1997 Annual Report
with 1998 Program Highlights

"One people, one heart..."
Rashi, Exodus, 19:2

The American Jewish Joint Distribution Committee, Inc.
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Cover photos: Roy Mittelman
Photo above: 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 462 American communities. When men and women contribute to UJA/Federation campaigns in 150 federated communities and to UJA campaigns in the 312-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, revive Jewish traditions, and nourish the quest for Jewish knowledge. It is also providing critically needed aid and helping to establish welfare programs for newly impoverished elderly Jews. 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 children- and teenagers-at-risk, for the elderly, and for 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.
It has been said that the quality of a people can be determined by how it treats its less fortunate members. By that yardstick, the past year was a banner one for the organized American Jewish community as it helped JDC meet one of its greatest challenges: to find the additional funding needed to feed tens of thousands of hungry, newly impoverished elderly Jews in the former Soviet Union. A special $20 million two-year allocation from Jewish Federations throughout the United States and a special $6 million withdrawal from JDC endowment funds made up this special funding package, proving once again that our UJA/Federation family is unequaled when it comes to relieving Jewish suffering.

The Conference on Jewish Material Claims Against Germany, the Harry and Jeanette Weinberg Foundation, and the Jewish community of the United Kingdom through World Jewish Relief are major partners in this endeavor. Together, we expect by year's end to have helped some 150,000 elderly Jews, with a projected total expenditure for welfare in the former Soviet Union in 1998 of about $38 million. This has become the largest Jewish relief effort since our activities in the Displaced Persons camps in the years following World War II.

We think we have enough funds to do the job, but we will not know for certain until we have completed the task of identifying every hungry elderly Jew throughout this vast area. And we also have to find a way to extend this hunger relief initiative into the future.

At the same time, we must continue to escalate our funding for Jewish renewal programming in the former Soviet Union. The Jews of the former Soviet Union are at a crossroads. Faced with their new freedoms, either they will actively choose to be Jewish or they will meld into the general population. We, who will ever mourn the loss of six million Jewish souls, clearly understand what it means to our people to reclaim some three million Jews—and with them their children, grandchildren, and great grandchildren.

And we know that the window of opportunity is narrow. JDC and the Jewish Agency are both working to ensure that these Jews will remain Jewish, whether they decide to leave for Israel or to stay in the former Soviet Union. Building on its experience helping to restore Jewish life in Western Europe after World War II, JDC is helping the Jews who stay to create new Jewish lives in the former Soviet Union. As the text of this annual report makes clear, our current renewal efforts have met with unbelievable success. But so much more could be accomplished—if we help to make it happen.

Ironically, our revenues from UJA/Federation campaigns have been declining at the very time that the number of Jews who need our help has tripled. We have had to make painful budget cuts in every other country to begin to respond to the needs in the former Soviet Union. But even though we have managed to garner $7 million for our Jewish renewal programs, when you spread that amount over the 250 localities in the former Soviet Union...
with sizable numbers of Jews, you simply do not have the funds to accomplish the reconstruction task that needs to be done.

So, our mandate is clear: we must begin to articulate this vital need to the American Jewish community and seek the necessary funding, just as we must explain that, having already cut our country budgets to the bone, further reductions in revenues from UJA will require us to begin to eliminate traditional JDC programs and will limit our ability to continue to be the JDC we all know.

With this in mind, Michael Schneider and I visited nearly all the large city Federations in 1997, and we have already implemented many of the suggestions that were offered. Last October, we invited the presidents and executives of the 17 large city Federations to our Budget and Finance Committee meeting, where the new JDC global budget comes together. We had a four-hour, line-by-line review and discussion of the 1998 budget, and our guests left with a deeper understanding of JDC programs and needs. We have also encouraged Federation leaders to join us on JDC study missions. This past February, we held a very successful West Coast Briefing for leaders of the 15 western Federations, the first of what will become an annual event.

In all of this, we have been able to draw on the talents and support of JDC’s Chairman of the Board, its other past presidents, and the members of its extraordinary Board of Directors, one-third of whom are past presidents of their local Federations. Led by our outstanding Area Committee chairs, Board members have taken part this year in study missions or individual visits to every area of JDC’s operations. These visits provide critical oversight for the American Jewish community and give participants the knowledge they need for a quality review of JDC’s country budgets.

Board members have provided additional evidence of their dedication by the generous commitments they have made this past year to JDC’s endowment program and by the supplemental gifts they have provided to specific programs overseas. In 1997 and again in 1998, income from JDC’s legacy and endowment funds is enabling us to partially offset the decline in revenues from UJA and helping us to respond to relief needs in the former Soviet Union. Even more important, these funds are a precious reserve that has proved critical in more than one emergency situation when cash was needed on short notice to save Jewish lives.

JDC recognizes that its ability to serve Jews in need is heavily supported by partners who in 1997 provided nearly $87.5 million in additional funds for a variety of programs. We are most grateful for this support, which reflects JDC’s long-standing ability to forge and work through coalitions designed to respond to specific needs. In addition to the hunger initiative, we helped establish a new coalition in Israel in 1997 to help Ethiopian children achieve all-important educational success.

With this continuing support from our partners, from our Board members, and from the UJA/Federation family, I am confident that JDC will be able to maintain its blanket of protection over Jews in need overseas and sustain the quality of its impact on Jewish life and Jewish communities the world over.

July 1998
JDC's mission, established some eight decades ago, was an inspired choice which has stood the test of time and circumstance: the saving of Jewish lives, ensuring that Jews overseas do not go to bed at night hungry, cold, or without shelter, and rebuilding Jewish communities that have been devastated by seminal political events. JDC's founders encapsulated this mission in three simple words: Rescue, Relief, and Reconstruction. No advertising agency could have said it better. In carrying out this mission, successive JDC administrations have given American Jewish philanthropy a significant role in shaping Jewish history for much of the twentieth century.

What JDC has achieved has been due in no small measure to the quality of its lay leaders, who have not shirked obligations that have been passed on from one generation to the next and who have squarely faced the issues of the day with courage and vision. JDC continues to benefit from having one of the most dedicated and influential Boards in the entire country.

We also benefit from the depth and experience of our professional managers, a cadre of international Jewish civil servants whose field of operations spans the globe, from Jerusalem and Krakow to Vladivostock, from Buenos Aires and Havana to Kiev, Odessa, and Bombay. Our methods vary with the circumstances, but the mission remains the same.

In the past ten years, fortune has smiled on us in the area of Rescue. American Jewish advocacy and political changes in the former Soviet Union have enabled the Government of Israel and the Jewish Agency, with help from JDC, to bring our people home to Israel. At the same time, we at JDC have played a major part in rescuing Jews from Ethiopia, Yemen, Syria, Bosnia, and Albania, together with our advocacy partners, the Government of Israel, the Jewish Agency, and successive U.S. Administrations, both Republican and Democratic.

Our current agenda follows our long tradition and is simply put. We continue to monitor worldwide Jewish security, watching out for potential flashpoints caused by political strife, fanaticism, or anti-Semitism which might endanger Jewish communities. We continue to help fellow Jews in need overseas: Holocaust survivors in Eastern Europe, the destitute in the Maghreb and India, the hungry in Cuba. In the former Soviet Union, together with our partner, the Conference on Jewish Material Claims Against Germany, we face the challenge of meeting the basic needs of 150,000 elderly Jews who have been painfully caught in the transition from Communism to a free market system.

JDC rebuilt Jewish Western Europe after the Holocaust; today we are rebuilding Jewish Eastern Europe, helping to bring communities there to self-sufficiency. As a founding member of the World Jewish Restitution Organization, we are helping to correct historic wrongs of plunder by reclaiming Jewish assets confiscated by Nazi and Communist regimes.

For over 40 years we rendered aid from afar to the Jews of the Soviet Union. We now
have direct access to that vast region and are engaged in a massive campaign to restore Jewish life for those who will remain by renewing Jewish knowledge and rebuilding the communal infrastructure. In Western Europe and Latin America, JDC continues to provide technical assistance, helping to strengthen Jewish communities through leadership training and community development.

In the early years of Statehood, JDC helped establish Israel's social service infrastructure. Today we are helping to solve systemic problems in Israel on a national scale through a six-point program: Protection of Children and Teens; Care for the Elderly; Aid for Absorption of Olim; Research and Development of Social Services; Promotion of Philanthropy and Volunteerism; and, most recently, we have established facilities to provide Project Management for Donors. JDC will be able to carry out projects in partnership with the Federation system, using the broad range of skills acquired over the years by the JDC-Israel professional staff.

Indeed, the transfer of experience and expertise to various Diaspora communities has always been a JDC hallmark, and our Israel programs have more often than not been the fulcrum for this process. In a variation on this theme, a new partnership was officially forged in May 1998 by the Government of Israel, UJA-Federation of New York, and JDC to respond to the needs of children- and teenagers-at-risk in Israel and in New York.

JDC’s global operations are made possible by the support it receives from the American Jewish community through the United Jewish Appeal. UJA provided JDC with $64 million last year toward its 1997 budget of $70,440,900. Additional funds were received 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 appreciate our close relations with the United Israel Appeal, UJA, the Council of Jewish Federations, and many individual Federations. Whatever national system emerges in the months ahead, we know it will be one dedicated to the same mission that guided JDC’s founders and imbued with the same sense of responsibility—of arevut—that has ever motivated the Jewish people.

M. Schneider

July 1998
The following table summarizes JDC's annual budget (provided primarily by the United Jewish Appeal) and the extent to which matching funds from various sources have been obtained and utilized. In sum, the JDC budget of $70.4 million has leveraged another $87.4 million for total expenditures on JDC projects of almost $158 million during 1997.

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>JDC DIRECT BUDGET EXPENSES</th>
<th>ADDITIONAL LEVERAGED FUNDS FROM PARTNERS</th>
<th>TOTAL EXPENSES</th>
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<td><strong>$87,481,997</strong></td>
<td><strong>$157,922,897</strong></td>
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</table>
Day care center programs are helping Israel’s seniors stay active—and healthy.

Photo: Shlomo Teitz

JDC’s Current Focus in Israel

- Protection of children and teens.
- Care for the elderly.
- Aid for absorption of olim.
- Research and development of social services.
- Promotion of philanthropy and voluntarism.
- Project management for donors.

JDC represents American Jewry in a partnership with the people of Israel to build a better, more just Jewish State.

Israel

Total Population: 5.9 million

Jewish Population: 4.8 million

JDC Appropriation: $21,619,300
INTRODUCTION

As Israel celebrates its 50th anniversary, Jews the world over can be proud of a country that has taken its place among the advanced industrialized nations and shows all the outward signs of prosperity. But prosperity is only half the picture—to understand the other half is to understand JDC’s work in Israel:

Almost 700,000 Israelis live below the poverty line. 300,000 of them children. Some 16,000 children are known to be victims of abuse each year, and too many students drop out of school—25,000 already have, and another 40,000 are at risk of doing so. Within a decade the number of elderly will grow by 25 percent; the number of disabled elderly will be almost 50 percent higher. And quick and effective action must be taken to prevent some immigrant groups from becoming an entrenched underclass in Israel’s modern society.

This is the other half of the picture. JDC’s mission in Israel is to help the country meet the challenges these stark numbers pose.

Yet JDC does not operate in Israel in the way it does elsewhere. It does not give food to the hungry nor medicine to the sick: these are the government’s responsibility. Instead, in a country still preoccupied with issues of security and peace, JDC works on behalf of American Jewry to effect one of the highest Jewish and humanitarian precepts—social justice. It does this by helping Israeli society refine and improve the services its most vulnerable citizens need. JDC’s vision is of an inclusive society in which the strong care for the weak and the vulnerable are included in the mainstream by giving them access to the information, services, places, and technology they need to be able to help themselves. That is why JDC—Israel invests in promoting philanthropy and in helping the social service sector be more caring, flexible, and efficient.

Although JDC-Israel’s model programs have a direct impact on individuals, JDC actually deems a project successful only when its partners take it over and make it an integral part of the social service fabric. That is how, despite a decreasing budget allocation, JDC continues to help Israel achieve social justice.

A BETTER CHANCE FOR CHILDREN

JDC helped put the problem of children-at-risk high on the public agenda. It is now recognized that the problems of abused and neglected children must be viewed in the broader context of domestic violence. What is needed to help them is a network of local services capable of identifying and treating potentially abusive families effectively, and as early as possible.

Hence the importance of Comprehensive Community Planning (CCP), an approach which JDC pioneered in Haifa and Beersheba. Its effectiveness in bringing the attention of all relevant agencies to bear on this problem led to the development in 1997 of an experimental new program called Young Parents Supported by the Steinhardt Foundation of New York. The program identifies parents at risk of abusing their children and works with them to prevent
it from happening. Other innovations include Beersheba's Psychological Guidance Service for Immigrant Children and Parents, as well as Haifa's Early Childhood Center for the Arab sector and its Parent-Child Center for dysfunctional families. CCP should be in place in ten locations by 2001.

Disturbed by the practice of placing children in need of protection—some 10,000 at present—in residential care facilities that were often far from family and friends, JDC established a model community-based facility, the “Thanks to Scandinavia” Home. It believes that caring for these children within their own community allows them to retain the social network and family ties that can help them become nurturing adults. The model facility moved into its permanent home in Lod in 1997 with assistance from the Rashi Foundation, the Sperling Estate, the Mortimer J. Harrison Trusts, and UJA-Federation of New York's Legacy Fund. Two similar institutions are scheduled to open in 1998.

For particularly severe cases, the country's four emergency centers for children-at-risk, established by JDC-Israel over the past six years, now operate as a nationwide network and information resource. At the Schusterman Center for Children and Families in Jerusalem, the playground was completed last year and audiovisual equipment was installed with help from the Rimsky family of New York. The center in Tel Aviv moved to its permanent location and began functioning at full capacity, while in Beersheba, where the center is assisted by a multi-year grant from the San Diego Jewish community, construction has begun at the permanent site allocated by the municipality last year.

Specialized courses and reference kits developed by JDC to aid in identifying and treating children-at-risk have now been integrated into professional studies and field practice. JDC also has an annual Fellows and Innovators Program to promote leadership in this field.

Recognizing that despite the strides made on behalf of this most vulnerable of populations many serious problems remain, JDC, the Government of Israel, and UJA-Federation of New York have established a new partnership called ASHALIM. Based on the highly successful pattern of JDC-ESHEL, which serves the elderly, ASHALIM will focus attention and resources on the needs of children- and youth-at-risk. The aim is to help cut through the bureaucracy and facilitate the creation of desperately needed new services, so that all of Israel's children are given a proper chance in life.

HELPING YOUTH REACH THEIR POTENTIAL

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 or in vocational schools and pegged as underachievers. Immigrant youth, too, face special difficulties adapting, and an estimated 5,000 to 7,000 have dropped out. Among Israel's Arab citizens the problem is graver still.
Sheltered workshops help people with disabilities.

Photo: JDC

in some towns the dropout rate has reached 55 percent, a figure incompatible with social justice in a democracy.

Social and emotional difficulties, not lack of ability, usually underlie a student’s decision to drop out, and sensitive intervention can help these students reach their true potential. JDC-Israel’s programs do just that by changing the way schools meet the needs of marginal and disadvantaged youth.

The programs began several years ago with Mifne, a pioneering project to return dropouts to school or work. A new Mifne center is being established in Haifa, and several more have been planned. JDC’s focus has been on preventing the drop-out phenomenon before it arises, and the New Educational Environment (NEE) it developed seeks to motivate youngsters to stay in school by tailoring the learning environment to meet each student’s needs.

