"ONE PEOPLE, ONE HEART..."
Rashi, Exodus, 19:2

The American Jewish Joint Distribution Committee, Inc.

1996 Annual Report
with 1997 Program Highlights
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Cover Photo: At the Jewish Sunday School in Sofia, Bulgaria, December 1996.

Photo: Roy Mittelman
In August 1914, Henry Morgenthau Sr., then United States 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 shortly thereafter, in November, the American Jewish Joint Distribution Committee 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, over 80 years later, JDC is still serving as the overseas arm of the American Jewish community, sponsoring programs of relief, rescue, and reconstruction, and fulfilling its commitment to the idea that all Jews are responsible for one another and that “To save one person is to save a world” (Mishna, Sanhedrin 4:5).

The number of people aided by JDC since 1914 reaches into the millions. There has been a JDC presence at one time or another in more than 85 countries on every continent. Since 1939, support for JDC’s activities has come primarily from the United Jewish Appeal (UJA), which in turn receives its funds from campaigns conducted in 639 American communities. When men and women contribute to UJA/Federation campaigns in 189 federated communities and to UJA campaigns in the 450-member Network of Independent UJA Communities, they support humanitarian work at home, in Israel, and around the world. JDC also receives funds from World Jewish Relief (U.K.), from Canadian Jewry, from the United States government, and from a number of foundations and international organizations.

For over 80 years, JDC has been working to meet Jewish needs around the globe. In Eastern European countries struggling with vast economic and political changes, JDC today provides life-sustaining assistance to elderly and infirm Holocaust survivors, even as it continues to help young and old renew their Jewish heritage. In the former Soviet Union, JDC is helping to rebuild the Jewish communal infrastructure and nourish the quest for Jewish knowledge. It has been part of the U.S. government’s non-sectarian program of food assistance to the former Soviet Union and has also been distributing food packages to and helping establish welfare programs for the neediest members of the Jewish community. In Africa and Asia, JDC helps dwindling Jewish communities maintain essential services for their elderly and provide their children with a Jewish education. In Latin America and in Western Europe, the emphasis is on community development and technical assistance. In Israel, JDC is helping the country absorb its newest immigrants while continuing to enrich the lives of the disadvantaged and improve the quality of services for the aged and the disabled. Through the JDC-International Development Program and the “Open Mailbox” campaigns, JDC also enables the American Jewish community to provide non-sectarian disaster and development assistance worldwide.

JDC today continues to function as a vital instrument of American Jewry, reaching out to Jewish communities in distress and improving the quality of Jewish life around the world.
by Jonathan W. Kolker, President and Michael Schneider, Executive Vice-President

As the text of this Annual Report makes clear, JDC today continues to play a role vital to Jewish life and Jewish lives in 59 countries around the globe. The fundamental political changes that have transformed our world in recent years have enabled world Jewry to ensure that there is no place left in the world today from which Jews cannot be helped to leave. Thus, over the past two decades, major progress has been made on the “Rescue” aspect of JDC’s mission — at least with regard to those Jewish communities traditionally referred to as “communities in distress.” Ironically, these same political changes have unleashed ethnic and national conflicts that have periodically put other Jewish communities in danger—the tiny Jewish population remaining in Albania being the most recent example—and called forth a variety of responses from JDC, the government of Israel, and the Jewish Agency.

In planning for the fast-approaching year 2000 and beyond, we must be mindful of the fact that, in addition to maintaining JDC’s emergency response capability, for the foreseeable future there is still much work to be done on JDC’s continuing mission. The former Soviet Union has become the last great frontier of the Jewish people. Massive aid is required to continue the enormous endeavor under way there to restore Jewish communal life, resuscitate Jewish knowledge, and feed the elderly Jewish poor.

JDC’s welfare activities in the former Soviet Union, which are amply described in this Report, have served as a springboard for communal development even as they have brought aid and comfort to thousands of lonely, aging Jews who have survived the Holocaust and the rigors of Communism only to find themselves hungry and destitute in a world they no longer understand. And while this communal development has grown increasingly sophisticated, with newly trained professionals and community volunteers staffing social service organizations and regional networks, those whom we are helping are just the tip of the iceberg.

JDC was warned when it first undertook these welfare activities that they can easily become all-consuming, and this has increasingly proved to be the case. For the more our team of expatriate and local professionals has extended its reach, the greater are the needs it has uncovered. Generous funding from the Conference on Jewish Material Claims Against Germany (the Claims Conference) is making possible the establishment of new welfare organizations that will benefit victims of Nazi persecution in various areas of the former Soviet Union. The food packages, medical help, special equipment, and home care these organizations will provide will make a real difference in the lives of elderly Holocaust survivors who have never received any form of restitution for their suffering.

As it has done for other communities in Eastern Europe, JDC provided technical help with the application process, but it is well
aware that other local communities who do not qualify for Claims Conference funds are equally deserving of aid and attention. JDC has been struggling to deal with these needs for we cannot turn our backs on these Jews, no more than we can abandon our long-standing commitment to the aging Holocaust survivors of Central and Eastern Europe.

Some would suggest that JDC focus all its energies on welfare. But we cannot—no, we dare not—lessen our parallel involvements in community development and in Jewish educational and cultural activities in the former Soviet Union, lest we consign another generation there to Jewish oblivion. For although what we and others have achieved to date is impressive, it is only a beginning. Untold numbers of Jews in the former Soviet Union remain untouched by the Jewish renaissance; to reach them before their already tenuous connections to Judaism are completely broken is a challenge that JDC—and world Jewry—simply cannot afford to abandon.

In Central and Eastern Europe, JDC’s actions over the past year were much affected by the different economic conditions prevailing in various countries throughout the region. The plummeting economies in Bulgaria and Romania generated emergency needs among the elderly Holocaust survivors whom JDC helps to sustain as well as among younger members of the Jewish population, particularly families with small children. Increasing support payments for the elderly, providing special heating grants and packages of food and clothing, and supplying fruits and vitamins to ward off deficiencies in the children were among the measures taken by JDC to help these Jews cope with their very real struggle for daily existence.

Elsewhere in this region, wherever the market economy has taken hold, JDC has been helping Jewish communities work toward eventual self-sufficiency by reclaiming confiscated properties and tapping new local sources of support. As individual prosperity grows in the course of time and communal assets gain in value, JDC should be able to reduce its input accordingly, moving ultimately to the kind of technical assistance role that it currently plays in Western Europe and Latin America. Meanwhile, even in countries like Hungary, which has one of the strongest economies in the region, prosperity is not being felt across the board, with price rises and subsidy cuts making life particularly difficult for pensioners. JDC continues to sustain those elderly Jews who are in greatest need, and it worries that here, too, there are many more individuals who now require some form of social assistance.

To meet these and other needs, JDC has been working to inculcate a new spirit of voluntarism in communal endeavors in Eastern Europe, rekindling traditional feelings of mutual responsibility that lay dormant during the Communist era. In another example of the transfer of expertise that has become a JDC hallmark, the hasadim or welfare organizations developed with JDC help over the past few years in the former Soviet Union are now serving as models for similar efforts throughout this region. JDC has also been encouraging increased local support for a variety of Jewish cultural and religious programs critical to the continued blossoming of Jewish identity, and it has begun to form new partnerships with those who are engaged in similar tasks.

Israel remains the wellspring for much of the technical assistance that JDC has been able to offer to Jewish communities throughout the Diaspora, expertise derived from our abiding commitment to the fullest development of the Jewish state. JDC’s research and development experience in Israel in the fields of services for the aged, for those with disabilities or special needs, and for children- and youth-at-risk is welcomed by both national and local authorities of all political persuasions because of our track record as well as our apolitical, nonpartisan approach.

JDC continues to pursue strategic interventions to generate systemic change in dealing with some of Israel’s toughest social problems. In recent years, children and youth have become an increasing focus of JDC’s work, whether it is efforts to aid the disadvantaged and maximize their potential or to bring the long-neglected problem of children-at-risk to public attention. JDC has also maintained its commitment to Israel’s Ethiopian-born citizens and its special efforts to facilitate their upward mobility and successful integration. It is fully aware that despite the progress that has been made, the government and all those working toward this goal have a complicated road ahead of them.

In North Africa, JDC remains a reservoir of support for shrinking Jewish populations,
helping to maintain Jewish education and other essential communal services. A series of hard-working expatriate staff members and volunteers enabled JDC to make important progress in India over the past few years, helping to establish a variety of informal Jewish educational and cultural activities that have reinvigorated the community. These were taken over entirely last fall by local JDC staff members and community workers whom we have helped to train, in further testament to the success of our efforts. As the aliyah of Yemen's dwindling Jewish population continues, JDC remains responsible for coordinating departure arrangements, and it is grateful to World Jewish Relief (U.K.) for its financial support.

The provision of technical assistance, help with training efforts, and the development of new community programs characterize JDC's activities both in Western Europe and in Latin America. In Argentina, JDC helped form a new coalition last fall to respond in a coordinated way to the deteriorating economic status of many members of the Jewish middle class; it has also supported the establishment of a network of community volunteers and self-help programs. Federations throughout the United States sponsored study missions to Cuba this past year. Participants were universally impressed by the extent to which this Jewish community has literally come back to life, aided by JDC's efforts to promote communal development and the reestablishment of Jewish culture and religion, as well as by its help in meeting basic human needs.

JDC's international development program remains a source of pride, with projects in China, Cuba, Eastern Europe, and the Middle East continuing to benefit from our ability to leverage JDC seed money with funds secured from the U.S. and other governments, international agencies, private foundations and donors, and the general public. Recent efforts to provide much-needed medical assistance to Rwandan refugees have once again provided the American Jewish community with the opportunity to respond to critical humanitarian needs.

JDC Board members participated last year in a variety of study missions to JDC's areas of operation, from Kiev to Casablanca. In addition to providing a view of JDC programs that no written report can equal, these missions serve to encourage our field staff and are an important indication to the communities visited—especially those in distant places or in areas of tension—of JDC's continuing concern.

JDC's global operations are made possible by the generous support it receives from the American Jewish community through the United Jewish Appeal. UJA provided JDC with nearly $68 million last year toward its 1996 budget of $69,982,000. Additional funds were received for various programs from the United States government, from charitable foundations and private donors, from other governments and international organizations, from Canadian Jewry, and from World Jewish Relief (U.K.).

JDC coordinates its activities with the Jewish Agency, ORT, and other field organizations. We have established a new, closer partnership with individual Federations across the continent and we are in the midst of an ongoing series of meetings and consultations with Federation leaders. We continue to respond to the increasing number of requests for JDC speakers from individual Federations, and we are determined to do everything possible to support the annual campaign by bringing the JDC story home to every American Jewish community.

JDC values its close relationship with the United Israel Appeal, UJA, and the Council of Jewish Federations. We are confident that the emerging new operating partnership between the latter two organizations will serve to strengthen our community and reaffirm American Jewry's abiding concern for the needs of our people overseas.

We count ourselves fortunate indeed to have had Ambassador Milton A. Wolf at the JDC helm at a time when his diplomatic skills and expertise were invaluable in dealing with the world at large as well as with our own Jewish polity, and we look forward to having his continuing advice as JDC's new Chairman of the Board. We are delighted to be working with a lay leadership and a professional staff whose outstanding caliber and untiring dedication to the task at hand have reaffirmed JDC's longstanding commitment to excellence in all it does for Jews and for Jewish communities around the world.
ID( Hoard Member Richard Spiegel and his wife, Judith, get a taste of computer learning with students in the New Educational Environment program at Comprehensive High School Dalet in Beersheba. Their visit was part of a June 1997 study mission led by Israel Committee Chairman Eugene Ribakoff.

**JDC's Objectives**

◆ To provide new hope and opportunity to Israel's most disadvantaged citizens.

◆ To help Israel address its most urgent social challenges by serving as a force for improvement, innovation, and reform.

◆ JDC-Israel's priorities include addressing the problems of:
  * Children and youth;
  * People with disabilities;
  * Vulnerable immigrant groups;
  * The elderly.

◆ A second focus is on strengthening basic public services through:
  * Public-sector management training;
  * Strengthening governance and citizen involvement at the local level;
  * Applied social research—the JDC-Brookdale Institute and the Center for Social Policy Studies;
  * Cultivating philanthropy and a stronger voluntary sector.

**Is rael**

| Total Population: | 5.8 million |
| Jewish Population: | 4.7 million |
| JDC Appropriation: | $22,587,700 |
Israel is changing—and JDC-Israel is changing with it. As Israeli society becomes more pluralistic and its centers of power more dispersed, JDC-Israel is striving to meet new challenges with a budget allocation that has decreased in real terms.

What remains unchanged is JDC's commitment to helping society's most vulnerable members. Our mission is to improve the social services, so that every Israeli—whether an abused child, a wayward youth, an elderly or disabled person, or an immigrant struggling to adjust to a new environment—has the best possible chance in life. True, JDC's programs reach out and touch individual people and even turn their lives around, but their long-term value lies in their ability to show what can be done to improve the effectiveness of an entire social or educational system. In fact, for JDC, a project is only considered successful when our partners take it over and it becomes an integral part of the country's social service fabric.

To bring about lasting change, JDC has been stressing the concepts of social responsibility—not only by the government, but by communities, private businesses, and individuals—and accessibility—to the information, services, places, and technology that people need to live their lives to the fullest. JDC's vision is of an inclusive society that both empowers those who need help to help themselves and encourages the strong to care for the weak. JDC, therefore, invests considerable effort in promoting philanthropy and helping social service managers to be more caring, flexible, and efficient.

Protecting Israel's Children

Each year an estimated 16,000 children in Israel are known to be victims of abuse or severe neglect; nevertheless, the issue of children-at-risk remained low on the public agenda for too long. Recognizing the need for a holistic approach to the problem, JDC-Israel's work on behalf of neglected and abused children and their families emphasizes prevention and the creation of a responsive, all-encompassing community service net. JDC's efforts have gained public recognition and helped to focus much-needed attention on this issue. An official partnership between JDC and the government is likely to be established to safeguard the welfare of the nation's children and youth.

Some 10,000 Israeli children in need of protection have been removed from their homes and placed in residential care facilities that are often far from home, family, and friends. Those caring for the children have little or
no contact with the parents, nor with any welfare service dealing with the families. As a result, many of these children grow up with no experience of normal family life and are likely to perpetuate the problem when they become parents themselves.

JDC has developed a model residential facility which serves children in their own familiar community. The long-term care this new facility offers is part of a comprehensive program of intervention for the whole family; it involves the facility’s staff as well as such relevant agencies as the child’s school or kindergarten and municipal welfare services. This model residence, the “Thanks to Scandinavia Home for Children,” was opened in Lod with assistance from the Rashi Foundation, the Sperling estate, and UJA-Federation of New York, and it will be widely replicated over the next few years.

Although major policy and budgetary decisions are made at the national level, children and their families are treated locally, and it is here that JDC has directed its efforts. Comprehensive Community Planning (CCP), pioneered by JDC in Haifa and Beer-sheba, has brought together those responsible for planning and providing municipal services to children and youth to ensure more effective coordination, shared responsibility, and a pooling of resources among the various agencies. Master plans have been published in both cities, and the CCP teams’ recommendations are being implemented. As one social worker in Haifa observed, “Before, we were all working hard in different channels but with little or no sharing of information. Now we’re cooperating in planning new services.”

In addition to continued coordination, the CCP teams will maintain a network of community-based services, adding new multi-dimensional programs as needed. They will also provide appropriate help to special groups like new immigrants and minorities and work to increase public and professional awareness of the problem. CCP was adopted in two more towns in 1996; other localities have expressed interest; and the Ministry of Labor and Social Affairs is actively supporting the concept.

JDC has also developed a nationwide network of four emergency centers for abused or severely neglected children and their families. Their innovative approach combines an emergency refuge for the children with diagnostic and outpatient treatment for them and for their families. The Jerusalem and Tel Aviv centers moved to permanent locations in 1996 with the help of the Charles and Lynn Schusterman Family Foundation of Tulsa, the Deutsch Foundation of New York, the Scheuer Foundation of New York, New York UJA-Federation, the Jerusalem Foundation, the Rosenfeld family of London, England and Ignatz Bubis of Germany.

Upgrading the skills of professionals in the field is another vital aspect of JDC-Israel’s work. Achievements in 1996 included the publication of dictionaries of professional terms to ensure the use of a common terminology and the development of kits for hospital child abuse teams; customized courses were also held for public prosecutors, for therapists dealing with children of drug abusers, and for child protection officers. JDC’s annual Fellows Program promotes professional leadership in this area.
Maximizing the Potential of Israel's Youth...

Some 25,000 Israeli youth—nine percent of all 14- to 18-year-olds—have dropped out of school, while another 40,000 are in remedial classes and classified as underachievers, or in low-level vocational schools. New immigrant youth, too, face difficulties adapting, and an estimated 5,000 to 7,000 have already given up. In the Arab sector the problem is graver still, with the dropout rate in some places reaching 55 percent, a figure incompatible with social justice in a democracy.

Social and emotional difficulties, not lack of ability, are usually at the root of the problem, and sensitive intervention can help these students reach their true potential. By recognizing the importance of such timely intervention, the programs JDC-Israel has developed and helped disseminate are changing the way the educational system meets the needs of marginal and disadvantaged youth.

These programs began several years ago with the ground-breaking Mifne ("turnabout") project, which returns dropouts to school or work. Today, the focus is on preventing the dropout phenomenon before it arises, and JDC-Israel has developed an effective program, the New Educational Environment (NEE), to motivate youngsters to stay in school.

In an NEE, a group of teachers, working closely in a supportive team, tailors the educational environment to each student's needs with a customized learning program that evolves as the student progresses. The physical environment is student-friendly, technologically-rich, and flexibly designed to allow a variety of group and individual learning situations.

NEEs today are helping both veteran and immigrant youth and Jewish and Arab youngsters in some 35 junior high, comprehensive high, and vocational training schools. And the program is expanding: system-wide training teams are working with the Ministry of Education, and partnerships have been created with the Ministry of Labor and Social Affairs, the Amal school network, and local councils. Implementation of NEEs in Beersheba has been assisted by Edythe Roland Grodnick of PRINCIPLES OF OPERATION

- Non-political: As an American-based organization, JDC-Israel is strictly non-political.
- Nationwide Change and Reform: JDC-Israel focuses on multi-year, multi-dimensional approaches to social problems. By combining demonstration programs, manpower training, applied research, and the dissemination of proven innovations, it is a force for nationwide change and reform.
- Partnerships: Accepted and recognized as an honest broker among differing interests, JDC-Israel develops strategic partnerships among national ministries, local governments, voluntary associations, and the private sector.
- Innovator and Catalyst: JDC-Israel helps organizations develop new and improved policies and programs based on its intensive research, and it ensures that models proved successful are broadly disseminated.
- Cutting Edge: JDC-Israel addresses the toughest issues challenging Israel's social fabric.
- Sharing: JDC-Israel possesses a wealth of expertise in addressing social challenges, which it shares with communities in Israel, the Diaspora, and the non-Jewish world.
- In-and-Out: JDC-Israel always works with partners who eventually take over and continue successful projects. It does not operate any programs or services on a long-term basis.
- Leverage: The close to $22.6 million which JDC invested in its programs in Israel last year was matched by $51 million from local partners, producing a total budget of nearly $73.6 million.

1996 Annual Report
MetroWest, NJ and by the Chlore Foundation, and in the Arab sector by the Stella and Charles Guttman Foundation.

JDC-Israel is also helping to transform the Youth Protection Authority's rehabilitation facility by developing a continuum of treatment: a secured unit where the hardest cases begin rehabilitation; a controlled unit where they continue the process; and a half-way house for those returning to the community. In 1996, the treatment and learning facility for the controlled unit was inaugurated, the half-way house was opened, and construction began on the secured unit, the last piece needed to complete the continuum.

Only 25 percent of the more than 60,000 engineers who have arrived from the former Soviet Union in recent years, for example, have found employment appropriate to their skills. For those with jobs far below their potential, JDC initiated professional upgrading programs in conjunction with the Sacta Foundation; these will continue in 1997, in cooperation with the Ministry of Absorption, ORT, employers, and other sources.

Between 1990 and 1995, 121,000 Jews aged 45 to 64 arrived from the former Soviet Union, and about 15,000 more enter the country each year. JDC-Israel developed local employment programs for this target population; although these are now winding down, they were the impetus for a national government program which is encouraging employers to provide on-the-job retraining to older immigrants.

Since the JDC initiative establishing Israel's first 12 Small Business Development Centers, the number of centers has grown to 32, and responsibility for their operation has passed to the government. JDC's involvement in this area, now largely consultative, is focused on those groups having particular difficulty realizing their potential, with customized entrepreneurship courses developed for women; single parents; immigrants from Syria, Ethiopia, and the Caucasus Mountains; people with physical disabilities; and the ultra-Orthodox. A course in the construction industry was provided for immigrants last year with support from the Baron De Hirsch Foundation.

### Accessibility:
The Key to an Inclusive Society

Central to its drive to make Israeli society as inclusive as possible, JDC-Israel seeks to create ever-expanding opportunities for those with physical and mental disabilities to participate in mainstream life. To this end, JDC-Israel and its partners have made both physical accessibility and access to information, services, technology, and suitable housing a major focus of their work.

JDC-Israel has begun developing a range of physical accessibility models suitable for use in different communities nationwide. Five cities have been selected as prototypes.

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**...As Well as the Talent in its Workforce**

For many talented, industrious people in Israeli society, finding suitable work is difficult and frustrating. To enable them—and the country—to benefit from their abilities,
Using features like ramps, amplified public telephones, and bells on traffic lights, all public places in these cities will be made accessible to the disabled.

Meanwhile, JDC’s project to improve access to recreational sites continues. Work focused last year on the Israel Museum and the Jewish Quarter of Jerusalem’s Old City. In 1997, the goal is to make the antiquities in Beit She'an and the popular stalactite cave near Beit Shemesh more accessible to the disabled.

In employment, too, JDC has been concentrating on programs with national potential. Through one JDC-supported project, young adults with developmental disabilities have become gainfully employed for the first time in their lives. Working for a recycling company, their productivity levels have surpassed all expectations, including their own. This project is now being duplicated in other locations.

Another JDC-assisted program is helping students at the university level cope with their disabilities.

JDC is also working to make housing solutions available to disabled adults that will permit them to live as independently as possible. New model apartments are being developed that will enable people with severe physical disabilities to be semi-independent.

And, building on the success of recent projects integrating those with disabilities into regular community center activities, JDC-Israel is helping to develop a master plan to expand such model programs to 171 community centers nationwide. Thanks to JDC’s work in developing technologies that improve the quality of life for the disabled, blind Israelis need no longer go abroad to obtain guide dogs; such dogs are now being trained in Israel itself.

As the emphasis in mental health care shifts to out-patient treatment, more people with mental illness are moving into the community, increasing the demand for services. In other Western countries such people have often become homeless. JDC is working to create a social support system for these individuals and helping the leaders of a new mental health consumer movement learn to voice their concerns effectively.

The utilization of community mental health services, children and adolescents at-risk for behavioral disorders, and various aspects of psychological adjustment in immigrants were among the subjects studied in 1996 by the Falk Institute for Mental Health and Behavioral Studies—a research arm of JDC-Israel. The Institute’s research activity will continue in 1997 within the framework of a partnership to be established with the Jerusalem Mental Health Center.

**Technology: Opening Doors for the Disadvantaged**

JDC is on the cutting edge in the use of information technologies to serve the disadvantaged. Its pioneering programs include the use of computers in psychiatric rehabilit-

In an important venture to assist under-achieving youth and those with developmental disabilities or other special needs, JDC-Israel formed a partnership with FEGS (Federation Employment and Guidance Service), a member agency of New York UJA-Federation, to disseminate translated and modified Mifne Learning Units in the United States. The units, which were...
broadly disseminated in Israel last year, were used in 20 rehabilitation settings for mentally ill adults; in 1997, they will be widely distributed in the United States. An Arabic version is in progress for use in Israel, Egypt, and Jordan.

Other partnerships are being created with organizations in Israel eager to utilize JDC-Israel's Information Center. Its frequently-accessed databases provide information on services for the elderly, accessibility and services for individuals with disabilities, and out-of-home placements for children.

**Helping Ethiopian Jews Forge the Tools for Success**

JDC-Israel maintains its special commitment to the Ethiopian community with a range of programs to help this immigrant group integrate into mainstream society and advance in vital areas. JDC is leading a broad-based effort to cultivate the immigrants' feelings of self-reliance and promote community leadership. Activities in 1997 will focus on developing activism and voluntarism, encouraging higher education for the younger generation, supporting individuals with special talents, and promoting entrepreneurship and advancement within the workforce.

Over the past few years, JDC has directed considerable energy to facilitating the integration of Ethiopian Jews moving from mobile home sites into permanent communities. It developed social programs which have provided information about services and rights, and it established clubs for the elderly and a project fostering neighborly relations. Last year, JDC responded to an emerging problem of Ethiopian youth-at-risk by developing a special outreach program; this will be expanded in 1997. For those who remained in the mobile home sites—usually the weakest of the immigrants—JDC continued to provide much-needed life-skills training.

