peer support" models and educational activities that have been so successful elsewhere.

A needs assessment conducted by JDC-IDP in February 2004 indicated that breast cancer is most often diagnosed late in Bosnia and Herzegovina, resulting in a greater loss of life. It soon became apparent that work in this area could have a profound effect on the health of women throughout the country. And the proven power of this project to unite women from very different backgrounds around the issue of breast cancer survivorship is especially important in this region, where ethnic divisions continue to dominate the political landscape. An initial conference held in Sarajevo this past June with financial support from the US Agency for International Development got the project off and running. Plans are now under way to establish hotlines, support groups, and other new services; facilitate partnerships among government agencies, voluntary organizations, and the health community; work with the media to bring the early detection message to the public; and provide opportunities for the various communities to work together toward shared goals.

Member Agencies of the Various Jewish Coalitions for Disaster Relief

AIPAC (American Israel Public Affairs Committee) • American Friends of Soroka Medical Center of the Negev • American Gathering of Jewish Holocaust Survivors • American Jewish Committee • American Jewish Congress • American Jewish Joint Distribution Committee (JDC) • American Jewish World Service (AJWS) • American ORT • Anti-Defamation League • B'nai B'rith International • Canadian Jewish Congress • Central Conference of American Rabbis • Conference of Presidents of Major American Jewish Organizations • Global Jewish Assistance and Relief Network (GJARN) • Hadassah, The Women's Zionist Organization of America • Hebrew Immigrant Aid Society (HIAS) • Jewish Communal Fund • Jewish Council for Public Affairs (JCPA) • Jewish Foundation for the Righteous • Jewish Labor Committee • Jewish Reconstructionist Federation • Jewish War Veterans • Jewish Women International • MAZON: A Jewish Response to Hunger • Meretz USA • National Council of Jewish Women • New Israel Fund • New York Association for New Americans (NYANA) • Rabbinical Assembly • Rabbinical Council of America • Reconstructionist Rabbinical Association • Religious Action Center of Reform Judaism • The South African Jewish Board of Deputies • UJA-Federation of New York • Union of American Hebrew Congregations • Union of Orthodox Jewish Congregations • United Jewish Communities (UJC) • United Synagogue of Conservative Judaism • Ve'ahavta: Canadian Jewish Humanitarian and Relief Committee • Women of Reform Judaism • Women's American ORT • Women's League for Conservative Judaism • World Jewish Aid

BULGARIA

As a token of thanks to the Bulgarian people for their role in saving their Jewish countrymen during the Holocaust, the Computer Education Center at the Jewish Community Center (Beit Ha'am) in Sofia has provided free training to over 600 people from a variety of fields and organizations. In a country where public computer education is scarce and most people cannot afford private courses, the center offers Bulgarian citizens a unique opportunity. In addition to serving the local Jewish community, the center has trained 380 professionals from the public school system, over 30 physicians and medical students from state hospitals, and more than 50 members of the police force. Over 150 unemployed people have also received computer training so that they can better compete in what has become a very limited job market. Having earned a reputation for high-quality instruction, the center has become the main address for computer training in the non-profit sector.

CENTRAL ASIA

In the Central Asian Republics of Kazakhstan and Uzbekistan, JDC is providing help to special needs children through projects undertaken in cooperation with the Euro-Asian Jewish Congress. A special education project implemented in Almaty, Kazakhstan and Tashkent, Uzbekistan is helping primary school teachers to integrate children with learning disabilities into mainstream classes. Drawing on the expertise of JDC-Israel and partners in the Israeli educational system, the project seeks to maximize the benefits of early intervention—training teachers to identify learning difficulties at the first grade level-while helping to boost children's confidence and self-esteem. In Petropavolvsk, Kazakhstan, JDC is furnishing a custom-designed physical therapy room at a special residential facility for children with extreme physical disabilities. It is also enabling the director to publish information on his unique methods, which have allowed the children to participate in mainstream educational activities.

ETHIOPIA

In Gondar, in the country's northwest region, prior efforts undertaken by JDC have increased the residents' access to clean, potable water. However, in the absence of sanitary sewage facilities, the problem of drinking water contamination persists. To help ease the situation, JDC, in partnership with the Gondar Water Supply Service, recently constructed

water supply points in three *kebeles* (villages). And, with funding from the Jewish Federation of Greater Los Angeles, it is now constructing 12 communal dry latrines, thus benefiting some 5,000 residents in four *kebeles*.

In Addis Ababa, a comprehensive health promotion project is being implemented in a *kebele* that currently has no health center, significantly increasing access to medical care for many of the 12,300 residents. In this three-year project, which should directly benefit over 4,000 people, a local health post will be established and outreach workers will be trained to provide health education, family planning, and antenatal follow-up services. Additional water points and latrines will be constructed, and an immunization and diarrhea control program will greatly improve the well-being of the youngest children. JDC's project partners are the Federal Republic Disease Control Bureau, the Addis Ababa Health Bureau, and the Addis Ababa Disaster Prevention and Preparedness Commission.

INDIA

In January 2001, India suffered its strongest earthquake in over 50 years, with the most severely affected areas in Gujarat State, on India's western coast. Over 15,000 people died, between 500,000 and 600,000 people were displaced, and hundreds of thousands became homeless. Immediately after the quake, JDC raised funds that enabled it to form a partnership with the Vagad Medical Relief Trust for the distribution of emergency supplies in Bhachau.

JDC subsequently formed an additional partnership with the Self-Employed Women's Association, a well-established voluntary organization based in Ahmedabad, and established 12 Child Care Centers in the hard-hit areas of Kutch, Surendranagar, and Patan. The centers have provided meals and health care to children, pregnant women, and nursing mothers, as well as child development and recreational activities and trauma counseling by trained personnel.

JDC also partnered with Handicap International to strengthen services for earthquake victims with disabilities through the construction of a permanent rehabilitation unit, the Kutch Comprehensive Rehabilitation Center, which opened in July 2003. The Israeli Government sent a top physiotherapist to provide several weeks of training for staff members in physical and occupational therapy techniques. The president of the Jewish community attended the center's inaugural ceremony, representing both the community and JDC.

JDC support has allowed World Vision to construct and provide basic equipment for 17 Community Education Centers that have replaced the youth centers, libraries, vocational training facilities, and communal meeting locations destroyed in the quake. Nearly 7,000 families (over 33,000 people) in the Kutch district are benefiting from these new centers.