NEEs are currently helping native Israelis and immigrants, Jews and Arabs, in some 45 junior high, comprehensive high, and vocational training schools. System-wide training teams are working with the Ministry of Education and partnership efforts continue with the Ministry of Labor and Social Affairs, the Amal school network, and local councils.

Meanwhile, JDC has been turning its attention to younger children. It has developed a model social and educational program that will involve child welfare agencies closely in the primary schools, with initial projects expected to get under way this year.

To help the most troubled teenagers, JDC works with the Youth Protection Authority (YPA), for whom it set up a special treatment continuum at a facility for delinquent teenage girls. JDC is currently working to install special Atid centers at other YPA institutions. These will provide both therapy and education in an attractive and encouraging environment. JDC is also helping to develop a professional YPA career track to ensure that these youngsters receive the care needed to set them on a new path in life.

OPENING THE DOORS OF OPPORTUNITY FOR THOSE WITH DISABILITIES

To integrate those with physical and mental disabilities as much as possible into the mainstream, JDC-Israel has been promoting accessibility—be it physical access or access to information, work, services, technology, and suitable housing. Because of budget constraints, JDC has streamlined its activities in this area to focus more closely on its employment continuum and its physical accessibility programs.

Eight cities have so far joined the Accessible Cities Initiative, which uses features like ramps and amplified telephones to make public facilities more accessible to the disabled. Work has also begun on improving access to the Beit She’an antiquities site and the popular stalactite cave near Beit Shemesh, with Jerusalem’s Ammunition Hill the next facility to be tackled. JDC’s accessibility database has been completed and translated into English; it provides information on some 2,500 recreation sites. JDC also worked with the Israel Hotels Association last year to make hotel accommodations accessible to the hearing impaired by introducing special but inexpensive equipment.

To encourage participation in community center activities, new steering committees are being set up that will include representatives of the disabled. JDC is also helping those with special needs establish their own grass roots organizations. A pilot project for those with psychiatric disabilities is in full swing, with Israel’s first mental health consumer conference held in 1997.
JDC’s now widely accepted concept of a job continuum—ranging from therapeutic day centers to jobs in the wider marketplace—is helping special needs people realize their different potentials. As the government assumes responsibility for employment programs, JDC is reducing its financial commitment in this area while continuing to contribute professional expertise. The Falk Institute, which was JDC-Israel’s research arm for mental health and behavioral studies, joined forces with the Jerusalem Mental Health Center in 1997 and will become part of the Ministry of Health.

HELPING VULNERABLE IMMIGRANT GROUPS ENTER THE MAINSTREAM

Certain groups of immigrants continue to require extra assistance if they are to be fully integrated into Israeli life. Ethiopian Jews are one of these groups, and JDC-Israel maintains a special commitment to promote their advancement and inclusion in mainstream society.

Ethiopian schoolchildren in Israel face an array of social, cultural, and economic barriers that can prevent them from acquiring the education they need to achieve upward mobility. To help them overcome these barriers, JDC initiated a broad-based Coalition for the Advancement of Ethiopian Education early in the summer of 1997; an intensive initial effort succeeded in putting 3,000 Ethiopian children into customized summer programs in time to prepare them for the upcoming school year.

The Coalition, a partnership of all major government, local, and volunteer agencies concerned with the Ethiopian community’s welfare, has launched a nationwide drive to give these children the help they need to keep up in school. Funding for specific Coalition programs has been provided by Henry and Edith Everett of New York, Larry and Leonore Zusman of Dayton, Myra and Robert Kraft of Boston, UJA-Federation of New York, Alfred and Gail Engelberg of New York, Nate Shapiro of Chicago, Edythe and the late Martin Goodnick of MetroWest, New Jersey, Judd Malkin of Chicago, and the Baron DeHirsch Foundation.

The programs focus on five areas: early childhood (because most Ethiopian children do not attend preschool, they are behind even before reaching first grade), elementary school, secondary education (at present only 10 percent of Ethiopian youth graduate from high school compared to 40 percent of the general population), youth-at-risk, and parental involvement.

Working within the Coalition, JDC-Israel’s own educational programs for Ethiopian students are making a significant difference, raising achievement levels among primary and secondary school students while facilitating their families’ social integration and improving the effectiveness of teachers and principals. One new project uses Ethiopian immigrant National Service volunteers as role models for underachieving families; the volunteers work to improve the adults’ parenting skills while helping with the children’s education. As one volunteer in Beersheba put it, “I come from the same place, so they accept me. They know I’ll be going to college, so they’re glad to let me help with the homework.”

JDC has responded to a distressing new phenomenon—drop-out, rebellious Ethiopian youth—with a special training program for youth workers who try to steer these youngsters back on track. It is also developing a program to assist their families.

JDC has undertaken a variety of other efforts to further this community’s advancement, providing scholarships to newly
discharged soldiers, for example, and conducting special academic preparatory courses, business entrepreneurship training, and courses to help Ethiopian women get jobs. It helps prepare Ethiopian immigrants for the army, follows their progress, guides their officers about cultural differences, and eases their return to civilian life after demobilization.

Health education continues to be an important area. Ethiopian counselors have been trained to provide community members with information on women’s health issues, family planning, communicable diseases, and overall healthful behavior. Ethiopian case managers are providing assistance to HIV carriers, and young adults participating in a project on sexual responsibility are expected to lead future training groups. A new program currently under way with support from the Engelberg Foundation has placed Ethiopian liaisons in primary health care clinics to promote better services and facilitate understanding between Ethiopian patients and clinic staff.

JDC has been supporting leadership development efforts and encouraging community members to become active participants in shaping their future. Sixteen Ethiopians began their studies at the prestigious School of Educational Leadership in Jerusalem last fall with assistance from UJA-Federation of New York, while a program designed to foster voluntarism, which operated in 10 communities in 1997, is expanding this year.

Other immigrant groups are also in need of special help. A JDC program, operated in cooperation with the Ministry of Absorption, employers, and ORT, continues to give engineers from the former Soviet Union the upgraded skills and confidence they need to find work appropriate to their qualifications. With assistance from the Harriet and Ben Teitel Trust, JDC is also developing a training and employment center under the auspices of the Yad Sarah Association which will help older immigrants having particular difficulty finding work.

JDC has recently targeted educated women from the former Soviet Union who are overqualified for their present jobs. developing programs to help them climb the career ladder and achieve a better life. Women immigrants from the Caucasus and Bukhara regions, many of whom are single mothers, face the opposite problem. They have difficulty finding jobs because of the low level of their qualifications, and JDC is helping to give them the skills they need to find employment.

In fact, the overall condition of immigrants from the Caucasus, who constitute a closed, isolated community, is almost as serious as that of the Ethiopian Jews. To ensure they are not left permanently behind. JDC, in three towns with large Caucasian populations, has been bringing local social service agencies together to work in partnership with the community to meet its special needs. JDC is also encouraging community activism and helping to train potential leaders.

To stimulate the younger generation’s educational progress. Caucasian mediators are bridging gaps and solving problems among students, parents, and the schools: junior high school students are boosting their learning through Internet dialogues and study marathons: and the New Educational Environment is being used to lower the dropout rate. The Bader Foundation of Milwaukee is a partner in JDC’s
Arab women, who face difficulties in Israel both as Arabs and as women in a patriarchal Arab society, are another group benefiting from JDC efforts to empower them in socially acceptable ways.

The different streams of Judaism in Israel benefited last year from JDC support for various educational programs. These included scholarship assistance for rabbinical students in the Reform and Conservative movements; support for Russian-speaking lecturers in Secular Humanistic Judaism; and support for the Conservative movement's bar/bat mitzva program for children with disabilities. JDC-Israel has been promoting communication among groups holding different values and philosophies to encourage tolerance and respect for other points of view.

Improving the Quality of Life for Older Citizens

The elderly constitute a fast-growing segment of the population, one whose numbers have increased disproportionately due to recent immigration. JDC-Israel continues to play a leading role in planning and developing services for this age group through JDC-ESHEL, a partnership with the government that pools the resources of all major government, public, and private organizations in the field.

JDC-ESHEL's main emphasis is on developing and improving community-based services that allow older citizens to remain in their own homes for as long as possible. The Supportive Communities program, for example, provides the elderly with emergency call buttons and health services and help with home repairs. Ten such communities were established in 1997 and 12 more are planned for 1998.

Other programs to help Israel's seniors maintain their independence include business clubs for older immigrants and young pensioners who need to supplement their income but cannot market themselves individually; community multi-service centers; and social activity programs organized by the elderly themselves. A health promotion program addresses all facets of healthy living from physical exercise to oral hygiene.
JDC-ESHEL and the government are partners in three major national initiatives to meet the elderly's needs. In one, 50 new day care centers for disabled and mentally frail elderly—including the Harriett and Ben Teitel Day Care Center for the Aged in Kiryat Malachi—have opened their doors between 1995 and 1997, and another 30 are slated to open this year. The second project will add 3,000 beds to homes for the aged by the turn of the century, while a third is training 40 new geriatricians.

JDC-ESHEL is also working to upgrade the quality of residential institutions through renovation and staff training efforts and the introduction of new therapy programs, and it is the leading body in Israel engaged in developing residential care in outlying areas. In 1997, the Zahalon nursing care facility was renovated with the generous assistance of Joseph Glickman; a new old-age home was opened in Upper Nazareth in the north; and construction began on a home in Ofakim in the south. Work will begin on another home in the northern town of Carmiel in 1998.

Since 1981, the Conference on Jewish Material Claims Against Germany has been a major partner with JDC-ESHEL in efforts to ensure that Israel's elderly Holocaust survivors are able to live out their years in dignity and with the highest possible quality of life. In 1997 alone, the Claims Conference provided support for 15 day care centers for the aged and five nursing homes. Support that will be expanded to some 20 new projects in 1998.

The Harry and Jeanette Weinberg Foundation is a mainstay of JDC-ESHEL's efforts to provide quality care to Israel's needy elderly. In addition to supporting five day care centers, two homes for the aged, a seniors' mall in Carmiel, and MILBAT, which provides assistive devices to the disabled, the foundation has established a trust fund to provide birthday parties and holiday celebrations at some 50 day care centers and homes for the aged.

JDC-ESHEL's Information Center on the Proper Usage of Medication among the Elderly will go nationwide in 1998 with its hotline for physicians, nurses, and pharmacists. Also in 1998, the Audiovisual Center for the Aged will be formally incorporated into ESHEL thereby providing the elderly with meaningful new means of communication, including television programs and community radio. With staff receptivity critical to the success of JDC-ESHEL programs, human resources training—from primary caregivers to the directors of home care services—remains an important focus.

**STRENGTHENING PHILANTHROPY AND THE VOLUNTARY SECTOR**

JDC-Israel founded and continues to be a major supporter of the Association of the Voluntary and Nonprofit Sector (VNPS), which has over 300 member organizations that together account for more than 13 percent of the country's employees. VNPS initiatives in 1997 included courses on financial management and fundraising for both staff and board members and seminars on Internet use. In cooperation with JDC, it introduced a masters degree program at Hebrew University in the management of nonprofit organizations, and it continues to operate an often-consulted Technical Assistance Center.

JDC-Israel and VNPS are in the process of establishing the Israel Central Channel for Philanthropy, with assistance from United Way International, UJA-Federation of New York's Legacy Fund, and Eugene and Corky Ribakoff of Palm Beach. Supported by the United Israel
Office of UJA, this initiative has the potential to transform Israeli charitable giving by providing Israelis with an organized framework for their philanthropy. In 1997, a local pilot campaign was launched and the groundwork laid for larger campaigns this year.

Operation Social Development, established with JDC-Israel's help in 1993 to raise the social consciousness of Israel's business community, is currently engaged in a major project to provide underprivileged children with computers. The National Self-Help Clearinghouse continues to benefit from JDC-Israel support. Almost 500 self-help groups are listed in its database, with 17 new groups established in 1997.

**IMPROVING PUBLIC SERVICE**

To help make Israel's public services as efficient and responsive as possible, JDC-ELKA, the Association for the Development and Advancement of Public Service in Israel, a consortium of the government and JDC-Israel, designs and implements highly regarded, tailor-made training programs for senior officials in the government, municipal, and voluntary sectors. The aim is to increase organizational effectiveness as well as to improve the work environment by addressing issues like the "glass ceiling" that has prevented women from reaching top management.

In 1997, managerial effectiveness was improved in the Health and Education ministries, while work methods were enhanced in the Service for Children and Youth and in the Labor Ministry's supervisory system for disadvantaged populations. To maintain ELKA's impact on the quality of services, continuing collaboration among its senior-level graduates is actively encouraged.

JDC-ELKA has begun providing management training in the voluntary sector, while in several Partnership 2000 regions, it is helping to develop an infrastructure of lay leaders to work in parallel with lay leadership groups in U.S. Jewish communities.

With local governments increasingly responsible for human services, JDC-ELKA has been working to strengthen their ability to provide effective and responsive programs.

The Lyn P. Meyerhoff 21st Century Forum for Mayors has been helping local leaders throughout the country to enhance their leadership skills. The Forum is a partnership of JDC-ELKA, Sikkuy (The Association for the Advancement of Equal Opportunities), and the Lyn P. Meyerhoff Foundation.

The Municipal Planning Unit (MPU) program developed by JDC provides local authorities with high level policy analysis and aid in long-term planning. The number of MPUs increased to 38 last year, with four more slated for 1998. Their operating costs have been assumed by the municipalities and the Interior Ministry, while JDC-Israel continues to provide professional support and management assistance. To facilitate information sharing, the MPUs were connected to the Internet in 1997 through JDC.

**CULTURAL AND RELIGIOUS DEPARTMENT - YESHIVOT**

JDC's work with the country's religious institutions is people-focused, opening new opportunities and offering models that others adopt. Knowing that not all yeshiva students will be able to earn a living teaching or in the rabbinate, JDC initiated special training courses in fields such as computers and electronics to help students break out of the entrenched poverty typifying their way of life. These have proved so successful they will be expanded under government auspices.
With their husbands immersed in study, women in the religious sector are often the family breadwinners. Until now most have trained to be teachers, but with that market flooded, JDC has been encouraging them to explore new fields like business entrepreneurship, computers, bookkeeping, and work as dental technicians.

JDC helped create a breakthrough in special needs education in the yeshiva world, enabling some 1,000 youngsters to realize their potential in institutions geared to them. However, yeshiva children with learning disabilities will remain a challenge for years to come. The department also provides new immigrants with a variety of opportunities to learn about their Jewish heritage, and it awards scholarships to suitable immigrants for full-time yeshiva study.

**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 service practice and policies by introducing more effective planning and evaluation, and it cooperates actively with JDC-Israel and JDC-ESHEL. A partnership between JDC and the government, the Institute works closely with government ministries to ensure that its program is relevant to national priorities.

The Institute provides a unique forum for Jewish lay leaders and senior government officials to discuss critical social issues and needs in Israel and throughout the Jewish world. In 1997, the Institute continued to expand its work with Diaspora Jewish communities, often in cooperation with other JDC divisions.

**Aging**

The Institute's demographic projections have served as the basis for a new national five-year plan for service development for the elderly, while its ground-breaking study of the special needs of aging Holocaust survivors helped lead to changes in a number of programs serving this population.

Like other countries throughout the world, Israel is facing a major challenge in financing its pension system, with significant deficits predicted as the population ages. The Institute currently serves as the professional arm of the national commission established to explore the possibility of raising the retirement age and equalizing it for men and women. The Institute is also engaged in developing ways to simplify access to care and services for the elderly and their families.