Ethiopians often constitute 30 to 50 percent of the student body in a given school, presenting difficulties for those who must cope with their wide range of skills and achievement levels. JDC-Israel's comprehensive program is helping schools meet this challenge by raising the children's educational levels, facilitating their families' social integration, and improving the proficiency and effectiveness of both teachers and principals. Over a third of these students, for example, had been reading well below grade level. A breakthrough remedial reading program developed by JDC has enabled 90 percent of them to catch up. The Ministry of Education is providing major financing for this project, which has potential for all underachieving students, and the Zusman family of Dayton is supporting its replication in Ofakim.

JDC has also developed cross-cultural training programs for staff, special kits to improve students' cognitive skills, and a Big Brother program in which Ethiopian university students mentor Ethiopian schoolchildren. To promote access to the higher education essential for the community's advancement, JDC has steered 400 bright pupils into elite boarding schools, provided scholarships to newly-discharged soldiers, and, together with the Bader Foundation, developed special academic preparatory courses. To facilitate upward mobility, JDC developed entrepreneurship training programs and courses to help women enter the workforce. It also helps young Ethiopians move to thriving rural communities. Uzi, a policeman who moved from a crowded, noisy apartment in Afula to a villa in a select Galilee moshav commented, "My children have better opportunities here. My brother said we were crazy, leaving town for a hilltop. Now, he wants to move here too!"

Another JDC-Israel program prepares Ethiopian immigrants for army service, a crucial element in their integration into Israeli society. The program follows their progress, guides their of-
cers about cultural differences, and eases the demobilized soldiers’ return to civilian life.

Health education is another significant focus for JDC. In one program supported in part by the Engelberg Foundation, Ethiopian counselors provide information about women’s health and family planning issues as well as communicable diseases. In another important project, Ethiopian case managers at local health offices provide assistance to HIV carriers; they also provide information on disease prevention and are helping to modify the behavior of hospital staffs and other health care professionals. For youth, a pilot program on sexual responsibility will be expanded in 1997.

As part of JDC’s effort to empower the community, the Center for Information and Counseling on Family Issues, which JDC helped establish, was integrated into the Institute for Ethiopian Jewish Heritage last year and JDC assistance has been reduced. In 1997, local teams will be trained to mediate in family conflicts, thereby transferring responsibility for this function to the community.

**Towards a More Cohesive Society**

JDC-Israel, which was instrumental in establishing Israel’s network of community centers, continues to help the centers improve their programs, especially those aimed at strengthening citizen involvement. Recent efforts to develop activities that would appeal to those who might otherwise be disassociated from the community have succeeded in attracting new groups of youth, especially recent immigrants, as well as people with disabilities.

JDC also works to advance the social development of certain ethnic groups. Immigrants from the Caucasus Mountain region, for example, have remained a closed, isolated community and have had difficulty becoming part of the Israeli melting pot. Their economic problems have outweighed the value they have heretofore placed on scholastic achievement; thus many of their teenagers have been dropping out of school to help support their families.

JDC has been addressing this group’s needs from several angles. It trained immigrant mediators to bridge the gaps and solve the problems that have arisen among students, parents, and the schools; it implemented a program involving the parents that has been changing attitudes toward education while improving the children’s achievement levels; and it has been using its New Educational Environment to help lower the dropout rate.

Arab women, who face difficulties in Israel both as Arabs and as women in a patriarchal Arab society are another group benefiting from JDC projects designed to empower them in socially acceptable ways. One Druse woman explains: “My husband was killed serving in the Israeli army, so I was widowed at 23 and left with three children. Many expected me to stay home after my mourning year, but I discarded my black clothes and started coordinating [JDC’s] project for Druse widows. We support each other, learn our rights, study, and work.”

JDC-ELKA, a consortium of JDC-Israel and the government, has other initiatives under way which seek to promote tolerance among various groups in Israel’s diverse society. To improve understanding between new immigrants and long-time Israelis, an extensive cross-cultural program targets key personnel: army commanders, police officers, counselors in youth movements, and staffs of schools, municipal authorities, and youth villages. Additional programs promote understanding and respect between the religious and secular elements of society and between those at opposite ends of the political spectrum. The following exchange occurred at the end of a tension-reducing
dialogue organized by one JDC-assisted group: “Will you come and visit me in my West Bank settlement?” “It’s against my principles, but I’ll come if we can continue this conversation.”

The different streams of Judaism in Israel benefited last year from JDC-Israel support for various educational programs. This included scholarship assistance for rabbinical students in the Reform and Conservative movements; support for Russian-speaking lecturers in Secular Humanistic Judaism; and enrichment studies for immigrants at the Conservative movement’s Jerusalem high school. JDC-Israel also continues to cooperate with WIZO and the Reform Movement in providing information centers for single parents and immigrants.

**Improving the Quality of Life for Israel’s Oldest Citizens**

Although JDC has long since turned over to government and voluntary organizations the social service systems it helped establish in the early years of the state, it continues to play a leading role in developing new services for the elderly through JDC-ESHEL, an association that pools the resources of all major government, public, and private organizations in the field. JDC-ESHEL’s main focus is on community-based services that will enable the senior citizen to remain at home as long as possible.

JDC-ESHEL is a partner in three national programs designed to meet the need for additional services for the elderly, particularly in light of the many older new immigrants. One will provide 35 new day care centers for disabled and mentally frail elderly; a second will produce 3,000 additional beds in homes for the aged; and in the third program, 40 new geriatricians are being trained to serve this fast-growing segment of the population. These programs are funded by JDC-ESHEL and government bodies, with support from the Conference on Jewish Material Claims Against Germany and other donors.

In addition to these national programs, several other initiatives are under way. One will set up, by the year 2000, 30 to 40 supportive neighborhoods; these allow the elderly to live independently at home by providing them with appropriate facilities and services—such as emergency call buttons—and help with things like shopping and home repairs.

JDC-ESHEL is also helping to transform day care centers for the disabled and mentally frail elderly into multi-service centers that will function as hubs for community-based services. New sheltered employment programs enable the elderly to supplement their income and feel they are still contributing to society. Community media programs have also been developed in which elderly volunteers are trained to produce community newspapers as well as radio and television programs.

To celebrate International Day for the Elderly, JDC-ESHEL arranged for day care center participants to visit Neot Kedumim, the biblical nature preserve recently made accessible to the disabled with JDC help. More than 1,500 elderly, many in wheelchairs, toured the site and were entertained by song and dance groups performing in Arabic and Hebrew.

Many of JDC-ESHEL’s projects would not have been possible without the assistance of private foundations and individual donors. The Adele and Isidore Becker Day Care Center, for example, was opened last year in Hadera, and three floors were added to the Zahalon Geriatric Center with the help of Thanks to Scandinavia.

The Harry and Jeanette Weinberg Foundation supported 18 JDC-ESHEL projects in 1996, among them ten day care centers, two homes for the aged, and a respite care center. The Weinberg Foundation also supported five special projects, including the new National Center for the Diagnosis, Treatment, and Prevention of Incontinence in the Elderly. The Center’s impact is already impressive: its initial program demonstrated that the percentage of nursing home residents who are continent can be raised from 15 to nearly 50 percent. Two individuals who completed the Center’s program were even able to return to their own homes.

JDC-ESHEL has also established an Information Center on the Proper Usage of Medication in the Elderly, with a hotline for physicians, nurses, and pharmacists. The Center aims to reduce the incidence of drug-related hospitalization...
and to decrease the quantity of medications used. Other ongoing programs include the renovation of homes for the aged to bring them up to current standards; the training of doctors, social workers, nurses, and directors of home care services; an accident prevention effort; CHAYIL, a volunteer-based health promotion program; nutrition programs in facilities for the aged; and screening programs for vision and hearing problems.

**Fostering Social Responsibility: Philanthropy and the Non-Profit Sector**

To help diversify the sources and types of help available to Israel's disadvantaged, JDC-Israel has made the cultivation of a strong, self-sustaining voluntary sector a major focus of its activities. It founded and continues to be a major supporter of the Association of the Voluntary and Nonprofit Sector (VNPS), an umbrella organization that is enhancing the effectiveness of an economic sector which employs over 13 percent of the country's workers and generates 12.8 percent of its GNP. With over 300 member associations, VNPS is an influential force, consulted regularly by Knesset committees and the Treasury.

VNPS initiatives include the establishment of a professional fundraisers' organization; training courses to provide member groups with new skills in financial management, resource development, and community relations; and a Technical Assistance Center that has aided over 200 small organizations during its three years of operation. Together with JDC, VNPS last year inaugurated a master's degree program in the management of nonprofit organizations at the Hebrew University.

The National Self-Help Clearinghouse, another JDC-supported organization, is making a major contribution to strengthening the nonprofit sector. It is producing significant changes in social perceptions, making self-help increasingly accepted as a democratic value and as a practical way of addressing difficulties.

To ensure the sector's financial viability, JDC-Israel and VNPS—with assistance from United Way International and New York UJA-Federation's Legacy Fund—are establishing a central philanthropy channel, the Israeli Federated United Way. This initiative, supported by the United Israel Office of UJA, has the potential to transform Israeli charitable giving, which currently lacks an organized framework. Local pilot campaigns and the first general campaign are scheduled for 1997.

JDC-Israel is also raising the social consciousness of Israel's business community through Operation Social Development (OSD), which it helped establish in 1993. In the first initiative of its kind in Israel, OSD has embarked on a major project to provide computers for underprivileged children whose homes, unlike those of their more advantaged peers, are rarely equipped with this important tool.

**Building Quality Public Service**

In addition to devising and disseminating new solutions to social problems, JDC-Israel seeks to ensure that existing public services are as efficient,
responsive, and accessible as possible. To this end, JDC-ELKA, the Association for the Development and Advancement of Public Service in Israel—a consortium of JDC-Israel and the government—designs and implements tailor-made training programs for senior public officials.

Training is provided through courses that bring together managers of similar rank from different agencies, and courses that focus on the operations of a single organization or ministry. The quality and uniqueness of these programs have earned them wide recognition. Great importance is given to continuing collaboration among JDC-ELKA’s graduates, most of whom are in senior public service positions, in order to have a sustained impact on the quality of public service. Another project, the Breakthrough Program, provides one-on-one guidance to graduates introducing significant changes in their ministry or municipality.

In 1996, JDC-ELKA held training programs to enhance the effectiveness of personnel in the Absorption, Interior, Health, and Education Ministries. The first-ever course in management skills for school principals—most of whom are promoted from the ranks, their training having focused on educational theory—attracted participants from cities and villages nationwide.

JDC-ELKA also has ongoing programs to address the “glass ceiling” that stymies women’s professional advancement. It is training Arab organizational consultants to help the Arab sector develop from within, and it is working to devise a new supervisory system for child care institutions.

Now that decentralization has placed local governments at the hub of most of Israel’s human service systems, JDC-ELKA has developed an array of programs to strengthen these governments’ ability to provide social services and promote a more effective dialogue among local authorities, community organizations, and ordinary citizens. Expanding citizen involvement in local planning, for example, is one way to build a stronger and more accessible society. Because it is recognized as an apolitical, professional force, JDC is uniquely placed to act as a catalyst in these endeavors.

JDC-Israel’s Municipal Planning Unit (MPU) program addresses local governments’ need for professional policy analysis, interdisciplinary long-term planning, and efficient decision-making. Ten more MPUs will be established by the end of 1997, for a total of 45. While the program’s operating costs have been assumed by the municipalities and the Interior Ministry, JDC-Israel continues to provide professional support, assist with management training, and develop special projects with system-wide impact.

For elected officials, the Lyn P. Meyerhoff 21st Century Forum for Mayors offers a unique learning environment for developing leadership skills and discussing issues of mutual concern. The Forum, which in 1996 served over 80 mayors—a third of all the mayors in Israel—was established by JDC-ELKA, Sikkuy (The Association for the Advancement of Equal Opportunities), and the Lyn P. Meyerhoff Foundation.

**Cultural and Religious Department - Yeshivot**

JDC’s Cultural and Religious Department continued last year to help Israel’s religious education network better serve its students and the community-at-large. Indeed, the type of assistance offered by this program to both students and school administrators is unavailable from any other source.

JDC continues to further the development of Torah institutions for women as well as those providing special education for students with learning disabilities and other special needs. It also supports outreach projects geared to important sections of the population. These programs have enabled thousands of individuals to learn more about Jewish tradition, and they have helped advance the cultural absorption of over 50,000 new immigrants.

Knowing that the ultra-Orthodox represent one of the poorest segments of Israeli society, one of JDC’s initiatives seeks to provide vocational training for married students. Not all yeshiva students will enter communal service, such as teaching or the rabbinate; those who do not need to acquire workplace skills to be able to support their families. And although yeshiva leadership has always discouraged any
studios which might diminish the level and prestige of Torah learning. JDC has helped persuade some yeshiva leaders to accept additional training options.

Working closely with these yeshivot, JDC-Israel supported two pilot projects in computer studies, providing scholarships, professional guidance, and supervision to assure proper standards. With demand for such training increasing, four additional courses—in computer studies, bookkeeping and accounting, interior design and architecture, and realty management and sales—were instituted last year and more are anticipated. In addition to the personal benefits students derive from these courses, their entry into the workforce eases the strain on the country’s social services and helps break down the barriers between the secular and religious elements in Israeli society.

**JDC-Brookdale Institute**

The JDC-Brookdale Institute is Israel’s leading center for applied research on aging, health policy, and social welfare. Its primary objective is to improve social practice and policies by introducing more effective planning and evaluation in both national and local service systems. A partnership between JDC and the Government, the Institute works closely with government ministries to ensure that its program is relevant to national priorities. Close cooperation with JDC-Israel and JDC-ESHEL is a cornerstone of the Institute’s program.

The Institute provides a unique forum in which Jewish lay leaders and senior government officials can discuss critical social issues and needs in Israel and throughout the Jewish world. In 1996, the Institute placed particular emphasis on expanding its work with Jewish communities in the Diaspora, often in cooperation with other JDC divisions. The Institute is also involved in the Middle East health projects described in the IDP section of this report. The Institute’s multi-year long-term program focuses on:
- Aging;
- Health Policy;
- Immigrant Absorption;
- Disability;
- and the Center for Children and Youth.

**Aging**

A major theme throughout the field of institutional care is the need for more attention to quality assurance. Regulatory systems developed by the Institute to ensure quality care for the elderly in homes for the aged and in hospitals for the chronically ill were implemented nationwide in 1996, bringing two multi-year projects to completion. Efforts have begun to adapt these regulatory systems to facilities for the mentally frail, and to home care and other community services.

An inter-divisional effort is also under way, in cooperation with JDC-ELKA, to apply the methodology used to develop these regulatory systems to institutionalized populations served by the Ministry of Labor and Social Affairs, including the disabled, juvenile offenders, and children-at-risk.

Vulnerable population groups continue to be a major priority. A study of the housing needs of elderly immigrants is serving as the basis for key decisions by the government on expanding public housing. A survey of the needs of disabled Holocaust survivors is assisting the Ministry of Finance in reassessing benefits for this group.

A heartfelt performance by this children’s choir of Russian olim made this Hanukka celebration very special. 

*Photo: Vera Eitzen*
The Institute's studies indicate that the number of disabled elderly will increase very rapidly. Studies in 1997 addressing this issue will include an evaluation of the effectiveness of home hospitalization programs and an examination of coordination and continuity of care within the long-term care system.

Health Policy
The nation's new health insurance system is now in its third year of operation, and the Institute has been conducting a comprehensive examination of the ongoing impact of health care reform on patient care and patient satisfaction, particularly among the most vulnerable groups. Cost containment is another major focus, with the Institute monitoring changes in health care costs and in the pattern of health care expenditures. An Institute study of community-based medical centers open in the evening found that these centers operate at considerable savings to health insurers by reducing the use of hospital emergency rooms.

Immigrant Absorption
The progress made by new immigrants in obtaining employment that utilizes their skills continues to be a major topic on the agenda of planners and policymakers. In 1996, the Institute completed a follow-up study of the employment pattern of immigrants from the former Soviet Union, as well as detailed studies of three key groups: engineers, physicians, and those aged 45 and over. An in-depth study has been undertaken to address the special difficulties faced by immigrants from Southern Russia.

More and more attention and concern are being focused on the problems of immigrant youth, both from the former Soviet Union and from Ethiopia. A study of Russian youth in five localities has prompted the local communities to develop outreach programs to encourage dropouts to return to school. The Institute completed an evaluation last year of the program developed by JDC-Israel and the Ministry of Education to help schools deal more effectively with the integration of Ethiopian youngsters; the findings contributed to the Minister of Education's decision to significantly expand the program. A study has been initiated to examine growing dropout rates among Ethiopian youth and their shift away from attendance at boarding schools. In cooperation with JDC-Israel, an in-depth planning process and intervention program will be developed in one community with the help of a special grant from Edythe Roland Grodnick of MetroWest, NJ.

Disability
At the end of 1996, the Institute completed the development of standards and the analysis of costs needed for the implementation of the Special Education Law to proceed; the new law will bring about major changes in the care of disabled children.

With support from the Bader Foundation, a study was launched in 1996 to examine the issue of coordination, which has become more critical than ever as a result of the many changes in legislation and in service organizations.

Major efforts are under way to make the educational system, employment, housing, and other aspects of community life as inclusive as possible of the disabled. A study of efforts to mainstream severely disabled children in the regular school system was completed in 1996. An evaluation of a JDC-Israel initiative to integrate the disabled into private sector employment will continue in 1997. Based on the findings of the Institute's survey of sheltered workshops, a comprehensive national program to upgrade employment opportunities is being initiated.

With the help of a grant from the Berman family of Detroit, work will begin on the development of a database on the disabled...
population to facilitate a more comprehensive approach to the planning of services.

**Children and Youth**
Child neglect and abuse and effective ways of addressing this problem continue to be of major concern. The Institute's success in developing an innovative way of identifying children-at-risk aged 3 and under has led to a Ministry of Health decision to implement this method nationwide.

Very little is known about the specific problems of Arab children and youth and how to address them. In 1996, the Center sponsored a workshop for key professionals, policymakers, and researchers to develop an agenda for future research and action in this area.

The Institute is carrying out a number of studies to help improve the various systems concerned with marginal youth, dropouts, and juvenile offenders, including a major new initiative aimed at the way police deal with children and youth.

There is heightened interest throughout the Jewish world in activities for the young that will promote Jewish identity and continuity. One such effort, the Ronald S. Lauder Foundation/JDC International Summer Camp in Szarvas, Hungary has been much acclaimed by campers and observers alike. At the request of the JDC office in Hungary, the Institute conducted an objective evaluation of the Szarvas experience last summer in which 1,100 of the youngsters participated.

**The Center for Social Policy Studies in Israel**

The Center for Social Policy Studies in Israel (CSPS) is an independent, non-partisan research institute funded primarily by JDC. It concentrates on social developments that should be addressed by Israeli policymakers and the general public. CSPS has come to occupy an influential position in the social policy arena as members of both the government and the opposition turn to it for accurate analyses on which to base important decisions in the areas of education, health, personal welfare, and economic policy. The Center works in cooperation with international institutions like the World Bank, the International Monetary Fund, and the Brookings Institution.

The Center’s small core staff is augmented by 14 experts in various disciplines who hold senior positions in the public and private sectors; they undertake Center assignments in addition to their regular responsibilities. Working in area-related teams, the experts prepare in-depth analyses and policy papers; these become the subject of debate in the Center’s public forums, which are attended by Cabinet ministers, Knesset members, and top academics.

The Center’s comprehensive analysis of the government’s social services budget, published annually, is the cornerstone of its operation and a valued tool in the Knesset’s yearly budget debate, as well as in other policymaking circles.

The national commission established by the government in 1996 to review options for lengthening the school day contracted with CSPS to serve as its professional resource. The report subsequently prepared by the Center gave priority to the needs of the weakest students and those from new immigrant groups; it was adopted by both the commission and the government and its recommendations will be implemented in 1997.

The Center has undertaken a critical review of the impact of U.S. foreign aid and the possible social consequences of a cutback in assistance. Trends in Diaspora contributions to Israel are also part of this study. The Center’s recently published handbook on Israel’s key economic indicators is serving as a guide for both policymakers and concerned members of the public who are not expert in the economic field. The initial printing was quickly sold out; the second printing will include a summary in English and will be available for distribution to Jewish leaders worldwide.

Inequality in Israeli society is the focus of the Center’s 1997 program. The Center will analyze the growing gaps among different population groups, the policy options, and the consequences for Israel of not bridging these widening rifts. A comparative approach to the issue of inequality is being planned by the Center in conjunction with Washington’s Brookings Institution.
Kol sasone v'kol simcha: The joyous sounds of the Jewish wedding ceremony resounded once again in Ufa last June, as Inessa and Boris stood under their wedding canopy.

**JDC’s Objectives**

- To continue to help rebuild and sustain an expanding Jewish communal life;
- To help Jews reconnect with their heritage and take their place alongside other Diaspora communities.
- While immigration to Israel remains the best way to ensure that the Jews of the former Soviet Union are not lost to the Jewish people through assimilation and ignorance of their Jewish heritage, many Jews will remain for the foreseeable future.

JDC therefore works to:

- Promote Jewish knowledge, values, and identity in a spirit of pluralism and with a commitment to Zionist principles;
- Make the Jewish communities of the former Soviet Union self-sufficient and independent;
- Develop an infrastructure to ensure that activities will continue even if JDC is forced to cease its involvement;
- Address the needs of as many Jews as possible.

JDC operates on a series of interconnected levels, simultaneously developing programs that:

- Address the specific needs of different parts of the community;
- Reach out to multiple population groups;
- Promote a high level of communal integration among Jewish organizations.
When Inessa and Boris stood solemnly under the huppa (their wedding canopy) in Ufa in the western Urals last June, in front of a rabbi and surrounded by 250 guests, they were not only making a statement about their own Jewish identity. By deciding to have a Jewish wedding, they were injecting new energy into a resurgent Jewish community and strengthening the ties binding the town’s Jews together. In the words of a JDC official who helped organize this milestone event, “We joked and cried, sang and danced….The whole thing was profoundly Jewish.”

Among the wedding guests was Raisa, a chronically ill 68-year-old woman who lives alone and rarely leaves home. She is cared for by the town’s Jewish community of 4,000, having been “found” a few months earlier by Ilya, a young doctor and businessman with five years’ experience as a communal leader who was recently appointed coordinator of JDC projects in the Urals. Ilya is the first local person hired by JDC to take over major field responsibilities. His work made it possible for Raisa to attend the wedding, to dance when the klezmer musicians played—to reconnect with the Jewish people.

The intertwining of the lives of Inessa and Boris, Ilya and Raisa, is a small part of the complex canvas of Jewish rebirth that JDC is weaving in the former Soviet Union. Theirs is a story of the burgeoning desire of Jews there to reconnect to their heritage; of the community’s growing willingness to take responsibility for its weaker members; and of the emergence of a new generation of home-grown leaders who, on their own initiative, are developing programs that strengthen their community.

JDC has been providing the tools to facilitate these developments. By offering advice and expertise, by lending financial support where necessary, and by helping local communities become as self-sufficient as possible, JDC is ensuring that Jewish life again takes root in the once barren ground that was the Soviet Union.

**Jewish Education**

Only through education can the young learn about their Jewish heritage and the next generation of leaders be inspired and nurtured. And since education has also proved to be an effective outreach tool to the children’s families, JDC has made Jewish education a central focus of its community building efforts.

In 1996, two groups of Jewish educators went to Israel for six months’ intensive training in all aspects of Jewish education. The training was conducted by the Melton Program for Senior Educators from the former Soviet Union, which is sponsored by JDC in cooperation with Hebrew University’s Melton Center for Jewish Education. Of the 56 people who have graduated from the program since its inception in 1993, 40 now work in Jewish education and continue to benefit from training opportunities offered locally to Melton graduates.

**Early Childhood Education**

When children attend a Jewish kindergarten, a seed is planted that can change the course of their
lives and that of their families. The children are exposed early to a positive Jewish experience and set on a path of Jewish education which shapes their identity as Jews, while many of their parents are drawn into Jewish life for the first time. In Samara in central Russia, for example, a recently opened kindergarten has begun supplementary classes for parents in Jewish history and tradition.

Today, over 1,200 children attend the 32 Jewish kindergartens in the former Soviet Union participating in JDC's early childhood education training program. Most of the kindergartens were established over the past three years—six of them in 1996 alone. JDC held two regional seminars for kindergarten staff in 1996, as well as a national one attended by 54 participants from 18 cities. How to create a Jewish environ-

ment in the classroom and how to involve parents and other members of the community in Jewish life were key topics.

JDC also produces teaching aids, including a series of activity posters on the Jewish festivals. It has enlarged its looseleaf handbook of practical information for kindergarten teachers into a detailed curriculum guide that reflects a variety of local conditions; the guide will be published in 1997.