A partnership with MASHAV, the international development arm of Israel's Foreign Ministry, and the Indian Jewish community has resulted in significantly upgraded renal dialysis services at the KEM Hospital in Mumbai (Bombay), a city where the need for such services is acute. All of the materials for a state-of-the-art dialysis unit were brought in from Israel, and an Israeli team of top engineers and medical technicians worked with their Indian counterparts to install and activate the new equipment and provide training to the local staff. Eight hospital beds were donated for use by patients undergoing dialysis at the unit, which became operational in August 2003. Linkages are now being developed with professionals in Gujarat State so that people there can also benefit from these improved services.

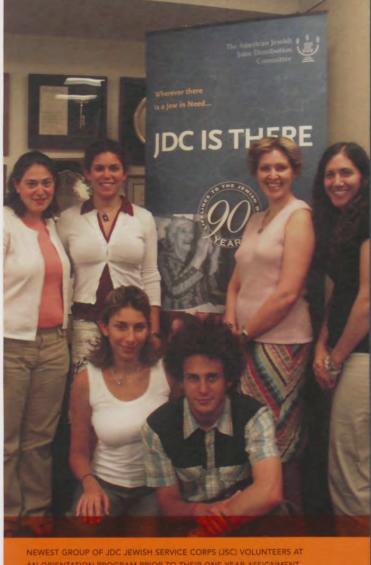
JDC is also supporting the establishment of a computer center at the Mahila Women's College in the Kutch district. Gujarat State has few facilities for higher education, and this college was established to offer increased academic opportunities to the region's young women. Although severely affected by the earthquake, the college continued to conduct classes in makeshift structures, enabling its more than 100 students to complete their year of studies. Hoping to establish the first Master's degree course in Kutch, the college is now planning to add courses and expand its facilities by constructing classrooms, a library, laboratories, and the fully equipped computer center that JDC is helping to fund.

JDC convened and coordinated the 30-member Jewish Coalition for India Earthquake Relief, which raised over \$195,000. Funds were provided to Operation USA and to Direct Relief International to facilitate the shipment of 200,000 water-purifying tablets and other emergency supplies. The Coalition then partnered with four local organizations to rebuild thousands of homes and a school, reconstruct water tanks in affected villages, and establish new children's activity centers.

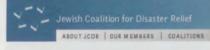
KOSOVO

JDC and World-ORT continue to provide computer and English language courses in nine schools in Pristina and Prizren. To date, over 5,800 students have completed the English course and more than 2,000 have undergone computer training, thereby acquiring new, more marketable skills.

JDC has been supporting the Multiethnic Children and Youth Peace Center (MCYPC), a voluntary organization located in the divided town of Mitrovica. As part of this effort and in coordination with local officials, the United Nations



AN ORIENTATION PROGRAM PRIOR TO THEIR ONE-YEAR ASSIGNMENT OVERSEAS, PHOTO: HEATHER MORGAN



DONATE

ELEMENT PER SALANDER PER SALAND

The Jewish Coalition for Disaster Relief (JCDR)

CRISIS IN SUDAN

Escalating violence over the past several months in the province of Darfur in Western Sudan has created a humanitarian emergency for hundreds of thousands of people.

In response, a Jewish Coalition for Sudan Relief has been established. For more information and to make a donation, please CUCK HERE "Everything learned over years about tradition and history of ou people leads inevitably to conclusion t must not sta by while oth suffer. [The Coalition] en us to implem that impulse coordinated effective ma — A member organism with the coality of the coal tradition of tradition of the coal tradition of th

THE JEWISH COALITION FOR DISASTER RELIEF'S NEWLY LAUNCHED WEB SITE, WHICH WAS DESIGNED BY JDC. THE COALITION BRINGS TOGETHER THE EXPERIENCE, EXPERTISE, AND RESOURCES OF JEWISH ORGANIZATIONS TO ASSIST VICTIMS OF NATURAL OR MAN-MADE DISASTERS ON A NON-SECTARIAN BASIS.

Mission in Kosovo, and the Soros Foundation, JDC established a computer lab for the center's Albanian and Serbian staff, who provided training to the town's multiethnic population. A multiethnic kindergarten and an English language course for teachers were also initiated. While activities among Albanian and Serbian youth at the center had been increasing over the past year, a new outbreak of violence in Kosovo in mid-March 2004 brought these multiethnic efforts to a halt.

MCYPC's office and the attached cultural center are now being utilized by the UN's Kosovo Force, and many staff members and course participants have been unable to access the area. Some activities continue, but without the mixing of populations. For example, Serbian and Albanian youth each meet on their respective sides of the city to collect and publish articles for the center's multiethnic Web magazine, Future. Despite the current situation, MCYPC and other local groups are committed to continuing their efforts, even if it takes time to resume multiethnic activities.

MACEDONIA

When ethnic Albanians fleeing Kosovo in 1999 began flooding into Macedonia, JDC partnered with the International Rescue Committee (IRC) to establish and operate a health clinic outside Skopje, where many refugees were living with host families. After repatriation, the clinic was moved to an impoverished Roma community of approximately 40,000, where both refugees and local Roma reside. Clinic programs now include public health outreach, education, and screening activities, with support provided to new Roma women's organizations actively involved in these efforts. Through these services, 172 Roma children who were not attending school were identified. JDC teamed up with the IRC, Dobre Volya (the non-sectarian welfare arm of the Macedonian Jewish community), and UKJAID (now World Jewish Aid) to initiate a back-to-school project that has helped integrate these children into the regular school system.

Working again in coordination with the IRC and World Jewish Aid, JDC provided technical assistance to help develop an income generating project for the Roma refugees. It is currently developing an additional vocational training project in Sutu Orizari, the only Roma-led municipality in the world. In partnership with the municipality and the local Jewish community, JDC provided welding training for residents there between the ages of 18 and 30. Significant donations of bed linens have also been made to various hospitals, two of which are in catchment areas serving all three of the country's major ethnic groups.