The Institute remains actively engaged in efforts to promote cooperation among Jewish communities, playing a leading role in the organization of a pre-conference on aging in conjunction with the 1998 Quadrennial of the World Council of Jewish Communal Service in Jerusalem. Together with JDC-ESHEL, it has cooperative programs under way or in development with Jewish Federations in Baltimore, Chicago, and Palm Beach.

**Health Policy**

The health system reform process is at a new turning point, with the success of the four-year-old health insurance law the subject of current debate. The Institute is closely monitoring the law's impact on consumers, particularly those in the more vulnerable population groups. Its effect on services for Arab Israelis and the elderly was evaluated last year, and the Institute is turning its attention in 1998 to the needy and the disabled, conducting a joint effort with New York's United Hospital Fund to compare the use of managed care for vulnerable populations.

With the assistance of Alfred Engelberg of New York, the Institute has been facilitating efforts to reform the market for pharmaceuticals and reduce prices. It completed a special report for the Knesset in 1997 on the fairest and most appropriate way of financing the HMOs that provide all Israeli health care. As a result of the Institute's findings on patient satisfaction with hospital care, the Minister of Health has urged an annual follow-up survey to monitor progress in remedying problem areas. In an effort to promote quality and efficiency in the health care system, the Institute established the Israel Forum for Quality in Health Care in cooperation with the Israel Medical Association and the Health Ministry. The Institute is also sharing information on health
care developments in Israel with UJA’s Maimonides Society.

■ Immigrant Absorption

The Institute is the major source of information on the Ethiopian population in Israel, serving the government, local municipalities, and voluntary organizations. It is providing the database for the new Coalition for the Advancement of Ethiopian Education described earlier.

The Institute’s study of Ethiopian schoolchildren, which was completed in 1997, led to a major Knesset debate and renewed efforts to address the important educational gaps revealed. Of particular concern was the lack of significant advantages on the part of Ethiopian children who had largely grown up in Israel compared to Operation Solomon newcomers. Another Institute study delineated the Ethiopians’ low rates of participation in early childhood programs and the various obstacles to greater participation. The Institute is launching a major new study of early childhood education among immigrants from Ethiopia and Southern Russia to provide a basis for more effective program development.

With the integration of immigrant youth a continuing concern, the Institute is completing a comprehensive study of Ethiopian adolescents. Supported by a grant from the Grodnik family of MetroWest, NJ, the study has produced the first reliable data on the nature and extent of the problems these teenagers face and the effectiveness of current remedial efforts. A parallel study is being made of youth from Southern Russia; it is part of a broader study of immigrants from the Caucasus commissioned by an interministerial committee charged with developing new programs to assist this group.

■ Disability

The Institute’s analysis of the special equipment and technical assistance that disabled schoolchildren need is facilitating the implementation of Israel’s new Special Education Law. Preliminary results of a study evaluating the effectiveness of disability insurance for children in Israel were released last year; they provided the first reliable estimates of the extent and nature of disabilities among both Jewish and Arab children. Institute research also served as an important aid to the parliamentary committee developing new legislation to promote equality of opportunity for the disabled.

One of the biggest problems facing the disabled is the fragmentation and lack of coordination among existing programs and services. Ways of overcoming this problem are being examined in an in-depth study financed with a grant from the Bader Foundation, while a national database on the disabled is being developed with support from the Berman family of Detroit to facilitate more comprehensive planning of services.

■ The Center for Children and Youth

The findings of the Center’s study of abused and neglected children in Israel, conducted in cooperation with JDC-Israel, led to the prioritization of this problem and to the development of a new national plan by the Ministry of Labor and Social Affairs. With Arab children and youth found to be particularly at risk, the Center, working in cooperation with leading Arab experts, has launched a special initiative to enhance the capacity of Israeli society to address this challenge. In partnership with the Nazareth municipality, a strategic plan for youth services is being developed that will serve as a model throughout the Arab sector and all of Israel.
The findings of the Center's international study of risk behaviors among youth, which was published in 1997, led to the establishment of a series of ministerial task forces. One of the problems highlighted was the issue of youth violence, and the Center is cooperating with the State of North Carolina, its Jewish community, and the U.S. Center for Disease Control on a bi-national effort to better address this issue. Throughout the past year, the Center provided professional support for JDC-Israel's effort to establish the ASHALIM partnership described earlier, and it prepared a series of background reports to help define the new association's agenda.

Poverty

Concern over Israel's rising poverty rate, high in comparison with other developed countries, has led to the establishment of a National Council on Poverty. The Institute is coordinating an interministerial committee which is reevaluating the measurement of poverty in Israel and the database required to develop better initiatives to reduce poverty nationwide.

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 which identifies strategic 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 and policy options in the areas of education, health, personal welfare, and the economy. The Center works with international institutions like the World Bank, the International Monetary Fund, and the Brookings Institution.

The Center's small core staff is augmented by 16 experts in various disciplines who hold senior positions in the public and private sectors and undertake periodic Center assignments. Working in area-related teams, they 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 a cornerstone of its operation and a valued tool in the Knesset's yearly budget debate.

Over the past year, CSPS has been monitoring the implementation of the report of a national commission which had adopted the Center's recommendation to channel funds to schools with the greatest number of students in need of supplementary education. CSPS also completed its review of the impact of U.S. foreign aid, the possible social consequences of a cutback in U.S. assistance, and the effect of changes in Diaspora contribution patterns.

An expanded version of CSPS' biennial Guide to the Israeli Economy, a book of economic indicators geared to the layman, has become a basic text for business leaders, government officials, and the general public. A recently published series of articles by the CSPS welfare area team is now required reading in Israel's social work schools. A highlight of the Center's 1998 program is a joint project with the Brookings Institution comparing pluralism in Israel, the U.S., and Australia. The goal is to develop policies to enhance equality in these countries while maintaining the pluralistic nature of their societies.
Jewish students in St. Petersburg celebrate their Hillel center's second anniversary. Photo: Roy Mittelman

JDC'S OBJECTIVES

JDC believes that immigration to Israel remains the best option to ensure that the Jews of the former Soviet Union do not assimilate. However, since many Jews do not intend to emigrate, JDC is working to enable the Jewish communities of the former Soviet Union to take their rightful place alongside the other communities of the Diaspora.

It seeks to do this by:

- Addressing the needs of as many different elements of the Jewish population as possible.
- Promoting Jewish knowledge, values, and identity in a spirit of pluralism and with a commitment to Zionist principles.
- Encouraging the development of a local leadership that springs from and truly represents the Jews of the former Soviet Union.
- Helping to develop and sustain an integrated system of community structures that will strengthen the self-sufficiency of local Jewish communities while enabling them to provide a variety of community services and reach out to the unaffiliated.

JDC'S OPERATING PRINCIPLES

- Forge partnerships with all segments of the community and with the various international bodies that are helping the Jewish population.
- Remain impartial and non-partisan.
- Avoid interference in local affairs.

THE FORMER SOVIET UNION

Jewish Population
1989 Census: 1.5 million
Current Estimates: 1-2 million
JDC Appropriation: $19,968,900

In addition to the 1997 program budget, this total includes funds allocated by JDC last year for property reclamation, the RIT program,* and the UJA/Federation/JDC Special Hunger Relief Initiative. * RIT is the designation for activities initiated in the aftermath of World War II to bring vitally needed support to Jews in Eastern Europe. These funds are now being used primarily in the former Soviet Union.
While terms such as “miraculous” have been over used in the past decade to describe the transformation of Jewish life in the former Soviet Union, a witness to the events of these years nonetheless retains a sense of awe and wonder at what has transpired: Jewish kindergartens and community centers are now widespread; many of the librarians in Jewish libraries and the Jewish day school and kindergarten teachers are municipal employees; and Jewish subjects can be studied at the university level throughout the former Soviet Union, taught by Jewish and non-Jewish professors. A growing number of community institutions are housed in communal properties that have been reclaimed from the government, restored, and today serve as physical and spiritual centers of Jewish community life.

The Former Soviet Union

While these developments could not have occurred without financial support from international organizations like JDC, they also rely on local volunteers and on the community’s desire to care for its members, especially the weakest among them, in the finest tradition of our people. Indeed, voluntarism—unknown during the Communist era—is now the backbone of the network of welfare centers that is providing life-sustaining help to the many elderly Jews who are no longer able to provide for themselves.

Welfare Services Are Saving Jewish Lives...

Due primarily to the cumulative effects of the Holocaust, Stalinist repression, and the emigration of so many younger members of the community, a disproportionate number of the Jewish population is elderly—the figure is currently estimated at 450,000. The value of their savings and frequently delayed pensions has been greatly eroded by the rampant inflation of the post-Soviet years, while the social safety net they had relied on has all but disappeared. An alarmingly high number no longer have enough income to pay for utilities and purchase basic foods and medicines, leaving many to survive on a diet of bread and potatoes. The situation is particularly acute for those who are homebound or bedridden, especially since so many of these needy Jews are utterly alone, with no family members to call on for support.

JDC’s welfare services have been developed within a specially designed framework—a model organization called a Hesed center—through which welfare has become a community-building tool. Hesed is the Hebrew word for charitable deeds; literally, acts of loving kindness. The Hesed centers supported by JDC in the former Soviet Union have the dual aim of meeting critical social service needs while strengthening Jewish life and communal identity by encouraging the entire community to become involved in the caring process. Since 1993, when St. Petersburg’s prototype Hesed Avraham and Sonia Rochlin was established with critical help from Yad Sarah in Israel, 63 Hesed centers have been set up throughout the length and breadth of the former Soviet Union, with 18 opened in 1997 alone.

The total budget for welfare services has grown significantly, thanks to generous support from the Conference on Jewish Material Claims Against Germany, the Harry and Jeanette Weinberg Foundation, the Mortimer J. Harrison Trusts, the Rochlin Family Foundation, World Jewish Relief (U.K.), Ed Merrin of New York, the Chais Family Foundation, the Jewish Federation of Central Jersey, the Wuliger Foundation, the Baltimore Jewish Council, Ronne M. Hess of Birmingham, and the Koret Foundation. The heartfelt response to the Special Hunger Relief Initiative organized by the UJA/Federation system and JDC last year is providing major help in meeting this most acute of needs.
Countries of the Commonwealth of Independent States (CIS):

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Caring help from JDC and the Jewish community has transformed the life of this elderly woman in Kiev. Photo: Roy Mittelman

Federations throughout the United States have pledged a total of $20 million in additional support for these efforts over a two-year period. Supplemented by a $6 million allocation over that same period from JDC's endowment fund, the Special Hunger Relief Initiative has already made a critical difference: Over 575,300 improved food packages were distributed in 1997 to more than 120,000 needy elderly Jews in 651 localities—a 70 percent increase in the number of recipients over the previous year. Before Hanukkah last December, Hesed-mobiles went from regional centers to the smallest communities, bringing food packages, medicines, vitamins, books, and winter relief.

In addition, nearly 1.5 million cooked meals were provided last year in homes or at a communal facility; 905,300 home care visits were made to over twice the number of elderly Jews previously served; and some 22,000 elderly Jews—more than three times the number who benefited in 1996—were provided with heating fuel, clothing, and blankets to ward off the winter cold. Medical consultations, a growing medicine distribution program, and the loan of medical equipment are also among the services provided by the Hesed centers. The medical equipment, including wheelchairs, walkers, and canes, is produced or assembled in JDC's Employment and Production Center, which is staffed largely by elderly Jews working as volunteers.

Community dining rooms or the small home-based centers of the Bayit Cham (Warm Homes) project are helping to meet the elderly's emotional and physical needs by providing them with social contact within a Jewish environment in addition to well-balanced meals. With the generous help of Harriet Zimmerman of Palm Beach, 98 new homes were added last year, for a total of 168 in 32 cities. The project has been so successful that it is being adapted by JDC-ESHEL to deal with the isolation and loneliness of elderly immigrants in Israel.

While many of the home care visits are made by paid staff, the Hesed movement clearly relies on the energy and enthusiasm of its more than 4,500 volunteers. University students run sessions on Jewish subjects in the Bayit Cham program, while children from Jewish day and Sunday schools pay visits to the elderly in their homes and help deliver food packages.

To solve the acute shortage of local manpower qualified to meet welfare needs, JDC established the Institute for Communal and Welfare Workers in 1994. The Institute, the beneficiary of a major grant from the William Rosenwald Family Fund and generous support from the Jewish Community Federation of San Francisco, is already the leading center for social service training in the former Soviet Union. Based in St. Petersburg, with branches in Dnepropetrovsk, Kiev, Minsk, Kishinev and Almaty, as well as smaller facilities in Vinnitsa and Odessa, the Institute trains Jewish professionals and para-professionals as well as volunteers and lay leaders to implement welfare services based on traditional Jewish values of voluntarism and communal responsibility.

Over 4,100 people have participated in courses developed by the Institute, with the result that local organizations are increasingly being directed by locally trained personnel. The Institute also serves as a research facility, gathering information on state social and medical
services, holding conferences, publishing professional manuals and guidelines, and providing ongoing professional support to the Hesed centers.

But the Hesed movement's very success has raised critical questions for JDC and world Jewry. As more and more elderly Jews in need are identified, reaching them in this vast land area—particularly those living in small towns far from communal structures—presents an ever more difficult task. Yet many of these Jews are the very neediest: it is not uncommon to find elderly Jews in tiny communities in northwestern Ukraine, for example, living without heat or hot water for most of the frigid winter. Indeed, while JDC worries if funds will suffice to feed every hungry Jew found, there is a more fundamental question that all of world Jewry must face: given our moral imperative to care for extremely needy Jews, how can we in good conscience just deliver food when the physical needs we have uncovered are so desperate?

...WHILE JEWISH RENEWAL ACTIVITIES ARE STRENGTHENING JEWISH LIFE

A companion dilemma faces JDC: how to divide increasingly scarce resources between the current needs of the elderly and the long-term survival of Jewish life. For despite the critical nature of the human needs addressed, JDC is determined not to let the increasing weight of the welfare program siphon funds and staff attention away from its equally vital involvement in Jewish renewal activities, which include educational programs, cultural activities, leadership training, and other community-building efforts.

EDUCATIONAL PROGRAMS

Over 800 children are currently experiencing the joys of Jewish life in the 35 Jewish kindergartens in the former Soviet Union that have been established with JDC support and guidance. Their staffs have been trained by JDC and supplied with colorful materials and curriculum advice. In the five years since the first kindergarten was established, the lives of over 3,000 children have been enriched. JDC today provides educational materials to some 296 Jewish schools, 45 of them day schools, which together have over 21,000 Jewish students.

An international seminar for senior early childhood educators held in Israel last summer, which was organized by the Jewish Agency, the Joint Authority for Jewish Zionist Education, and JDC, brought together 69 participants from five continents, including a delegation of 23 JDC-trained kindergarten teachers from the former Soviet Union. Their dynamic presentations captivated everyone at the seminar: colleagues were both surprised and inspired by their level of Jewish knowledge and often sought their professional advice.

Last summer, in seven cities from Odessa to Khabarovsk, 209 children joined their parents, and in some cases grandparents, in exploring Jewish culture, history, and tradition in the informal setting of a holiday camp. The programs, run with JDC financial support, were...
developed by local community activists helped by the JDC Guide to Jewish Family Camping, which was compiled after the success of two pilot camps held in 1996. Both children and parents were encouraged to learn more about Jewish life from the oldest generation, whose memories of the Holocaust and other seminal events often proved to be far stronger teaching tools than films or lectures. As a result of the camp experience, family clubs with regular, year-round activities have been established in nearly all these cities.