◆ Day Schools and Sunday Schools
JDC continues to provide educational material to over 290 Jewish day schools and Sunday schools throughout the former Soviet Union; together these schools have more than 21,000 students. Special JDC emissaries working in Moscow, St. Petersburg, Kiev, and the surrounding areas are helping to enhance the impact of the Jewish education provided in both formal and informal settings. A week-long residential camp in Samara, Central Russia, for example, provided 114 children who have not been studying in Jewish schools with an intensive Jewish experience.

◆ Jewish Students
JDC's student programs, initiated in partnership with the Charles and Lynn Schusterman Family Foundation and Hillel: The Foundation for Jewish Campus Life, give Jewish students the opportunity to explore and develop their Jewish feelings at a defining point in their lives. In late November, Minsk joined Moscow, St. Petersburg, and Kiev as the fourth city to have a Hillel center. The centers' programs—many of which are created and run by the students themselves—allow students to socialize with other Jews and pursue their secular interests within a Jewish context.

Students are also encouraged to become involved in the wider Jewish community, with JDC training local activists as potential communal leaders. At JDC's third winter seminar, which was held near St. Petersburg last February, 150 students were taught leadership skills and discussed questions of Jewish identity. One student participating in such programs experienced his own first Passover seder last spring by leading a communal celebration in the Siberian town of Irkutsk. The student, who a
year before barely knew he was Jewish, became involved in Jewish activities through the Moscow Hillel. He was in Irkutsk as part of a special program that sent 60 students in 17 teams to celebrate Passover in over 40 communities, from Ukraine to Siberia. A new program currently being developed will send students to various communities for Shabbat celebrations.

**Jewish Studies**

JDC's efforts to advance Jewish studies in the former Soviet Union are carried out in cooperation with Sefer (Book), the Moscow affiliate of the Jerusalem-based International Center for the University Teaching of Jewish Civilization, which JDC helped establish in 1994. Professional consultation and assistance is provided to over 50 academic Jewish studies programs—with a total of about 2,000 students—currently offered at private and state universities. Sefer's third annual conference in February 1996 was organized entirely by local academics, with about 250 Jewish and non-Jewish academicians from all parts of the former Soviet Union participating. Smaller conferences were held during the year in Moscow, Odessa, Donetsk, St. Petersburg, and Minsk.

JDC also supports Jewish Universities in Moscow, St. Petersburg, and Kiev, which together have an enrollment of over 850. Another 1,600 adults are studying Jewish topics at the seven non-academic People's Universities that JDC helped establish.

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**JDC's Operating Principles**

JDC is:

- Impartial and non-partisan;
- Avoids political interference in local affairs;
- Cooperates with other Jewish organizations that share JDC's global objectives in order to avoid duplication.

- The individual Jewish identities of many Jews in the former Soviet Union are weak, and their communal identity must be recreated.
- At the same time, communal development is hampered by the fact that newly emerging leaders often emigrate.
- Economic problems in the former Soviet Union make everyday existence a struggle, leaving little time for non-life-supporting activities.
- The dramatic decrease in the dollar's purchasing power makes JDC's activities significantly more expensive and/or limited in scope.

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**Countries of the Commonwealth of Independent States (C.I.S.)**

- Armenia
- Azerbaijan
- Belarus
- Georgia
- Kazakhstan
- Kyrgyzstan
- Moldova
- Russian Federation
- Tadjikistan
- Turkmenistan
- Ukraine
- Uzbekhistan

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**Jewish Population:**

1989 Census:
1.5 million

Current Estimates:
1-4 million

**JDC Appropriation:**

$11,116,100

**RIT Program**

$6,551,500

*RIT is the designation for activities initiated in the aftermath of the Second World War to bring vitally needed support to Jews in Eastern Europe. These funds are now being used primarily in the former Soviet Union for various programs described in this section, in addition to JDC's regular appropriation.*
New Jewish community home care services have made all the difference in the life of this elder Jew in Minsk.

In January 1996, a comprehensive Russian and English directory was published by Sefer with JDC support listing the more than 20 areas of Jewish studies now being taught in the former Soviet Union. Five years ago any directory, let alone one of this scope, would have been unimaginable. Now it has become an essential tool for professors seeking out colleagues or would-be students selecting courses, and strengthens their sense of belonging to a flourishing family of Jewish learning.

Welfare

Because of emigration, low birth rates, and the large number of Holocaust survivors without children, the Jewish population in the former Soviet Union is disproportionately old, with 32 percent over the age of 65. At the current rate of emigration, that figure is expected to reach 45 percent within ten years. This demographic reality poses a serious challenge to the community’s ability to sustain itself, and to the ability of its healthy, younger members to provide for those in need.

Rampant inflation has compounded this problem, for it has severely eroded the savings of the elderly. And as economic conditions deteriorate, the governments of the former Soviet republics can no longer provide adequate social services. As a result, an estimated 300,000 elderly Jews are in need of help, many of whom live in small towns and villages scattered across the countryside.

Over the past four years, JDC has responded to this bleak situation by developing a network of welfare services which it has also been using as a community building tool. So far, 70,000 needy elderly Jews have been identified by JDC and are receiving some kind of help.

JDC’s social services are based on the model hesed (the Hebrew word for charitable deeds, literally “acts of loving kindness;” its plural is hasadim) first developed in St. Petersburg in 1993. Originally called Hesed Avraham, it was recently rededicated as Hesed Avraham and Sonia Rochlin in tribute to the Rochlin Foundation’s generous ongoing support. The model has since been replicated in 30 other towns in five former Soviet republics.

The hesed model is a community oriented welfare program based on voluntarism and Jewish values that utilizes welfare as a unifying force. The hasadim mobilize volunteers of all ages to provide food packages, meals-on-wheels, home visits, medical consultations, medical equipment on loan, and services to the visually impaired and others with special needs.

The hasadim also cultivate a social framework, both through social clubs in community centers and through smaller home-based gatherings in the Bayit Cham (Warm House) and Bayit Patuach (Open House) projects. These give the elderly an opportunity to get together for mutual support, to learn about their heritage, and to cele-
brate the Jewish festivals. Many of the Jewish libraries have begun providing “books-on-wheels” for discussion at these gatherings.

Sofia Z. is cared for by Hesed Avraham and Sonia Rochlin. “I have been through much hardship,” she says. “Now I live in my cluttered, old apartment, and there is little to cheer me up. The hessed people make a very big difference in my life. They provide me with warmth and companionship and kindness. I am particularly grateful to the wonderful lady from JDC who showed me that I am not alone in the world....”

In some cases, those being helped are themselves helping others in need. Elderly women in the Volga region’s ten hasadim, for example, have knitted dozens of pairs of socks, with wool provided by JDC, for recipients of hessed services in the Armenian capital of Erevan, where conditions are particularly dire.

Hesed Avot in Kiev, which was established in 1995, moved last November to a spacious, two-story building from which 12 different services can operate; these range from meals-on-wheels to a social club to the loan of medical equipment to housebound elderly. The largest hessed in the former Soviet Union, Hesed Avot is one of five established to date with generous funding from the Conference on Jewish Material Claims Against Germany and technical support from JDC.

A total of 21 new hasadim were opened last year, and another 17 are expected to open during the course of 1997. As the network expands, regional centers are providing professional and material assistance to those in smaller towns on the periphery. Many of these organizations and activities are benefiting from the generous help provided by the Harry and Jeanette Weinberg Foundation and by the Doron Foundation.

Increasingly, the hasadim and 139 smaller welfare centers that JDC supports in 127 locations are being directed by locally trained welfare professionals, graduates of JDC’s Institute for Communal and Welfare Workers. Established in 1994 and based in St. Petersburg, the Institute’s third training course had 21 graduates in 1996, and a fourth course will be held this year. Both in St. Petersburg and in its Dnepropetrovsk, Kiev, and Minsk branches, the Institute also runs shorter courses for welfare center board members, para-professionals, and volunteers. Where once welfare workers were non-existent and Jews barely visible, the Institute—with over 2,000 graduates to date—has created a new professional identity in the former Soviet Union, that of a Jewish welfare worker. A major grant in support of the Institute was recently made by the William Rosenwald Family Fund.

Property Renovation

JDC believes that having a physical location which can serve as a central address for communal life is essential to the development of local Jewish communities. JDC brings a compelling historical perspective to its property renovation program, which offers advice and financial support to communities in the process of reclaiming confiscated properties. Once renovated, the buildings become hubs for communal activities, thus helping to restore the Jewish way of life that Soviet authorities had sought to extinguish.

Since 1991, JDC has held a series of property seminars, with a total of about 200 participants. The seminars have provided professional guidance and explained the importance of making property reclamation a priority item for local Jewish communities; they have also provided community activists with a
bring different elements of the community together. As part of this initiative, it has begun publishing a series of booklets entitled “The Jewish Community and its Leaders.” The first two introduced Jewish para-professionals to the concept of the community center and helped members of the centers’ governing bodies hone their leadership skills. The third booklet, a compilation of reports from local activists, will enable communities to learn from each other’s experience.

**Community Centers**

Jewish community centers serve people of all ages who have a variety of backgrounds and needs, and they function as a base for reaching out to unaffiliated Jews through social and informal educational activities. The centers, which are not connected to any religious movement, provide opportunities for voluntarism and for active involvement in community life.

In 1996, JDC helped establish 14 new community centers in towns as far apart as Nizhny Novgorod in central Russia and Khabarovsk on the Russo-Chinese border, bringing to 36 the number of community centers now in place throughout Russia, Belarus, Ukraine, and Moldova. While providing financial support, JDC encourages centers to be self-governing, offering communities professional advice on how to assess their needs and how to develop a center. A major grant for the establishment of a community center in Moscow has been provided by the Fred and Rita Richman Foundation.

In areas where there are only a few thousand Jews, the community center is generally the place for Jewish activities, with the local welfare structure, the synagogue, cultural societies, educational facilities, and social activities all housed under one roof. In areas with larger populations, community centers are usually separate from the welfare structure and focus more specifically on social clubs, Jewish enrichment, and informal educational activities.

Many centers are beginning to relate to the needs of special groups within the community. In February, the Dnepropetrovsk community center opened the Tikva (Hope) Club to help children suffering from cerebral palsy and other disabling conditions. Although JDC provided guidance on establishing a self-help group and is paying the staff’s salaries, the club was the initiative of one
local woman, a hopeful sign of the self-reliance that JDC’s programs are designed to encourage. The club has already grown to include 30 children and their families, for whom the highlight of activities so far was a three-day residential summer camp outside the city. For the children’s parents, the camp truly offered hope, with many reporting that they had never seen their children so happy.

**Encouraging Financial Independence**

To build financial self-sufficiency in an environment with an underdeveloped fundraising network, JDC advises community centers to charge for their activities. This does more than provide the centers with income; it encourages communities to take responsibility for themselves and gives their members a sense of dignity. JDC also encourages communities to develop other sources of assistance by turning, for example, to local business leaders for support.

**Leadership Development**

In 1996, over 80 individuals participated in the Israel-based JDC Buncher Leadership Program for Jewish Communities, bringing to over 130 the number of people from the former Soviet Union trained through this program. Over the past four years, JDC has also trained hundreds of community center professionals and para-professionals in regional and national seminars. Two such seminars were held in 1996, providing the 40 or so participants with the skills to develop community programs.

**Libraries**

The Jewish libraries that JDC developed in the former Soviet Union have become the focal point for cultural enrichment in a variety of forms. With support from the Joseph Meyerhoff Family Charitable Trusts, many have been taking on an additional role as community centers, hosting extra-curricular activities for school children as well as social and educational gatherings for the elderly. JDC’s Rosh Hodesh (New Month) program, an informal family education project, uses the libraries to introduce children and adults to the essentials of Jewish tradition.

In November 1996, JDC held a regional seminar in Ekaterinburg for representatives of 16 towns in Siberia and the Urals, some of whom were in the preliminary stages of establishing libraries. For many, the seminar was their first exposure to the idea of developing community programs around a Jewish library. The Association of Jewish Libraries in the Former Soviet Union, which JDC helped launch in 1995, held its third meeting last year. The Association has become an established team of professionals who share similar ideas on the role libraries should play in the development of Jewish cultural activities.

**Culture and the Arts**

JDC continues to promote Jewish culture and artistic activities. It sees culture as a critical part of community building, providing a connection to a common past and an outlet for collective expression.

The Training and Resource Center for Jewish Art in Moscow has been involving people not previously active in Jewish life since it was established by JDC in 1993. The Center has a resource library and supplies materials, equipment, and technical assistance to Jewish artists and performing groups throughout the former Soviet Union. A revised edition of the Center’s record catalogue was published in 1996, and work is under way on a book of Yiddish songs.

The sixth Israeli folk dance seminar organized by the Center was held in Moscow last March, with 49 participants. Aimed at chore-
ographers and others active in the field of dance, these seminars have taught Israeli folk dances to nearly 1,000 people to date. The Tirkod Itanu (Dance with Us) program, an offshoot of the annual seminar, continues to flourish, with weekend seminars held in various towns of Central Russia and the Volga, while in Saratov, enthusiasts meet twice a week.

The Jewish Arts and Crafts Center, which was established with JDC support in St. Petersburg in 1995, continues to sponsor Jewish art activities for children and the elderly and to provide facilities for Jewish artists. With JDC's assistance, six of the Center's artists exhibited their work at the Sixth International Judaica Fair in Jerusalem in 1996.

**Religion**

JDC encourages and supports public celebrations of Shabbat, the Jewish festivals, and life-cycle events as another way of binding the community together and reaching the unaffiliated. JDC provides those celebrating communal bar and bat mitzvahs with certificates and appropriate gifts, and it often responds to requests to help arrange other life-cycle events, like the Jewish wedding in Ufa mentioned earlier. After JDC helped organize a brit mila (ritual circumcision) in Kishinev, the baby's parents wrote: "This has been an incredible and unforgettable experience...We are aware of the considerable financial expense undertaken by JDC, and wish to bear part of that cost."

To keep costs down and encourage communities to develop their own resources, JDC promotes self-sufficiency in the supply of Jewish ritual objects and special food for the festivals. Thus, while the Jews of Ivanovo in central Russia have no local factory to produce matza, they found a factory in Nizhny Novgorod that could supply their needs. Money was collected from community members to finance the purchase, and 20 needy individuals were provided for at the community's expense.

Over the past few years, JDC has published a number of texts for use in religious services, including a modern translation of the Purim Megilla and various Passover volumes. Originally produced in Israel, the texts were reprinted last year in St. Petersburg.

**The Continuing Challenge**

The term "miraculous" has been applied so often to the regeneration of Jewish life in the former Soviet Union that it may have lost some of its meaning. Nevertheless, to see institutions of Jewish education spread across a land where ten years earlier Hebrew teachers worked underground for fear of arrest; to see Jewish community centers run by local professionals hosting activities for all ages; to see local leaders take their place alongside colleagues from other Diaspora countries; to see the weak cared for in Judaism's timeless spirit of community responsibility is indeed to witness a "miracle."

Yet, while the percentage of Jews involved in communal life has reached 30 percent in some parts of the former Soviet Union, it still averages no more than ten percent. And although the numbers continue to grow, providing proof of the resilience of the Jewish spirit, too many Jews remain beyond the community's reach and are moving—for want of knowledge and opportunity—closer and closer to assimilation.

It is impossible to predict when this Jewish community will achieve the critical mass it needs to continue its activities without further external support and guidance. Until it does, the "miracle" needs continual nurturing and support. For as invigorating as it is to witness and help the rebirth of a community, this one is still in its fragile infancy, and much remains to be done before it has the strength to survive alone.
The Jewish communities of Western Europe have been working to restructure their own social, religious, and cultural institutions to meet the challenges of the twenty-first century, while simultaneously reaching out to help the renascent communities in the East. They have also been facing the need to maintain essential communal services and institutions despite diminishing government support and a variety of economic difficulties.

These food packages helped to make the Jewish New Year sweeter for elderly Jews in need in Riga, Latvia last September. The elderly predominate in many Baltic Jewish communities, and they have been hit hard by the area's economic difficulties.

Photo: Roy Mittelman
JDC's involvement in Europe today focuses on community development, while relief programs for Holocaust survivors continue to be maintained in Central and Eastern Europe.

JDC employs a holistic 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, JDC's goal is the development of a full Jewish community life through programs that address the needs of different age groups and institutions. Efforts to build a more pluralistic environment are also encouraged.

JDC provides technical assistance in the areas of leadership training, strategic planning, networking and interchange, and the development and implementation of pilot programs.

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 the renascent Eastern European Jewish communities to benefit from the resources and experience of the Western European countries.

In the Baltic countries and Kaliningrad, JDC's commitment to relief and community development ranges from social welfare programs for the elderly to the cultural, religious, educational, and social activities involved in rebuilding Jewish communal life.
Operating in partnership with local communities and pan-European organizations such as the European Council of Jewish Communities (ECJC), JDC's Community Development Program in Europe is helping to further these efforts by strengthening the networking process and promoting the development and interchange of new initiatives and technical know-how. New training programs for lay and professional leaders are providing the tools needed to address the huge task of maintaining Jewish communal life. Strategic planning by various Western and Eastern European communities is being facilitated, and new ways of reaching out to the unaffiliated are being explored on local and regional levels. The communities in Milan, Malaga, Toulouse, and Stockholm all benefited last year from professional assistance in restructuring local programs and developing new approaches.

**LEATID Europe— the European Center for Jewish Leadership (ECJL)**

LEATID Europe was founded in 1994 by a consortium of organizations—JDC, the European Council, World Jewish Relief (U.K.), the World ORT Union, and France’s *Fonds Social Juif Unifié*. Using the ORT conference center near Geneva, Switzerland for many of its programs, ECJL provides Jewish leaders, both lay and professional, with a venue for exchanging ideas and information, sharing problems, devising solutions, and acquiring new skills. ECJL completed its second full year of operation in 1996, with some 200 lay leaders and professionals from 24 communities throughout Europe participating in its courses. The Venice Top Leaders’ Seminar has become an annual event; the third session was held this past January and followed by a reunion meeting organized at the request of participants in the 1995 and 1996 seminars. This new alumni program is bringing together leaders from communities as diverse as those in Scandinavia, Turkey, Switzerland, and the Baltic countries.

Other ECJL activities in 1996 included the ongoing Leaders XXI program for lay leaders between the ages of 35 and 45, the first pan-European Professional Seminar—which brought together 17 Jewish community center directors from across the continent, and a new Executives XXI program for senior professionals. The first Country Seminar was also held last year; it was designed as an in-country training program for lay leaders of communities in the south of Spain. Additional Country Seminars as well as pan-Euro-

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The **Buncher Leadership Program for Jewish Communities**

Launched in 1989 as a partnership of the Buncher Family Foundation, the United Jewish Federation of Pittsburgh, and JDC, this Israel-based manpower training program for Jewish leaders has become a crucial part of JDC’s community development efforts, with participants coming from Eastern Europe, the former Soviet Union, the Baltic Countries, India, and Latin America. Over the past year, 70 new graduates joined the ranks of the program’s 250 existing alumni, more than 80 percent of whom hold key lay or professional positions in their home communities. The use of foreign language speaking instructors in Israel has opened the program to a much wider field of candidates, and separate sessions have been organized for representatives from specific countries, like the first program for Polish Jewish leaders held last November.

The alumni program established two years ago with additional support from the Buncher family includes follow-up seminars and support in the graduate’s home community, while an alumni directory is facilitating networking and the exchange of information. An ongoing forum is also being held on the Internet for community leaders in Eastern Europe and the former Soviet Union.
pean programs are among the ten seminars planned for the current year.

The second conference on Planning for the Future of European Jewry was held in the European Parliament building in Strasbourg, France from June 29 to July 3, 1997. A coalition of organizations which includes JDC, ECJC, the American Jewish Committee, and the Institute for Jewish Policy Research organized the conference under the auspices of the General Secretary of the Council of Europe.

Some six associate members, ECJC is an important partner in JDC's community development work. In addition to co-sponsoring LEATID and the Regional Programs (below), the Council promotes the exchange of information on issues of mutual concern through conferences and consultations, a general assembly, a community databank, and its "European Bulletin Board" publication, Fax-Link. An inner cabinet of top officials meets regularly in London and Paris, and a European Emergency Fund assists communities in distress throughout the continent.

Regional Programs

Four regional programs have been developed in association with ECJC and the local communities. These programs link communities in neighboring countries which have a common geographic, cultural, and historic base, giving them the critical mass needed to create a richer Jewish life that is more likely to appeal to the next generation.

The Mediterranean Region includes Jewish communities in the south of France, Spain, Italy, Greece, and Morocco, while the Central European Region includes Northern Italy, Switzerland, Germany, Austria, the Czech Republic, Slovakia, Hungary, and Croatia. Both regions held a variety of seminars and encounters last year for students and young adults as well as senior citizens. Professional seminars and consultations were also organized for those involved in formal and informal Jewish education, and for directors of social service departments and homes for the elderly.

The third region, the Nordic Region, unites communities in the Baltic states with those in the Nordic countries and the city of Kaliningrad. Its activities are described in the section on The Baltic Countries, below. The fourth and newly established region links communities in Southeastern Europe, including those in Greece, Bulgaria, Serbia, the Former Yugoslav Republic of Macedonia, Romania, Moldova, and Ukraine. Its activities were inaugurated with a student seminar last May which attracted some 50 participants from eight countries.

To foster community interchange, JDC initiated the Paris-based King David International Business Club last year, creating a network of Jewish business people in Europe, Latin America, the Far East, and the United States. Community consultation is moving into cyberspace this year, with a new Jewish community Internet program for lay and professional leaders that will promote the exchange of information and the sharing of programs and new initiatives.

The European Union of Jewish Students (EUJS)

JDC provides financial support to the European Union of Jewish Students, which facilitates the development of Jewish student groups throughout Europe and in the former Soviet Union. In addition to conducting periodic seminars, EUJS organizes a Summer University each year. Three hundred Jewish students from across the continent participated in the highly successful gathering...
which took place outside Prague last summer.

**Spain**

JDC continues to provide financial assistance to a dwindling number of World War II era refugees who live in Barcelona. In partnership with the Federation of Jewish Communities of Spain, JDC has been supporting a training program for young leaders and communal professionals; this was augmented last year when Spain hosted LEATID’s first Country Seminar (described above). JDC has also encouraged the development of summer camps and other programs linking the local communities, including the work of a young Argentinean couple hired by the federation and the Malaga community to establish informal Jewish educational and cultural activities in the south of Spain.

**The Baltic Countries**

With a limited budget and operating in areas experiencing major economic difficulties, JDC’s program in the Baltics mixes relief with community-building: helping to develop social welfare programs for impoverished elderly Jews while helping to rebuild Jewish communal life. In 1996, JDC began to address this territory as three separate countries—Latvia, Lithuania, Estonia—and one region in the former Soviet Union—Kaliningrad, in order to better meet each area’s specific needs. JDC has also been encouraging the larger communities of Riga, Tallinn, and Vilnius—which have already established basic Jewish communal infrastructures—to act as resources for the smaller communities.

Cooperation among the communities has solidified as the number of joint activities has increased. In 1996, over 100 Jewish leaders from 14 Baltic communities participated in the third Baltic General Assembly or Knesset, which was held in Jurmala, ten miles from the Latvian capital. The fourth Knesset will be held this year in Lithuania, timed to coincide with the commemoration of the 200th anniversary of the death of the Gaon (Jewish Sage) of Vilna. JDC is once again helping to organize the Knesset workshops and general sessions, and it is actively assisting the Vilna Jewish community’s efforts to mark this anniversary with a variety of events involving major Jewish figures and organizations from around the world.

The elderly predominate in many of the Baltic communities and they continue to be JDC’s first priority in its Baltic endeavors. JDC is focusing in 1997 on upgrading the level of the social welfare programs it helped establish. These programs provide hot meals as well as food packages, meals-on-wheels, and home care services. To relieve the loneliness of these elderly Jews, most of whom have no families to turn to, JDC has encouraged the development of senior citizen clubs. It has also initiated a “Warm Home” program this year patterned on those developed in the former Soviet Union, with the elderly coming together once a week in a nearby apartment in coordination with a volunteer community social worker.

The Riga Jewish Hospital, Bikur Cholim, remains a crucial provider of medical care for the Jewish elderly. JDC has been instrumental in securing free medical services and hot meals for all Holocaust survivors. In July 1996, it arranged for a Jewish surgeon from Michigan to volunteer his services for a month at Bikur Cholim; his impact on both patients and colleagues was enormous.

Using the expertise developed at St. Petersburg’s Hesed Avraham and Sonia Rochlin, JDC’s goal in 1997 is to make the valuable work of local volunteers more efficient—and more effective. In addition to encouraging the participation and training of a
A growing number of volunteers, JDC has been working to increase the level of financial support from local businessmen for these and other community programs. It has also been coordinating the efforts of the various foreign organizations encouraged wherever they have not yet been established. In communities where such programs already exist, JDC's goal is to improve their quality and strengthen young leadership in order to attract more of the unaffiliated—and their parents.