MIDDLE EAST

The incidence of breast cancer among Jewish women in Israel has increased by 25 percent over the last 20 years, while it has nearly doubled among Israeli-Arab women. At the same time, mortality rates in Israel have increased by 12 percent for Jewish women and 100 percent for Arab women. Following the success of JDC's Women's Health Empowerment Project in Israel, a new project, Coping with Breast Cancer among Palestinian and Israeli Women (COPE), was initiated in 2000. The project has been connecting Israeli and Palestinian health care professionals and women living with breast cancer, introducing the ideas of empowerment and advocacy, and developing culturally appropriate support services.

JDC-Israel partnered with the Israel Association for the Advancement of Women's Health, the Patient's Friends Society-Jerusalem, the Israel Cancer Association, and the Augusta Victoria Hospital to carry out the project. Despite heightened tensions, project activities have continued. To date, site visits, educational sessions, and roundtable discussions for Israeli and Palestinian women and health care professionals have taken place, and support groups that bring together women who have had cancer occur regularly. Leadership training is provided, and a program run by volunteers has been established to assist Palestinian women with breast cancer. It is based on the Reach to Recovery model, where, immediately following surgery, patients are visited by a breast cancer survivor.

The results of a comprehensive evaluation of the COPE program, which was carried out recently with a grant from the Middle East Cancer Consortium, are expected to strengthen this project and other health related activities involving Israelis and Palestinians.

In response to recurring violence and ongoing tensions, Project CHERISH, the Child Rehabilitation Initiative for Safety and Health, was initiated in 2002 to develop rehabilitation activities that could help Israeli and Palestinian children regain their confidence and their ability to function in daily life (e.g. overcome fears of going to public places, concentrate on learning, relearn daily living skills, etc.).

In August 2003, 30 professionals, including two World Health Organization (WHO) representatives, participated in the project's first intensive workshop. Held in Cyprus, it focused on reestablishing relations between Israeli and Palestinian professionals, on information exchange, and on planning activities for 2004-2006. Projects to be developed include a mapping of existing services, a training workshop on "best practices" in community trauma services, and the establishment of a Palestinian community-based psychosocial care center.

A pilot school-based initiative, which involves screening and working with schoolchildren affected by post-traumatic stress disorder, is already under way, and a Web site

designed to serve as CHERISH's learning exchange will soon be launched. Plans are also being made to conduct community interventions with families. JDC's partners in this project are the Palestinian Center for Primary Health Care Development/Al Quds University and the Israel Center for Treatment of Psychotrauma of Herzog Hospital. The WHO is also supporting this effort.

POLAND

In partnership with the Union of Italian Jewish Communities (UCEI), JDC is helping to enhance the quality of life for the elderly Roma who reside in the Osweicim Old Age Home in Poland. Utilizing funds provided by the Italian government's contribution to the international Nazi Persecutee Relief Fund, UCEI helped renovate and repair the facility, which is owned and operated by the Polish Roma Association. The Home serves as a residence for Roma Holocaust survivors and offers both medical and psychological services. JDC has been providing technical support for this effort, supervising project implementation and costs.

RUSSIA

It is estimated that 600,000 citizens of St. Petersburg have disabilities, and many of them would benefit greatly from the use of assistive devices to increase their mobility. Federal law now provides financial resources to help meet their needs, but there has been no system in place through which the equipment can be provided in a cost-effective manner.

With seed money provided by JDC-IDP, a partnership with the city government has been formalized through which an equipment loan center currently serving the needs of the Jewish community will be adapted for use by the general population. A leadership steering committee has been organized, and local non-Jewish professionals are being trained to assess clients' needs, determine how to select and fit equipment, and maintain adequate inventory.

This new program is an example of how JDC uses expertise developed in its Jewish community assistance efforts to aid a wider population. Once initial activities prove successful, it is expected that the government will expand the program and purchase equipment from the *Hesed* network's equipment factory, an action that might very well enable the community's medical equipment program to become self-sufficient.

SERBIA AND MONTENEGRO

To assist the many Serb refugees who fled Kosovo for neighboring Serbia, JDC partnered with the Federation of Jewish Communities in Yugoslavia (SAVEZ) to conduct food distribution programs in the cities of Novi Sad and Subotica. And through the JDC-World Jewish Relief-supported medical dispensary based at SAVEZ, medications and emergency supplies were provided to a variety of hospitals and clinics helping Serb and Roma refugees. JDC and SAVEZ have provided shoes, jackets, and carpentry equipment to JABUKA, a home for people with mental disabilities near Belgrade. JDC also donated 500 schoolbags to the Jewish Federation in Belgrade for distribution to first grade students throughout Serbia.

This IDP program is an example of how JDC uses expertise

developed in its Jewish community

to aid a wider population.

More recently, JDC has assisted two orphanages, one on the outskirts of Belgrade and the other in Kragujevac. Supplies were provided to upgrade the Jovan Jovanovic-Zmaj Children's Home, which serves 120 boys and girls of primary and secondary school age. In partnership with SAVEZ, JDC provided shoes, clothing, holiday gifts, kitchen equipment, maintenance supplies, and recreational items to the Mladost Children's Home, which cares for 63 children. And since 2000, JDC has been supporting the Jewish community soup kitchen in Novi Sad, which, thanks to the generosity of Dr. Alfred Bader, serves free meals on a rotating and non-sectarian basis to more than 300 especially needy people weekly.

In coordination with La Benevolencija/Subotica, JDC is supporting a breakfast program for 180 poor school children in two primary schools, and English language courses are offered twice a week to approximately 50 adults. In partnership with La Benevolencija/Berlin, Friends of La Benevolencija in Holland, two Hungarian individuals, and the Israeli Ambassador to Hungary, JDC is also working to secure and distribute medical equipment in hospitals throughout Serbia.

JDC and SAVEZ are working with a local organization to conduct a second year of creative activity workshops for 100 mentally challenged teenagers and young adults in Belgrade who do not attend schools or other facilities. The workshops "WE ALL KNOW THAT RESCUE, RELIEF, AND RECONSTRUCTION ARE NEEDED, EVEN WHEN THERE ISN'T A WORLD WAR ... NOT ONLY DO YOU KNOW THIS, BUT MORE IMPORTANT, YOU HAVE SUCCEEDED BEYOND ALL EXPECTATIONS IN THESE VERY HOT SPOTS. YOU GOT 11 CONVOYS OUT OF SARAJEVO, WITHOUT INJURIES OR DEATHS"

— VICE PRESIDENT ALBERT GORE



THE ST. PETERSBURG CITY GOVERNMENT IS UTILIZING THE CAPABILITIES OF THE JDC-SUPPORTED WELFARE CENTER, HESED AVRAHAM, WHICH MANUFACTURES AND LOANS MEDICAL AND REHABILITATIVE EQUIPMENT, TO BENEFIT THE CITY'S GENERAL POPULATION.
PHOTO: JAMES NUBILE

are led by special education teachers and others with similar experience, and the program has received significant local recognition and support.