**JEWISH STUDENTS ARE LEADING THE WAY**

Much of the staff for these family camps came from newly established Hillel centers, where eager university students have been energizing Jewish life both on campus and in the wider Jewish community.

JDC's student programs were developed in partnership with the Charles and Lynn Schusterman Family Foundation and Hillel: The Foundation for Jewish Campus Life. Over the past year, smaller Hillel clubs were opened in Kishinev, Lvov, Kharkov, Tbilisi, and the Urals, joining the larger Hillel centers previously established in Moscow, St. Petersburg, Kiev and Minsk. Additional chapters are at the beginning stages in about ten other locations, led by some of the 250 activists who last winter attended the first Hillel Student Leadership Congress ever held in the former Soviet Union.

The Hillel centers provide students, many of whom grew up not knowing they were Jewish, with a framework in which they can explore their Jewish identity and socialize with fellow Jews. Many Hillel members have been among the 150 student leaders trained over the past two years to lead communal Passover celebrations and related educational activities in Jewish communities throughout the former Soviet Union. The project has been conducted in cooperation with JDC staff and local academics and is structured...
as a series of ever-widening circles. Through it and through a new Shabbat-based program, the students have been able to reach out to tens of thousands of Jews.

**JEWISH STUDIES**

New community leaders are also being nurtured by the growing number of university-level Judaica courses offered at three Jewish universities and in 54 state-supported institutions. Informal opportunities for adults to pursue Jewish subjects are available through People's Universities in eight cities and dozens of other community programs, many of whom have received technical and financial support from JDC.

Parents and children explore their heritage together at Jewish family camps.

Photo: JDC

The increasing interest in Judaism and Jewish subjects evidenced by Jewish and non-Jewish academics has enhanced the importance of Sefer (Book), the JDC-supported Moscow affiliate of the Jerusalem-based International Center for the University Teaching of Jewish Civilization. Established in 1994, Sefer provides a central address for Jewish academic activities and offers guidance to universities interested in establishing Jewish studies courses. Its fourth academic conference in February 1997 brought together 300 Jewish and non-Jewish academicians and students from every successor state. Sefer also co-hosted a conference last September with the Russian Academy of Sciences in which Christian and Jewish scholars explored various interpretations of the Exodus.

**JEWISH COMMUNITY CENTERS**

To help forge a common identity and reinforce the sense of belonging to the Jewish people, JDC has actively encouraged the establishment of Jewish community centers as a focal point for communal life. The opening of a center in Minsk in November 1997 brought to 38 the number established to date with JDC support in cities as far apart geographically and culturally as St. Petersburg in Russia and Kuba in Azerbaijan. A major center is being developed in Moscow with the generous help of the Fred and Rita Richman Foundation.

With no connection to religious or political movements, Jewish community centers are designed to meet the needs of the entire community and provide opportunities for voluntarism and communal involvement. They include activities for all age groups. are beginning to develop programs for those with special needs, and have been of significant help in attracting the unaffiliated.

JDC has encouraged the centers to be independent and self-governing. It has been placing greater emphasis on teaching the communities how to finance center activities themselves, through local fundraising efforts and activity fees. JDC is also supporting the development of a regional association of Jewish community centers that would develop guidelines for management and activities and hold enrichment workshops for staff and lay activists.

Ofek, the Hebrew word for horizon and the Russian acronym for Community Festival of Jewish Books, is the name of a community-building project launched in 1997 that met with much success. Week-long festivals were staged last September in 32 communities organized and supported by a variety of local Jewish groups. Festival events included exhibitions, lectures, cultural performances, and the sale of locally published Jewish books. In an intensive
preparatory seminar conducted by JDC, participants were introduced to the concept of a community festival and taught how to run such an event. Although some project funding was provided by JDC, a number of the communities managed to raise funds locally, in itself an important development.

While introducing tens of thousands of Jews to books on Jewish subjects, the festival also strengthened community structures and enhanced cooperation among various community bodies. Due to become an annual event, the festival has already proved to be an important outreach tool, bringing in its wake a marked growth in many localities in the number of people using the local Jewish library.

**JEWS LIBRARIES ADD SUBSTANCE TO COMMUNITY LIFE**

Since 1989, JDC has sent some 730,000 books to the former Soviet Union and established 153 Jewish libraries, many of which have come to function as community centers offering a variety of activities for children and adults. Generous support for this program, as well as for the Ofek project, has been provided by the Joseph Meyerhoff Family Charitable Trusts.

To help the libraries—particularly those in isolated areas—tap into a worldwide database of Jewish knowledge, a pilot project linked four libraries to the Internet last year. A seminar on Internet use organized in Kishinev last summer brought together 22 librarians from eight locations. It introduced novices to JDC's Russian-language Web site and encouraged participants to harness the full potential of this technology for networking and for gaining access to much needed Jewish learning and teaching resources.

**NURTURING A NEW GENERATION OF COMMUNITY LEADERS**

Computer use is particularly well advanced in Odessa through the initiative of one community member, a doctor of computer science, who until last year knew almost nothing about Judaism. He recently completed a course at the local People's University qualifying him as a guide to Jewish Odessa and has combined his two interests by developing a Web site that offers a virtual reality tour of Jewish Odessa past and present.

This enthusiast is precisely the kind of young leader JDC seeks to motivate to ensure the continuity of community life. Over 50 individuals participated last year in the Israel-based JDC Buncher Leadership Program for Jewish Communities, bringing to over 200 the number of lay and professional leaders from the former Soviet Union trained through this program since 1991. In addition to teaching practical management skills, the program examines such issues as ways to identify and encourage potential local leaders. Critical support for leadership development and management training efforts has been provided by the Schusterman Family Foundation, the Jewish Federation of Palm Beach County, and the Rich Foundation.
ENHANCING MATERIAL RESOURCES

JDC's property reclamation activities are aimed at helping local communities reclaim, restore, and put to effective use properties confiscated during the Communist era. Many of the community centers described earlier are housed in such newly reclaimed properties; other properties will be restored and then sold, thereby raising money for the community. Funding limitations have forced JDC to concentrate its efforts, placing more emphasis on larger communities that can afford to maintain returned properties and on providing community activists with the skills to initiate and complete the reclamation process by themselves.

To further bolster the Jewish communities' ability to take responsibility for their future, JDC established a local property reclamation steering committee last year to serve as an advisory body. The property seminar held in Nalchik in the northern Caucasus in July 1997—the ninth to be organized by JDC—was run this time by the new committee. What is most encouraging are the number of towns which have reclaimed and repaired property with locally raised funds, without the financial involvement of JDC.

ONLY THE TIP OF THE ICEBERG

The breadth of Jewish welfare services, community activities, and educational opportunities now available to Jews in the former Soviet Union are putting them more and more on a par with their counterparts elsewhere in the Diaspora. Nevertheless, for all the advances made, the majority of Jews in the former Soviet Union remain outside the community. In the larger cities of Russia, for example, where the process of assimilation started much earlier and Communism was more pervasive, only some ten percent of the Jewish population is currently involved in community life. The rest have few Jewish memories to sustain their identity, and little or no family tradition to guide them.

If they and their children are to remain Jewish, increased efforts to involve them in Jewish life must be undertaken now, before it is too late. So once again it comes down to a question of choices and commitment, for the task at hand is truly monumental—as are the potential gains and losses for the Jewish people. Yet as this century in which we have mourned the destruction of so many Jewish communities draws to a close, the question all of us must answer is not whether we can afford to seize this opportunity, but whether we can afford not to.
JDC’S OBJECTIVES

- JDC’s current involvement in Europe focuses on Community Development, while relief programs for Holocaust survivors continue to be maintained in Central and Eastern Europe.

- JDC employs an integral approach to Community Development, looking at each community as an intertwined system of organizations, structures, and population groups. In helping individual communities engaged in the process of restructuring, 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 continue to build a more pluralistic environment.

- JDC provides technical assistance in the areas of leadership training, strategic planning, networking and interchange, and the development of new initiatives to reach out to different age groups within the Jewish population.

- JDC promotes mutual assistance by linking communities and working with the European Council and other pan-European Jewish bodies to address regional issues. It has also been helping 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.
INTRODUCTION
The Jewish communities of Western Europe have been working to restructure their own social, educational, and cultural institutions to meet the challenges of the coming century, while simultaneously reaching out to help the renascent communities in the East. They are also striving to maintain essential communal services despite diminishing government support and various economic difficulties.

Europe

Operating in partnership with local communities and pan-European organizations, JDC's Community Development Program in Europe is helping to further these efforts by strengthening the networking process, promoting the development and interchange of new initiatives and technical know-how, and providing new training opportunities for lay and professional leaders. Professional assistance is provided to communities engaged in strategic planning or communal restructuring efforts, and new ways of reaching out to the unaffiliated are being explored.

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

LEATID Europe, which completed its third year of operation in 1997, provides lay and professional Jewish leaders with an intensive learning environment away from the pressures of their daily routine where they can acquire new skills, exchange ideas and information, and devise solutions to common problems. Established by a JDC-led consortium of organizations that includes the European Council of Jewish Communities, World Jewish Relief (U.K.), the World ORT Union, and France's Fonds Social Juif Unifié, participation has steadily grown to include 39 European Jewish communities in 27 countries.

The Venice Top Leaders' Seminar, which is now held early each year, was followed in 1997 by a reunion of participants in the two previous seminars. Scheduled to be held biannually, this alumni reunion will provide a refresher experience to an expanding network of graduates from countries as diverse as Switzerland and Turkey.
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. Since 1989, over 300 people have completed the Buncher Program, 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 with separate seminars organized for representatives from specific countries. Seminars are being conducted in Israel in 1998 for groups from the former Soviet Union, Hungary, Poland, and Romania, and follow-up sessions will be held in the local countries.

The alumni program established two years ago with additional support from the Buncher family includes a newly created alumni association and ongoing seminars and support in the graduate's home community. Both Latin America and India are hosting alumni programs this year. An alumni directory facilitates networking and the exchange of information, and an Internet forum links community leaders in Eastern Europe and the former Soviet Union.

The Leaders XXI program for lay leaders between the ages of 30 and 50 will include its first French-speaking group in 1998, thereby further widening LEATID's reach. Special seminars for lay and professional leaders on such important issues as adult programming and fundraising are also planned for the current year. Reflecting the growing willingness of European communities to invest in the training of their professionals, the Executives XXI program for senior professionals had 19 participants from 12 communities in 1997, while those involved in Jewish training programs worldwide met to delineate the requirements for training Jewish leaders for the twenty-first century.

Fifty-six communities and organizations in 34 countries currently participate in the European Council, making ECJC an important partner in JDC's community development work. In addition to co-sponsoring LEATID and the Regional Programs (below), ECJC promotes the exchange of information and programs through conferences and consultations, a general assembly, a community data bank, and its regular publication, Fax-Link. An inner cabinet of top officials meets regularly, and a European Emergency Fund can assist communities in distress.

The Buncher Leadership Program for Jewish Communities

JDC-supported programs for elderly Jews in Riga help nourish body and soul.

Photo: Roy Mittelman
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 with greater appeal to younger generations.

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. The third region covers Northern Europe (see The Baltic Countries, below), while the fourth links communities in Southeastern Europe, including those in Greece, Bulgaria, Serbia, Macedonia, Romania, Moldova, and Ukraine. The regions held a variety of educational and social events last year for different age groups, and professional seminars and consultations were organized for those involved in community services.

PROFESSIONAL WEB SITES

Jewish community consultation has embraced the computer age, with a new family of Web sites for community leaders and professionals to “visit” on the Internet to learn of new programs, exchange information, and garner professional assistance.

THE EUROPEAN UNION OF JEWISH STUDENTS (EUJS)

JDC’s financial support helps EUJS organize a Summer University that brings some 300 Jewish students from across the continent together each year. JDC also offers technical assistance for regional seminars.

SPAIN

JDC continues to provide financial assistance to a dwindling number of World War II era refugees in Barcelona. In partnership with the Federation of Jewish Communities of Spain, JDC helped organize a training program for young leaders and communal professionals, assisting last year in the selection of professional program directors for the communities in Barcelona, Madrid, and Malaga. JDC also encouraged the development of new programs and initiatives and has begun a strategic planning program in Madrid.

THE BALTIC COUNTRIES: LATVIA, LITHUANIA, ESTONIA, AND THE KALININGRAD REGION

Operating on a limited budget in areas experiencing major economic and social challenges, JDC has been helping the Baltic Jewish communities develop relief and welfare programs for impoverished elderly Jews while contributing to the regeneration of Jewish communal life.

JDC helped establish a wide range of social services for the elderly who predominate in most of these communities, providing them with food packages, hot meal programs, and home care. Senior citizens’ clubs, a “Warm Homes” program, and other social and cultural activities help relieve the loneliness of those tired and lonely elders.
who have no families to turn to for support. New programs were added in 1997 and major emphasis put on training social workers and volunteers to guarantee program continuity.

The Ezra Medical Center in Vilnius—staffed entirely by volunteer Jewish doctors and nurses—was renovated with JDC's help and serves over 600 needy elderly. The Riga Jewish Hospital, Bikur Holim, remains a crucial provider of free health care for older Jews. JDC was instrumental in securing in-kind donations for the hospital last year and facilitating contacts with Western medical institutions.

A new initiative is under way to expand and upgrade social services so that all of these vulnerable elderly Jews, most of whom are Holocaust survivors, can maintain a life of dignity. The Conference on Jewish Material Claims Against Germany is providing generous support for this effort, which includes the physical renovation of communal institutions to accommodate additional services. An unprecedented distribution of food packages and winter relief before Hanukkah last December marked the start of this project, which is benefiting from the comprehensive needs assessment conducted by the communities with JDC's help and the professional assistance of Hesed centers in the former Soviet Union.

JDC has an integral approach to community development in this region, helping to devise programs and activities which address the Jewish needs of different age groups while simultaneously enriching the whole of community life. It has played a key role in the development of Jewish community centers (JCCs) in Vilnius, Tallinn, and Riga, with the latter center now serving over 3,000 Jews. Innovative programs for children, young adults, singles,

![Havdala ceremony at a Jewish youth program in Riga.](image)

*Photo: Roy Mittelman*
women, and families—like the Ilan Parents Club established in Riga—received special emphasis in 1997. In the largest undertaking for youth in the community’s history, a Jewish Youth Center being opened this year in the Riga JCC will provide an entire network of new programs for over 400 youngsters.

JDC has provided the region’s Jewish schools and kindergartens with Jewish books and other educational materials as well as funding for building renovations, special projects, and staff training. As part of its continuing support for Jewish youth clubs and student unions, JDC sponsored summer and winter camps for their members in 1997 as well as access to the Internet. Ongoing training is provided for youth leaders to improve the quality of their leadership and help them attract more of the unaffiliated.

While respecting each country’s distinctive characteristics, JDC continues to address the Baltic Jewish communities in a regional way. This facilitates cross-fertilization and the sharing of scarce resources and has resulted in an increasing number of joint activities and regional events. Over 130 Jewish leaders from 15 communities participated in the fourth Baltic General Assembly or Knesset, which was held last September in Lithuania and proved once again to be the perfect venue for discussing common concerns and planning joint programs. JDC also helped expand services in over 20 smaller Baltic Jewish communities, with Vilnius, Tallinn, and Riga now serving as their regional resource centers.