JDC has played a key role in the development of Jewish community centers (JCCs) throughout this region, providing staff training and seed money for a variety of innovative activities designed to serve the different segments of each local Jewish population. It also continues to support the network of Jewish libraries developed within these JCCs and to provide the region's new Jewish kindergartens and day schools with educational materials for their students and training opportunities for their staffs.

In March 1996, JDC provided over 10 tons of matza to help more than 6,000 needy Jews throughout the region celebrate Passover. In partnership with the Swedish Committee for Ex-Soviet Jewry, it also distributed over 400 Passover food packages to needy elderly Jews in Latvia and Lithuania. Packing and distributing these parcels was a combined project of EEIF—the French Jewish Scouts—and Club Ilan, the Jewish youth organization in Vilnius. JDC has also facilitated communal celebrations of Rosh Hashana, Hanukka, Passover, and other Jewish holidays, and it supplies Passover Haggadot, Jewish calendars, and other items essential for traditional Jewish life.

Transmigrants

As has been the case for the past few years, JDC's transmigrant activities were concentrated in 1996 in Vienna, where the average length of stay was reduced last year as processing delays were eliminated. Since 1991, JDC has expected all transmigrants to be self-supporting or to receive financial assistance from relatives already in the United States, with JDC funds available only for exceptional, emergency cases.

JDC assistance is mainly of a technical or liaison nature, with transmigrants helped to find rental housing or to secure social assistance or medical care. Cultural and educational activities are maintained for adults and children awaiting processing, with special programs for the Jewish holidays organized in cooperation with the local Jewish community and the local Lubavitch rabbi. The Vienna office also continues to provide a variety of support for JDC's programs in Eastern Europe, particularly those in the former Yugoslavia, including the purchase and shipment of medications unavailable or prohibitively expensive in local communities.

Learning to write a new alphabet isn't easy, but this youngster in Riga is eager to begin.

Photo: Roy Mittelman

who have been aiding the Baltic Jewish communities.

While candidates from the Baltics continue to participate in the Buncher Leadership Program and LEATID Europe training seminars, the development of community leadership will be boosted by locally based training efforts. JDC will also be involved this year in coordinating a strategic planning process in Vilnius, which will give the Jewish community there the tools it needs to plan for the next five years.

The needs of Jewish youth are another current JDC priority, with the organization of youth clubs, seminars, and camps...
Hungary

The economic changes that have made Hungary's economy one of the strongest in the former Communist bloc have adversely affected most elderly citizens. With prices up sharply and subsidies cut, many can no longer afford to purchase basic foods, heat, and other necessities, and medicines and medical care are often beyond reach.

While the 3,000 lonely and impoverished Holocaust survivors aided by JDC last year through various programs administered by the Hungarian Jewish Social Support Foundation (HJSSF) are those in greatest need, it is unclear how many more of the 30,000 elderly survivors in Hungary's 130,000-member Jewish community also require some form of social assistance. JDC has been working to encourage local fundraising and voluntarism and to increase the community's participation in meeting overall welfare needs.

In addition to monthly cash grants provided through HJSSF to over 2,300 individuals in 1996, emergency aid helped defray unexpected costs due to illness, emergency home repairs, and other crisis situations. With many of the elderly living in rundown, hazard-filled apartments, HJSSF has organized a craftsmen's group to carry out repairs that would otherwise be too costly. JDC and HJSSF joined forces with the Federation of Hungarian Jewish Communities (Hungarian Federation) and the Jewish Community Hospital last year to provide free or reduced fee dental services to social welfare clients.

JDC remains the main supporter of the community's Central Kosher Kitchen, which provided over 270,000 hot kosher lunches in Budapest last year at dining halls and senior centers or through a meals-on-wheels program for 300 homebound individuals. JDC also helps the Orthodox community maintain a food program for 175 impoverished elderly, and it supports small kosher kitchens in the provincial towns of Szeged, Miskolc, and Debrecen. Every two months, volunteers use their own cars to deliver hefty 40-kilogram packages of staples to over 450 survivors in Budapest and its environs.

Some 70 volunteers are also helping to staff the new Budapest Hesed Center, a medical equipment loan service modeled after Israel's Yad Sarah program. The Center was opened in April 1996; it is located in the Ujpest old age home's new wing, which was added two years ago with funds from the Conference on Jewish Material Claims Against Germany. The Ujpest home is one of three Jewish old age homes—two in Budapest and one in Szeged—currently operated with JDC's help.

With the support and cooperation of the Soros Foundation, the British Council, and various local universities and government funding sources, JDC and HJSSF continued to...
Seniors enjoying their exercise class at a Jewish pensioners’ club in Sofia, Bulgaria, December 1996.

**JDC’s Objectives**

- JDC helps individual communities provide elderly Holocaust survivors with the material assistance they need to live out their lives with dignity as Jews.
- 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.
- Local communities are helped to develop additional services to relieve the loneliness of the elderly while meeting their physical needs.
- JDC continues to encourage the process of Jewish renewal under way in these renascent communities by stimulating the growth of Jewish cultural, religious, educational, and youth activities.
- JDC helps individual communities organize effectively and rebuild needed services; it promotes the development and training of lay and professional leaders and 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, as it did in the former Yugoslavia.
provide, on a non-sectarian basis, a variety of specialized training opportunities for medical and social service professionals in 1996, particularly those involved in elder care. In addition to contributing to the development of Hungary's human services, these efforts have facilitated the integration of the Jewish elderly into municipal home care programs, with some 170 individuals benefiting from such services last year.

JDC helps enhance the quality of life for almost 900 other Jewish pensioners at the four adult day care centers in Budapest and three in the provinces that it is helping to support. In addition to providing meals, these senior centers help to alleviate the loneliness of the elderly by serving as social clubs and support systems, with physical therapists, psychologists, and medical advisors available to provide professional assistance.

About 380 mainly elderly Jews currently benefit from programs for the visually impaired operated by HJSSF in cooperation with the Jewish Braille Institute of America. These include a lending library of talking books and listening equipment and a screening program initiated last year to uncover those in need of treatment. About 100 other individuals are aided by activities carried out by the Association of Hungarian Jewish Hearing Impaired in conjunction with HJSSF.

The Ujpest home has a program for 18 developmentally disabled adults, nine of whom reside at the home while the others participate on a daily basis. The program includes occupational therapy and activities designed to improve socialization skills and enhance self-sufficiency; it is financed by grants from JDC and the Soros Foundation. The same sources support a bi-monthly program for developmentally disabled children and their parents hosted by the Balint Jewish Community Center (JCC). While the youngsters socialize with their peers and participate in music, dance, or arts sessions, their parents are able to consult with a program psychologist and a special education teacher.

This is just one example of how the Balint JCC has been working to serve the needs of all elements of the Jewish community. A festive street fair hosted by the JCC last May in cooperation with the Hungarian Federation was a virtual garden of programs and activities; it brought together young and old, families and singles to enjoy the warmth of a community gathered at what has quickly become one of its most vibrant focal points.

Opened in October 1994, the Balint JCC—now called Balint House—was the first facility of its kind to be established in Eastern Europe in nearly 60 years. The project was initiated by JDC in cooperation with the Hungarian Federation and made possible by funding from World Jewish Relief (WJR, U.K.), the World ORT Union, and the Doron Foundation. WJR was also responsible for securing a primary donation from the Balint family, a London family of Hungarian origin.

HUNGARY
Jewish Population: 130,000
JDC Appropriation: $ 2,792,400

ROMANIA
Jewish Population: 18,000
JDC Appropriation: $ 2,715,000

FORMER YUGOSLAVIA
BOSNIA-HERZEGOVINA
Jewish Population: 750
JDC Appropriation: $ 96,300

CROATIA & SLOVENIA
Jewish Population: 2,080
JDC Appropriation: $ 741,000

YUGOSLAVIA
SERBIA/MONTENEGRO & FORMER YUGOSLAV REPUBLIC OF MACEDONIA
Jewish Population: 3,500
JDC Appropriation: $ 318,400

POLAND
Jewish Population: 5-10,000
JDC Appropriation: $ 975,100

BULGARIA
Jewish Population: 6,000
JDC Appropriation: $ 433,100

CZECH REPUBLIC
Jewish Population: 3,000
JDC Appropriation: $ 120,400

SLOVAKIA
Jewish Population: 3,000
JDC Appropriation: $ 172,700

ALBANIA
Jewish Population: 60
JDC Appropriation: $ 10,700

Figures are approximate.
While JDC continues to fund a large share of the JCC’s operating costs and its Hungary office has been supervising activities, local donors have begun to come forward, a successful fee-for-service system is in place, and a new board of directors comprised of business leaders committed to raising operating funds is in the process of formation. The aim is to gradually turn over all responsibility for the JCC to the community.

The range of activities and programs held at Balint House last year was nothing short of remarkable. Major art exhibitions, theatrical performances, lecture series, and concerts vied for attention with the regular events scheduled by the press, film, sports, drama, and other clubs that have sprung up for different age groups; the language, fitness, and folk dance classes; the self-help clinics; the mother-and-baby groups; and the children’s gymnastics and crafts classes. Hundreds of adults and children also attended programs demonstrating traditional Jewish practices, and memorable celebrations were held for each of the Jewish holidays.

A half-day play school for children aged 5 to 7 got under way last fall, as did a multimedia special education program for children aged 4 to 10. The JCC’s computer center, which the World ORT Union helped establish, offers full Internet access and courses for all ages. The JDC-initiated and supported Jewish Resource Center at Balint House is computer-linked to universities in Israel and the Diaspora. It provides teachers, youth counselors, and students with access to a periodically updated collection of books, audio and video tapes, and new Hungarian-language Jewish teaching materials.

During the course of the year, various meetings and seminars were conducted at Balint House by JDC and the JCC’s staff or by local organizations and newly formed associations. Over 300 members of the Shalom Club for Holocaust survivors enjoy a full range of educational, cultural, and social activities at the JCC; they also benefit from knowing that they are a critical part of a dynamic Jewish entity.

JDC continues to help fund the operating cost of the Anna Frank Jewish High School; it provides technical assistance to Budapest’s two Jewish day schools; and it helps the Hungarian Federation with its Talmud Torahs and the Orthodox community with its kindergarten program. Last year, JDC also provided those involved in Jewish educational activities with the opportunity to participate in a variety of conferences and training opportunities at home and abroad. In cooperation with the Jewish Agency, it sponsored a third Hungarian Jewish educators’ conference last September; teachers, student teachers, and youth counselors were among the 200 participants.

JDC subsidizes the operation of the Budapest Rabbinical Seminary, which currently has eight students in its rabbinical training program. In partnership with Midreshet Jerusalem, the Rabbinical Seminary, and the local community, JDC supports the Pedagogium, a four-year Jewish teacher training institute which now has 85 students and 10 alumni. A new track was added in 1996 for the training of Jewish communal workers. JDC also helps support the Hungarian Union of Jewish Students and five active Jewish youth movements.

Since it opened in 1990, the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas has deeply touched the lives of youngsters from over a dozen countries in Central and Eastern Europe and the former Soviet Union. With so many wanting to return year after year, the camp now has a steady supply of
young counselors who have literally grown into the role, aided by the camp’s own leadership development process. As these youngsters mature and take on broader communal roles, the inter-community friendships forged at Szarvas may well spur the development of a regional Jewish leadership.

While the goal of community development underlies most of the programs described above, JDC also sponsors a variety of more specifically targeted projects. These include the establishment of a Jewish Chamber of Commerce, which now has over 400 members. A new Jewish Educational Council is helping to broaden support for Jewish institutions, while a group of Jewish teachers in the public school system meets regularly to discuss common issues.

JDC is also helping to foster a new generation of professional and lay leaders. A training unit within HJSSF coordinates a variety of courses and seminars for staff and volunteers involved in community social service programs; it also publishes instructional materials for those in the field. The network of community volunteers includes students recruited from the Jewish schools, and a vocational training course developed with JDC’s help at the Anna Frank High School will soon provide a pool of qualified social work assistants.

Over the past year, JDC has increased its efforts to help emerging Jewish communities in the provinces. In conjunction with the Hungarian Federation, it organized a fundraising course for 50 local community representatives. It also succeeded in involving these smaller communities for the first time in JDC’s key leadership training effort—the Israel-based Buncher Leadership Program. Conducting

Nearly 2,000 campers and counselors were at Szarvas last summer, 117 more than in 1995. B’nai Brith Youth Organization campers from the United States and Israel were among the first-time participants, along with youngsters from Kiev, Ukraine and Tuzla, Bosnia. In addition to providing counselors from Israel, the Jewish Agency joins JDC, which manages and oversees camp operations, in developing each season’s curriculum. “Jerusalem 3000” was the theme for the summer of 1996, and both recreational and educational activities were designed to explore the city’s history and enduring symbolism.

While both young and old benefit from the intergenerational contact, the 250 elderly survivors who made day visits to Szarvas last summer found the youngsters’ exuberance a particularly poignant affirmation of the future of Jewish life. The Szarvas experience was also extended in 1996 to those participating in the community’s programs for the developmentally disabled. Their stay coincided with a visit to the camp by the wife of Hungary’s President, who heads a national association for the mentally disabled dedicated to helping them become part of mainstream life. “At Szarvas, integration has been accomplished,” she observed at the conclusion of an event-filled day. She subsequently visited Israel as JDC’s guest to observe some of the social services offered there to children and adults with special needs.

JDC continued to provide grants last year, primarily to assistees, to help with Passover expenses. It supplies religious items to those unable to purchase them, provides funds for a ritual slaughterer, and purchases religious books for use in the summer camp and Talmud Torahs. About 800 mostly elderly assistees participated in communal Passover seders in Budapest and the provinces supported by JDC, with six Israelis brought in to lead the celebrations in three remote communities.
the training in Hungarian enabled JDC to greatly increase the number of local participants, going from two or three a year to 15 in 1996, half of whom represented small towns in the provinces.

Customized peer support was provided for those who might otherwise find themselves too isolated to effectively implement the skills and ideas they bring back from Israel. Semi-annual seminars will be added this year to strengthen this support system and provide an ongoing think tank for community leaders. The aim is to create a corps of Buncher alumni able to take on more responsible and visible leadership roles. The Jews of Veszprem and Zalaegerszeg have already seen how such training can make a difference. Their representatives were able to restore a precious part of Jewish life to them last year—having acquired the materials and skills needed to organize authentic Passover seders in these two communities for the first time since the Holocaust.

**Romania**

November 1996 elections brought a new coalition government to power in Romania, initiating a period of change whose long-term impact on the country’s economic situation is not yet clear. At least for the short term, however, the economy is in turmoil. Recent months have seen the Romanian population—including the Jewish community—become far more impoverished, with many losing all hope of ever achieving a minimally decent life.

Dramatic increases in the cost of energy and other basic necessities have sharply lowered the standard of living for impoverished pensioners, most of whom rely on their extended families for survival. For aging Holocaust survivors who have only the Jewish community to turn to, the situation is especially painful, and JDC staff are carefully monitoring the adequacy of assistance levels. The problem has been compounded by JDC’s own global budget constraints, which have brought about a significant reduction in the real level of the JDC-supported community social assistance program.

This program is administered by the Social Assistance Department of FEDROM, the Federation of Jewish Communities in Romania. With JDC’s help, FEDROM managed to increase its income from communal property last year and take an important step toward self-sufficiency by devoting a much larger proportion of its resources to social assistance. This has enabled it to offset a portion—but only a portion—of the rise in prices and the JDC budget cuts.

Monthly cash grants were provided in 1996 to some 1,230 individuals, most of whom have minimal or no government pensions. Winter relief grants helped some 2,270 elderly Jews survive a particularly brutal Romanian winter; an early cold snap last fall presaged the equally harsh conditions that prevailed this year. With over 90 percent of the caseload comprised of one-person families, this is a very lonely and vulnerable population group.

Over 500,000 heavily subsidized hot meals were provided by FEDROM last year at four old age homes and 10 kosher canteens. A major grant from the Conference on Jewish Material Claims Against Germany made urgently needed renovations possible at eight of these canteens, which provide both nutritional and social benefits to lonely Holocaust survivors. Meals-on-wheels were delivered three to four times a week to about 700 homebound elderly, with staff serving as home care attendants to about 550 of these individuals on non-delivery days.

Food packages were provided to 2,652 assistees and community workers in...
1996. Most received eight packages during the course of the year, while about 500 who live in towns with no kosher canteens received four additional packages. With many food items available only sporadically or prohibitively expensive, recipients continue to find these packages indispensable.

As heating grows scarcer and more expensive, the chronically ill elderly are increasingly in need of warm blankets and bedclothes to fight the bitter cold. JDC has been actively seeking extra-budgetary contributions of food, clothing, blankets, and medications to help meet this community’s overwhelming needs. Some 3,100 elderly Jews received basic clothing and household items last year through FEDROM’s distribution program. Because of budget constraints, medications were purchased by JDC in 1996 for only 1,620 impoverished individuals, 1,000 fewer than in the previous year. JDC is grateful to the Harry and Jeanette Weinberg Foundation for helping to fund these purchases and to Eli Lilly and Company for its generous contribution of antibiotics for the elderly.

The Bucharest Polyclinic's new director has continued to improve services at this key facility in FEDROM’s country-wide network of clinics, which together provided medical care in 1996 to over 1,900 elderly Jews. A traveling physician has upgraded the level of care at the smaller clinics maintained in 19 other communities. Here too JDC budget cuts are having an impact, making 500 individuals no longer eligible for services this year.

A brighter picture has been supplied by Project Vision, Inc., an Atlanta-based organization of American Jewish ophthalmologists dedicated to helping elderly Jews overseas. With FEDROM’s enthusiastic cooperation and JDC’s assistance, Project Vision’s expert doctors have given a new lease on life to a large number of Romanian Jews with little or no vision, examining hundreds of patients and helping their Romanian colleagues perform dozens of sight-restoring operations. To make that miracle a reality for several hundred others requiring treatment beyond the means of current Romanian medicine, the Weinberg Foundation provided a generous grant last year for the purchase and use of state-of-the-art laser equipment and other supplies. Project Vision doctors helped install the lasers last October and put them to immediate use, performing 26 procedures to restore or stabilize vision; they are also providing special training to local professionals to ensure continuity of service.

Some 40 to 50 elderly Jews with visual impairments continue to receive important support from the weekly club established for them in Bucharest by the Jewish Braille Institute of America (JBI), together with JDC and FEDROM. JBI has produced numerous Romanian-language “talking books” on Jewish subjects; it makes home visits to elderly Jews in Bucharest; and it plans to expand its program to the provinces.

Grants from the Claims Conference and the Weinberg Foundation enabled much-needed renovations to be completed last year at the Rosen Home in Bucharest; with about 200 residents, it will become the sole Jewish residential facility for the elderly in the capital when the planned closing of the smaller Balus Home is completed this year. The aim is to reduce costs while improving the quality of care, and the Rosen Home’s new director is actively working toward that end. JDC is helping FEDROM develop a new day care center for the elderly at the Balus site; a bus recently purchased with Claims Conference funds for use by the elderly will facilitate access to community programs and services. JDC also helps support two small, family-style nursing homes for about 40 elderly Jews in Transylvania.
JDC continues to provide the community with the services of a ritual slaughterer and with various religious items purchased abroad. About 2,700 assistees and community workers received special food packages before Passover this year, and about 1,990 received the reinstituted pre-Passover cash grants that so many of the elderly have come to depend on. Matza purchased in Israel by JDC is distributed by FEDROM free to assistees and sold to Jews with means.

In August 1996, a young married couple became Romania’s first JDC Jewish Service Corps/Arevim volunteers. The two have been teaching Hebrew and helping to enhance the community’s Talmud Torah network; they have also been involved in various informal Jewish educational activities and outreach efforts. Their placement followed a mid-year decision by the JDC Board to help raise the level of Jewish education, thus entering an area that has traditionally been the community’s responsibility. Extra-budgetary contributions are being sought to support new programs, like the Jewish computer clubs recently established in six localities with the generous help of the family of Marcia and Stanley F. Reiter and the Joseph Meyerhoff Family Charitable Trusts.

JDC supports the administrative costs of the FEDROM Social Assistance Department, the majority of whose staff members are partially compensated pensioners. Improvements have recently been made in the food-purchasing system and in the use of computers. FEDROM’s director-general has succeeded in increasing the income received by FEDROM from communal properties and other sources, aided by the work of special JDC consultants on real property management.

Additional programs will be organized along the lines of last September’s study mission to Hungary by Romanian lay leaders and professionals. That visit was hosted by JDC-Budapest and the Hungarian Jewish Social Support Foundation; it was a watershed event from many perspectives, not the least of which was the new openness to human resource development engendered among the Romanians. While the community’s demographics and continuing aliyah make the task of identifying and training a new generation of community leaders and professional staff extremely difficult, all agree that if this community is to remain viable, it must be done.

**Former Yugoslavia**

**Bosnia-Herzegovina**

In 1996, Jewish communities on both sides of the cease-fire lines were able to reestablish mutual relations thanks to the Dayton peace accord. IDC also renewed its own direct contacts with the revived Jewish communities in Tuzla and Zenica. A regular cash assistance program for needy Holocaust survivors similar to those JDC has in other Eastern European countries was implemented in March 1996, with relief grants provided to about 250 individuals to supplement the supplies of food and medicine they had been receiving. Caring for these...
elderly Jews in Sarajevo and elsewhere in Bosnia is a special focus of JDC's efforts in 1997.

JDC continues to support the non-sectarian, humanitarian activities undertaken in tandem with the Jewish communities of the former Yugoslavia, efforts that remain vital in this war-ravaged country. In Sarajevo, largely devastated by the war, citizens of every religious persuasion continued to benefit in 1996 from the relief activities provided by La Benevolentija, the philanthropic and cultural arm of the Sarajevo Jewish community. Its free pharmacy remains the major non-governmental source for medications, many of which are unavailable elsewhere in the city. Other activities include a free outpatient clinic, a home care program for homebound elderly, a soup kitchen which serves free hot lunches each day to several hundred mostly elderly individuals, and a food distribution program that since 1992 has provided thousands of 10-kilogram food parcels to the city's neediest and tons of food to other humanitarian organizations.

JDC has underwritten these humanitarian efforts since war broke out in Bosnia in April 1992. Initially funded by contributions to JDC's Open Mailbox, they have been supported over the years by the generosity of the organized American, Canadian, and European Jewish communities, a continental network of Friends of La Benevolentija that JDC helped organize, various European governments and the European Union, other international relief agencies—including the Moslem Merkhamet and Catholic Caritas, and individual benefactors. World Jewish Relief (WJR, U.K.) remains JDC's special partner in these endeavors, both in Bosnia and elsewhere in the former Yugoslavia.

La Benevolentija's work in cooperation with Merkhamet, Caritas, and the Serbian Orthodox Dobre Tvor was recognized by Pope John Paul II on his April 1997 visit to Sarajevo, when he presented the Pope John XXIII International Peace Prize and a $50,000 check to each organization.

JDC reopened its Bosnia Open Mailbox in October 1995, earmarking most of the proceeds for long-term community reconstruction and refugee care projects, like the new dialysis machine given to the main hospital in Sarajevo last year. In October 1996, JDC launched an Entrepreneurship and Small Business Development Project; it combines Israeli expertise with the skills of a specially selected Sarajevan teaching staff to provide mentors and training to budding local entrepreneurs. In addition to JDC Mailbox funds, the project is being supported by La Benevolentija, WJR (through a gift from Dr. Alfred Bader), and the Soros Open Society Fund.

To bolster Jewish life in post-war Sarajevo, JDC supported various educational and cultural projects in 1996. A special edition of the Passover Haggada in Hebrew, Serbo-Croation, and Ladino was published last year with the help of the United Synagogue of America and distributed throughout the former Yugoslavia. It includes full explanations of the text and instructions for conducting the Passover seder. An American-Israeli rabbi was sent to Sarajevo in the spring of 1996 to lead communal seders and hold month-long classes in Hebrew and Judaism. Last fall, seminars were held throughout the High Holiday period by former Bosnians brought back by JDC to share the knowledge they had acquired in Israel.

The past year has seen the rebirth in Sarajevo of Vidas Largas, a small but enthusiastic group dedicated to reviving the Ladino language and other aspects of Sephardic culture. Modest scholarships were extended by JDC to Jewish university students throughout Bosnia, and the first steps
were taken to establish a branch of the European Union of Jewish Students. Also in 1996, children from Tuzla in central Bosnia were able to participate for the first time in the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary.

Leadership development and training efforts are key to community revitalization. Volunteers in La Benevolenciа's home care program (financed by another JDC partner, UKJAI) received special training last year from an expert who works for JDC in the former Soviet Union. A representative from the Sarajevo community was a featured speaker at the UJA International Lion of Judah Conference in Jerusalem last fall. Her moving presentation was a highlight of the conference and a fitting coda to the remarkable activities carried out by this community under the most difficult of circumstances—acts of hesed, of loving kindness, in the best Jewish tradition.