At the request of the Serbian Postal Service, workshop participants made hundreds of greeting cards, which were sold at post offices as well as on a popular Serbian Web site, with profits divided among the young artists. This year's course included a musical component, with Israeli dance lessons and an introduction to musical instruments. The staff also arranged for special outings, including several events that involved the local Jewish community.

TURKEY

On November 15, 2003, terrorist bombs devastated the Neve Shalom and Beit Yisrael synagogues in Istanbul, Turkey. Less than one week later, Istanbul was again the site of terrorist violence. This time, the bombers targeted the British Consulate, killing the Consul General, and the highrise headquarters of the British-owned HSBC bank. In total, 64 people were killed and over 700 injured—men, women and children, Moslems, Jews, and Christians. Many of the victims were security guards, Moslems and Jews, who were on duty at the time of the bombings. In addition to the tragic loss of life, the bombs devastated the surrounding neighborhoods.

Arriving in Istanbul the night of the first set of bombings, JDC's country director for Turkey conducted site visits, attended victims' funerals, met with Jewish community leadership, assisted in conducting a preliminary needs assessment, and helped formulate recommendations regarding reconstruction efforts, increased security measures, and other aspects of rehabilitation.

An "Open Mailbox" was established to provide assistance to non-Jewish and Jewish victims of the attacks; it subsequently raised over \$1 million. Working in close cooperation with the Jewish community and government agencies, JDC's response has included providing medical care and physical rehabilitation for injured children; offering trauma therapy for victims; providing the Jewish community with emergency medical equipment kits for ambulances and local institutions; providing financial assistance to families that lost their sole means of support; replacing basic household goods; and restoring the inventories of small businesses destroyed in the attacks. In addition, JDC helped arrange for Israeli trauma relief experts to return to Turkey to work sideby-side with the local professionals whom they had trained following the Turkish earthquakes of 1999.

JDC JEWISH SERVICE CORPS (JSC)

Since 1987, JDC's Jewish Service Corps has put outstanding college graduate volunteers of any age to work in Jewish communities around the world. Working for at least one year, the carefully selected members of the Jewish Service Corps create and implement programs that help Jewish communities abroad become self-sufficient. These volunteers work tirelessly, galvanizing each Jewish community until it grows in confidence, strength, and enthusiasm, while at the same time enriching their own lives and careers.

For more information and applications see: www.jdc.org/how_volunteer.html.

JEWISH COMMUNAL PROPERTY RECLAMATION

The communal property restitution process in Eastern Europe and the former Soviet Union began with the fall of the Iron Curtain, when pressure was brought to bear on former Communist bloc countries to return wrongfully appropriated Jewish assets. Either as a venue for community programs and activities or as a source of income, returned Jewish communal property has the potential to put communities on the road to self-sufficiency. But the communities in these regions are only a fraction of their original size, making the question of who is the moral heir to these properties an ongoing point of contention.

Although often difficult to achieve in practice, a balance was struck by the World Jewish Restitution Organization (WJRO). Through the creation of foundations established as partnerships between the local Jewish communities and world Jewry, income earned from returned property would first be allocated to cover local costs, with any excess going toward meeting global Jewish needs. As a founding member of the WJRO, which was established in 1992, JDC funds the organization's efforts to reclaim property while acting as a bridge between Jewish communities and international Jewish groups. JDC also supports research, documentation, and legal services in countries where WJRO is not active.

"Communal property" includes synagogues, schools, ritual baths, hospitals, land, and cemeteries once owned by a Jewish community, congregation, or organization, whether now existing or destroyed. Most often, the properties were confiscated by the Nazis during World War II or seized by the various Communist regimes, a fate that also befell other faiths now pursuing similar property claims.



JDC IS WORKING WITH CARITAS TO HELP 30 POOR FAMILIES ESTABLISH SMALL VEGETABLE GARDENING BUSINESSES. PHOTO: ILENE PERLMAN



THE JEWISH COMMUNITY OF INDIA, JDC. AND MASHAV (THE INTERNATIONAL DEVELOPMENT ARM OF THE ISRAELI FOREIGN MINISTRY)
JOINED TOGETHER TO UPGRADE A RENAL DIALYSIS UNIT AT THE KING
EDWARD MEMORIAL HOSPITAL IN MUMBAI. PHOTO: JDC



For Eastern Europe's Jewish communities, the reclamation of confiscated property is key to a future of fiscal autonomy. In Prague and Zagreb, for example, returned properties are already providing the communities there with significant income streams. But in other countries, the return of property has been slower and the financial benefits that may accrue are still on the distant horizon.

Moreover, because properties are often returned in poor condition, JDC has been helping the local communities devise creative arrangements to fund their renovation or repair. For example, in Romania, a joint venture established by the community and a private business firm is financing the capital improvements that needed to be made in a centrally located Bucharest property that will subsequently be shared. The Strategic European Loan Fund (SELF), a new JDC initiative, will provide interest-free loans to Jewish communities to help them renovate their communal real estate in order to achieve the maximum income and value. The program began with pilot loans in Slovakia and Bulgaria and has now expanded to all countries in Central and Eastern Europe, including the Baltic nations. These loans will enable communities to secure greater financial benefits from their assets and use the income generated for vital community needs.

In the former Soviet Union, where Jewish assets were confiscated in the 1920s and 1930s by the Communist regime, returned Jewish property—generally only one building in each city, and usually a synagogue—is providing an anchor for the renaissance of Jewish life. While restitution laws limit the use of these returned properties to communal purposes, their possession obviates the communities' need for rental facilities and results in long-term savings. Here, JDC assists not only in the recovery of buildings, but also in their renovation as a venue for community activities.