JDC helped the Lithuanian Jewish community organize the international commemoration last fall of the 200th anniversary of the death of the Gaon (Jewish Sage) of Vilna. The World Jewish Restitution Organization chose Riga as the venue for distributing the first payments from the Swiss Humanitarian Fund to needy Holocaust survivors. JDC was instrumental in organizing the distribution process.

In addition to facilitating communal Jewish holiday celebrations and supplying needed religious items, JDC provided over 10 tons of matza last year for distribution to Jews in need. In a joint effort with Sweden’s Baltic Forum, local Jewish youth movements, and the French Jewish Scouts, over 600 Passover food packages were distributed to impoverished elderly Jews throughout the region.

This was but one result of the fruitful partnerships JDC has developed with other Jewish organizations and individuals involved in aiding Baltic Jewry, thereby enabling it to leverage its resources and garner increased support for particular programs. To enhance self-sufficiency, JDC has encouraged the assumption of program sponsorship by emerging local businessmen, with a local fundraising campaign established in Latvia last year that will eventually lead to a regular funding structure.

In addition to Baltic Jewish leaders’ continued participation in the Buncher Leadership Program and in LEATID Europe seminars, regional leadership development will benefit in 1998 from new courses specifically tailored to local needs. JDC is conducting a strategic planning process in Riga this year as part of its effort to help the Baltic communities formulate concrete program plans in an environment likely to remain turbulent for some years to come.

TRANSMIGRANTS

JDC’s transmigrant activities continue to be concentrated in Vienna. The number of cases rises each summer—as the approaching end of the U.S. fiscal year limits visa availability—only to drop again in the fall. 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 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 various kinds of support for JDC’s programs in Eastern Europe.
A Jewish student proudly displays her work at Shalom's community center in Sofia, Bulgaria.
Photo: Roy Mittelman

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 resurgent 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.
**ROMANIA**

Important strides were made by the Jewish community last year in the areas of community development and Jewish educational enrichment; nevertheless, the country's deteriorating economic situation continued to overshadow all program activities. Government efforts to retool the economy along Western lines have so far brought much pain and little discernible gain to the general population. Families and elderly pensioners have been particularly hurt by the steep rise in prices, with inflation clocked at 151.7 percent in 1997. Many of the elderly, whose numbers include half of the Jewish community, have been forced to cut their heat and shut their phone service in order to be able to continue paying their rent.

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**Eastern Europe**

This has made JDC-supported community welfare programs for aging Holocaust survivors more critical than ever—at the very time that global budget cuts have tightened funding for those programs and the continuing price spiral has significantly reduced their real value. JDC staff members have been carefully monitoring the situation and seeing what adjustments can be made as they spot new areas of need. Over 85 percent of these elderly Jews live alone: they are scared and lonely and have only the Jewish community to rely on for help.

October 1997 marked the 30th anniversary of JDC's return to Romania and its unique partnership with FEDROM, the Federation of Jewish Communities in Romania, whose Social Assistance Department administers the community's welfare efforts. Over the past year, the quality of the Department's work has improved significantly: there are more home visits; an energetic social worker is covering the provinces; purchasing is more efficient; and information on all assistees has been computerized.

Monthly cash grants were provided in 1997 to 581 individuals, most of whom have minimal or no government pensions. Despite mortalities, this number is expected to rise this year as more elderly Jews are forced to ask for assistance. Winter relief grants helped some 2,270 elderly survive in 1997, while funds were budgeted for a small-scale emergency effort to aid additional numbers this year.

Over 1,700 individuals benefited last year from FEDROM's hot meals program. It provided over 500,000 heavily subsidized meals at three old age homes and 10 kosher canteens, and meals-on-wheels were delivered to some 700 homebound elderly three to four times a week. Generous assistance from the Conference on Jewish Material Claims Against Germany (Claims Conference) has made renovations possible at eight canteens and underwritten the construction of a new, modern central kitchen for the meals program at the former Martin Balus Home.

To help assistees cope, JDC temporarily increased the number of items included in the food packages distributed at regular intervals last year to over 2,500 community members; it also increased the number of additional packages provided to about 500 elderly Jews living in areas with no kosher kitchen.
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<tr>
<th>Country</th>
<th>Jewish Population</th>
<th>JDC Appropriation</th>
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<td><strong>ROMANIA</strong></td>
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*Figures are approximate.*

A much-needed refrigerated truck and other new vehicles purchased with funds from the Claims Conference and other donors, combined with new operating efficiencies, should help reduce food program costs. About 2,500 assistance and community workers received special Passover packages this year, and about 1,900 benefited from pre-Passover cash grants, while matzah purchased in Israel by JDC was distributed by FEDROM free to assistees and sold to Jews with means.

JDC purchased medications for some 1,670 individuals in 1997, and nearly 3,200 elderly benefited from FEDROM's clothing distribution program. With needs outpacing available funds, JDC continues to seek extra-budgetary contributions of medications and warm clothing and blankets to help the elderly and chronically ill fight winter's unrelenting cold, especially as heating costs grow more prohibitive.

More than 2,100 elderly Jews benefited last year from improved health care at FEDROM's Bucharest Polyclinic and its country-wide network of local clinics. Much progress has also been made in treating serious eye problems, thanks to the efforts of Project Vision, Inc., an Atlanta-based organization of Jewish ophthalmologists. With help from FEDROM and JDC, Project Vision's volunteer experts have examined over 1,000 patients over the past two years and performed 150 cataract operations and 75 laser procedures, using state-of-the-art equipment generously provided by the Harry and Jeanette Weinberg Foundation. The Jewish Braille Institute of America's thriving program for visually impaired elderly is currently expanding into the provinces. Last March, the two organizations participated in a national seminar designed to better acquaint medical and social service staff with ways to help those with low vision.

In April 1997, the remaining residents of the Balus Home were transferred to the Rosen Home, which is now the only Jewish residential facility for the elderly in Bucharest. The Claims Conference and the Weinberg Foundation have underwritten a variety of renovations to improve the quality of life for the 200
residents. JDC also helps support two small nursing homes in Transylvania with 40 residents. On January 22, 1998, a new day care center for indigent elderly was officially opened at the Balus facility, and a community volunteer has launched the first of a hoped-for series of "Warm Homes" to provide all-important social contact for assistees.

This successful adoption in Bucharest of a welfare tool developed in the former Soviet Union illustrates the value of the study visits to JDC-supported programs in neighboring countries that have been organized for community leaders and professional staff, like the 1997 trip to Moldova and Ukraine which featured the "Warm Homes" program. Individual training for community professionals in Israel is also bearing fruit.

A study visit to the United States organized with the aid of JDC Board members last summer for those in charge of communal property management has helped FEDROM significantly improve the professionalism of its operations and position itself to benefit from any upturn in the economy. Meanwhile, FEDROM has managed to maintain its financial commitment to the welfare program despite current economic difficulties and it is working with JDC to achieve greater self-sufficiency.

Much progress was made last year with regard to JDC's new involvement—at the community's request—in Jewish educational programming. Jewish resource centers will soon be available to complement activities at the Jewish computer clubs now open in six localities. These programs have been made possible by a number of generous donors, including the family of Marcia and Stanley F. Reiter, the Joseph Meyerhoff Family Charitable Trusts, Herbert Lee of Boston. Jane Weitzman of Greenwich. CT. and Art and Annie Sandler of Tidewater, VA. Three new JDC Jewish Service Corps/Areivim volunteers took up their posts last summer, getting off to an inspiring start by joining the 70 young people in Romania's third delegation to the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas. Hungary.

Two of these volunteers have replaced the original volunteer couple in Bucharest, the third is breaking new ground in Transylvania. In addition to teaching Hebrew and other Jewish subjects, the volunteers are involved in communal activities throughout their respective areas. While they have been warmly received by all, their efforts to buttress Jewish life are of particular importance for the younger generation. To help in this regard, FEDROM, with JDC's encouragement, has appointed its first Director of Youth and Leadership Development and is committed to establishing more attractive programs for youth. This should make the crucial task of identifying and training a new generation of potential leaders somewhat easier.

The volunteers have also received invaluable guidance and support from the distinguished Israeli rabbi who temporarily took on the spiritual leadership of the community last September, in an arrangement facilitated by JDC. Belying his part-time status, and working closely with the ritual slaughterer whose services JDC funds, the rabbi has succeeded in enhancing all aspects of Jewish life, while striving to identify a long-term solution to the community's religious leadership needs.
Compensation for Holocaust survivors was a main focus of Jewish community attention in 1997 as an agreement reached with the Hungarian government brought the Hungarian Jewish Heritage Public Foundation into being last June 11. Income from the Foundation's initial assets—which include special compensation bonds and recently returned communal properties—will enable it to make lifetime annuity payments to eligible survivors and fund various efforts to strengthen Jewish community life.

Many of these survivors have been among the beneficiaries of the comprehensive program of social services that JDC has been supporting for some 3,000 elderly Jews hit hardest by Hungary's changeover to a market economy. Administered by the Hungarian Jewish Social Support Foundation (HJSSF), the program has included monthly cash assistance to those in greatest need, visits to the homebound, and help with emergency medical expenses and urgent home repairs. For a substantial number of assistees, the annuity payments that began to flow last September will replace the cash grants made by HJSSF. JDC is planning to establish a special emergency fund with some of the monies saved, and a substantial reorganization of HJSSF is in the works, focusing on its role as a provider of social services.

Since the price of staple foods remains beyond the means of many elderly Jews, JDC continues to provide major funding for the Budapest Central Kosher Kitchen, which served hot meals to some 1,500 individuals last year through its kosher canteens, senior centers, and meals-on-wheels program. 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. HJSSF volunteers help deliver substantial dry food packages every two months to about 500 elderly throughout Budapest. The volunteers are part of a community network, recruited and trained by HJSSF at JDC's urging, that includes students from the various Jewish schools. The volunteers also staff a medical equipment loan center and make regular visits to the elderly.

Three Jewish old age homes—two in Budapest and one in Szeged—currently operate with JDC's help. The home in Szeged, whose kosher kitchen also provides hot meals to non-resident elderly, was renovated in 1997 with help from the Conference on Jewish Material Claims Against Germany. Nearly 800 other Jewish pensioners benefit from JDC's support for five senior centers in Budapest and three in the provinces; in addition to meals, the centers provide the lonely elderly with organized activities and professional support.

Together with the Jewish Braille Institute of America, HJSSF operates a lending library and other programs for the visually impaired, and it is working closely with the Association of Hungarian Jewish Hearing Impaired. While the elderly are the primary beneficiaries of these efforts, HJSSF has been emphasizing the need to integrate the disabled of all ages into Jewish communal life.

A weekly program for developmentally disabled children and their parents at the Balint Jewish Community Center (JCC), for example, gives these youngsters the opportunity to participate in extra-curricular activities with their peers. This program is supported by JDC and the Soros Foundation, as is a program designed to enhance the self-sufficiency of developmentally disabled adults which is run by the Ujpest old age home.

The Balint JCC, the first Jewish community center to be established in Eastern Europe in nearly 60 years, celebrated its third anniversary in October 1997. The Center was initiated by JDC in cooperation with the Federation of Hungarian Jewish Communities and made possible by funding from the Balint family of London, World Jewish Relief (U.K.), the World ORT Union, and the Doron Foundation. Since its 1994 opening, over 5,000 people have
participated in a cornucopia of programs and events for all age groups—concerts, plays, dance performances, lectures, Jewish holiday workshops and celebrations, and special exhibits—and the Center has served as a venue for important community building projects.

The Center hosts a variety of clubs and educational programs for different age groups and individuals with special needs. Its Shalom Club offers social and cultural activities for aging Holocaust survivors, with some 400 members registered to date. While JDC’s Hungary office continues to supervise Center activities, the increasing success of local fundraising efforts and fee-for-service programming have enabled JDC to reduce its support for the Center’s operating budget, with significant cuts made both in 1997 and in 1998.

The Balint JCC took on an international cast last November, when it hosted the Budapest meeting of the World Confederation of Jewish Community Centers. Participants from Israel and nine European countries had the opportunity to become familiar with one of the newest community centers, and a European Association of Jewish Community Centers was officially launched to provide a regional voice in Confederation activities.

Close to 1,900 individuals took part in the 1997 sessions of the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, with some 850 of the youngsters coming from 12 foreign countries. Albanian Jewish youngsters and Russian Jewish youth from Germany were first-time participants, and there was a return delegation of B’nai Brith Youth Organization campers from Israel and the United States. Responding to the devastating floods in Poland and the Czech Republic last summer, JDC enabled 80 youngsters from the worst-hit areas to enjoy a brief summer respite in a special session at the camp.

Nearly 150 camp alumni joined members of the Hungarian Union of Jewish Students in a nostalgic end-of-summer reunion, reaffirming the singular role the camp has played in the lives of young adults who hold the key to regional Jewish leadership in the twenty-first century.

In addition to providing counselors from Israel, the Jewish Agency joins JDC, which manages and oversees camp operations, in developing the theme underlying each season’s recreational and educational activities. Day outings were organized again last summer for elderly members of the community, with both young and old enjoying the inter-generational contact. For the second year in a row, the camp hosted a successful week-long visit by participants in the community’s programs for mentally disabled children and adults. With funding from the Ronald S. Lauder Foundation, a new multi-purpose center and synagogue has been constructed to accommodate the camp’s increasing number of participants and activities.

The Anna Frank Gymnasium, the Jewish community’s high school, had an enrollment of 240 students this year, and JDC continues to help support its operations. Government funding will enable the school to build a comprehensive new facility on community-owned land in the Jewish hospital complex. The JDC has been providing technical assistance to two of Budapest’s three existing Jewish day schools and helping the Hungarian Federation with its Talmud Torahs and the Orthodox community with its kindergarten program. It has also sponsored a variety of initiatives in support of Jewish education and Jewish educators.

JDC has been subsidizing the operation of the Budapest Rabbinical Seminary and helping to support the Pedagogium, a four-year teacher training institute established to prepare educators for local Jewish schools. JDC also helps support the Hungarian Union of Jewish Students and five local youth movements. All teachers, youth leaders, and students have access to the
JDC-initiated and supported Jewish Resource Center at the Balint JCC, which is linked to universities in Israel and the Diaspora and includes new Hungarian-language Jewish teaching materials in its multi-media collection.

JDC has been stepping up its efforts to attract Jews unaffiliated with community institutions and to work with those living in six smaller provincial communities which are currently enjoying a revival of Jewish life. Plans are under way to open Jewish community centers in the communal properties that all six are expected to receive as part of the government's restitution process.

JDC has been including more and more representatives from these smaller communities in its key leadership training effort—the Israel-based Buncher Leadership Program. Their involvement was made possible by the establishment within the program of a special Hungarian-speaking training group. The results have been dramatic: between 1989 and 1996, the Buncher program had 10 Hungarian graduates; by the end of 1997, there were 38.

FORMER YUGOSLAVIA: BOSNIA-HERZEGOVINA

With the cessation of fighting, JDC was able to supplement in-kind humanitarian aid with a regular cash relief program for impoverished Jewish elderly. In 1997 this program was expanded, with JDC now guaranteeing—as it does in other Eastern European countries—a modest minimum income to elderly Jews in need throughout Bosnia-Herzegovina and providing relief grants to about 300 individuals. In cooperation with the U.S. Army, Swiss Caritas, and a private donor from Luxembourg, JDC also undertook to repair the war-damaged apartments of frail elderly Jews in Sarajevo.