Croatia and Slovenia

Since 1992, one of JDC's priorities in Croatia has been care and relief for evacuees from Bosnia. Adjusting to the changed situation brought about by the Bosnian cease-fire, JDC and La Benevolenciа began dismantling their rescue and emergency relief infrastructure in Croatia in 1996. They closed the special office established in Zagreb and scaled back the one maintained in Split, retaining a certain reserve capability in that location.

At the same time, JDC and its local partners completed the resettlement of virtually all the remaining elderly Jewish evacuees. Most of these individuals now receive Croatian pensions and live in the Jewish old age home in Zagreb or in a public one in Split, with support from JDC and WJR.

With JDC's help, local Jewish communities provided cash assistance to about 30 local Holocaust survivors last year. After years of patient effort, this support system as well as the home care program JDC helped the Zagreb community establish have finally achieved the desired professional standards. JDC continues to support the Lavoslav Svarc Jewish Old Age Home in Zagreb, which is now home to about two dozen elderly Jews from Bosnia in addition to more than 50 local Jews. Many residents are bedridden and their average age is over 80. JDC helped fashion a temporary resolution last year to the financial crisis facing this facility due primarily to the loss of government funding for medical services following the breakup of the former Yugoslavia. It also facilitated a Claims Conference grant for 1997 to renovate the Home's outmoded hospital ward and sanitary facilities.

JDC continues to underwrite a variety of Jewish educational and cultural activities. The Jewish educator sent from Israel by JDC completed the second and final year of his assignment in January 1997. He had been teaching Hebrew, Torah, Judaism, and Jewish history classes in Zagreb, Split, and Osijek. Last year saw increased participation in these classes and in the Shabbat services, family activities, and weekly discussion groups that he organized. A local candidate from Zagreb was identified to take over some of these responsibilities, while the search for a rabbi to serve these communities continues.

JDC continues to ship kosher food and religious supplies to facilitate traditional holiday celebrations.

The once thriving Jewish summer camp on the Dalmatian Coast resumed activities in the fall of 1995 and again serves, modestly, as a place for learning and recreation for Jewish youth groups. JDC provides partial support for the high-quality Jewish kindergarten program in Zagreb; it helps the Croatian Union of Jewish Students publish a journal, Motek; and an ORT computer center installed with JDC's help in the Zagreb community center offers computer training and Jewish education through the ORTnet.

Obitelj (Family), a special volume delineating the history of
prominent Jewish families in Croatia over the past two centuries, was published in 1996 with JDC's help.

JDC-sponsored leadership development and training efforts continue to benefit the local communities. Two women, one a community organizer from Split and the other a Jewish ceramic arts teacher and gallery manager from Zagreb, participated in the UJA International Lion of Judah Conference in Jerusalem last fall and in the subsequent JDC leadership training program. Middle generation leaders from Croatia are taking part in LEATID-Europe’s Leaders XXI Program, which aims to prepare participants for the challenges of Jewish life in twenty-first century Europe. JDC is also encouraging the community to increase local funding for communal programs and the Svarc Old Age Home.

Yugoslavia (Serbia and Montenegro) and the Former Yugoslav Republic of Macedonia

About 75 percent of the Jews from Bosnia who took refuge during the war years in Belgrade—where the Jewish community welcomed them with open arms—have moved on to new lives in Israel, the United Kingdom, Canada, Spain, or other countries. Nevertheless, some 200 Jews have chosen to remain even though they have yet to obtain either citizenship or a permanent means of support, an issue of pressing concern to the Jewish community and to JDC.

A comprehensive relief program established during the war by JDC in cooperation with WJR and SACTA, the Social and Cultural Trust Association of Geneva, continued to provide emergency relief, social assistance, medications, food, and rent subsidies to over 70 Jewish families in 1996. A special team has been working in Belgrade to integrate these long-term evacuees into the community.

The number of individuals benefiting from the Jewish community’s regular relief program decreased to 140 last year. Home care services were extended, and a JDC-facilitated grant from the Claims Conference made it possible to establish a Jewish wing for elderly Holocaust survivors in a newly renovated section of a public old age home. The first residents moved into the new wing in August 1996.

The special pharmacy set up in Belgrade by the Federation of Jewish Communities with JDC's help continues to serve Jews and Righteous Gentiles in 17 communities. It has been particularly successful in supplying urgently needed medications which are not available locally, filling over 1,000 prescriptions a month, mostly for chronically ill elderly Jews.

The dynamic, native-born young rabbi whose seven years of training in Israel were sponsored by JDC completed his second year of service in 1996 and has revitalized many aspects of Jewish life. JDC actively supports his activities, particularly his outreach work with young people and with the smaller communities in Yugoslavia and in the Serb-controlled areas of Bosnia. He is responding to a resurgence of interest in Jewish learning, and his training in ritual slaughter has enabled him to provide locally slaughtered kosher meat to Jewish communities which had been entirely secular for 50 years. JDC supplied kosher wine and matza for the communal Passover seders held last year in Belgrade and, for the first time in many years, in Novi Sad.

JDC is helping to meet the increased demand for Jewish cultural and educational activities that has come as a reaction to the suffering of the war years. Youth groups, Hebrew classes, adult clubs, women’s programs, choirs, concerts, and Israeli folk dancing are all flourishing. The quality and Jewish content of these programs benefited greatly from the tremendous work accomplished last year by the
first JDC Jewish Service Corps volunteer to serve in Yugoslavia. Her tenure was made possible by a generous gift from a private donor, who was inspired by the report of a participant in a UJA Rabbinic Cabinet mission to Belgrade.

Encouraging progress was made last year in the Federation of Jewish Communities’ JDC-supported initiative to increase Jewish activities in six small, and in some cases new, communities. This effort has now been extended to include the Skopje community in the Former Yugoslav Republic of Macedonia and the Doboj and Banja Luka communities in the Serb-controlled areas of Bosnia. Nearly 100 local Jewish youngsters attended the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last summer.

With JDC’s help, three community activists participated in various leadership training programs conducted by LEATID Europe, with additional leaders included this year. Two individuals learned how to set up and manage health and exercise clubs for pensioners at the Chayil Stay Well seminar conducted by JDC-ESHEL in Israel early in 1996, and a new teacher of Israeli folk dancing was trained for the Novi Sad community last year.

Continuing the non-sectarian humanitarian aid begun during the war years, JDC facilitated the donation by the S & K Foundation of the Netherlands of an ultrasound diagnostic machine to the University Clinic for Child Neurology and Psychiatry of Belgrade. This machine will enable the Clinic to establish the first diagnostic unit in the country for neonatal brain disorders. The Soros Open Society Fund recently agreed to extend the Entrepreneurship and Small Business Development Project launched in Sarajevo last fall to Yugoslavia, with the first training program begun in Podgorica, Montenegro this May.

The JDC-supported welfare program provided regular assistance payments through its Krakow office to some 1,850 elderly Jews last year, with benefits keyed to individual needs. JDC also supplied beneficiaries with needed medications that were either unavailable locally or too expensive. With most of these aging survivors in increasingly poor health, JDC seeks in-kind contributions to meet the growing demand for medications.

The welfare program is administered by the Central Jewish Welfare Commission and by local welfare commissions made up of representatives of the five most important Polish Jewish organizations. Thanks to the verification process completed a few years ago, program efforts are focused on those most in need of help. JDC staff continue to monitor prevailing economic conditions and their affect on beneficiaries to determine if adjustments in benefit levels are needed. Since January 1996, JDC’s Krakow office has also been forwarding assistance payments to Righteous Gentiles on behalf of the Jewish Foundation for the Righteous.

While JDC continues to provide assistance to the country’s aging population of Holocaust survivors, its program in Poland has evolved in recent years to focus on community development and activities designed to reach younger and previously unaffiliated Polish Jews. Efforts are being made to foster the growing interest that an increasing number of Polish Jews have in learning more about their Jewish heritage and reviving and rebuilding Jewish community life.

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convince both groups to welfare efforts. This would make possible an increased number of home visits to these lonely, elderly Jews, who benefit not only from the practical aid tendered but also from the human contact and emotional support. The Jewish Braille Institute of America has provided a library of materials in Polish, Yiddish, and other languages and has been working with JDC to improve the quality of life for the visually impaired.

JDC continues to provide financial support to the Jewish Religious Community of Poland (JRCP), which maintains synagogues and religious services in 15 localities, organizes holiday celebrations, and publishes a calendar-almanac. JDC supplies the community with religious items and special Passover foods. A Claims Conference grant was awarded to JRCP last year to refurbish the seven kosher canteens it maintains with JDC support in various communities and to purchase a much-needed van and other equipment. Over 70,000 free meals were provided last year at these canteens, which help to alleviate the loneliness and isolation of the aging Holocaust survivors they serve.

Financial assistance is also provided by JDC to the TSKZ, the Social and Cultural Association of Polish Jews, which has 16 branches around the country and sponsors a variety of Jewish cultural events and activities. Most of the programs run by TSKZ and JRCP have traditionally been targeted to the survivor population. JDC has been working to convince both groups to organize additional activities that will be more attractive to the growing number of younger people interested in exploring their Jewish heritage and playing a more active role in Jewish community life.

In response to these requests for more intensive Jewish programming, TSKZ, with JDC’s help, has been developing new activities for children, young adults, and women and expanding the Jewish content of programs held at the community camp at Srodhorow. These include monthly weekend cultural retreats for adults and children, Jewish holiday celebrations, and winter and summer camps. A Claims Conference grant was awarded to TSKZ in 1996 to finance additional renovations needed at the campsite. JDC and TSKZ also enabled 40 Jewish youngsters to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last year.

The Association of Holocaust Children in Poland continues to receive aid and encouragement from JDC. This self-help organization for those who were hidden by non-Jews during the Holocaust received two grants from the Claims Conference in 1996. One is helping to fund a new club for members that was recently opened in Warsaw; the other will finance the implementation of a counseling and support program developed with JDC’s help.

One of JDC’s main goals is to increase the commitment of members of the younger generation, from adolescents to young adults and the middle aged. It has been encouraging them to take a more active role in the various social and cultural programs organized with the help of JDC’s consultant on community organization and Jewish education and culture. The number of training seminars and workshops held for emerging lay and professional leaders and for youth group activists was expanded in 1996, and for the second year in a row, a group of young people took part in a highly successful seminar and tour of Israel, which was organized in cooperation with the Jewish Agency.

JDC provided technical assistance and encouragement last year to a number of newer Jewish organizations, including the Forum, an organization of Jewish professionals and intellectuals, and PUSZ, the Polish Union of Jewish Students. Along with World Jewish Relief (U.K.), JDC continues to support the Resource Center for Jewish Education, which provides Jewish groups throughout the country with materials from its expanding collection, professional guidance in programming, and educational seminars for their members. A computer lab is scheduled to open at the Center this year with equipment provided by the World ORT Union.

Two firsts were produced by JDC’s Poland operations in 1996, and both were part of its changing focus. A JDC Jewish Service Corps volunteer began serving in Warsaw last July. He has
been working primarily with PUSZ and with the Resource Center, but is also involved in other JDC community development activities. And the efforts made by JDC over the past few years to identify and educate a new generation of Jewish leaders led to another first: a session of the Buncher Leadership Program just for participants from Poland, which was held in Israel last November. The program attracted emerging leaders from the main cities as well as from the smaller, reviving communities. It was deemed a great success by all participants and has added to the sense of optimism with which this community has come to regard its future.

Bulgaria

Bulgaria’s collapsing economy reached crisis proportions during the winter of 1996-1997; exorbitant prices and shortages of basic items left many citizens hungry and forced to do without sufficient heat, medicines and medical care, or adequate clothing during a particularly harsh winter. As shrinking foreign currency reserves further limited the government’s ability to import needed items, major food shortages threatened to devastate the country.

Inadequate pensions in the face of an inflation rate close to 300 percent have impoverished most senior citizens, and many elderly Jews can survive only with Jewish community help. Through Shalom, the Organization of the Jews in Bulgaria, cash grants were provided to 1,320 individuals in 1996, with the level of assistance repeatedly raised during the course of the year to help cope with spiraling prices. Supplemental heating grants and food coupons were provided by JDC this winter to help alleviate the suffering of these vulnerable Holocaust survivors.

At the request of various Bulgarian authorities, donations of food, baby formula, clothing, blankets, medications, and vitamins have been actively solicited by JDC for distribution to the general public and the Jewish community. JDC recently secured a generous donation of urgently needed food items for infants and young children—thousands of whom are deemed to be malnourished and at-risk; it also facilitated a non-sectarian donation made through World Jewish Relief (WJR, U.K.) for the support of the elderly, arranging for 10 percent of the funds to be distributed to Jews in need.

Only time will tell how or when this disastrous economic situation will be resolved. It is already clear that although pensioners and children are the most vulnerable, the entire Jewish community has been affected. JDC staff are closely following events, and early in 1997 the JDC Board appropriated additional funds for Bulgaria to cover the emergency relief measures described above and other contingencies that may arise.

Meanwhile, JDC continues to support Shalom’s participation in a model home care program for about 45 elderly Jews whose costs have been shared with the Sofia Municipality. An additional 65 senior citizens receive subsidized hot lunches at the canteen maintained in Beit Haam, the all-important community building which is being renovated by Shalom with major support from WJR.

JDC has been purchasing medications, vitamins, and flu vaccines for the elderly and for school children. Shalom continues to operate a dental clinic donated by WJR in the public school that hosts the Jewish school. With support from JDC, the clinic also provides services to the elderly in the afternoons for a token fee. At Beit Haam, physicians provide medical consultations free of charge.

Shalom, which is comprised of 19 branches
and a central body,
increased its nominal participation in the costs of the social assistance program last year and will gradually assume more responsibility as its income from property restitution increases. Individual branches are also being encouraged to assume full responsibility for local cases where they have the financial resources to do so.

With support from JDC and the Doron Foundation, Shalom also runs a variety of Jewish cultural and educational activities, including a Jewish school and a Sunday School, choirs, a chamber orchestra, a Hebrew dance group, a community newspaper, and a publishing program. A club for older students in Beit Haam has special Friday evening programs and a regular schedule of events; it is supported by Shalom and JDC. Some of these activities began as JDC initiatives but were quickly taken over by a community whose quest for Jewish renewal has been marked by an enthusiasm that has belied its small numbers.

Although progress continued to be made last year, the grim economic realities cannot help but affect these programs. The Jewish school is a case in point. It was established by Shalom in 1992 in one of Sofia’s public schools (a kindergarten class was similarly set up within a municipal early childhood center). By the fall of 1996, the original Jewish enrollment of 98 children had increased to 300—half the total school population—with 50 Jewish first graders and Hebrew and related subjects a vital aspect of the curriculum in 14 out of 24 classes. Thanks to JDC, the World ORT Union, and the Doron Foundation, a computer laboratory linked to the Internet and to ORTnet was opened at the school late in 1995, further enhancing the school’s educational level.

The children receive regular medical checkups, dental care at the WJR clinic, and a hot kosher lunch whose nutritional importance has increased in the present economic crisis; as the situation worsened this winter, fruits and vitamins were supplied by JDC to prevent deficiencies. This same crisis has jeopardized the community’s—and the parents’—ability to transport the Jewish children, who come from all parts of Sofia, to the school. A generous private donation helped relieve the situation last fall, but a continuing rise in transportation costs could well threaten the existence of this successful project.

The two new JDC Jewish Service Corps (JSC) volunteers who arrived last fall have continued to build on their predecessors’ efforts, teaching in the Jewish school, making regular visits to provincial towns to organize Jewish cultural activities, and helping to train young leaders and guide the development of programming for the community camp and the Sofia Sunday School. About 120 children learn about Jewish life and history each week in this Talmud Torah, while their parents participate in a parallel workshop.

The JSC volunteers also help Shalom operate the Jewish Resource Center, which was established with the help of JDC and WJR four years ago and has become a focal point for community programs. JDC facilitated the establishment of a new kosher community camp last summer in the town of Kovachevtzi. Local counselors played an important role in camp life, working with Israeli counselors and the JSC volunteers to create a special Jewish environment for some 250 children.

It is easy to see the impact on Bulgarian Jewish life made by the Sephardic rabbi from Israel who, with JDC funding, has been working with the community since mid-1994. He extended his term late

This computer center has given youngsters at the Jewish school in Sofia an important educational advantage.
last year while JDC searched for a replacement; JDC is also developing a training program for a possible local successor. By establishing a community mikva (ritual bath) and a kosher slaughter house, organizing brit mila (circumcision) programs, and making community food kitchens kosher, the rabbi has made spirituality an important aspect of community life. And he has had a particular effect on the younger generation, helping to stimulate and to satisfy their thirst for Jewish knowledge while encouraging them to join in the communal celebration of Shabbat and the Jewish holidays.

Last Passover, some 2,200 people participated in community seders held throughout the country, including 1,000 in Sofia. The joint efforts of the rabbi and the JSC volunteers—who traveled from community to community, organizing training programs in preparation for the holiday—helped make this program a success. Through the Jewish Religious Council, JDC continues to provide the community with religious items and program support.

Whatever the future may bring, Bulgarian Jewry's accomplishments to date are inspiring. Indeed, the enthusiastic success of one particular program led to efforts to expand it throughout the region. Early in 1996, four Bulgarian Jews were among the 25 Eastern Europeans attending a two-week seminar at the Wingate Institute in Israel organized by JDC's country director in cooperation with JDC-ESHEL. Supported by the Balint family of London, the Chayil Stay Well Seminar was designed to help participants set up health activity programs for seniors along the lines of the five active pensioners' clubs already established in Bulgaria with JDC's help. These provide Jewish cultural activities in addition to health and exercise programs and, in Sofia, a new mutual support and emergency contact system. The seminar also engendered important feelings of Jewish solidarity—and its setting in Israel gave these elderly Holocaust survivors a special feeling of joy.

**Czech Republic**

Using income derived mainly from the return of communal properties, social welfare services for mostly elderly needy Jews are now financed by the local Jewish communities in Prague, Brno, Pilzen, and Usti. JDC continues to provide professional advice and technical assistance, and it provided direct grants last year to about 25 Holocaust survivors in various smaller communities.

JDC helped secure a grant from the Claims Conference last year for the Terezin Initiative, the organization of former inmates of the Theresienstadt Concentration Camp, which aims to improve the quality of care that these elderly survivors receive. With the same goal in mind, JDC has committed extra-budgetary funds to help the Prague community bring an Israeli professional to introduce occupational therapy programs at the Charles Jordan Home for Jewish Elderly.

A health and exercise club set up in Prague last year by a community worker trained by JDC provides pensioners with a meeting place and a regular set of activities. It is but one of the fruits of the leadership development and training efforts that have been JDC's primary focus in recent years. Last fall, JDC enabled three Czech women involved in different aspects of communal life to participate in the UJA International Lion of Judah Conference in Jerusalem. JDC also sponsored the training in Israel of the arts and music teacher at the Prague Jewish kindergarten, and additional training was provided at the Israel Folk Dance Institute in London for those leading flourishing community programs in Prague and Brno.

A number of new projects were added in 1996 to the mix of educational, cultural, and youth...
activities developed by the community over the past few years with help from JDC and other agencies. To meet the needs of the local community and thousands of foreign visitors, including many Israelis, the Prague Jewish Museum opened an Educational Center last August with support from the Prague Jewish community, various foundations, and JDC. A computer lab established by JDC and the World ORT Union is now housed in this Center and has been integrated into the museum's Jewish educational programs. A Pedagogical Center was opened in conjunction with the Prague community to serve the needs of Jewish teachers, particularly in outlying areas.

The Chief Rabbi in Prague has become an integral part of the broader Jewish community, helping it to focus on its Jewish education priorities. JDC supports his outreach efforts in the smaller communities, and together with the Pincus Fund, it is financing the activities of an Israeli rabbi sent to assist him in his educational work. A new Jewish learning and play program for young children was opened last year, as well as a Midrasha, or study program, for older students.

A much-awaited Czech/Hebrew Passover Haggada was published last spring; it is the second volume in a series of basic Jewish texts whose publication by the Federation of Czech Jewish Communities is being subsidized by JDC. Increased Czech trade with Israel and the West has enabled JDC to substantially reduce its role as a supplier of kosher food and religious articles, although it continues to provide the smaller communities with matza for their Passover seders and some other items.

A community activist trained in communal service in the U.S. with the aid of a JDC scholarship was hired in 1996 to administer Bejt Praha, the Open Jewish Community of Prague, thereby considerably strengthening its activities. JDC has provided encouragement and seed money to this organization of Czech Jews and expatriates whose holiday celebrations and social and cultural programs have attracted hundreds of participants. Bejt Praha recently launched a Business Club to involve a wider circle of Jewish leaders in its activities. JDC has also been helping Beit Simcha, a Progressive Jewish group, strengthen its own religious and educational programs. These efforts are part of a pluralistic, Western-style approach to communal activity that is helping Czech Jewish life bloom today in a new Prague Spring.

**Slovakia**

With JDC's help, the Jewish community provided cash assistance last year to about 150 aging Holocaust survivors, while JDC subsidies for the kosher canteens in Bratislava and Kosice made hot kosher meals available to additional numbers of poor and elderly Jews. These canteens have become an important part of community life; their kosher food has made them a meeting place for those seeking to return to Judaism, and their communal atmosphere provides an antidote to the loneliness of the elderly.
Home care services for over 100 elderly and disabled Jews in Bratislava and Kosice were modernized and expanded last year; each community has mobilized teams of volunteers to work with professionals so that the homebound can be visited three times a week. Increased community participation and newly available local supplies have enabled JDC to reduce its contribution to the program providing subsidized medications to the chronically ill.

JDC conducted a model survey of Jewish nursing cases in Slovakia early in 1996. In May, the Claims Conference approved a plan to establish a 35-bed Jewish nursing home in Bratislava in a building to be renovated for that purpose. Equipment and beds for the home—which will accommodate Jews from all local communities—have been donated by the Municipality of Vienna, and Slovakia’s Minister of Welfare has promised additional support. The Claims Conference also approved the Kosice community’s proposal to establish a multi-purpose day care center for the elderly; the site originally intended for the project, however, proved unusable, and a new location is actively being sought.

Meanwhile, pensioners’ clubs established with JDC’s help in Kosice and Bratislava are flourishing, with meetings, cultural activities, outings, health, and fitness programs all on the various agendas. Four club members learned more about health promotion for seniors at the Chayil Stay Well seminar conducted by JDC-ESHEL early in 1996 at the Wingate Institute in Israel. The Jewish Braille Institute of America continues to work through the clubs in Kosice to help the visually impaired, and survivors’ support groups are active in Bratislava and in Kosice, where the group is being guided by a Budapest-based psychologist.

To facilitate the renewal of Jewish life, JDC continues to fund programs and activities organized by the communities’ rabbis. The American-born rabbi who has been serving in Bratislava since 1994 has greatly expanded Jewish educational opportunities for adults and children there and in nearby communities. Along with his rabbinic activities, he and his wife run a flourishing kindergarten and have established a new summer day camp; they also conduct after-school classes for children and women. They bake matza for Passover and have written and published a series of Slovak-language brochures that give community members an understanding of the customs and traditions surrounding the different Jewish holidays.

In Kosice, the new rabbi from Israel—who is also trained in ritual slaughtering—was very active last year in the community. In addition to conducting services, he has been working to repair the community Torah scroll and giving lectures in both the synagogue and the youth club. JDC subsidizes Passover seders in various communities and the shipment of religious supplies and kosher wine and matza; the demand for the latter has been increasing in recent years. Kosher slaughtering is done locally, with Kosice’s rabbi responsible for a growing portion of the kosher meat supplied to community kitchens and made available for purchase by individuals throughout Slovakia.

In partnership with the Doron Foundation, JDC sponsored the preparation of a Hebrew-Slovakian dictionary, and it supports the publication of a lively student magazine. An Israeli Jewish educator recruited by JDC has been working in Kosice with about 55 elementary and high school students in the Jewish youth club, teaching Sunday School classes in Hebrew and Judaism, and organizing cultural activities and weekly Shabbat programs. Two youth club members participated in the “March of the Living” last year, and JDC funds enabled 67 children and counselors from Slovakia to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary in 1996.

JDC continues to support the activities of the Czech-Slovak Union of Jewish Youth, which has over 230 members and about 80 activists engaged in an extensive program in Bratislava. Activities include lectures, seminars, an acclaimed folk dance troupe, and holiday and social programs.

Training opportunities for community leaders and professionals have
been provided by JDC through the Israel-based Buncher Leadership Program and the seminars and courses conducted by the European Council of Jewish Communities and LEATID Europe. JDC also promotes exchanges with other communities—particularly Prague and Vienna—on issues like property management. Following intensive negotiations facilitated by JDC, the Jewish Federation of Slovakia and the World Jewish Restitution Organization have established a jointly controlled foundation to which all returned Jewish communal property will be transferred. Proper management of returned properties will enable the community to begin to make important progress toward self-sufficiency; it will also help enhance the process of Jewish renewal that is well under way in Slovakia today.

**Albania**

Throughout Albania’s recent crisis, JDC has kept in touch with all 60 of the country’s remaining Jews. Responding to their concerns, JDC enabled nearly one third of the community to leave the country, and it has been caring for them on a temporary basis in Ladispoli.