But even as properties are gradually returned, the process does not end there. JDC has organized training seminars for community leaders throughout Eastern Europe, the Baltics, and the former Soviet Union to help them move property management to a more professional level. This should enable them to maximize their community's potential income and ensure that returned properties do not become a financial burden. The reclamation process, therefore, is a process not only of reclaiming the past, but also a sound investment in the future.

Financial Report

INDEPENDENT AUDITOR'S REPORT

Board of Directors

The American Jewish Joint Distribution Committee, Inc.

Lock + Tropa

We have audited the accompanying balance sheet of The American Jewish Joint Distribution Committee, Inc. ("JDC") as of December 31, 2003, and the related statements of operations and changes in net assets, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of JDC's management. Our responsibility is to express an opinion on these financial statements based on our audit. The prior year summarized comparative information has been derived from The American Jewish Joint Distribution Committee, Inc.'s December 31, 2002 financial statements and, in our report dated June 12, 2003, we expressed an unqualified opinion on those financial statements

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

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The American Jewish Joint Distribution Committee, Inc. as of December 31, 2003, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

June 8, 2004

BALANCE SHEET EXHIBIT A

December 31, 2003 (With Summarized Financial Information for December 31, 2002)

		Unres	stricted			Total				
	Operating Fund	Legacy Fund		Plant Fund	Total	Temporarily Restricted	Permanently Restricted	2003	2002	
ASSETS										
Cash and cash equivalents (Note 2)	\$ 14,800,248	\$ 10,836,983		_	\$ 25,637,231	\$ 102,560	\$ 1,131,713	\$ 26,871,504	\$ 42,063,899	
Time deposit in Israel - interest-bearing	_	_		-	_	5,093,710	4,399,992	9,493,702	8,520,373	
Investments (Notes 6 and 12)	12,636,378	135,738,541		-	148,374,919	101,405,485	16,028,963	265,809,367	210,718,548	
Due from United Jewish Communities	537,240	_		_	537,240	_	_	537,240	1,115,713	
Accounts and accrued interest receivable	_	1,980,754		_	1,980,754	185,042	_	2,165,796	1,289,281	
Contributions receivable (Note 11)	_	97,170		-	97,170	15,638,920	_	15,736,090	11,893,600	
Advances to communities, other receivables and other assets (net of allowance for uncollectible accounts of \$426,070 in 2003 and 2002)	4,585,134				4,585,134	175,000		4,760,134	3,871,460	
Due from employees	284,500			_	284,500	_	_	284,500	290,500	
Advances on account of future year's programs	26,013	_		_	26,013	_	_	26,013	35,753	
Fixed assets (Note 8)			\$ 6	683,623	683,623	_	_	683,623	802,289	
Total assets	\$ 32,869,513	\$ 148,653,448	\$ 6	683,623	\$182,206,584	\$ 122,600,717	\$ 21,560,668	\$ 326,367,969	\$ 280,601,416	
LIABILITIES AND NET ASSETS										
Liabilities										
Accounts payable and accrued expenses	\$ 31,082,511	_		_	\$ 31,082,511	\$ 17,830,776	_	\$ 48,913,287	\$ 47,369,961	
Annuity obligation (Note 12)	_	_		_	_	925,192	\$ 525,223	1,450,415	1,443,476	
Loans payable (Note 4)	21,500,000	_		_	21,500,000	_	_	21,500,000	5,000,000	
Due to related parties (Note 1)				_	_	3,143,031		3,143,031	2,808,770	
Total liabilities	52,582,511	_		_	52,582,511	21,898,999	525,223	75,006,733	56,622,207	
Net assets (deficit) (Exhibit B) (Note 10)	(19,712,998)	148,653,448	\$ 6	83,623	129,624,073	100,701,718	21,035,445	251,361,236	223,979,209	
Total liabilities and net assets	\$ 32,869,513	\$ 148,653,448	\$ 6	683,623	\$ 182,206,584	\$ 122,600,717	\$ 21,560,668	\$ 326,367,969	\$ 280,601,416	

See independent auditor's report.
The accompanying notes are an integral part of these statements.

STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS

EXHIBIT B

Year ended December 31, 2003 (With Summarized Financial Information for the Year Ended December 31, 2002)

		Unrestrict	ted				Total			
	Operating Fund	Legacy Fund	Plant Fund	Total	Temporarily Restricted	Permanently Restricted	2003	2002		
Revenues, gains and other support										
United Jewish Communities	\$ 51,563,662	_	- 3	\$ 51,563,662	\$ 34,804,248	_	\$ 86,367,910	\$ 100,748,192		
Contributions	6,271,818	\$ 1,303,568	_	7,575,386	87,842,044	\$ 575,000	95,992,430	91,348,079		
Other income - exchange gains	244,959	54,500	_	299,459	_	-	299,459	358,669		
Investment income (loss)										
(includes unrealized gains of										
\$41,615,248 and realized losses of										
\$2,300,046 in 2003) (Note 6)	-	33,811,745	-	33,811,745	10,140,253	15,300	43,967,298	(27,325,398)		
Actuarial gain (loss) on annuity										
obligations (Note 12)	-	_	_	-	110,048	(529)	109,519	(108,587)		
Net assets released from restrictions										
(Note 10)	132,015,704		_	132,015,704	(132,015,704)					
Total revenues, gains and										
other support	190,096,143	35,169,813	_	225,265,956	880,889	589,771	226,736,616	165,020,955		
Other support										
Expenses (Exhibit C)										
Program services										
Relief and welfare	60,511,895	_	_	60,511,895	_	_	60,511,895	60,015,381		
Health services	34,678,003	_	_	34,678,003	_	_	34,678,003	36,922,098		
Services to the aged	20,794,916	_	_	20,794,916	_	_	20,794,916	11,631,530		
Jewish education and religious	15,882,683	_	_	15,882,683	_	_	15,882,683	16,726,284		
Education and manpower										
development	5,307,008	_	_	5,307,008	-	-	5,307,008	3,414,103		
Social development	35,135,574	_	-	35,135,574	_	_	35,135,574	31,721,326		
Multifunctional	13,443,325			13,443,325			13,443,325	12,627,525		
Total program services	185,753,404			185,753,404			185,753,404	173,058,247		
Supporting services	11,714,176	45,856 \$	106,799	11,866,831	_	_	11,866,831	12.020.076		
Management and general	2,100,024	105,988	11,867	2,217,879	_	_	2,217,879	1,954,962		
Fund raising	2,100,024	103,700	11,007	- Lincold Control				- 1,701,702		
Total supporting services	13,814,200	151,844	118,666	14,084,710			14,084,710	13,975,038		
Total expenses	199,567,604	151,844	118,666	199,838,114			199,838,114	187,033,285		
Change in net assets before other changes	(9,471,461)	35,017,969	(118,666)	25,427,842	880,889	589,771	26,898,502	(22,012,230)		
Other changes in net assets										
Reclassifications	-	3,593,983	_	3,593,983	(3,993,983)	400,000	_	_		
Transfer for operating fund program	7,270,000	(7,270,000)	_	_	_	-		_		
Cancellation of prior year's appropriations	483,525			483,525			483,525			
Change in net assets (Exhibit D)	(1,717,936)	31,341,952	(118,666)	29,505,350	(3,113,094)	989,771	27,382,027	(22,012,230		
	(17,995,062)		802,289	100,118,723	103,814,812	20,045,674	223,979,209			
Net assets (deficit) - beginning of year Net assets (deficit) - end of year					\$ 100,701,718					
(Exhibit A)	\$ (14,712,448)	\$ 148,653,448 \$	003,023	127,024,073	2 100,701,710	21,000,440	201,001,200	0 220,777,307		