With the help of an international network of partners that JDC helped build, La Benevolenaja, the philanthropic and cultural arm of the Sarajevo Jewish community, has been able to maintain its still vital, non-sectarian relief activities. These include a special medical clinic, a free pharmacy, a home care and visitation program for homebound elderly, a soup kitchen serving several hundred free hot lunches each day to mostly elderly individuals, and a distribution program for food, clothing, and other donated supplies.

By providing Jewish educational materials and financial help, JDC has been supporting a variety of local efforts to revive Jewish community life, including a Sunday school, an embryonic youth group, and Vidas Largas, a small but enthusiastic group dedicated to reviving the Ladino language and other aspects of Sephardic culture. It sent a rabbinical student from Sarajevo back to lead the Passover seder there last year, subsidized 14 Bosnian youngsters' participation in the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary, and helped Bosnian families take part in a Jewish family camp in Pirovac, Croatia.

To aid in revitalizing the community, JDC has been providing a variety of training opportunities geared to specific needs. It enabled the secretary-general of the Sarajevo Jewish community, for example, to participate in a LEATID Europe key leadership program and helped the
Youth group leader and Israeli folk dance teacher take part in training seminars abroad.

**CROATIA AND SLOVENIA**

Reflecting the winding down of humanitarian aid shipments to Sarajevo and the now peaceful, open border between Croatia and Bosnia-Herzegovina, JDC and La Benevolentcija closed their special office in Split last year, no longer needing the reserve capability they had retained there.

The difficult economic situation in both Croatia and Slovenia has had a particularly burdensome effect on the elderly. JDC helps the Zagreb Jewish community provide cash assistance and periodic visits from a staff of social worker to a small number of impoverished elderly Jews, most of whom are Holocaust survivors. Relief grants were raised last year to help assistees cope with continuing inflation. Needy former evacuees from Bosnia who have chosen to remain in Croatia are now included in this regular assistance program, with WJR continuing to fund half the costs incurred on their behalf. Home care is provided when necessary, with the costs shared by JDC, the Municipality, and the beneficiaries.

JDC continues to support the 80-bed Lavoslav Svarc Jewish Old Age Home in Zagreb. Over the past year, some of the nearly two dozen elderly Jews from Bosnia who had been living at the Home returned to Sarajevo to resume their lives there. With concerted backing from JDC to raise fees and cut costs—and aided by a stronger dollar—the Home's able new director was poised to succeed in reducing the financial deficit threatening the future of this facility. Higher costs and increased taxes, however, have brought this problem back to the top of the agenda. Meanwhile, for the first time in 40 years, the Home's outmoded hospital ward and sanitary facilities are undergoing substantial renovation. Thanks to a generous grant from the Claims Conference that was facilitated by JDC.

To help the director improve other aspects of the Home's management, JDC arranged a study visit for her last year to Vienna's Jewish old age home. This was in keeping with the kind of specialized training opportunities JDC has been providing to those in key communal positions, including participation in LEATID Europe programs and in special seminars held in Europe and Israel for educational and cultural activity leaders.

Local teachers in Zagreb have taken over the Jewish studies courses previously taught by a JDC-sponsored educator from Israel who completed his assignment in January 1997, and a monthly Family Shabbat program combining prayer services, study, and traditional meals consistently attracts up to 100 people. JDC sponsored communal Passover seders this year in Zagreb and several other communities, and it ships in kosher food and religious items for various holiday celebrations. It is also working closely with the Jewish communities of Croatia in their search for a chief rabbi.

Last summer, the Jewish campsite in Pirovac on the Dalmatian Coast once again served as a place for learning and recreation for Jewish youngsters and family groups, including some from Bosnia. Jewish youth from throughout the former Yugoslavia were brought together during the year in a series of meetings held in Hungary. JDC provides partial support for the Jewish kindergarten program in Zagreb and for a variety of cultural and educational programs, including a Sunday school, a women's group, and various youth activities.
Enthusiastic Jewish youngsters are now involved in Israeli folk dance groups both in Zagreb and in Ljubljana, Slovenia, where JDC has been helping a JDC-trained Slovenian-American teacher set up a Jewish education program. This is part of a new interest in Jewish activities among Slovenia's tiny Jewish population that was brought on by a change in community leadership, with timely support and encouragement from JDC.

**YUGOSLAVIA (SERBIA AND MONTENEGRO) AND MACEDONIA (FYRM)**

JDC continues to help the Jewish communities of Yugoslavia cope with the economic and social pressures engendered by their nation's international pariah status. It also remains concerned about the fate of some 150 Jews from Bosnia who have attempted to resettle in Serbia, many still without success.

In cooperation with SACTA, the Social and Cultural Trust Association of Geneva, and WJR, JDC continued to provide emergency relief, social assistance, and rent subsidies last year to needy elderly Jews from Bosnia, the most vulnerable of the former evacuees. This program will be phased out by the end of 1998; by then, all former evacuees will have been integrated into the regular social service program maintained by SAVEZ, the Federation of Jewish Communities in Yugoslavia, with JDC support. Support from Connections, a British women's organization operating in association with WJR, is giving new impetus this year to efforts to fully absorb the Bosnian Jews into the Belgrade Jewish community.

The community pharmacy established in Belgrade by SAVEZ with JDC's help continues to serve Jews and Righteous Gentiles in some 17 localities, supplying urgently needed medications still unavailable locally and filling over 1,000 prescriptions a month, mostly for the elderly and chronically ill. A JDC-facilitated grant from the Claims Conference has enabled the community to establish a Jewish wing for aging Holocaust survivors in a public old age home operated by the government.

JDC sponsored the training in Israel of an enthusiastic, native-born rabbi, and it supports the religious outreach and development efforts he has undertaken since he took up his post three years ago. The rabbi is based in Belgrade but also works with the smaller communities in Yugoslavia and Macedonia, conducting services and teaching classes in Judaism to youngsters and adults. He has organized a cantorial training program and has initiated monthly Family Shabbat celebrations throughout the region. JDC provides Passover food for communal seders held in Belgrade and in several smaller communities. The rabbi's training in ritual slaughter enables him to provide locally slaughtered kosher meat to Jewish communities that had been entirely secular for half a century.

The rabbi has thus added to the revitalization of Jewish community life that began, ironically, during the war years in Belgrade and has spread, with encouragement from WJR and JDC, to smaller communities like Pancevo, Novi Sad, and Subotica. Youth groups, Hebrew classes, choirs, adult clubs, women's programs, concerts, and Israeli folk dancing are among the activities flourishing in various localities, with Hebrew and Jewish history courses inaugurated last year in Skopje. Local communities have been requesting an increasing number of places for their youngsters at the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary; some 106 youngsters from Yugoslavia and Macedonia attended the camp in 1997.
JDC has been using the Balint Jewish Community Center in Budapest as a training ground for those involved in the communities' social and cultural programs. It is focusing this year on training youth leaders from throughout the former Yugoslavia. It also provides training opportunities through LEATID Europe and various special programs, like the Chayil Stay Well update seminar in Sofia last year in which two local pensioners' club leaders participated. JDC has successfully encouraged the local communities to continue their financial participation in welfare and cultural programs even during this period of economic distress, an important step on the road to eventual self-sufficiency.

**POLAND**

JDC is helping to facilitate the growing desire of an increasing number of Polish Jews to rebuild their community, moving to channel the budding interest in concrete action. JDC seeks to involve previously unaffiliated groups—including Jewish businessmen and intellectuals—in community life and to increase the commitment of younger Jews, spurring them to play more active communal roles. As a result, the Polish Jewish community is in the process of readapting many of its structures to accommodate new elements and needs.

At the same time. JDC continues to assist the community's aging and impoverished Holocaust survivors. Through its Krakow office, it provided some 1,750 individuals in 1997 with payments keyed to their specific needs. Contributions have been of critical help in enabling JDC to maintain its medication distribution program for some 500 elderly. a program reviewed and improved last spring by visiting JDC Board member and medical consultant Dr. Ted Myers.

The welfare program is administered by the Central Jewish Welfare Commission, which is made up of representatives of the five most important Polish Jewish organizations. JDC staff carefully monitor the effect on beneficiaries of changing economic conditions to determine if adjustments in benefit levels are needed. JDC's Krakow office also forwards assistance payments to Righteous Gentiles on behalf of the Jewish Foundation for the Righteous.

JDC has been training the Jewish community's social workers to enable them to better respond to the needs of increasingly frail elderly Jews, many of whom are utterly alone. There is a growing realization that what is really needed is a fully developed community-wide social service program. JDC has also been working with the Jewish Braille Institute of America to improve the quality of life for the visually impaired.

JDC provides financial support for the Jewish Religious Community of Poland (JRCP), which maintains synagogues and religious services and organizes holiday celebrations in 15 localities. JRCP has a new director with the administrative experience and management skills to assist JDC in moving the community toward greater self-sufficiency. To achieve this objective, financial resources are being sought through the reclamation of community properties allowed by various articles of the recently passed law regulating relations between the Jewish community and the Polish state.

JRCP also has a new board of directors, elected in May 1997, that includes younger people who have been involved in or affected by JDC programs; the same is true of JRCP's newly created Warsaw branch. A generous Claims Conference grant has enabled JRCP to renovate the seven kosher canteens it maintains with JDC support in various communities.
These provided some 71,000 free meals last year to Holocaust survivors. Since September 1997, fresh, locally slaughtered kosher meat has replaced the imported canned meat that was the traditional fare.

JDC continues to support the activities of TSKZ, the Social and Cultural Association of Polish Jews, which has 16 branches around the country and sponsors a variety of Jewish programs and events. JDC has been encouraging both TSKZ and JRCP to organize activities more appealing to the growing number of interested young people. JDC has also been helping TSKZ enhance the Jewish content of programs held at the community camp at Srodborow, which include monthly retreats for different age groups, holiday celebrations, and winter and summer camps.

With support from the Claims Conference, the renovation of the camp’s main building was completed last year. A ceremony was held in Srodborow last August renaming the camp in memory of Akiva Kohane, JDC’s long-time country director, who devoted so many years of his life to this community. It was he who purchased the campsite for the community and saw its potential as a Jewish outreach and educational tool. JDC and TSKZ also enabled 34 youngsters to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last year.

Technical assistance is provided by JDC to other Jewish organizations, both old and new. These include the Jewish Historical Institute; the Jewish Combatants’ Organization; the Association of Holocaust Children in Poland, a self-help organization for those who were hidden by non-Jews during the Holocaust; the Forum, an organization of Jewish professionals and intellectuals; and FUSZ, the Polish Union of Jewish Students.

Now housed in a new, more accessible location, the Resource Center for Jewish Education is well on its way to becoming an influential hub for Polish Jewry. Run by local JDC staff, the Center provides Jewish organizations, communities, and individuals with programming guidance and materials from its expanding collection, and it organizes a wide range of educational seminars. With support from the World ORT Union, a computer lab was opened at the Center in 1997 and is attracting enthusiastic users.

To aid in community building by fostering the development of young leadership, JDC has been expanding the number of training seminars it organizes for emerging lay and professional leaders and youth group activists. For the third consecutive year, a group of young people took part in 1997 in a seminar and tour of Israel organized in cooperation with the Jewish Agency. The first JDC Jewish Service Corps volunteer to serve in Poland, who completed his year-long tour last summer, devoted most of his time to working with younger Polish Jews. A second volunteer is now carrying on these efforts, helping JDC to bring Jewish educational programs and activities home to some 400 young people eager to reclaim their Jewish heritage.

BULGARIA

Bulgaria’s economic situation remained critical throughout 1997; the few signs of recovery that followed last winter’s total collapse failed to bring any real improvement in daily life, particularly for the elderly.

With pensions made meaningless by inflation, most elderly Jews depend on Jewish community help for their very survival. Regular assistance payments were made to 1,429 individuals last year, while the emergency aid...
program implemented at the beginning of 1997 by JDC and Shalom, the Organization of the Jews in Bulgaria, continues to be a saving action for some 1,500 impoverished Holocaust survivors, providing them with food packages and all-important heating grants. Through the timely efforts of the European Council of Jewish Communities, additional support for this emergency aid was secured from Jewish communities in Switzerland and the U.K.

Through World Jewish Relief (WJR, U.K.), Dr. Alfred Bader made a second generous contribution this past winter for non-sectarian relief, thereby enabling the Jewish community to provide hot meals to hundreds of non-Jewish pensioners at public kitchens throughout the country. This effort was much appreciated by the government and the general public.

At the end of 1997, Shalom appointed a former Deputy Social Affairs Minister as its first welfare director. Significant improvements have already been made by the director in the management of the community’s various programs for the elderly, including home care, a hot lunch program, and the provision of medical services. These programs, as well as a variety of social activities, will soon be based in the day care center for the elderly that will be opening this year in Beit Ha’am, the community building in Sofia, with funding from Shalom, JDC, WJR, and the European Union.

JDC has been purchasing medications, vitamins, and flu vaccines for the elderly and for schoolchildren, and it supports the provision of dental services by Shalom at the WJR clinic in the public school that hosts the Jewish school. Pensioners’ clubs continue to flourish, with club leaders joining representatives from other Eastern European countries last year at an update seminar in Sofia for those involved in the JDC-ESHEL Chayil Stay Well Program for seniors. A generous grant from the Claims Conference enabled construction to begin last November on a new 40-bed community old age home, with JDC providing technical assistance and supervision for the project.

A dedication ceremony held in March 1998 celebrated the completion, with the help of WJR, of the Beit Ha’am renovation project. The community now has expanded and improved facilities for the variety of Jewish cultural and educational activities that Shalom has been running with JDC support. These include a

These Jewish pensioners are keeping healthy—and enjoying themselves—in Sofia.

Photo: Roy Mittelman

Sunday school for over 100 youngsters, Hebrew choirs, a chamber orchestra, a Hebrew dance group, a community newspaper, and a publishing program.

The recently established central youth council has initiated a host of new activities to attract as many young adults as possible to some aspect of community life. JDC also supported Shalom’s creation of a new program last year to increase the involvement of the middle generation. The program began in November with a weekend seminar that brought 80 adults from Sofia and Plovdiv together to exchange ideas and experiences.

The Jewish day school, which was established by Shalom in 1992 in one of Sofia’s public schools, continued to increase its enrollment last fall, with some 390 Jewish children—well over half the school population—learning Hebrew and related subjects in addition to the regular curriculum. Shabbaton, a new program
sponsored by the Ronald S. Lauder Foundation and JDC, brings parents and children together on Friday to celebrate the beginning of Shabbat and share what has been learned that week.

The children at this school receive medical checkups, dental care at the WJR clinic, and a nutritious lunch. As the country’s economic situation deteriorated, JDC began supplying the children with fruits and vitamins to prevent deficiencies. This evolved into the Orange and Banana Children-to-Children Project organized by the UJA Women’s Campaign. Thanks to contributions from Jewish schoolchildren across the United States, children at this school and in many local communities are now receiving oranges and bananas each day—a vital part of their diet under current conditions.

The JDC Jewish Service Corps volunteers who have been serving since 1992 in Bulgaria continue to play a critical educational role: helping to expand the Jewish content of community programs, training new Jewish youth leaders, and aiding in the development of the smaller, outlying communities. They have also been helping Shalom operate the Jewish Resource Center, which was donated by JDC and WJR. Relocated to more spacious accommodations in Beit Ha’am, the Center has two new directors whose training in Israel last summer was co-sponsored by JDC and the Jewish Agency.