Since the early 1980s, JDC has been able to help those Jews most in need in this impoverished country. Cash assistance is currently provided to about 20 elderly Holocaust survivors, and medications that are either unavailable or prohibitively expensive in Albania have been supplied to the chronically ill and to children whose families are destitute. These young children also received two packages of food and clothing last year from JDC; these were augmented last fall by various items collected for the children by the Casablanca Women’s Committee.

Since he was appointed to the task in 1995, JDC’s country director has been helping Albania’s remaining Jews begin to reclaim their Jewish heritage, for themselves and especially for their children. With no Albanian-language Jewish materials available, JDC has been sending in Jewish books and magazines written in Italian and Greek, languages spoken by most community members. JDC has also enabled the small number of Jewish youngsters to participate in Jewish cultural, educational, and social programs in other European countries, like the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary, which 14 of the 17 youngsters attended for the second time last summer.

Despite the chaos prevailing this year in the months leading up to the 1997 Passover holiday, JDC managed to supply the community with matza. It has been doing this since the fall of the Communist regime in 1991, thus helping these Albanian Jews celebrate one of the few Jewish holidays that was still known to them. It has also sent an Italian student to help organize programs for Passover, Hanukka, and other Jewish holidays. Last September, for the first time in fifty years, the sound of the shofar was heard in Tirana—at a Rosh Hashana celebration and training program led by JDC staff.

JDC also enabled a community representative to participate last fall in the UJA International Lion of Judah Conference in Jerusalem. Enthralled by her experience, she thanked JDC for enabling her to express her solidarity with “Jewish women from throughout the world, including those from the emerging communities, reaffirming the fact that I had heard so much from my mother: we are one people, one family... and the state of Israel is the common thread connecting us all...”
In North African countries where the Jewish populations are slowly but steadily diminishing in size, JDC helps communities to maintain the communal institutions necessary for Jewish life.

Throughout this area, it is a primary JDC objective to ensure that children will 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 have come to represent an increasing proportion of these declining populations.

Wherever possible, 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 placing increasing emphasis on cultural and educational activities that strengthen Jewish identity.

In recent years, JDC has been helping to 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

A variety of domestic and international events had a dampening effect last year on a community whose spirit had only recently been buoyed by the hopes surrounding the Middle East peace process. The Moroccan public’s negative reaction to Israel’s mid-year change in government made the community’s dream of normalized relations between Morocco and Israel seem more elusive than ever. JDC has been helping community leaders maintain essential services despite a continuing decline in numbers, which has made staff recruitment a particular problem.

To assess the current atmosphere, see JDC’s programs first-hand, and get a better understanding of the issues facing a community clearly in transition, JDC’s Africa and Asia Area Committee conducted an in-depth study mission to Morocco this past January. Board members witnessed the high regard in which JDC and its country director are held by the community, and they came away convinced that JDC’s moral and financial support and its help in planning for the future are more critical than ever.

In 1996, JDC covered 30 percent of the costs of the Casablanca Jewish community’s monthly cash assistance program, which aided 232 needy individuals last year. It also provided a special fund for those with extraordinary needs and helped pay the salaries of the welfare program’s staff. Subsidies ranging from 30 to 70 percent were provided to 11 provincial communities, some of which assumed a larger share of responsibility last year for their local welfare programs, which assisted a total of 128 individuals.

Nearly 1,400 needy Jews are expected to benefit in the coming year from the health services provided by OSE (Oeuvre Secours aux Enfants), with support from JDC, in Casablanca, Marrakesh, Rabat, and the smaller communities. OSE also serves the Jewish schools and the home for the aged in Casablanca. JDC, OSE, and the local communities share the cost of an emergency medical care program, the need for which among this aging population has increased dramatically in recent years. OSE’s exceptional financial difficulties last year necessitated a one-time increase in JDC’s contribution to this program.

The Jewish home for the aged in Casablanca currently provides a full range of services to 88 residents, with JDC subsidizing 48 percent of the costs.

Mr. Serge Berdugo, head of the Jewish community of Morocco, and his wife welcomed members of the IDC study mission to their home this past January. Pictured from l. to r. are country director Alberte Weizman, IDC Board member Esther Treitel, the Berdugos, Neil Moss, and IDC Board members Karen Moss and Toby Goldberger.

Photo: Roy Mittelman
Cultural and recreational activities developed in recent years by JDC Jewish Service Corps volunteers were continued in 1996 by the latest recruit. JDC also helped maintain two small nursing homes in Tangier with a total of 28 residents; they are the only other Jewish facilities for the elderly left in the country. In Casablanca, 200 Jewish elderly take part in daily activities and holiday celebrations at two clubs developed by JDC in partnership with Lubavitch and Ozar Hatorah. JDC also funds a two-week vacation colony for senior citizens at the community campsite in Imouzzer; this had 60 participants last year from the Casablanca home and from provincial communities.

The decline in enrollment in the Jewish school systems in Casablanca that JDC subsidizes—Ozar Hatorah, Lubavitch, and Ittihad—became more pronounced last year, going from an expected 3 to 4 percent drop to a 9 percent decline in registration in the fall of 1996. The lack of Jewish students caused ORT to close its Morocco operations last June, after 40 years' work in that country. JDC has been encouraging the remaining schools to adopt consolidation and cost-cutting measures where appropriate. Reductions made in its school subsidies last year reflected enrollment realities as well as budget cuts imposed on a worldwide basis. Nevertheless, JDC continues to help meet the educational needs of the few Jewish children left in the provinces, which no longer have any Jewish schools. And it works to enhance the educational offerings of the Casablanca schools, with a particularly successful training session organized for teachers last year on the special educational needs of learning disabled children. JDC also pays stipends to the teachers in two evening study programs for men and women.

About 250 Jewish youngsters in Casablanca and Marrakesh participate in a wide range of cultural and sports programs provided by the Lubavitch movement with help from JDC. JDC funds also help support the youth programs maintained in Casablanca and Meknes by DEJJ, the Department Educatif de la Jeunesse Juive au Maroc. A grant from the Ronald S. Lauder Foundation has enabled JDC to hire special coordinators over the past few years to organize DEJJ youth programs and develop new activities for young adults. JDC also subsidizes camp programs at Imouzzer run by these two organizations and by Aide Scolaire and Ozar Hatorah.

To help the community achieve greater self-sufficiency, JDC has been encouraging local fundraising efforts by OSE and other organizations, as well as new voluntary initiatives like the Casablanca Women's Committee. Over the past few years, the Committee has managed to secure sizable donations of clothing, distributing packages locally to the poorest families and, in response to JDC's request, providing packages to Jews in need in Bulgaria and Albania.

As the community dwindles in size and communal assets remain, JDC has been working with community leaders to plan for the future and the continuing provision of services for remaining community members.

**Tunisia**

Tunisian Jews both inside and outside the country gained a new feeling of confidence last year, bolstered by the handsome gift made by Tunisia's President to repair and repaint the capital's huge main synagogue. Middle East developments have led to the stationing of an Israeli liaison representative in Tunis and the restoration of telephone contact with Israel. More former Tunisian Jews than ever before returned to the country in 1996 on religious pilgrimages or as summer tourists.
JDC funded monthly cash grants last year to 132 individuals in Tunis and in three provincial towns. Nearly all the recipients are elderly Jews living alone; some depend entirely on these grants for their basic living expenses, while most use them to stretch out meager savings or retirement funds. JDC also funds the purchase of clothing, household necessities, and Passover items for the neediest, and through the funds, it provides medical care for mainly elderly, indigent Jews in six localities. In the middle class Jewish communities of Jerba, the community covers half that cost.

Since 1992, JDC has been working with the community to merge the two homes, or foyers, for the aged that it has been supporting in the Tunis area, with the goal of cutting costs while still improving the level of services. In 1996, there were 43 elderly Jews living in the two homes. It is hoped that by the end of 1997, all will be living in the La Goulette facility, which has been renovated by the community for this purpose with the aid of an interest-free loan from JDC. Equipment and furniture have been purchased with the help of a grant from the Harry and Jeanette Weinberg Foundation. A new Jewish director hired by the community in January 1996 to oversee the merged home has been working to implement some of the practices he observed in Israel during a JDC-sponsored training program.

Providing the community's youngest generation with access to Jewish education remains a key JDC objective. The only Jewish school still operating in Tunis is run by the Lubavitch movement, with JDC funding 70 percent of the budget. It has an enrollment of some 60 children aged 3 to 16. In addition to supporting Jewish schooling in the small Jewish community in Zarzis, JDC funds are provided to two Jewish schools in Hara Kebira, Jerba with a total of 230 students: the girls' school, which recently added two new classes because of higher enrollment, and the boys' yeshiva, which has been the major Jewish institution in Jerba for the last 2,000 years. With the new ease of travel between Israel and Tunisia, JDC hopes to use Israeli consultants to raise educational standards here.

Yemen

JDC began funding activities in Yemen following the merger of the northern and southern republics in May 1990, sending in Torah scrolls, books, and other religious materials with American visitors. It also provided welfare assistance to the many poor members of the community, which then numbered about 1,000 Jews scattered in remote villages across the north.

In 1990, the first Jew to leave Yemen in over 20 years was brought out. Meanwhile, JDC had developed a two-pronged strategy to deal with the rescue of this remnant community. It spearheaded a coalition engaged in high-level diplomatic negotiations, while

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AFRICA AND ASIA

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<tr>
<th>Country</th>
<th>Jewish Population</th>
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<tr>
<td>Myanmar (Formerly Burma)</td>
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† Figures are approximate.
sending in teams of expatriate Yemenite Jews to prepare community members for departure and help them deal with local officials and the logistical aspects of their impending journey.

Between 1992 and the beginning of 1997, nearly 700 Jews left Yemen, primarily for Israel. The civil war between north and south that broke out anew in May 1994 temporarily halted the flow, but an orderly aliyah has continued ever since, with JDC making all the departure arrangements. JDC is grateful to World Jewish Relief (U.K.), which has been generous in its support for this costly endeavor.

Expert consultants sent by JDC, for example, provided the community with plans for renovating and upgrading the home for the aged in Istanbul as well as the Jewish hospital. JDC also helped secure a major contribution from the Harry and Jeanette Weinberg Foundation to assist the community with these efforts. In 1996, the renovation of the second half of the Jewish Home was completed. Under the guidance of an occupational therapist dispatched by JDC, a newly instituted recreational therapy program for the elderly is in full swing. Efforts are under way to start a similar program in Izmir to help raise the level of geriatric care there. The program would also help to link Istanbul with the smaller communities.

Renovations undertaken at the Ohr Hayyim Hospital have also recently been completed. Experts from two internationally renowned medical institutions have been recruited by JDC to provide the hospital board with recommendations regarding future areas of specialization and ways to improve the quality of medical care.

JDC has been helping the community strengthen Jewish identity as a bulwark against assimilation by expanding informal Jewish educational opportunities. In a unique venture, a Jewish education committee was established for Turkey last year; it is chaired by the Jewish Agency and includes representatives from the Pincus Fund, the community, and JDC. Under its aegis, a new educational outreach program has been implemented whose initial focus has been on activities for children aged 6 to 14.

In EGYPT, JDC and the remnant Jewish communities in Cairo and Alexandria provided cash assistance to 34 elderly and impoverished individuals last year; funds were also provided for medical care and help with burial costs. JDC supports a small old age home in Cairo and covers the cost of nursing home care for three elderly Jews in Alexandria. It also supports communal holiday celebrations—providing these dwindling communities with a cantor when-

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**Other Moslem Countries**

In TURKEY, JDC’s relationship with the Jewish community has blossomed over the last few years. Early in January 1996, JDC Board members met with senior Turkish government officials, including President Demirel, with the U.S. Ambassador, and with community leaders during the third Board mission to Turkey in as many years. The Turkish Jewish community considers JDC’s technical assistance vital to its efforts to improve essential communal services.

Other Moslem countries

In TURKEY, JDC’s relationship with the Jewish community has blossomed over the last few years. Early in January 1996, JDC Board members met with senior Turkish government officials, including President Demirel, with the U.S. Ambassador, and with community leaders during the third Board mission to Turkey in as many years. The Turkish Jewish community considers JDC’s technical assistance vital to its efforts to improve essential communal services.
ever possible and with kosher food for Passover and other Jewish holidays. In an historic change, women were allowed to join the community board in Cairo last year, and one was elected president.

In ALGERIA, JDC channels supplementary welfare assistance to six elderly Jews who have resolutely refused to leave despite the increasingly precarious political and economic situation. Contact is maintained via telephone from Paris, with visits made when necessary by a local Moslem who is a trusted employee of both the Jewish community and JDC. Health care for these frail individuals remains the greatest concern. 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

In January 1996, JDC was caring for about 1,800 Felas Mora in Addis Ababa, most of whom it had been supporting since their arrival in the capital prior to Operation Solomon in 1991. The Felas Mora are descendants of Jews who converted to Christianity, and many of them have relatives among the Ethiopian Jews who have made aliyah. JDC’s programs are conducted at the request of the Israeli government and in consultation with the Jewish Agency and the Council of Jewish Federations. They include monthly cash grants, food distribution, social services, the operation of a medical clinic and health education program, and a rehabilitation effort that encourages the initiation of small cottage industry projects. Processing for emigration to Israel has been slow, and at the end of the year over 1,300 people remained on this caseload.

Beginning last January, again at Israel’s behest, greater assistance was extended to over 1,000 other Felas Mora not on the JDC caseload who had arrived in the capital more recently. In addition to the supplementary food, blankets, and vaccinations previously received by this group, which numbered about 830 by year’s end, these Felas Mora are now receiving monthly rent subsidies from JDC and medical assistance at the JDC clinic.

JDC has not been accepting any additions to its official caseload, in keeping with the policy it adopted in December 1993 in agreement with its partner agencies. The primary reason for the adoption of this policy was to prevent mass emigration from the northern villages to Addis. It was agreed that Felas Mora who are declared eligible for aliyah should remain in their villages until shortly before their departure for Israel is set; they are then called to the capital by the Jewish Agency and the Israeli embassy, with JDC providing food, housing, and medical help during what is usually a brief stay.

A total of 1,376 Felas Mora left for Israel in 1996, but although all parties have agreed that at least 75 percent of departures should be reserved for the JDC assistees in Addis, under 50 percent came from this category last year. If this pattern continues, JDC could remain involved in relief programs in Addis until at least 2001.
India

The dedicated efforts of a variety of individuals have enabled JDC to make enormous strides in India in the field of informal Jewish education. Over the past seven years, two JDC-sponsored rabbi/educators, several expatriate staff members, and 12 Jewish Service Corps volunteers have helped the community to develop a rich array of Jewish activities. These include Jewish holiday celebrations, after-school and weekend youth activities and classes for children and their parents, periodic camps with a heavy Jewish content for young and old, Rosh Chodesh study and prayer groups for women in Bombay and Thane, a youth task force working with the elderly and a new Golden Age Club, and both special seminars and regular classes in the Hebrew language and in Jewish history and religion.

A gift from an American visitor enabled JDC to hire a part-time librarian last year to facilitate use of the Jewish library in its Bombay office; additional libraries have been established to date in Thane, Ahmedabad, Pune, and Cochin.

In the fall of 1996, for the first time in seven years, activities got under way without the help of expatriate personnel—a measure of the success of JDC's efforts and of the growing knowledge and sophistication of local JDC staff members and community workers, who were eager to strike out on their own.

The twelve local graduates of the Israel-based Buncher Leadership Program have become a mainstay of JDC's cultural and educational efforts. It is they who work at the grassroots level and impart the "messages" that have made an increasing part of the Indian Jewish population proud to be Jewish. A fall visit to India by the program's Israeli director provided inspiration and encouragement to recent graduates as well as to new aspirants, and it gave the director a first-hand view of the particular training needs of this unique community.

For not only is the Indian Jewish community so small in number that it is literally dwarfed by the surrounding population, but the bulk of its members are widely scattered throughout the enormous Bombay/Thane area—and this in a country where urban transportation is problematic at best. It therefore speaks volumes for the motivation of the parents that some 22 children and 16 parents attended a typical Sunday School class last year, even though it involved nearly two hours' travel time for many of the five- to eight-year-old tots. All obviously feel that both the children's class, which is directed by a local volunteer, and the parents' workshop, which is run by a JDC staff member, provide a Jewish learning experience that should not be missed.

Weekend and vacation "family camps" sponsored by JDC have also been oversubscribed, with community members seeking both to satisfy their quest for Jewish knowledge and to come together as Jews. A dedicated force of about 60 local volunteers ranging in age from 17 to 72 have helped make programs like these possible. JDC held a special reception last spring to acknowledge their contribution; the citations on the volunteers' award certificates represented the full range of JDC's activities in India last year.

Holiday projects are busily prepared by the children at an arts and crafts session of the Jewish Sunday School class in Bombay. Photo: JDC
Kol India, the JDC newsletter begun by an American volunteer, has become an important tool in the effort to draw this far-flung community together and add to its members' appreciation of what it means to be Jewish. The paper is the most widely disseminated Jewish publication in India today, providing over 1,000 families with news of the Jewish world, information on community events, special features for younger readers, and articles on Judaism. Attempts to strengthen the ties among the different local groups were given an important boost late last July when 86 representatives from a variety of constituencies participated in an All-India Jewish Community Seminar.

In 1996, JDC helped organize and supported community Passover seders and other Jewish holiday celebrations in Bombay, Thane, Pune, Ahmedabad, Cochin, and Alibag. Community members also continue to appreciate the access to locally slaughtered kosher meat made possible by a recent JDC-sponsored training program.

JDC's welfare program provides a lifeline of support to about 150 individuals, half of whom are over the age of sixty. The advent of a trained social worker has enabled JDC to be more responsive to assistees' needs, especially medical emergencies. An ophthalmologist is present at times at the monthly Cash Assistance Day, which is now more dignified and orderly. A Jewish social worker will be joining the staff this summer when she completes her professional training, which has been supported through a private donation to JDC.

After a difficult search for an appropriate site, the half-dozen homeless elderly who were being housed by JDC in the ORT boys' hostel were moved in October 1996 to a new home for the aged in Manpada, outside Thane. The facility, which can accommodate about ten individuals, was renovated and equipped with the help of a grant from the Harry and Jeanette Weinberg Foundation. It will serve as a focus of activities for the elderly, and the remodeling has yielded a valuable bonus: much-needed new space for youth programs.

The year began and ended with important visits. A JDC Board mission last January was of great significance to the Indian Jewish community, which has so few points of contact with the wider Jewish world. Mission participants were impressed with the progress made since the last Board visit in 1992 and with the dedication and commitment displayed by all those involved in JDC's activities in India. A study visit to the United States made late in the fall by JDC's country manager emphasized the kinds of programs and services that are within the reach of small Jewish communities, presenting him with a host of new possibilities that should result in an even richer JDC India program in the years ahead.

**China and Myanmar**

In CHINA, JDC is currently providing quarterly relief grants or pension payments to three elderly individuals; the pension payments are a remnant of JDC's World War II Shanghai operations. In MYANMAR last year, JDC assisted seven impoverished members of the remnant Jewish community, which now numbers only 20 people.
**JDC's Objectives**

- JDC aims to strengthen the capacities of the Latin American Jewish communities to address problems which affect them individually or collectively.

- It does this by responding to the communities' requests for technical assistance and by helping them to mobilize and make the fullest use possible of their own resources. This is one of the many examples of JDC's involvement in Community Development.

- Since Latin American Jewry is able to finance, albeit with increasing difficulty, its own institutions and services, JDC generally provides only seed money for innovative, standard-setting model projects, with all financial commitments of limited duration. These funds have generally produced a multiplying effect equivalent to 250 per cent of the initial contribution.

- JDC promotes regional meetings and cooperative exchange and coordination among communities, and it assists in the development of the smaller communities. It seeks to make strong Jewish communities even stronger and encourages them to reach out to their weaker and more isolated neighbors.

- JDC provides technical assistance in efforts to maximize human resources through training programs for lay leaders and professionals, and it is helping to strengthen community organization, planning, and fundraising capabilities.

- 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.

- In Argentina, JDC has been responding to a variety of social welfare needs that have resulted from the increasing impoverishment of the Jewish middle class, helping to establish a network of volunteers and self-help programs.
ARGENTINA

Argentina’s economic system has been characterized in recent years by recession, the closing of small and medium-size businesses, and increasing rates of both unemployment and underemployment. The result has been a growing impoverishment of the middle class, where most of the Jewish population has been situated. Feelings of insecurity have been growing among the public in general and the Jewish community in particular, fed by socioeconomic pressures and by events like the 1994 destruction of the AMIA building and the attack on the Israeli embassy two years earlier—as well as by the continuing lack of information on the perpetrators of these outrages.

A variety of communal reorganization and rebuilding projects were supported over the past year through allocations made by JDC from the sums remaining in the Emergency Relief Fund established in the wake of the AMIA bombing. These included a newly formed Volunteer Network, the merger process under way among Jewish schools and other communal institutions, and efforts to strengthen formal and informal Jewish education and reach out to unaffiliated youth.

In November 1996, the major Jewish community organizations joined JDC in forming a new coalition to respond in a coordinated fashion to the deteriorating economic status of large sectors of the Jewish middle class; a total of $1.25 million was committed to this effort. The objectives are to coordinate social welfare initiatives that have already been implemented, to expand the network of services, and to develop new strategies to meet the community’s long term needs, including training, counseling, and business development programs.

Key elements of the project include eight new aid centers strategically located in various parts of Buenos Aires and its suburbs; the development of a database on those in need and their problems; and the assembling of a team of Jewish professionals and volunteers from institutions throughout Argentina who have offered to help.

JDC has also been working with some 25 local institutions—including synagogues, schools, and Jewish community centers (JCCs), helping to organize and train those who have come together in a new “solidarity” network of community volunteers. The aim is to help the new Jewish poor, those whose current economic difficulties have seriously affected both their standard of living and their continued participation in community life. A “bank” through which professionals can donate blocks of their time; an educational counseling program; the gathering and distribution of food packages and clothing; a community help-line; and the provision of free hot meals to those in need are among the network’s current initiatives.

The results obtained in two studies of the new Jewish poverty conducted last year with JDC support have been instrumental in planning all of these efforts. One study focused on the effect on community organizations, the other on how individuals and families have been hurt.
In June 1996, in partnership with the Mayo Foundation, JDC opened a Small Business Center in Buenos Aires. Patterned on the network of centers developed by JDC in Israel, the Center provides courses and counseling to community members interested in developing small and medium-size businesses. JDC also continues to support the Jewish community's employment bureau—which it helped reconstitute following its destruction in the 1994 bombing. Services now include computer training, resume writing and interview workshops for job seekers, and various retraining programs.

Synagogues have come together, three JCCs have merged into one, and six Jewish schools have combined to form three institutions. JDC also continues to provide counseling on fundraising and resource development to a variety of local institutions, including AMIA, the Tzedaka Foundation, and the Holocaust Memorial Foundation.

In January 1997, AMIA, the Jewish Agency, JDC, and the Rich Foundation agreed on a new program to improve the Jewish school system which involves a complete change in educational approach. The initial phase will be implemented in nine of the community's 40 day schools, with participating institutions and agencies investing a total of $4 million in this effort over the next three years. JDC, in cooperation with the local Tzedaka Foundation, has also been supporting a special awards process for innovative projects developed by individual educators, with grants provided to assist with project implementation.

Reshet Einstein, the Einstein Electronic Network established by JDC and ORT Argentina, continues to expand. Customized Jewish programs make it an important tool for Jewish schools, synagogues, and JCCs, and it has incorporated a host of other useful features. On the university level, JDC, the World Zionist Organization, and local institutions have developed training seminars for student program coordinators; four seminars focusing on different aspects of Jewish life are scheduled for 1997, with student leaders from six Latin American countries participating.

JDC is currently supporting the development of five alternative outreach projects at various institutions which are designed to attract unaffiliated teenagers and encourage their participation in Jewish community life. These projects were initiated following an intensive study of unaffiliated youth conducted by JDC last year. Research for the study was carried out by a group of volunteer youth who went into the field to interview their contemporaries, and made the results into a video. JDC also has an experimental training program under way at Hebraica Buenos Aires; its goal is to help those involved with JCC youth departments make adolescent services more attractive to a greater number of Jewish youngsters.

JDC has been actively involved in the mergers that have taken place among various community institutions, believing that this restructuring will help revitalize the community and reverse the effects of the decline in participation engendered by economic and security concerns. Over the past year, two photos.

A team of Argentineans was sent to Israel by JDC to study the small business centers developed there before establishing their own center in Buenos Aires.

Photo: Debi Cooper

The American Jewish Joint Distribution Committee, Inc.
Since the end of 1991, when official restrictions on religious beliefs and practices were relaxed in Cuba, JDC has been helping to facilitate a revitalization of Cuban Jewish life. Each year has brought a substantial number of additional families and new communities into the fold as efforts were made to reach the smallest and most isolated Jewish populations. As a result, in addition to Havana, active Jewish communities now exist in Cienfuegos, Santiago de Cuba, Caibarien, Camaguey, Santa Clara, and Sancti Spiritus.