See independent auditor's report.
The accompanying notes are an integral part of these statements.

STATEMENT OF FUNCTIONAL EXPENSES

EXHIBIT C

Year ended December 31, 2003 (With Summarized Financial Information for the Year Ended December 31, 2002)

	Program Services							
	Relief and Welfare	Health Services	Services to the Aged	Jewish Education and Religious	Education and Manpower Develop- ment	Social Develop- ment	Multi- functional	Total
Grants to local communities	\$ 1,460,808	\$ 5,783,515 \$	4,995,735	1,815,461	\$ 1,459,850	\$ 1,109,601	\$ 6,293,471	\$ 22,918,441
Cash assistance	4,611,960	_	_	22,400	_	_	47,860	4,682,220
Food and clothing to needy individuals	26,599,443	_	293,923	150,738	_	_	195,960	27,240,064
Health care and rehabilitation	2,141,180	3,996,512	219,218	_	_	209,089	47,860	6,613,859
Medical supplies	2,873,900	1,743,572	2,000	_	_	_	47,860	4,667,332
Religious, cultural and outreach programs	2,983	_	730	4,412,266	19,000	3,533,467	768,009	8,736,455
Education and scholarships	_	86,125	-	4,730,277	688,277	7,314,107	1,313,316	14,132,102
Training and communal workers	672,289	46,486	_	2,953,276	2,181,369	3,995,587	823,092	10,672,099
Occupancy, warehousing, repairs and equipment	635,120	233,174	3,855,592	190,483	27,562	3,750,992	1,834,223	10,527,146
Emergency assistance and relief	17,307,137	584,251	680,651	_	401,782	589,837	831,055	20,394,713
Home care and personal assistance	1,907,878	498,294	5,912,350	_	-	_	47,860	8,366,382
Social, recreational and communal organizations	668,273	20,948,928	3,679,633	50,798	56,250	12,606,323	471,096	38,481,301
Payroll, social security, benefits, and consultants	1,108,782	518,726	727,456	1,029,734	270,664	1,392,447	415,690	5,463,499
Travel	155,221	72,618	101,838	144,156	37,891	194,932	58,194	764,850
Telephone and fax	50,685	23,712	33,254	47,071	12,373	63,652	19,002	249,749
Conferences, media and public relations	73,669	34,465	48,333	68,417	17,983	92,515	27,619	363,001
Contracted services, supplies and other expenses	164,344	76,886	107,824	152,627	40,118	206,388	61,614	809,801
Interest and bank charges	-	_	-	_	_	_	-	_
Depreciation	-	_	_	_	_	_	_	_
Miscellaneous	78,223	30,739	136,379	114,979	93,889	76,637	139,544	670,390

See independent auditor's report.

The accompanying notes are an integral part of these statements.

Supporting S	ervices	То	tal
Management and General	Fund Raising	2003	2002
-	_	\$ 22,918,441	\$ 23,106,231
22 X -	P = =	4,682,220	4,928,796
_	4.00	27,240,064	26,150,098
_		6,613,859	6,885,416
-	C77 5-3	4,667,332	1,141,521
Gb	_	8,736,455	7,680,155
the s	-	14,132,102	10,987,164
_	_	10,672,099	17,051,428
\$ 1,191,060 \$	132,340	11,850,546	12,519,245
March 17	1000	20,394,713	11,651,479
1001		8,366,382	5,429,757
Mark -	_ 000 -	38,481,301	38,469,667
7,103,288	1,408,712	13,975,499	12,254,600
279,765	330,235	1,374,850	1,378,214
255,670	26,730	532,149	544,517
973,614	144,386	1,481,001	1,417,064
1,206,635	163,609	2,180,045	3,951,888
750,000	_	750,000	700,000
106,799	11,867	118,666	118,666