In November 1997, the Center held the first of the training seminars it is organizing, with support from the Pincus Fund, for youth leaders from around the country. Many of these young adults are running the community camp in Kovachevți this summer with the aid of the JDC volunteers. Knowing the tremendous influence a Jewish summer camp can have, JDC facilitated the establishment of this kosher facility, which hosted more than 200 youngsters in 1997. It is continuing its support for the camp this summer and providing additional funds to enable some 40 older youngsters involved in community life to enjoy the unique experience provided by the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary.

In December 1997, a young Bulgarian who has made a commitment to serve his community began his rabbinical training in Israel, sponsored by JDC. He will be returning home during the Jewish holidays to assist the Sephardic rabbi from Israel who, with JDC’s support, has been working with the community since mid-1994. The rabbi has given the community a new awareness of Jewish rituals and traditions, with the kosher kitchen opened last year in Beit Ha’am, for example, attracting more and more people interested in this aspect of Jewish life. JDC continues to help organize and support communal Passover seders and to provide religious items and financial help, through
the Jewish Religious Council, for ongoing life cycle activities.

JDC has been helping Shalom improve its management structure, and a newly appointed executive director are now splitting the functions previously held by the community chairman. JDC has enabled community leaders to participate in various LEATID Europe training seminars, and it has sponsored more specialized training programs, sending the new welfare director to Israel, for example, for a sojourn with JDC-ESHEL.

Determined to achieve eventual self-sufficiency, Shalom has maintained its financial commitment to the social assistance program throughout the current economic crisis. JDC has been helping the community improve the management of returned communal properties and thereby increase its income. With support from WJR, a new building maintenance company is being established to aid in the renovation and upkeep of community facilities and newly acquired properties, with local technicians and engineers sent to Israel for training.

What the Jews of Bulgaria, with help from JDC and other partners, have accomplished—even during this period of great economic difficulty—is proof positive of their steadfast commitment to a difficult, two-fold task: maintaining the dignity of the community's impoverished, elderly members while providing an increasingly vibrant Jewish life for all age groups.

CZECH REPUBLIC

Social welfare services are currently being financed by local Jewish communities in Prague, Brno, Pilzen, and Usti. JDC is encouraging the larger Czech communities, whose financial situation has been secured by the return of communal properties, to assume greater responsibility for additional communal activities and for the needier communities. JDC's assistance is mostly technical in nature, helping this pluralistic Jewish community to nurture its financial and human resources and further its long-term development. JDC also provided direct grants last year to about 20 Holocaust survivors living in outlying areas: its Vienna office purchased medications unavailable locally; and it sent financial aid to Jewish victims of last summer's severe flooding in Moravia, while raising additional funds for this purpose from Jewish groups in Switzerland, the U.K., and the U.S.

JDC is coordinating a project to modify the apartments of elderly Jews and provide them with the equipment they need to remain living safely at home. The project, which was initiated by a skilled Israeli volunteer sent by JDC, is being co-sponsored by the Claims Conference, the Prague Jewish community, and the Terezin Initiative, a survivors' organization. JDC has also been providing professional advice to the Prague community as it seeks to establish a full-fledged old age home and day center for Jewish elderly, and it underwrote a training workshop for psychologists doing group work with Holocaust survivors.

JDC has been providing materials and modest financial support to a variety of institutions involved in Jewish educational and cultural efforts. These organizations represent both the mainstream and the voices of Jewish diversity, like Bejt Praha, the Open Jewish Community of Prague, and Bejt Simcha, a Progressive Jewish congregation. Co-sponsored by JDC and the Pincus Fund, rabbi-educators from Israel based in Prague are providing religious and educational programs.

As a member of the steering committee of the Prague Jewish Museum's recently opened Educational Center, JDC has been helping to plan programs appropriate to the resources available. These include a four-track lecture series, an outreach program to Czech schools and teachers, and a mandatory Judaic instruction program for the Museum's nearly 2,000 licensed guides. The programs have quickly turned the Center into a lively Jewish space actively shared by those inside and outside the broader Jewish community.
JDC continues to co-sponsor the publication of basic Jewish texts in Czech and Hebrew, with volumes on the Rambam and the Song of Songs the most recent in this series. It also provides the smaller communities with matza for their Passover seders and various religious items. JDC has been encouraging the participation of Czech youngsters in the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary, and in a local camp organized for the first time in many years last summer by the Prague Chief Rabbi.

JDC provides focused training opportunities for key individuals geared to their specific communal functions. It enabled the top lay leader and the executive director of Betj Praha, for example, to participate in LEATID Europe programs; it helped an educator in the Betj Simcha congregation attend a history seminar; and it is providing training at London's Israel Folk Dance Institute for the young teachers of the rapidly multiplying Israeli dance programs in Prague and Brno.

Over the past year, JDC and the Prague Jewish community have undertaken a cooperative strategic planning process to ensure that present and future needs of all segments of the community will be met. With today's limited number of community leaders overtaxed by their multiple responsibilities, the two parties are also exploring ways to expand the pool of potential leaders for this increasingly vibrant segment of the world Jewish community.

SLOVAKIA

In addition to helping the Jewish community provide cash assistance to about 80 Holocaust survivors, JDC subsidizes kosher canteens in Bratislava and Kosice that provide both hot meals and warm company to lonely elderly Jews in need. Meals are also provided through the home care programs initiated by JDC in Bratislava and Kosice; these now serve over 100 elderly and disabled Jews, with visits made three times a week by professionals or local volunteers. JDC also helps the community provide subsidized medications to the chronically ill.

In Bratislava, the renovation of the building that will house a new 35-bed Jewish nursing home is proceeding apace. The project is funded by a grant from the Claims Conference, with equipment and beds for the home donated by the Municipality of Vienna. The home will accommodate Jews from all local

At the camp he organized outside Prague last summer, Rabbi Karel Sidon (at l.) taught these wide-eyed youngsters a variety of Jewish customs. Photo: Karel Cudlin
communities and will include a day center for non-resident elderly.

The pensioners' clubs established with JDC's help in Kosice and Bratislava have a regular schedule of meetings, cultural activities, outings, and health and fitness programs. Club leaders joined representatives from other Eastern European communities in Sofia last year at the update seminar for those involved in JDC-ESHEL's Chayil Stay Well Program. 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 both cities.

JDC supports a variety of programs and activities organized by the communities' rabbis. An American-born rabbi has been working in Bratislava and the surrounding area since 1994. In addition to his rabbinic functions, he and his wife have greatly expanded Jewish educational opportunities for all ages, conducting a variety of classes and running a flourishing kindergarten and summer day camp. With JDC's help, the rabbi organized a communal seder for the first night of Passover in 1997 and expanded festivities to two seders this past April.

The rabbi from Israel who arrived two years ago in Kosice is also a ritual slaughterer who is responsible for a growing portion of the kosher meat supplied to community kitchens and available for purchase by individuals throughout Slovakia. In addition to conducting services, he has been working to repair the community Torah scroll and gives lectures in the synagogue and the Jewish youth club.

JDC helps to fund the Slovak Union of Jewish Students, which maintains an active schedule of cultural and social activities, and it supports the publication of Hochmes, a lively student magazine. Last year, it enabled 80 children and counselors from Slovakia to attend the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary.

Along with its efforts to further the renewal of Slovak Jewish life, JDC has been working to move the community closer to eventual self-sufficiency. It organizes exchanges with other communities to study issues like the management of communal property, and it provides training opportunities for community leaders and professionals through the Israel-based Buncher Leadership Program, LEATID Europe, the European Council of Jewish Communities, and other vehicles.

ALBANIA

Throughout the months of violence that began early in the spring of 1997, JDC kept in close touch with Albania's remaining Jews. It was able to bring nearly a third of the community temporarily to Italy, enabling almost all of the families with children to escape the chaos for one or two months in Ladispoli under JDC's care. Although the situation in Albania has improved slightly, there is still a great deal of tension and much apprehension among community members, most of whom have ill or elderly parents unlikely to leave.

The tension is exacerbated by the country's critical economic straits, which have made JDC's aid more important than ever. Even during the height of the crisis, JDC managed to provide cash assistance to about 20 impoverished Holocaust survivors. It also supplies medications that are no longer available or are prohibitively expensive in Albania to chronically ill Jews and to children whose families are destitute.

During their stay in Italy, community members continued to benefit from the kinds of educational and cultural activities that JDC has been providing since 1995 to help this tiny population explore and strengthen its Jewish identity, and that of its children. Despite the crisis, JDC again provided the community with matza for Passover, and it continued to send in Jewish educational materials written in Italian and Greek, languages spoken by most community members. Four children were sent to the Ronald S. Lauder Foundation/JDC International Summer Camp at Szarvas, Hungary last summer.

JDC's country director visited Albania during the High Holidays in October 1997 to assess the situation and offer community members a variety of support. He brought with him as gifts jars of honey, along with the traditional wish for a sweeter New Year. Nowhere were these sentiments more appropriate or more heartfelt than for Albania this past year.
JDC’S OBJECTIVES

- In North African countries where the Jewish populations are slowly but steadily diminishing in size, JDC helps communities maintain the communal institutions necessary for Jewish life.

- 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 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 emphasizing cultural and educational activities that strengthen Jewish identity.

- In recent years, JDC has helped rescue entire Jewish communities, and it continues to work to assure the safety and well-being of all Jews who reside in volatile areas.
MOROCCO

A study mission to Morocco in January 1997 gave members of JDC's Africa and Asia Area Committee a first-hand picture of a Jewish community in transition. Participants, who met with community leaders and visited JDC programs in various cities, agreed on the critical importance of JDC's continued moral and financial support for Moroccan Jewry.

JDC has been helping the community maintain essential services despite its slow but steady decline in numbers, which has made proper staffing of local institutions increasingly difficult. JDC has also been working with community leaders to plan for the future, taking into account existing communal assets and the projected needs of those who remain.

JDC has been funding 30 percent of the costs of the Casablanca Jewish community's cash assistance program, which aided 220 needy individuals last year. It also maintains a special fund for those with extraordinary needs and helps pay the salaries of social service employees. Additional JDC subsidies ranging from 30 to 70 percent helped 10 provincial communities assist a total of 120 individuals in 1997.

Some 1,250 needy Jews will benefit this year from the health services provided by OSE (Oeuvre Secours aux Enfants), with support from JDC, in Casablanca and some of the smaller communities. JDC, OSE, and the local communities share the cost of an emergency medical care program, the need for which continues to increase.

JDC helps support the Jewish home for the aged in Casablanca, which currently has 85 residents, though it has reduced its subsidy this year from 50 to 40 percent. It provides the Tangier community with 30 percent of the cost of maintaining the only other Jewish facilities for the elderly left in the country: two small nursing homes which together have 27 residents. A two-week vacation colony for seniors in Imouzzer sponsored each year by JDC had 55 participants from the Casablanca home and from provincial communities in 1997. And about 150 Jewish elderly take advantage of daily activities and holiday celebrations at two clubs in Casablanca developed by JDC in partnership with Lubavitch and Ozar Hatorah.

Student enrollment in the Jewish school systems in Casablanca that JDC helps subsidize—Ozar Hatorah, Lubavitch, and Ittihad—was down another 3 percent for the 1997-98 school year. JDC has been encouraging consolidation efforts and cost-cutting measures where appropriate. It has begun working with the schools to see if tuition can be raised to help close budget gaps so that those who are able to pay cover more of the costs. JDC continues to help meet the educational needs of the few Jewish children left in the provinces, where there are no longer any Jewish schools. It provides funds to enhance the educational quality of the Casablanca schools, and it pays stipends to the teachers participating in two adult study programs for men and women. JDC also supports a variety of informal Jewish educational efforts. It helps the Lubavitch movement operate a youth program that provides some...
MOROCCO
Jewish Population: 5,460
JDC Appropriation: $1,627,000

TUNISIA
Jewish Population: 1,767
JDC Appropriation: $503,900

YEMEN
Jewish Population: 280
JDC Appropriation: $239,700

EGYPT
Jewish Population: 125
JDC Appropriation: $52,600

ALGERIA
Jewish Population: 15
JDC Appropriation: $4,900

ETHIOPIA
JDC Appropriation: $690,000

INDIA
Jewish Population: 5,000
JDC Appropriation: $191,400

CHINA
JDC Appropriation: $4,800

MYANMAR
JDC Appropriation: $2,500

*Figures are approximate.

A special evening in Meknes for participants in JDC's January 1997 Board mission to Morocco, led by Esther Treitel, 2nd from left.

Photo: JDC

250 Jewish youngsters with a wide range of cultural and sports activities. And it helps fund the youth programs maintained by DEJJ, the Department Educatif de la Jeunesse Juive au Maroc, for some 150 youngsters in Casablanca and Meknes. JDC helps these two organizations as well as Ozar Hatorah operate summer camps at Imouzzer for nearly 300 Jewish children. JDC believes that furthering the Jewish education of the youngest generation of Moroccan Jews will contribute to the strengthening of Jewish continuity wherever these young people may eventually live.

TUNISIA

The government tourist office continues its active campaign to attract former Tunisian Jews—including Israelis—to return on a visit or religious pilgrimage, and thousands did so last year. In fact, the summer of 1997 brought the greatest influx to date, with returnees visiting some or all of the six remaining Jewish communities.

An Africa and Asia Area Committee study mission in September 1997 enabled Board members to become acquainted with local community leaders and visit the institutions and programs that JDC supports. In 1997, JDC

President of Tunis Jewish community Rene Chiche with Judge Ellen Heller, who led the September 1997 Tunisia Board mission.

Photo: JDC
funded monthly cash grants to 133 needy elderly Jews in Tunis and in three provincial towns. Nearly all the recipients live alone; some are entirely dependent on these grants, while others use them to supplement meager savings or pensions. Through the Tunis community, JDC provides medical care for indigent Jews in six localities, with the middle class Jewish community of Jerba covering half the local costs.

The highlight of the September Board mission was the official dedication of the community's newly renovated home for the aged in La Goulette, a suburb of Tunis. The expanded and much improved facility—currently home to 30 elderly Jews—was designed to accommodate all those needing residential care in the Tunis area. A series of generous gifts from the Harry and Jeanette Weinberg Foundation helped bring this project to fruition, providing for the purchase of much-needed furniture and equipment that has contributed to the residents' delight in their new surroundings. JDC provided the community with an interest-free loan and technical assistance to help with the renovations. It funds the home's operating costs and the salary of its young Jewish director, who has been working to upgrade both the quality of care and the quality of Jewish life experienced by the residents.

In Turkey, JDC continues to provide the Jewish community with the technical assistance it has requested to improve essential communal services. JDC Board members

JDC has been helping to launch computer classes in Tunis' only remaining Jewish school, which is run by the Lubavitch movement. Some 75 children aged 3 to 16 are currently enrolled in the school, and JDC funds 70 percent of the budget. JDC supports Jewish schooling in the 100-member Jewish community of Zarzis, which, quite remarkably, is in the midst of rebuilding and refurbishing all of its communal institutions. JDC also provides funds to two Jewish schools in Hara Kebira, Jerba with a total of about 250 students: the girls' school and the boys' Yeshiva, which has been a major Jewish institution in Jerba for the last 2,000 years. Enrollment in both schools is growing. An early childhood educator sent to Jerba by JDC last summer has helped that community raise the educational and physical standards of its thriving kindergarten program. And a recently received grant from Jewish Child's Day in London will enable children in Jerba and in Zarzis to enjoy the new books, playthings, and furniture that can brighten any youngster's day.