In view of the country’s severe economic problems and shortages, JDC has also been helping to meet community members’ humanitarian needs. To accomplish its objectives, JDC works with and through a network of Latin American Jewish communities. JDC also acts as a coordinator of aid activities and a disseminator of information for a multinational group of organizations, communities, and individuals who have been working on behalf of the Cuban Jewish community; the goal is to avoid duplication and maximize the assistance rendered.

The Canadian Jewish Congress continues to send in large supplies of kosher food for Passover, supplies that are actually meant to last the community for a year. With the economic situation so difficult, JDC obtained authorization for four annual shipments of kosher food to the community, all timed to coincide with Jewish holidays. JDC is responsible for the three additional shipments; these were tied last year to Rosh Hashana and Hanukka, with a special shipment of scarce milk products for Shavuot.

Through the community pharmacy that JDC helped establish in Havana, medications sent by JDC are distributed to Jews living there and in the smaller communities. JDC also maintains a non-sectarian medical treatment project, which is described in the International Development Program section, below.

ARGENTINA
Jewish Population: 250,000
JDC Appropriation: $122,000
(plus emergency funds)

BRAZIL
Jewish Population: 130,000
JDC Appropriation: $64,200

CHILE
Jewish Population: 15,000
JDC Appropriation: $42,800

URUGUAY
Jewish Population: 23,000
JDC Appropriation: $32,100

REGIONAL PROGRAMS
JDC Appropriation: $622,800

As a result of his efforts and those of his predecessors, Jewish cultural activities now include a revived Jewish youth group, a women’s association, a Jewish choir, an Israeli dance...
group, a theater troupe, and Menorah, a monthly community newspaper. The first national Jewish women’s meeting took place in June 1996; the 100 participants included representatives from all the local communities.

JDC helps support and has trained local teachers for the Tikun Olam Jewish Sunday School in Havana, with a second intensive training workshop held in 1996. Enrollment at the school has grown to about 140, and it now includes grades kindergarten through high school, a Hebrew ulpan (intensive language course), and courses for madrichim (youth counselors). Two Jewish education specialists from Argentina helped reshape the school programs in Havana, Camaguey, and Santiago de Cuba last year. JDC continues to send in Hebrew and Spanish books and to update the video library on Jewish topics that it helped establish.

JDC supports the local youth group, which runs two very successful children’s camps each year. In March 1996, over 120 youngsters attended the second national camp for Cuban Jewish youth, while in October, youngsters from Mexico, Guatemala, Venezuela, and Argentina joined Cuban teenagers at the first Latin American Jewish Youth Camp, which had 60 participants.

To further the community’s development, JDC sponsored a second leadership training seminar last October and facilitated a number of study missions for community leaders. The president of the Santiago de Cuba community and the vice-president of the Havana community attended the UJA International Lion of Judah Conference in Jerusalem last fall and visited various Israeli institutions, while the head of the Camaguey community visited Jewish communities in Brazil and Argentina. Thirty lay leaders from different communities are currently participating in the more systematic leadership training program that has been organized this year.

A new round of conversions, marriages, and circumcisions took place in Havana this past December, with JDC supporting the visits of the rabbis and other religious personnel who attended to the community’s needs. JDC also sponsors the communal celebration of Jewish holidays in Havana and in the smaller communities, and it placed four rabbis in various communities throughout the island during the High Holiday period last fall.

A more structured Jewish educational program is currently being designed so that children and adults can benefit more fully from the Jewish educators and lecturers who have been visiting the community. An expert in Jewish literature, for example, conducted workshops throughout the island in 1996, and Jewish educators from the United States are visiting Cuba this year to teach Jewish studies in the smaller communities.

The success of the JDC Board’s first mission to Cuba in December 1995 triggered numerous requests for similar missions from Jewish communities throughout the United States. Those who have returned from such visits have come home inspired by a community that has literally come back to life, despite its members’ need to grapple with a most difficult daily struggle for existence. With the help of the dedicated individuals who have been JDC’s emissaries, younger community members who six years ago
had no real knowledge of Judaism have now become active leaders in the community. They have also acquired a body of Jewish knowledge to complement the strong Jewish feelings that motivate them, having found that Judaism, as one recent mission participant noted, "enriches their lives in ways we here take for granted."

**Brazil**

To better serve the 40,000-member Jewish community of Rio de Janeiro, the Jewish federation, with technical support from JDC, is currently involved in a comprehensive planning and reorganization process, including a restructuring of its social service department and an upgrading of youth programs. JDC has been providing the Sao Paulo federation with similar help in its effort to develop a more effective social service system and make better use of available resources by combining existing programs. In fact, JDC has been encouraging each community to consolidate and adjust services and institutions in order to adapt to changing economic circumstances and needs.

Human resource development remains a key JDC activity. Over the past year, JDC helped train psychologists, occupational therapists, and social workers at OAT, a local organization which prepares mentally disabled Jewish youngsters and adults for entry into the job market. JDC also supported the study and exchange program developed by professionals at the community’s social service agency with their counterparts in Buenos Aires.

A research study completed late in 1996 will help further the Rio Board of Jewish Education’s effort to redesign the Jewish school system to meet changing educational needs. JDC has been working with the Board on this process; it also supports a leadership training program for some 60 professionals from the eight schools in the city’s Jewish education network.

JDC continues to work with the small and isolated Jewish communities in the Brazilian Interior, promoting the pooling of scarce professional and economic resources as well as joint efforts to organize Jewish activities and special events.

**Chile**

Working with CREJ, the community’s umbrella organization, JDC helped conduct a comprehensive social and demographic study of the Chilean Jewish population last year as the basis for an in-depth, community-wide planning process. JDC is currently helping leaders of key community organizations use the study’s findings to reshape their institutions to meet current Jewish needs. Six seminars were organized for community leaders this year, with the focus on long term strategic planning.

JDC continues to provide several Jewish organizations in Santiago with professional help in coordinating their social service programs to provide the maximum possible benefits for families in need. With Jewish communal service still not a recognized profession in Chile, JDC encourages local organizations to participate in formal training programs. In 1996, in partnership with B’nai B’rith and LEATID (described below), JDC organized special seminars which brought together young leaders from many different community institutions.

**Uruguay**

In September 1996, JDC began working with the Sephardic community to help facilitate the reorganization of its communal association. Over the years, JDC has provided professional assistance for various planning and reorganization efforts in each of the four distinct kehillot (communities) around which Uruguayan Jewish life is organized.

Uruguay has been experiencing economic difficulties similar to Argentina’s, with a corresponding effect on its largely middle class Jewish population. JDC is currently helping the Jewish community strengthen its organizational capacities in order to meet emerging social service needs. It has been supporting the Institutional Planning Commission’s survey efforts as well as a forum of lay and professional leaders dedicated to reevaluating the community’s mission, structural division, and available resources. JDC is also helping the German Jewish community develop and train a network of volunteers.
JDC has been working with the Ashkenazi Kehila's social service department to establish a new employment bureau. In addition to updating the department's databank and expanding contacts with potential employers, the bureau would provide technical training to young people looking for their first jobs as well as to those who need to learn new skills to keep up with the current job market.

In partnership with the Board of Jewish Education in Montevideo, the World Zionist Organization, and ORT-Uruguay, JDC will be helping to develop a new Masters Degree Program in Jewish Education, with the directors of the local Jewish schools actively involved in the process.

Regional Programs and Activities

In addition to the country programs described above, JDC assisted various other Latin American Jewish communities last year. In August 1996, at the request of the Mexican Jewish community's Central Committee, JDC began providing technical assistance to the newly formed community in Cancun. With the aid of JDC-Israel and ESHEL, it is also helping Mexico's only Jewish nursing home plan institutional improvements. In Caracas, Venezuela, JDC provided professional support for a planning process involving lay leaders and professional staff at the Hebraica JCC. In Bolivia, both the reorganization of the community's umbrella organization and the establishment of an informal education program for Jewish youngsters in La Paz are benefitting from JDC's technical aid. JDC also helped the Jewish community in Cochabamba select its first professional director and design an annual activities plan. JDC is focusing in 1997 on a number of projects being developed for small Jewish communities in hard-to-reach areas.

JDC continues to support LEATID, the Buenos Aires-based training institute for Jewish lay leaders and professionals which provides courses and seminars as well as in-service professional training for Jewish communities throughout Latin America. Last year saw the completion of the third training program for institutional directors and the fourth program for young communal leaders, as well as the selection of candidates for the fifth Latin American group to attend the Buncher Leadership Program in Israel.

Responding to the needs of Mexico City's Jewish community, JDC and LEATID worked together with that city's Hebraica University to design a degree program in organizational management for those in Jewish communal service; the program got underway in February 1997, with 30 students participating. JDC also supports study visits for community professionals to learn about program developments in Israel and in other Jewish communities, and it arranged several regional meetings last year for professionals and for lay leaders. Central American leaders, for example, were brought together in Cuba, and a meeting of Latin American professionals involved in informal Jewish education was convened in Argentina.

In response to a request from the local communities, JDC publishes a Spanish-language newsletter, Conta, which provides up-to-date information on JDC's worldwide programs, a community calendar, and accounts of events that have taken place in Jewish communities throughout Latin America. In each issue, a subject of general interest is analyzed by top communal professionals. The newsletter has been helping to lessen the local communities' feelings of isolation and strengthen their ties to the worldwide Jewish community.
JDC's Rwandan refugee relief activities have been conducted on behalf of the Jewish Coalition for Rwanda Relief, which is composed of 39 major American and international Jewish organizations. Since 1994, over $1 million has been contributed by the general public in support of the Coalition's efforts through an Open Mailbox campaign publicized in conjunction with the African-American Institute.

The Jewish Coalition for Rwanda Relief has been helping refugee children like these.

Photo: JDC
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 respond to natural or man-made disasters, and they involve local Jewish communities wherever feasible.
- By using Israeli experts as much as possible in its work, JDC enables developing countries throughout the world to benefit from Israel’s own development experience and its agricultural and technological innovations and products.
- Training is an essential part of all JDC development efforts and is intended to enhance the self-reliance of local partners and ensure that projects will continue after JDC’s departure. Projects often involve both government and non-government agencies to encourage cooperation and ensure the best use of scarce resources.
- JDC does not use regular program funds to support its non-sectarian efforts. Rather, it provides a small amount of seed money that it leverages with funding secured from the U.S. and other governments, international agencies, and private foundations and donors.
- For disaster relief, funds are also sought from the public through “Open Mailboxes;” over the years these have produced hundreds of thousands of dollars in support. Where appropriate, coalitions are formed with other Jewish and non-Jewish organizations.
- JDC’s non-sectarian projects have also benefited from the pro bono services of American Jews and from a variety of in-kind corporate contributions.

JDC's current non-sectarian projects fulfill one or more of the following criteria:
- Projects which support peaceful coexistence in the Middle East.
- Projects through which JDC, on behalf of the Jewish community, can effectively respond to a natural or man-made disaster.
- Projects which bolster a local Jewish population or an existing JDC program.
- Projects which can be enhanced through the provision of JDC expertise and technical assistance.
- Projects which address urgent development needs.
UKJAID, United Kingdom Jewish Aid and International Development, has also provided financial support for these relief efforts, the main components of which were a field hospital established in one refugee camp in conjunction with the International Rescue Committee (IRC) and a sanitation and shelter project that benefited another large concentration of refugees.

In November 1996, the IRC once again asked JDC to provide medical assistance, this time to those returning home to Rwanda from the refugee camps. After consulting with the Coalition, JDC dispatched a medical team to Kigoma, Tanzania led by the same American doctor who has worked for JDC in Ethiopia and spearheaded the earlier Rwandan relief efforts. The team served through the end of February 1997, while a second team, led by a volunteer doctor from New Jersey, arrived in Kibungo, Rwanda at the end of November and served till the end of the year. Both teams included Ethiopian doctors and nurses. Team members treated the sick and most vulnerable among the huge columns of refugees who were pouring through those areas. JDC’s operations represented a significant part of the medical effort mounted in response to that emergency situation.

Early in January 1997, JDC sent a third American, a physician and public health expert from Rhode Island recruited through the new JDC Register of Medical Professionals, for a one-month stay in Bukavu, Congo (formerly Zaire), where she served as medical coordinator for the IRC’s primary health care program. The Coalition also provided much-needed medical equipment and supplies in support of these relief efforts.

JDC has been working to provide returning refugees with the skills they need to provide for themselves and their families. A seed multiplication project implemented through local farmers’ associations in the Gitarama Prefecture of Rwanda helped farm families obtain the seeds and other supplies needed to reestablish agricultural production. The farmers chosen for the project were trained to use improved farming practices in order to produce additional quantities of these high quality seeds; these are then distributed to other farmers for further propagation. JDC’s support for this project was provided in association with its partners in the Interfaith Hunger Appeal.

Another Coalition-supported program responded to the needs of the tens of thousands of traumatized Rwandan children, utilizing a team of Israeli experts in the treatment of post-traumatic stress to train local professionals in their care and rehabilitation. Support also continues to be provided to the children’s center in Rwamagana, one of the many makeshift orphanages established by volunteers throughout the country to aid the tremendous number of children who have been orphaned or separated from their families by the conflict.

China

In partnership with the Hongkou District of Shanghai, the Shanghai Municipality, and the Jewish community of Hong Kong, JDC has been helping to develop innovative commu-
nity-based social and educational programs for the elderly and for children with special needs. A generous contribution for this project was received from a private donor, Dr. Jack Fishman of New York.

In April 1996, the first phase of a professional training program was carried out in Shanghai by a team of American and Israeli experts who introduced the use of modern educational software to educators working at the district's Children's Welfare Institute. A project involving the loan of medical equipment and assistive devices, loosely modeled on Israel's Yad Sarah program, was also established at that time.

In October 1996, a team of experts led by JDC staff returned to China to provide follow-up training, with a third series of workshops completed this past April. Team members have been reinforcing newly taught computer skills and familiarizing Institute staff members with the latest special education techniques. The aim is to strengthen local partners' skills so that they can help replicate the program in other districts of Shanghai and in other Chinese cities.

The team officially opened the assistive devices loan center, called the Sunshine Center, during its October visit. Work was also begun on developing new social and rehabilitative services for the elderly based on Western concepts of modern geriatrics.

**Cuba**

Building on the humanitarian aid it has been providing to Cuba's small Jewish community (see the Latin America section above), JDC, with the aid of its special medical consultant and the approval of the U.S. government, developed and continues to maintain a non-sectarian professional education project for Cuban physicians. The Cuban Jewish community and the Cuban ministries of health and of religion are JDC's partners in this endeavor.

Volunteer Jewish doctors are helping to bring Cuban medical professionals up-to-date.

Each month, Jewish doctors with different medical specialties are sent to Cuba for a week-long or ten-day stay. They are hosted by local Jewish physicians, who arrange for them to meet with their Cuban counterparts at various Havana hospitals and clinics. The U.S. volunteers make rounds, participate in consultations on patient care, and give lectures and demonstrations to those working in their specialty. Some 25 specialists have made a total of 30 visits to date. Nearly all project costs have been covered by the visiting doctors, who pay their own travel expenses and have also contributed valuable medical equipment and supplies.

**Hungary**

With funding from the Soros Foundation, JDC, the British Council, and a local university, a home care training program for multidisciplinary groups of professionals serving the elderly continued to be replicated last year in various sections of Budapest and in additional Hungarian cities. The program was originally developed and implemented by JDC in Budapest's Eighth District, with support from the U.S. Agency for International Development (USAID). The project had introduced to Hungary both the team and the home-based approach to service delivery, with the aim of reducing the need for costly hospitalization.

**Middle East Health Projects**

JDC, JDC-Israel, and the JDC-Brookdale Institute continue to be involved in a number of health projects that have been helping to facilitate regional coopera-
tion in this vital field. A program to introduce and encourage the use of Quality Management (QM) principles in the delivery of health services was initiated in 1993 in cooperation with the Alumni Society of the Harvard Middle East Institute, the Harvard Institute for Social and Economic Policy in the Middle East, and the Institute for Healthcare Improvement in Boston. About 75 senior-level health professionals from 22 organizations in Israel, Egypt, Jordan, Morocco, and the West Bank and Gaza completed a two-week training course conducted in Egypt in May 1995.

Dozens of projects designed to improve clinical and administrative processes were implemented in 1996, and expert consultations and information-sharing continued as course participants followed through on their commitment to establish QM projects within their own organizations. Support for the training course and follow-up activities has been provided by USAID, JDC’s partner organizations, the Israeli government, the Rich Foundation, and other sources.

JDC, JDC-Israel, and the JDC-Brookdale Institute, together with the Palestinian Ministry of Health and the Gaza Health Services Research Center, have a three-year demonstration project under way to promote health education for Palestinian elementary school children in Gaza and the West Bank. Seven training courses for teachers and school nurses from 120 schools in Gaza have been conducted to date; health committees composed of teachers and selected students are now functioning in the Gaza schools; and newly developed educational materials responsive to local needs are being disseminated.

The project has served as the foundation upon which the Health Promotion and Education Unit of the Palestinian Ministry of Health has been established. Expansion into the West Bank is the project’s next step, and a health educator has already been hired for this purpose. Core funding for this project was provided by the World Bank, with additional funding for the preparation of educational materials provided by the Rich Foundation. The Israeli Ministry of Health has supplied Arabic-language educational materials for the project and provided other professional assistance.

Another Israeli-Palestinian partnership was established in 1996 to develop a health promotion and injury prevention program for adolescents. Led by JDC-Brookdale, Bar-Ilan University, the Palestinian Ministry of Health, and Al-Quds University, a joint research team is implementing a pilot study of health behavior among Palestinian and Israeli youth in this age group. The goal is to develop a comprehensive database around which cooperative intervention activities can be organized. Support for this project has recently been obtained from the Rich Foundation.

A new three-year project is just getting under way to replicate in the West Bank and Gaza the successful models of the Yad Sarah program in Israel and the hasadim or Jewish communal welfare organizations developed in the former Soviet Union. This will be achieved by establishing two centers for the loan of medical equipment and assistive devices to Palestinians living with disabilities or chronic illnesses. The goal is to provide these individuals with the equipment they need to remain at home with their families, thereby avoiding costly hospitalization and improving their quality of life. In addition to the loan service, the model program will include home visits and consultations with clients and caregivers as well as training courses for center staff and volunteers. The partners for this project are JDC-Israel, Yad Sarah, and the Union of Palestinian Medical Relief Committees. The
CRB Foundation is providing seed money for the project this year.

**Poland**

JDC is currently participating in the development of a project in which American cancer survivors and organizational development experts will work with their Polish counterparts to strengthen local health organizations serving women with cancer. The program will be modeled on a similar project organized by JDC in the Czech Republic. The new program is an outgrowth of a first-of-its-kind conference on breast cancer recently held in Krakow, in which JDC staff participated in response to an invitation from the wives of the Polish Ambassador to the U.S. and the U.S. Ambassador to Poland.

**Ukraine**

With support from USAID and the Soros Foundation, JDC developed a project to assist needy elderly in Kiev by offering training seminars in the provision of home care and other social services to local professionals. The communal welfare organizations that JDC has helped local Jewish communities to establish throughout the former Soviet Union will be used as models. Financial support for conducting the seminars is being provided by the Rich Foundation.

**Former Yugoslavia**

Funds contributed to the JDC Open Mailbox and by a variety of other organizations and international donors continue to support the JDC-La Benevolencia non-sectarian relief and reconstruction activities that are described in detail in the former Yugoslavia section of this annual report. Included among these are two new projects. The first is a special training effort for those involved in La Benevolencia’s home care program for the elderly in Sarajevo, Bosnia. The second is an Entrepreneurship and Small Business Development Project which was established in that same city last year. By the end of January 1997, over 170 would-be entrepreneurs had completed their training; graduates will be offered ongoing help from project mentors as they attempt to start and maintain their own small businesses.

The project was recently extended to Yugoslavia, where the first training program got under way in Podgorica, Montenegro this May.

**Jewish Education**

In addition to allocations for formal and informal Jewish educational programs made as part of various country budgets, JDC has historically made global allocations on a subsidy basis to the Alliance Israelite Universelle, a French organization which operates schools in seven countries, and to the Organization for Rehabilitation Through Training (ORT). However, in accordance with a decision of its Board of Directors, JDC has moved from a system of global subsidies to one of country specific and programmatic funding, with JDC country budgets now including specific allocations for Alliance schools where relevant.

ORT received $3.8 million from JDC in 1996 in support of its worldwide educational and vocational training programs, which benefited over 160,000 students in Israel, Western Europe, North Africa, India, and South America. The JDC allocation, made through the American ORT Federation, assists the World ORT Union by providing subventions to its Jewish schools in countries in which JDC operates.

*Photo: JDC*
Independent Auditor's Report

Board of Directors
The American Jewish Joint Distribution Committee, Inc.

We have audited the accompanying balance sheet of The American Jewish Joint Distribution Committee, Inc. as of December 31, 1996, 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.

We conducted our audit in accordance with generally accepted auditing standards. 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.

As more fully described in Note 3 to the financial statements, The American Jewish Joint Distribution Committee, Inc. has elected to recognize pension expense based on the method used to fund the pension plan. In our opinion, generally accepted accounting principles require that pension expense be recognized on the accrual basis, pursuant to the requirements of FASB Statement No. 87.

In our opinion, except for the effects of not recognizing pension expense in accordance with FASB Statement No. 87 as discussed in the previous paragraph, 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, 1996, and the changes in its net assets and its cash flows for the year then ended in conformity with generally accepted accounting principles.

As discussed in Note 2 to the financial statements, The American Jewish Joint Distribution Committee, Inc. implemented Statements of Financial Accounting Standards No. 124, which changed its method of accounting for investments.

Stern & Tropman
CERTIFIED PUBLIC ACCOUNTANTS
April 3, 1997
### Balance Sheet

**The American Jewish Joint Distribution Committee, Inc.**

**December 31, 1996 and 1995**

#### Assets

<table>
<thead>
<tr>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Fund</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$3,042,018</td>
<td>$2,409,074</td>
<td>$5,451,092</td>
<td>$160,320</td>
</tr>
<tr>
<td>Time deposit in the Israel Treasury - interest-bearing Investments (Note 6)</td>
<td>3,847,762</td>
<td>4,399,992</td>
<td>8,247,754</td>
<td>7,823,727</td>
</tr>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>1,765,115</td>
<td>1,765,115</td>
<td>1,765,115</td>
<td>1,305,423</td>
</tr>
<tr>
<td>Mortgage receivable</td>
<td>234,710</td>
<td>234,710</td>
<td>234,710</td>
<td>39,490</td>
</tr>
<tr>
<td>Loans to communities and other receivables (net of allowance for uncollectible accounts of $494,654 in 1996 and $394,654 in 1995)</td>
<td>1,765,115</td>
<td>1,765,115</td>
<td>1,765,115</td>
<td>1,305,423</td>
</tr>
<tr>
<td>Due from employees</td>
<td>327,700</td>
<td>327,700</td>
<td>327,700</td>
<td>337,300</td>
</tr>
<tr>
<td>Advances on account of future year's programs</td>
<td>234,710</td>
<td>234,710</td>
<td>234,710</td>
<td>39,490</td>
</tr>
<tr>
<td>Due from U.I.A.</td>
<td>(2,201,418)</td>
<td>(2,201,418)</td>
<td>(2,201,418)</td>
<td>2,000,000</td>
</tr>
<tr>
<td>Interfund receivable (payable) (Note 7)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$7,323,614</strong></td>
<td><strong>$112,153,032</strong></td>
<td><strong>$119,476,646</strong></td>
<td><strong>$42,325,420</strong></td>
</tr>
</tbody>
</table>

#### Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td><strong>$20,044,851</strong></td>
</tr>
<tr>
<td>Annuity obligations</td>
<td></td>
</tr>
<tr>
<td>Loans payable (Note 4)</td>
<td>7,500,000</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>$27,544,851</strong></td>
</tr>
<tr>
<td>Net assets (deficit) (Exhibit B) (Note 10)</td>
<td>(20,221,237)</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>$7,323,614</strong></td>
</tr>
</tbody>
</table>

See independent auditor's report.