\$ 11,866,831 \$ 2,217,879 \$ 199,838,114 \$ 187,033,285

STATEMENT OF CASH FLOWS

EXHIBIT D

Years ended December 31, 2003 and 2002

		2003	_	2002
Cash flows from operating activities				
Change in net assets (Exhibit B)		27,382,027	\$	(22,012,330)
Adjustments to reconcile change in net assets to net				
cash provided (used) by operating activities				
Depreciation and amortization		118,666		118,666
Permanently restricted contributions		(575,000)		(3,009,977)
Permanently restricted investment income		(15,300)		(53,288)
Realized and unrealized losses (gains) on investments		(39,315,202)		31,991,307
Annuity contributions		,,,,		(69,823)
Accrual loss (gain) on annuity obligations		(109,519)		108,587
Decrease (increase) in assets		(,,		,00,007
Due from United Jewish Communities		578,473		(80,799)
Accounts and accrued interest receivable		(876,515)		(147,937)
Contributions receivable		(3,842,490)		4,035,394
Advances to communities, other receivables and other assets		(888,674)		(1,657,427)
Due from employees		6,000		6,000
Advances on account of future year's programs		9,740		9,202
Increase in liabilities		7,740		7,202
Accounts payable and accrued expenses		1,543,326		2,864,530
Accounts payable and accided expenses		1,343,320		2,004,550
Due to related parties		334,261	_	918,521
Net cash provided (used) by operating activities		(15,650,207)	_	13,020,626
Cash flows from investing activities				
Purchase of investments		(87,554,034)		(44,763,566)
Proceeds from sale of investments		70,805,088		51,149,500
Net cash provided (used) by investing activities		(16,748,946)	-	6,385,934
Cash flows from financing activities				
Repayment of loans		(5,000,000)	\$	(35,000,000)
Proceeds from loans		21,500,000		35,000,000
Proceeds from permanently restricted contributions		575,000		3,009,977
Proceeds from permanently restricted investment income		15,300		53,288
Proceeds from annuity contributions		_		146,378
Payment of annuity obligations		(243,599)		(368,651)
Proceeds from investment income subject to annuity obligations				
Proceeds from investment income subject to annuity obligations		360,057	-	9,591
Net cash provided by financing activities		17,206,758	-	2,850,583
Net increase (decrease) in cash and cash equivalents	-	(15,192,395)		22,257,143
Cash and cash equivalents - beginning of year		42,063,899	_	19,806,756
Cash and cash equivalents - end of year		26,871,504	\$	42,063,899
Supplemental disclosure of cash flow information				
Cash paid during the year for interest		386,292	\$	700,000

See independent auditor's report.

The accompanying notes are an integral part of these statements.

NOTES TO FINANCIAL STATEMENTS

NOTE 1 NATURE OF ORGANIZATION

The American Jewish Joint Distribution Committee, Inc. (JDC) was established in 1914 to channel funds being raised to aid Jews in Europe and Palestine. Today, nearly 90 years later, JDC is still serving as the overseas arm of the American Jewish Community, sponsoring programs of relief, rescue and reconstruction to meet Jewish needs around the globe.

The JDC is supported primarily by funds from United Jewish Communities and general contributions.

The JDC is related to the International Institute for the Study of Jewish Communities, Schusterman-JDC Support Foundation, the Center for the Advancement of Jewish Civilization, Inc., the Thalheimer Family-JDC Support Foundation, Inc. and the Center for Jewish Community Development, Inc. through common board control.

The JDC is a not-for-profit organization exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code.

NOTE 2 SUMMARY OF SIGNIFICANT **ACCOUNTING POLICIES**

Basis of presentation The financial statements are prepared on the accrual basis.

Cash and cash equivalents Cash and cash equivalents include investments in highly liquid instruments with maturities when acquired of three months or less.

Combined financial investments Combined in these financial statements are the following not-for-profit corporations related through common board control: The American Jewish Joint Distribution Committee, Inc., Center for Advancement of Jewish Civilization, Inc. and The Center for Jewish Community Development, Inc. All intercompany transactions and balances are eliminated in the combined financial statements.

Appropriations Appropriations for grants are expensed in the year authorized.

Exchange rates The U.S. dollar equivalents of the local currencies were calculated either at the actual rates of exchange or at an average of the rates during the year.

Estimates The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Summarized financial information for 2002 The financial statements include prior-year summarized comparative information in total, but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with accounting principles generally accepted in the United States of America. Accordingly, such information should be read in conjunction with JDC's financial statements for the year ended December 31, 2002, from which the information was derived.

Investments Investments are stated at fair value as follows:

Publicly traded securities held by the JDC

- Market value

Limited partnership investments which are invested by the limited partnerships in publicly traded securities

- Market value

Fixed assets Fixed assets are stated at cost. Depreciation and amortization are recorded on the straight-line method over their estimated useful lives. Leasehold improvements are amortized over the term of the lease. Depreciation and amortization are not recorded in the year of acquisition.

Functional expenses The costs of providing services have been summarized on a functional basis. Accordingly, certain costs have been allocated among the programs and supporting services for which the costs have been incurred.

Promises to give Unconditional promises to give that are expected to be collected within one year are recorded at net realizable value. Unconditional promises to give that are expected to be collected in future years are recorded at the present value of their estimated future cash flows. The discounts on those amounts are computed using risk-free interest rates applicable to the years in which the promises are received. Amortization of the discounts is included in contribution revenue. Conditional promises to give are not included as support until the conditions are substantially met.

Contributions Unconditional contributions are reported as either temporarily or permanently restricted support if they are received with donor stipulations that limit the use of the donated assets. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified as unrestricted net assets and reported in the statement of activities as net assets released from restrictions.

NOTE 3 RETIREMENT PLAN

The JDC has a noncontributory defined benefit pension plan covering its New York staff and overseas foreign service personnel. Prior service cost has been fully funded. The JDC's policy is to fund pension cost accrued. As of January 1, 2003, there were 215 participants.

The following table set forth the plan's funded status as of December 31, 2003:

Benefit obligation Fair value of plan assets	\$ (16,601,512) 14,687,064
Funded status	\$ (1,914,448)
Accrued pension benefit cost	\$ 2,590,026
Employer contribution Benefits paid Net periodic pension cost	\$ 1,854,757 1,012,164 1,145,069

Assumptions in the accounting were as follows:

Weighted average assumptions	
Discount rate	7.75%
Expected return on plan assets	7.50%
Rate of compensation increase	5.00%

NOTE 4 LOANS PAYABLE

JDC has a credit line with Bank Leumi Trust Company of New York of \$15,000,000. JDC will pay interest on the outstanding balance at .4% above the LIBOR rate. The outstanding principal balance at December 31, 2003 is \$-0-

JDC has a credit line with JP Morgan Chase of \$17,500,000. JDC will pay interest on the outstanding balance at .4% above the LIBOR rate. The outstanding principal balance at December 31, 2003 is \$-0-.

JDC has a revolving credit line with Merrill Lynch, Pierce Fenner and Smith, Inc. JDC will pay interest on the outstanding balance based upon the calculation of overnight federal funds, treasury bills and LIBOR. During 2003, the interest rate varied between 1.78-1.85%. The outstanding balance at December 31, 2003 was \$21,500,000. As of June 8, 2004, JDC borrowed an additional \$22,900,000.

JDC has pledged unrestricted investments at December 31, 2003 with a market value of approximately \$33,000,000 for the above mentioned loan and lines of credit as collateral.

NOTE 5 LEASE COMMITMENTS

JDC is committed under a lease for office space that will expire December 31, 2010. Minimum rental commitments under the terms of the lease are as follows, subject to adjustments for escalation.