The accompanying notes are an integral part of these statements.
THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.  
STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS  
YEAR ENDED DECEMBER 31, 1996  
(With Summarized Financial Information for 1995)

## Revenues, gains and other support

<table>
<thead>
<tr>
<th>Source</th>
<th>Operating Fund</th>
<th>Legacy Funds</th>
<th>Total</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust contributions</td>
<td></td>
<td></td>
<td></td>
<td>$162,477</td>
<td>$162,477</td>
<td>$265,709</td>
<td></td>
</tr>
<tr>
<td>United Jewish Appeal, Inc.</td>
<td>$67,999,000</td>
<td>$335,000</td>
<td>$68,334,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Government grants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewish communities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(including overseas and Israel)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legacies and bequests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Israel Appeal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(includes unrealized gains of $3,307,056</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and realized gains of $17,416,154)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>21,720,425</td>
<td></td>
<td>21,720,425</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Note 10)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total revenues, gains and other support</td>
<td>89,773,748</td>
<td>18,307,277</td>
<td>108,081,025</td>
<td>12,379,021</td>
<td>36,381</td>
<td>120,496,427</td>
<td>94,466,108</td>
</tr>
</tbody>
</table>

## Expenses (Exhibit C)

<table>
<thead>
<tr>
<th>Category</th>
<th>Operating Fund</th>
<th>Legacy Funds</th>
<th>Total</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>1996</th>
<th>1995</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relief and welfare</td>
<td>24,215,388</td>
<td>558,564</td>
<td>24,773,952</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health services</td>
<td>7,562,701</td>
<td>7,562,701</td>
<td>15,125,402</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Services to the aged</td>
<td>18,193,064</td>
<td>18,193,064</td>
<td>36,386,128</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>12,139,714</td>
<td>12,139,714</td>
<td>24,279,428</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and manpower development</td>
<td>6,561,920</td>
<td>6,561,920</td>
<td>13,123,840</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social development</td>
<td>6,817,786</td>
<td>6,817,786</td>
<td>13,635,572</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multifunctional</td>
<td>9,959,617</td>
<td>9,959,617</td>
<td>19,919,234</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total program services</td>
<td>85,450,190</td>
<td>558,564</td>
<td>86,008,754</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>4,408,468</td>
<td>599,892</td>
<td>5,008,360</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total expenses*</td>
<td>89,858,658</td>
<td>1,158,456</td>
<td>91,017,114</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in net assets before other changes</td>
<td>(84,910)</td>
<td>17,148,821</td>
<td>17,063,911</td>
<td>12,379,021</td>
<td>36,381</td>
<td>29,479,313</td>
<td>13,163,963</td>
</tr>
<tr>
<td>Other changes in net assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer for deficit reduction</td>
<td>2,000,000</td>
<td>(2,000,000)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in accounting principles (Note 2)</td>
<td>143,363</td>
<td>13,668,500</td>
<td>13,811,863</td>
<td>9,246,341</td>
<td>(166,934)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reclassifications</td>
<td></td>
<td>(30,440)</td>
<td>(30,440)</td>
<td>148,652</td>
<td>(118,212)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change in net assets (Exhibit D)</td>
<td>2,058,453</td>
<td>28,786,881</td>
<td>30,845,334</td>
<td>21,774,014</td>
<td>(81,831)</td>
<td>52,337,517</td>
<td>12,997,029</td>
</tr>
<tr>
<td>Net assets (deficit) - beginning of year</td>
<td>(22,279,690)</td>
<td>81,708,814</td>
<td>59,429,524</td>
<td>18,555,513</td>
<td>15,143,488</td>
<td>93,128,143</td>
<td>80,131,114</td>
</tr>
<tr>
<td>Net assets (deficit) - end of year (Exhibit A)</td>
<td>(20,221,237)</td>
<td>$110,495,695</td>
<td>$90,274,458</td>
<td>$40,329,545</td>
<td>$15,061,657</td>
<td>$145,666,660</td>
<td>$93,128,143</td>
</tr>
</tbody>
</table>

* Includes interest expense of $950,800

See independent auditor's report.
The accompanying notes are an integral part of these statements.
The American Jewish Joint Distribution Committee, Inc.
Statement of Functional Expenses
Year Ended December 31, 1996

<table>
<thead>
<tr>
<th>Program Services</th>
<th>Relief and Welfare</th>
<th>Health Services</th>
<th>Services to the Aged</th>
<th>Jewish Education and Religious</th>
<th>Education and Manpower Development</th>
<th>Social Development</th>
<th>Multi-functional</th>
<th>Total</th>
<th>Management and General</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants to local communities and programs</td>
<td>$13,545,853</td>
<td>$5,681,189</td>
<td>$15,128,631</td>
<td>$8,722,900</td>
<td>$4,984,623</td>
<td>$4,373,768</td>
<td>$8,046,056</td>
<td>$60,483,020</td>
<td>$4,959,400</td>
<td></td>
</tr>
<tr>
<td>Cash assistance to the elderly</td>
<td>4,959,400</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4,959,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and clothing for needy individals</td>
<td>1,339,400</td>
<td></td>
<td>1,134,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2,867,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewish educational materials</td>
<td>321,007</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>606,790</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicine and medical services for the needy</td>
<td>610,187</td>
<td>693,829</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1,304,016</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious supplies</td>
<td>78,300</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>214,387</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Training of communal workers</td>
<td>49,465</td>
<td>14,839</td>
<td>21,611</td>
<td>46,992</td>
<td>861,451</td>
<td>42,046</td>
<td>32,152</td>
<td>1,068,556</td>
<td>$27,205</td>
<td>1,095,761</td>
</tr>
<tr>
<td>Professional fees</td>
<td>12,799</td>
<td>3,840</td>
<td>5,760</td>
<td>12,159</td>
<td>2,560</td>
<td>10,879</td>
<td>8,320</td>
<td>56,317</td>
<td>167,900</td>
<td>224,217</td>
</tr>
<tr>
<td>Annual memberships in communal organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>148,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books and publications</td>
<td>20,643</td>
<td>6,193</td>
<td>9,290</td>
<td>19,611</td>
<td>4,129</td>
<td>19,611</td>
<td>19,611</td>
<td>99,088</td>
<td>108,765</td>
<td>207,853</td>
</tr>
<tr>
<td>Computer supplies and services</td>
<td>43,200</td>
<td>12,990</td>
<td>19,485</td>
<td>41,135</td>
<td>8,660</td>
<td>68,891</td>
<td>28,145</td>
<td>222,640</td>
<td>23,815</td>
<td>246,421</td>
</tr>
<tr>
<td>Insurance</td>
<td>50,600</td>
<td>15,180</td>
<td>22,770</td>
<td>48,070</td>
<td>10,120</td>
<td>43,010</td>
<td>32,890</td>
<td>222,640</td>
<td>27,830</td>
<td>250,470</td>
</tr>
<tr>
<td>Interest, bank charges and payroll services</td>
<td>258,361</td>
<td>133,347</td>
<td>83,342</td>
<td>175,020</td>
<td>41,670</td>
<td>108,345</td>
<td>158,350</td>
<td>958,435</td>
<td>1,103,400</td>
<td>2,061,835</td>
</tr>
<tr>
<td>Occupancy, warehousing, repairs and equipment</td>
<td>211,932</td>
<td>34,584</td>
<td>315,981</td>
<td>132,572</td>
<td>28,820</td>
<td>109,516</td>
<td>82,698</td>
<td>916,103</td>
<td>684,600</td>
<td>1,600,703</td>
</tr>
<tr>
<td>Office supplies, postage and duplicating</td>
<td>51,359</td>
<td>15,408</td>
<td>23,111</td>
<td>48,791</td>
<td>43,655</td>
<td>33,383</td>
<td>23,111</td>
<td>238,818</td>
<td>28,247</td>
<td>267,065</td>
</tr>
<tr>
<td>Payroll, social security, benefits and consultants</td>
<td>2,341,435</td>
<td>812,684</td>
<td>992,012</td>
<td>2,153,781</td>
<td>498,579</td>
<td>1,816,745</td>
<td>934,575</td>
<td>9,549,811</td>
<td>1,010,650</td>
<td>10,560,461</td>
</tr>
<tr>
<td>Public information and education</td>
<td>89,262</td>
<td>20,599</td>
<td>30,896</td>
<td>45,030</td>
<td>13,732</td>
<td>58,767</td>
<td>44,630</td>
<td>302,918</td>
<td>128,461</td>
<td>431,379</td>
</tr>
<tr>
<td>Supplemental retirement benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>330,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone and fax</td>
<td>62,531</td>
<td>18,759</td>
<td>56,278</td>
<td>59,405</td>
<td>12,506</td>
<td>53,153</td>
<td>59,000</td>
<td>321,632</td>
<td>304,000</td>
<td>625,632</td>
</tr>
<tr>
<td>Travel</td>
<td>128,982</td>
<td>44,227</td>
<td>78,433</td>
<td>66,601</td>
<td>35,670</td>
<td>64,191</td>
<td>71,369</td>
<td>489,493</td>
<td>527,078</td>
<td>1,016,571</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>599,136</td>
<td>55,033</td>
<td>271,442</td>
<td>145,777</td>
<td>15,745</td>
<td>15,481</td>
<td>24,710</td>
<td>1,127,324</td>
<td>388,409</td>
<td>1,515,733</td>
</tr>
</tbody>
</table>

Total (Exhibit B) $24,773,952 $7,562,701 $18,193,064 $12,139,714 $6,561,920 $6,817,786 $9,959,617 $8,008,754 $5,008,360 $91,017,114

See independent auditor’s report.

The accompanying notes are an integral part of these statements.
### Exhibit D

THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 1996

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash flows from operating activities</td>
<td></td>
</tr>
<tr>
<td>Change in net assets (Exhibit B)</td>
<td>$ 52,537,517</td>
</tr>
<tr>
<td>Adjustments to reconcile change in net assets to net cash provided by operating activities</td>
<td></td>
</tr>
<tr>
<td>Change in accounting principles</td>
<td>(23,058,204)</td>
</tr>
<tr>
<td>Gain on sale of investments</td>
<td>(17,416,154)</td>
</tr>
<tr>
<td>Unrealized gains on investments</td>
<td>(3,307,056)</td>
</tr>
<tr>
<td>Permanently restricted contributions</td>
<td>(31,920)</td>
</tr>
<tr>
<td>Permanently restricted investment income</td>
<td>(4,461)</td>
</tr>
<tr>
<td>Decrease (increase) in assets</td>
<td></td>
</tr>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>332,026</td>
</tr>
<tr>
<td>Loan to communities and other receivables</td>
<td>(459,692)</td>
</tr>
<tr>
<td>Due from employees</td>
<td>9,600</td>
</tr>
<tr>
<td>Advances on account of future year's programs</td>
<td>(195,220)</td>
</tr>
<tr>
<td>Increase in liabilities</td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>6,091,996</td>
</tr>
<tr>
<td>Net cash provided by operating activities</td>
<td>14,498,432</td>
</tr>
</tbody>
</table>

| Cash flows from investing activities                                         |              |
| Purchase of investments                                                      | (132,470,533) |
| Proceeds from sale of investments                                            | 118,809,195   |
| Principal receipts on mortgage                                               | 53,991       |
| Principal receipts on loan to U.L.A.                                         | 2,000,000     |
| Net cash used by investing activities                                        | (11,607,347) |

| Cash flows from financing activities                                         |              |
| Principal payments of loans                                                 | $ (3,000,000) |
| Increase in annuity obligations                                              | 22,524       |
| Permanently restricted contributions                                        | 31,920       |
| Permanently restricted investment income                                    | 4,461        |
| Net cash used by financing activities                                        | (2,941,095)  |

| Net decrease in cash                                                        | (50,010)     |
| Cash - beginning of year                                                    | 14,971,896   |
| Cash - end of year                                                          | $14,921,886  |

Supplemental disclosure of cash flow information

Cash paid during the year for interest                                        | $950,800     |

See independent auditor's report.

The accompanying notes are an integral part of these statements.
The American Jewish Joint Distribution Committee, Inc.

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1996

NOTE 1 - NATURE OF ORGANIZATION
The American Jewish Joint Distribution Committee, Inc. was established in 1914 to channel funds being raised to aid Jews in Europe and Palestine. Today, over 80 years later, The American Jewish Joint Distribution Committee, Inc. 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 American Jewish Joint Distribution Committee is supported primarily by support from United Jewish Appeal, Inc. and general contributions.

The American Jewish Joint Distribution Committee 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
The financial statements are prepared on the accrual basis.

Appropriations for grants are expensed in the year authorized.

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

The preparation of financial statements in conformity with generally accepted accounting principles 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.

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 generally accepted accounting principles. Accordingly, such information should be read in conjunction with JDC's financial statements for the year ended December 31, 1995 from which the information was derived.

Investment in limited partnerships is stated at fair value which is based upon market, since they are invested in publicly traded securities.

Effective January 1, 1996, JDC adopted Statement of Financial Accounting Standards No. 124, "Accounting for Certain Investments Held by Not-for-Profit Organizations." This statement requires that investments in equity securities with readily determinable fair values and all investments in debt securities be reported at fair value with gains and losses included in the statement of activities. The effect of this change in accounting principles was to increase net assets as of January 1, 1996 by $23,058,204.

NOTE 3 - PENSION PLAN
The American Jewish Joint Distribution Committee (JDC) has a noncontributory defined benefit pension plan covering its New York staff and overseas foreign service personnel. For 1996 and 1995, no pension contributions were required to satisfy the minimum funding requirements of the IRS. Prior service cost has been fully funded. The JDC's policy is to fund pension cost accrued. As of January 1, 1996, there were 81 participants.

The following table sets forth the plan's funded status at December 31, 1996:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actuarial present value of benefit obligations</td>
<td>$8,869,617</td>
</tr>
<tr>
<td>Accumulated benefit obligation, including vested benefits of $5,701,267</td>
<td>$8,869,617</td>
</tr>
<tr>
<td>Projected benefit obligation for service rendered to date</td>
<td>$(9,977,383)</td>
</tr>
<tr>
<td>Plan assets at fair market (primarily marketable securities)</td>
<td>$20,540,824</td>
</tr>
<tr>
<td>Plan assets in excess of projected benefit obligation</td>
<td>$10,563,441</td>
</tr>
<tr>
<td>Unrecognized prior service cost</td>
<td>$332,794</td>
</tr>
<tr>
<td>Unrecognized net gain from past experience different from that assumed and effects of changes in assumptions</td>
<td>$(3,335,321)</td>
</tr>
<tr>
<td>Unrecognized net obligation at January 1, 1988 being recognized over 15 years</td>
<td>$(2,810,788)</td>
</tr>
<tr>
<td>Prepaid pension cost</td>
<td>$4,750,126</td>
</tr>
</tbody>
</table>

Net pension cost for 1996 included the following components:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service cost - benefits earned during period</td>
<td>$430,482</td>
</tr>
<tr>
<td>Interest cost on projected benefit obligation</td>
<td>722,637</td>
</tr>
<tr>
<td>Actual return on plan assets</td>
<td>(2,080,389)</td>
</tr>
<tr>
<td>Net amortization and deferral</td>
<td>$284,335</td>
</tr>
<tr>
<td>Net periodic pension cost (credit)</td>
<td>$(642,935)</td>
</tr>
</tbody>
</table>

The weighted average discount rate and rate of increase in future compensation levels used in determining the actuarial present value of the projected benefit obligation were 7.75% and 3.0%, respectively. The expected long-term rate of return on assets was 7.5%.

Under generally accepted accounting principles, the Financial Accounting Standards Board requires pension expense to be recorded in accordance with FASB Statement No. 87. As a result of positive investment experience, JDC has an overfunded pension plan; under government regulations, these funds cannot be withdrawn without terminating the plan. The $4,750,126 asset (prepaid pension) that would result from adhering to FASB Statement No. 87 is not currently accessible and would unrealistically inflate our financial position. Therefore, JDC has elected to recognize pension expense based on the method used to fund the pension plan. Management believes this method provides a more conservative reporting of pension expense than required by generally accepted accounting principles.

The effect of recognizing pension expense based upon the method used to fund the pension plan is to decrease prepaid pension expense and unrestricted net assets by $4,750,126. The following would be reflected on the balance sheet and statement of operations and changes in net assets under generally accepted accounting principles:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total prepaid pension per FASB Statement No. 87</td>
<td>$4,750,126</td>
</tr>
<tr>
<td>Current year pension expense</td>
<td>$642,935</td>
</tr>
</tbody>
</table>

NOTE 4 - LOANS PAYABLE
JDC has a credit line with Bank Leumi Trust Company of New York of $17,500,000. JDC will pay interest on the outstanding balance at 3.4% above the LIBOR rate. The outstanding principal balance at December 31, 1996 is $0. The interest rate is 6.2% at December 31, 1996.

JDC obtained a $12,000,000 loan on September 14, 1994 from Bank Leumi Trust Company of New York. The loan will be repaid in eight annual installments of $1,500,000 commencing August 30, 1994 and concluding August 31, 2001. JDC will pay interest on the outstanding balance at 3.4% above the LIBOR rate. The outstanding principal balance at December 31, 1996 is $7,500,000. The interest rate is 6.2% at December 31, 1996.
JDC has pledged unrestricted investments held in the Bank Leumi custodian account with a market value of approximately $25,910,000 as collateral for the line of credit and loan from Bank Leumi.

NOTE 5 - LEASE COMMITMENTS
JDC is committed under a lease for office space which expires December 31, 2000. Minimum rental commitments under the terms of the lease are $400,860 per annum, subject to adjustments for escalation.

NOTE 6 - INVESTMENTS

<table>
<thead>
<tr>
<th>Cost or Market</th>
<th>Recorded Value</th>
<th>Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Government obligations</td>
<td>$48,491,745</td>
<td>$48,250,315</td>
</tr>
<tr>
<td>State of Israel bonds</td>
<td>3,835,408</td>
<td>3,835,408</td>
</tr>
<tr>
<td>Corporate bonds</td>
<td>73,243</td>
<td>88,050</td>
</tr>
<tr>
<td>Common and preferred stocks</td>
<td>63,701,149</td>
<td>89,484,260</td>
</tr>
<tr>
<td>Mutual funds</td>
<td>6,894,367</td>
<td>7,703,139</td>
</tr>
<tr>
<td>Limited partnerships</td>
<td>9,474,621</td>
<td>9,474,621</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$132,470,533</strong></td>
<td><strong>$158,835,793</strong></td>
</tr>
</tbody>
</table>

NOTE 7 - INTERFUND RECEIVABLE (PAYABLE)

The American Jewish Joint Distribution Committee, Inc. entered into a $3,000,000 ten-year loan agreement with JDC-Israel Brookdale Institute of Gerontology and Adult Human Development on April 1, 1994. The outstanding principal balance at December 31, 1996 is $2,201,418, which includes accrued interest of $101,418. The principal amount of the loan will bear fluctuating interest at a rate of 1% in excess of the highest alternative interest rate that the Brookdale Institute can receive from Israeli banks at the beginning of each month on a compound interest basis. At December 31, 1996, the interest rate is 5.39%. The schedule for payment of the loan and interest will be based on an annual principal reimbursement of $300,000 plus the annual interest calculated at the rate adopted each year. Payment of principal and interest shall be made in U.S. dollars at the end of each year of the period of the loan beginning March 1, 1994.

NOTE 8 - CONCENTRATION OF CREDIT RISK

Financial instruments which potentially subject The American Jewish Joint Distribution Committee, Inc. 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 9 - FAIR VALUE OF FINANCIAL INSTRUMENTS

The following methods and assumptions were used by The American Jewish Joint Distribution Committee, Inc. in estimating the fair value of its financial instruments:

- **Cash** - The carrying amount reported in the balance sheet approximates fair value because the instrument is liquid in nature.
- **Time deposit in the Israel Treasury** - The carrying amount reported in the balance sheet approximates fair value due to the short term nature.
- **Investments** - The fair value is based upon quoted market prices.
- **Loans to communities and other receivables** - The carrying amount reported in the balance sheet approximates fair value because the instruments are due on demand.
- **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 the same terms.

<table>
<thead>
<tr>
<th>Carrying Value</th>
<th>Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$6,674,132</td>
</tr>
<tr>
<td>Time deposit in the Israel Treasury</td>
<td>8,247,754</td>
</tr>
<tr>
<td>Investments</td>
<td>158,835,793</td>
</tr>
<tr>
<td>Loans to communities and other receivables</td>
<td>1,765,115</td>
</tr>
<tr>
<td>Due from employees</td>
<td>327,700</td>
</tr>
<tr>
<td>Annuity obligations</td>
<td>646,754</td>
</tr>
<tr>
<td>Loans payable</td>
<td>7,500,000</td>
</tr>
</tbody>
</table>

NOTE 10 - TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

Temporarily restricted net assets at December 31, 1996 are available for:

- **Relief and welfare** | $10,761,705 |
- **Health services** | 3,651,565 |
- **Services to the aged** | 8,520,317 |
- **Jewish education and religious** | 5,680,211 |
- **Education and manpower** | 2,840,105 |
- **Social development** | 3,245,835 |
- **Multifunctional** | 4,868,752 |
- **Annuity trust agreements** | 761,055 |

| Total | $40,329,545 |

During 1996, temporarily restricted net assets were released from restrictions by incurring expenses satisfying the following restricted purposes:

- **Relief and welfare** | $6,298,923 |
- **Health services** | 1,954,838 |
- **Services to the aged** | 4,561,289 |
- **Jewish education and religious** | 3,040,860 |
- **Education and manpower** | 1,520,430 |
- **Social development** | 1,737,634 |
- **Multifunctional** | 2,606,451 |

| Total | $21,720,425 |
### 1996 Program Budget

**Distribution by Program Area**

<table>
<thead>
<tr>
<th>Program Area</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manpower Development</td>
<td>4%</td>
</tr>
<tr>
<td>Health Services</td>
<td>6%</td>
</tr>
<tr>
<td>Services to the Aged</td>
<td>9%</td>
</tr>
<tr>
<td>Multifunctional</td>
<td>10%</td>
</tr>
<tr>
<td>Religious Activities</td>
<td>11%</td>
</tr>
<tr>
<td>Program Operations</td>
<td>12%</td>
</tr>
<tr>
<td>Relief and Welfare</td>
<td>13%</td>
</tr>
<tr>
<td>Social and Community Development</td>
<td>17%</td>
</tr>
<tr>
<td>Jewish Education</td>
<td>18%</td>
</tr>
</tbody>
</table>
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Vice-President

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Vice-President

Gideon Taylor
Assistant Executive
Vice-President

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Relations

Miriam Feldman
Director of
Public Information

Vivian Green
Director of Resources
Development

Neil Malmud
Director of Finance
& Administration

William Recant
Director of Special Projects

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Marion Krug
Administrator

Sandra Malek
Director of Personnel

Eric Nooter
Director of
Archives & Records

Maxima Waserman
Director of MIS

Program Staff

Judy Amit
Director of Israel Desk

Ted Feder
Missions & VIP Coordinator

Sandi Goller
Resources
Development Officer

Sherry Hyman
Professional Associate

Carmel Kuperman
Senior Auditor

Marcia Mintz
Desk Officer, Latin America
& Europe Community
Development

Francine Morenberg
Finance/Pension Manager

Melissa Polen
Coordinator of Special
Services

Marcia Presky
Senior Project Manager, IDP

Scott Richman
Desk Officer,
Former Soviet Union

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& Eastern Europe

Megan Zeller
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Honorary Associate
Executive Vice-President

Herbert Katzki
Assistant Secretary

THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.
1996 ANNUAL REPORT

Written and Edited by Ilana Stern
Designed by Chase/Temkin & Assoc., Inc.
Project Manager: Miriam Feldman

Many thanks to JDC's Country and Program Directors for their assistance and to the members of the New York Headquarters staff who helped in the production of this report.
<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
<th>Location/Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Verseas Professional Staff Director, Religious and Cultural Programs</td>
<td>Stanley Abramovitch</td>
<td>Director, Religious and Cultural Programs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Area Director, Former Soviet Union Team</td>
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<td></td>
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<td>Yitzhak Averbuch, Area Director, Former Soviet Union Team</td>
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<tr>
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<td>Amos Avgar, Director, Worldwide Welfare Programs, Area Director, Former Soviet Union Team</td>
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<td></td>
<td></td>
<td>Yechiel Bar-Chaim, Country Director, Czech Republic/Former Yugoslavia</td>
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<td>Ami Bergman, Country Director, Egypt/Turkey</td>
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<td>Sara Bogen, Area Director, Former Soviet Union Team</td>
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<td>Paula Borenstein, Public Relations and Missions/European Community</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Searle Brajtman, Former Soviet Union Team</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Manlio Dell’Ariccia, Country Director, Ethiopia/Poland/Albania/Transmigrants</td>
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<tr>
<td></td>
<td></td>
<td>Eli Eliezri, Special Projects Consultant</td>
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<td>Seymour Epstein, Director of Worldwide Jewish Education, Area Director, Former Soviet Union Team</td>
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<td></td>
<td></td>
<td>Menachem Eskenazi, Country Representative, Greece</td>
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<tr>
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<td></td>
<td>Zvi Feine, Country Director, Romania, Deputy Director, JDC-Israel</td>
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<td>Marina Fromer, Area Director, Former Soviet Union Team</td>
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<td>Jack Habib, Director, Brookdale Institute</td>
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<td>Richard Hodes, Medical Director, Ethiopia</td>
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<td></td>
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<td>Charles Hoffman, Area Director, Former Soviet Union Team</td>
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<td>Moshe Jahoda, Country Director, Bulgaria/Slovakia</td>
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<td>Yaakov Kop, Director, Center for Social Policy Studies</td>
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<tr>
<td></td>
<td></td>
<td>Arnon Mantver, Director-General, JDC-Israel</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Michel Montreuil, Project Director, LEATID Europe</td>
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