2004	•	720,019
	D.	
2005		737,599
2006		737,599
2007		755,179
2008		755,179
2009		772,759
2010	_	772,759
	\$	5,251,093

The rent expense for the year ended December 31, 2003 was \$759,156.

NOTE 6 INVESTMENTS

	2003	2002
U.S. Government obligations State of Israel bonds Corporate bonds Common and preferred stocks Mutual funds	\$ 74,351,194 4,141,416 405,520 59,896,901 95,240,569	\$ 70,152,735 4,039,811 405,120 43,285,076 71,949,214
Limited partnership investments in publicly traded securities	31,773,767	20,886,592
	\$ 265,809,367	\$ 210,718,548
Investment income		
Interest and dividends Unrealized gain on investments Realized loss on investments	\$ 5,232,911 41,615,248 (2,300,046)	
Investment fees	44,548,113 (580,615)	
Total investment income	\$ 43,967,298	

NOTE 7 CONCENTRATION OF CREDIT RISK

Financial instruments which potentially subject the JDC to a concentration of credit risk are cash accounts with major financial institutions in excess of FDIC insurance limits. These financial institutions have strong credit ratings and management believes that credit risk related to these accounts is minimal.

NOTE 8 FIXED ASSETS

	Accumulated Depreciation					
	Cost	Am	and ortization		Net	Estimated Useful Life
Leasehold improvements Furniture and equipment	\$ 655,249 265,706	\$	131,050 106,282	\$	524,199 159,424	10 years 5 years
Total	\$ 920,955	\$	237,332	\$	683,623	

NOTE 9 FAIR VALUE OF FINANCIAL INSTRUMENTS

The following methods and assumptions were used by JDC in estimating the fair value of its financial instruments:

Cash and cash equivalents
The carrying amount reported in the balance sheet approximates fair value because the instruments are liquid in nature.

Time deposit in Israel The carrying amount reported in the balance sheet approximates fair value due to their short-term nature.

Investments The fair value is based upon quoted market prices.

Contributions receivable The fair value is estimated by discounting the future cash flows using a risk-free rate.

Due from employees The carrying amount reported in the balance sheet approximates fair value because the interest rate is similar to rates currently offered.

Annuity obligations The fair value is estimated by discounting future cash flows using rates currently offered.

Loans payable The carrying amount reported in the balance sheet approximates fair value because JDC can obtain similar loans at similar terms.

	-	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Cash and cash equivalents	\$	26,871,504	\$ 26,871,504	\$ 42,063,899	\$ 42,063,899
Time deposit in Israel		9,493,702	9,493,702	8,520,373	8,520,373
Investments		265,809,367	265,809,367	210,718,548	210,718,548
Contributions receivable		15,736,090	15,736,090	11,893,600	11,893,600
Due from employees		284,500	284,500	290,500	290,500
Annuity obligations		1,450,415	1,450,415	1,443,476	1,443,476
Loans payable		21,500,000	21,500,000	5,000,000	5,000,000

2003

2002

NOTE 10 TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

Temporarily restricted net assets at December 31, 2003 and 2002 are available for:

	2003	2002
Relief and welfare	\$ 24,679,373	\$ 22,404,299
Health services	6,117,866	7,884,265
Services to the aged	10,877,662	8,284,135
Jewish education and religious	6,793,216	8,481,621
Education and manpower	10,290,124	8,116,359
Social development	13,255,044	14,585,893
Multifunctional	27,299,965	32,779,819
For periods after December 31	1,388,468	1,278,421
	\$ 100,701,718	\$ 103,814,812

During 2003 and 2002, temporarily restricted net assets were released from restrictions by incurring expenses satisfying the following restricted purposes:

2003		2002
\$ 49,606,172	\$	45,647,981
29,575,934		32,855,233
13,639,831		6,342,656
5,754,457		4,126,662
2,644,817		1,450,811
21,439,797		22,039,062
9,354,696		6,648,343
\$ 132,015,704	\$	119,110,748
\$	\$ 49,606,172 29,575,934 13,639,831 5,754,457 2,644,817 21,439,797 9,354,696	\$ 49,606,172 \$ 29,575,934 13,639,831 5,754,457 2,644,817 21,439,797 9,354,696

Permanently restricted net assets at December 31, 2003 and 2002 are restricted to investment in perpetuity, the income from which is expendable to support:

	2003	2002
Relief and welfare	\$ 4,427,362	\$ 4,427,362
Services to the aged	1,780,737	1,780,737
Jewish education and religious	100,000	100,000
Education and manpower	250,000	250,000
Multifunctional	13,985,599	12,995,299
	20,543,698	19,553,398
Annuity trust agreements which, upon expiration, will become		
permanent endowments	491,747	492,276
	\$ 21,05,445	\$ 20,045,674

NOTE 11 CONTRIBUTIONS RECEIVABLE

All unconditional contributions receivable have been recorded at present value. Those receivables that are due in more than one year have been discounted to their present value. The receivables are due as follows:

2004	\$ 6,441,275
2005	4,354,064
2006	2,848,886
2007	2,221,256
2008	767,200
Thereafter	395,000
	17,027,681
Less discount to present value	(1,191,591
Less allowance	(100,000)
Present value of contributions	
receivable	\$ 15,736,090

NOTE 12 CHARITABLE REMAINDER TRUSTS

The American Jewish Joint Distribution Committee's investments include funds subject to charitable remainder trust agreements. Contribution revenues for charitable remainder trusts are recognized at the date the agreement is established, net of the liability recorded for the present value of the future payments to be made to the respective donors and/or other beneficiaries. The present value of payments to beneficiaries of charitable remainder trusts is calculated using a 6% discount rate. Gains or losses resulting from changes in actuarial assumptions and accretions of the discount are recorded as increases or decreases in the respective net asset class in the statement of operations and changes in net assets. The present value of the trusts is allocated to the temporarily and permanently restricted net asset classes as follows:

Temporarily restricted \$ 1,388,468 Permanently restricted \$ 491,747

The fair market value of the investments of the trusts totaled \$3,330,630 at December 31, 2003.

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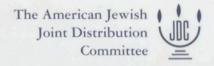
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JDC World Map



Concept and Design Ideas On Purpose

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