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. Since 1992, some 700 Jews have left Yemen, primarily for Israel. Since Yemen and Israel have no diplomatic relations, JDC has been the arm of the organized Jewish world in dealing with this community, and it has been responsible for making all departure arrangements. JDC is grateful to World Jewish Relief (U.K.), which has been generous in its support for these efforts.

OTHER MOSLEM COUNTRIES

In Turkey, JDC continues to provide the Jewish community with the technical assistance it has requested to improve essential communal services. JDC Board members
Youngsters enjoying a Purim masquerade at the JDC compound in Addis Ababa. Photo: Doron Tashtit

participating in last September’s study mission met with Jewish community leaders and visited the institutions and programs with which JDC has become involved. This Board mission, the fourth to visit Turkey since 1992, and an October visit by JDC’s executive vice-president, further strengthened JDC’s relationship with this Jewish community.

Expert consultants sent by JDC have helped the community plan the renovation and improvement of its home for the aged in Istanbul and the Ohr Hahayim Jewish hospital. Officials of the Harry and Jeanette Weinberg Foundation were invited to Istanbul last September as guests of the community so that they could attend a reception marking the completion of the first phase of these renovation efforts. The Foundation, which was honored for its generous contribution to this work, has allocated additional funds to help the community make these institutions into truly modern facilities offering top quality care.

An occupational therapist sent by JDC has already helped to improve programming at these institutions, and technical assistance of a similar nature is being offered by JDC in Izmir this year. JDC has also been helping these communities strengthen Jewish identity by expanding informal Jewish educational programs and outreach activities.

In Egypt, JDC and the remnant Jewish communities in Cairo and Alexandria provided cash assistance last year to 34 elderly and impoverished individuals. Funds were also provided for medical care and help with burial costs. The small old age home that JDC had been supporting in Cairo was closed in 1997, while in Alexandria JDC continued to cover the cost of nursing home care for three elderly Jews. The cantor whom JDC sends to Alexandria for the Jewish holidays helps to maintain contact with this community, and JDC provides Jews in both Cairo and Alexandria with kosher food for Passover and other holidays.

In Algeria, two of the elderly Jews whom JDC has been helping to support died of natural causes in 1997. The four remaining assistees are equally determined to live out their lives in Algeria. JDC maintains contact with these frail individuals via telephone from Paris, with their potential need for health or emergency care of 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

At the beginning of January 1997, JDC was still caring for 2,164 Falas Mora in Addis Ababa, two-thirds of whom it had been supporting since their arrival in the capital prior to Operation Solomon in 1991. The Falas Mora are descendents of Jews who converted to Christianity, and many have relatives among the Ethiopian Jews who have made aliya. Assistance efforts included

Preparing for a holiday celebration in Addis. Photo: Doron Tashtit
monthly cash grants, food distribution, social services, medical care at the JDC clinic, a health education program, and a nutrition program for malnourished children.

JDC's programs have been conducted at the request of the Israeli government and in consultation with the Council of Jewish Federations, and they have been coordinated in Ethiopia with the Israeli Embassy and the Jewish Agency. To prevent further mass migration from the northern villages to Addis, it was agreed late in 1993 that Felas Mora who wanted to immigrate to Israel could apply for processing in their own villages. Those whose immigration was approved were then called to the capital by the Jewish Agency and the Israeli embassy, with JDC providing the food, housing, and medical care needed during their brief stay prior to departure.

Beginning in October 1997, processing was expedited by the Israeli government and the rate of departure accelerated, with emigres leaving on direct flights from Addis to Tel Aviv. The effect on the JDC caseload was dramatic. By May 1998, the number of individuals being cared for had dropped below 800, and JDC was preparing to close down its compound in Addis Ababa.

### INDIA

In 1997, the JDC office in India and the Jewish educational and cultural activities that JDC has been supporting were run entirely by Indians—both local staff members and community volunteers. Their ability to do so was a tribute to all the expatriate staff members, rabbi/educators, and Jewish Service Corps volunteers who had labored alongside community members for the previous eight years, serving to educate and inspire even as they helped to jump-start a wide variety of Jewish programs.

These include Jewish holiday celebrations; after-school and weekend youth activities; Sunday school classes for children and workshops for their parents; weekend and vacation camps for children and families; seminars and classes in Hebrew, Judaism and other Jewish subjects; a senior citizens' group; Rosh Chodesh study and prayer groups and special camp programs for women; a new club for Jewish businessmen and women; and Jewish libraries in Bombay, Thane, Ahmedabad, Pune, and Cochin.

JDC's informal education programs have steadily increased in quality and number, aided by young Indian staff members who have clearly derived much benefit from their JDC-sponsored studies in Israel as well as by the 12 local graduates of the Israel-based Buncher Leadership Program. A number of these dedicated individuals have recently made aliyah.

None of these activities would be possible without the help of JDC's large and very special "corps" of local volunteers, which includes both young adults and golden agers. Nearly all programs—from classes to camps to holiday parties—are regularly oversubscribed. They could easily be enlarged if additional staff and space were available.

A solution to the space problem is hopefully in the making. After much searching, a suitable property has recently been found for a Jewish community center, which JDC sees as the natural culmination of the past decade's programmatic successes. Extra-budgetary funds are currently being sought to help bring this much-needed project to fruition.

In other areas of activity, JDC's welfare program continues to improve as it maintains a critical lifeline of support for some 168 Jews in six localities. The two trained social workers now on staff are making more home visits than ever before. This enables them to respond more quickly to assistees' needs, particularly those of a medical nature.

JDC's small home for the aged in Manpada, outside Thane, completed its first full year of operation in 1997. The home was renovated and equipped through the generosity of the Harry and Jeanette Weinberg Foundation. Aptly named Bayti (My Home), the facility is providing its residents, some of whom JDC rescued from the streets, with more than just a...
roof over their heads. *Bayti* has already been the subject of two long articles in leading Indian newspapers praising its family atmosphere and spirit of caring. Residents have reveled in the *Shabbat* and holiday celebrations they have shared this year with neighbors and community volunteers, and the children’s activities held at the home are creating new bonds between the generations.

JDC continues to sponsor a monthly medical “camp” in Alibag for the Jews living in the villages along the Konkan coast. A variety of specialists have been joining the volunteer doctor who directs the clinic. The camp is usually combined with an informal Jewish educational program for children and adults conducted by JDC staff members and volunteers.

JDC’s local Advisory Committee now includes representatives from Bombay, Thane, Cochin, Ahmedabad, Pune, and Calcutta, making it the only all-India group of Jews meeting regularly to discuss communal life and needs in the various localities. Several committee members give unsparingly of their time to various JDC programs, and their involvement has been an important element in JDC’s success.

Community leaders have consistently listed a rabbi as their priority need, and JDC has responded to this and other requests for religious services. In November 1997, a veteran American-Israeli rabbi became the latest JDC-sponsored clergyman to serve in India. He was quickly embraced by community members, with various localities vying for his presence at holiday celebrations. The rabbi, who knows how to reach both young and old, has been conducting classes for different ages, working with youth groups, and meeting with leaders of the synagogues so important to community life. He also oversaw this year’s much expanded production of kosher matza, a project initiated in 1997 through the generosity of JDC Board members who responded to requests voiced during a previous study mission.

Community members were also delighted with the special publication provided by JDC before the 1997 High Holidays: a Hebrew-Marathi edition of the *Selichot* (Penitential) prayers translated by a most talented, blind community volunteer and his wife. JDC maintains a small fund to help provide religious articles to the needy and was grateful for the large donation of such items made in 1997 by the San Diego Federation.

All of these activities are vividly portrayed in the pages of *Kol India*, JDC’s quarterly news magazine. This publication is perhaps JDC’s most important contribution to the Jews of India, for it has been helping to instill a sense of cohesion in a community whose members are widely scattered among the enormous general population. *Kol India* is giving some 1,000 families a deeper understanding of what it means to be Jewish, bringing news of their community and of the wider Jewish world into their homes along with a community calendar, articles on Judaism and other Jewish subjects, a children’s page, and a very popular “Ask the Rabbi” column. One need only glance through a recent edition to confirm that the renaissance in Indian Jewish life that JDC has helped bring about remains well and firmly under way.

**CHINA AND MYANMAR**

JDC currently provides quarterly relief grants to three elderly individuals in China, while in Myanmar last year, JDC assisted seven impoverished members of the remnant Jewish community in Yangon.
ARGENTINA
There were few changes in 1997 in Argentina’s economic situation to reverse the economic decline and social insecurities that have affected that nation’s middle class, which includes most of its Jewish population. The lack of results in the investigations into the 1994 destruction of the AMIA building and the 1992 attack on the Israeli embassy is a key issue for the Jewish community, contributing to its persistent feelings of vulnerability.

Latin America

JDC has been helping to marshal the human and material resources needed to respond to a situation that has affected both individuals and community institutions in Argentina. It has stimulated the establishment of working alliances and joint responses to promote social welfare. The community has responded creatively to these circumstances. Making a virtue out of necessity, it has been using the mergers currently taking place among Jewish schools, community centers, and other communal organizations as a way to improve community life, social services, and the Jewish educational system.

Last year was the first full year of operation for the Coalition to Address Jewish Poverty, which was formed in November 1996 by the major Jewish community organizations and JDC to respond to the deteriorating economic situation of large sectors of the Jewish community. A total of $1.25 million was committed to a systematic effort to expand the community's capacity to help by creating a network of social service centers strategically located in different sections of Buenos Aires. At the five centers established to date, professional and volunteer teams offer help to families and individuals and provide food packages, medicines, employment guidance, and emotional support.

Since the beginning of 1996, JDC has also been helping to organize and train members of a new “solidarity” network of community volunteers. Over 850 volunteers and some 40 organizations throughout the greater Buenos Aires area—including synagogues, schools, and Jewish community centers (JCCs)—are now working together to help the new Jewish poor. Educational and job counseling programs; 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 initiatives. Its success in building a mutual support system among community members has reinforced Jewish solidarity. It has also helped to expand the concept of community voluntarism and attracted those who had withdrawn from Jewish communal life.

Responding to continued middle class unemployment, a second Small Business Center was opened in Buenos Aires in 1997 with JDC’s help. Located at the Tzavta Community Center, it joins the one previously opened at the Mayo Foundation in providing courses and counseling to community members interested in developing their own small business. JDC also continues to support the Jewish community’s expanded and improved employment bureau.

The profound need to transform Jewish education in Argentina led to the formation in January 1997 of a new project to support educational excellence. The partners in this three-year pilot project include AMIA, the Jewish Agency, the Rich Foundation, and JDC, with additional support provided by the Israel...
Board member Frieda Dow visiting an after-school program at Buenos Aires’ Hebraica ICC during April 1997 JDC study mission.

Photo: Marcia Mintz

**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 percent 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 promotes 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 responded to the social welfare needs created by the increasing impoverishment of the Jewish middle class by helping to establish a network of volunteers and self-help programs.
Ministry for Education and Culture. The project sets up a new educational model emphasizing the value of individual differences, the richness of group diversity, and the development of individual initiative. It is currently being implemented in nine Jewish schools in Buenos Aires and one in the Interior, with participating institutions and agencies investing a total of $4 million in this effort.

JDC remains actively involved in the mergers and restructurings that have been taking place among community institutions, and it helped the Jewish community of Cordoba last year to reorganize its communal structure. JDC provides various forms of technical assistance to local institutions, helping a key JCC do a marketing research survey, for example, or developing feasibility studies for Jewish schools in different localities.

In a new program developed by JDC and the Jewish Agency, 18 young lay leaders from the smaller communities are being trained to run their respective local institutions to compensate for the scarcity of communal professionals. A study of the social behavior of Jewish adolescents who belong to various Jewish organizations was conducted in 1997 and the results compared with those obtained in a previous survey of unaffiliated youth. The conclusions have been published on a CD-ROM and distributed to community leaders and youth counselors.

Responding to needs expressed in recent surveys of college-age Jewish youth, the Einstein Virtual Campus—an electronic meeting place created on the Latin American electronic network developed by JDC and ORT Argentina—is facilitating contacts among young professionals and university students specializing in the same area. A new time-sharing program on the Einstein network enables Jewish youngsters from different countries to visit with and exchange experiences with their peers. Families in Jewish homes throughout Latin America shared a novel experience in April 1997 when the Passover story went electronic—through an interactive seder in Spanish produced as a CD-ROM by JDC. This marriage of advanced technology and Jewish tradition was used with great enthusiasm this year in synagogues, JCCs, and Jewish schools throughout the area.

CUBA

JDC continued its support last year for the Jewish programs and activities it has been helping to develop in Havana and among the more isolated pockets of Jewish families in other Cuban towns. In addition to Havana, there are now active Jewish communities in Santiago, Guantanamo, Santa Clara, Camaguey, Cienfuegos, and Sancti Spiritu. Families in Jewish homes throughout Latin America shared a novel experience in April 1997 when the Passover story went electronic—through an interactive seder in Spanish produced as a CD-ROM by JDC. This marriage of advanced technology and Jewish tradition was used with great enthusiasm this year in synagogues, JCCs, and Jewish schools throughout the area.

JDC also continues to help meet community members' humanitarian needs in the face of the country's ongoing shortages of basic foods and medicines. JDC works with and through a network of Latin American Jewish communities, and it has been serving as a coordinator of aid activities for a multi-national array of organizations, communities, and individuals who have been working on behalf of the Cuban Jewish community. Four shipments a year of kosher food for the Jewish community have been authorized by the government, all timed to coincide with major Jewish holidays. The Canadian Jewish Congress and the Mexican Jewish community are JDC's partners in this food distribution program, which was enhanced last year by extra-budgetary contributions received by JDC. Much-needed medications sent by JDC or brought in by visitors are distributed to Jews living throughout the country through the community pharmacy in Havana.

Singing along at a Jewish educational program in Havana, Cuba. Photo: JDC
ARGENTINA

Jewish Population: 250,000
JDC Appropriation: $ 388,000

CUBA

Jewish Population: 1,800
JDC Appropriation: $ 124,200

BRAZIL

Jewish Population: 130,000
JDC Appropriation: $ 46,800

CHILE

Jewish Population: 15,000
JDC Appropriation: $ 37,300

URUGUAY

Jewish Population: 23,000
JDC Appropriation: $ 25,000

REGIONAL PROGRAMS

JDC Appropriation: $ 549,000

Includes JDC's contribution to the Coalition to Address Jewish Poverty.

Figure is approximate.

JDC has been helping to support and has trained local teachers for the Tikkun Olam Jewish Sunday School in Havana, which had an enrollment of about 120 students in 1997. The school provides a variety of informal Jewish educational activities in addition to classes in Hebrew and Judaism. New Sunday Schools were established last year in Santiago and Camaguey. JDC sends in Hebrew and Spanish books on Jewish topics and periodically updates the video library it helped establish. Extra-budgetary contributions have enabled JDC to establish computer centers linked to the Internet in Havana, Santiago, and Camaguey. In addition to serving as Jewish educational tools, the computers can provide community members with new technological skills.

Extra-budgetary donations also funded two international summer camps in Cuba last year, with Jewish youngsters from other Latin American countries joining their Cuban counterparts for week-long sessions of fun and learning. JDC continues to support the local Jewish youth group, which helped bring these programs to fruition and began publishing its own newsletter in 1997.

A new Jewish communal professional from Argentina sponsored by JDC began a two-year assignment in Cuba last August. He is coordinating Jewish cultural, social, and religious activities on behalf of the local communities and is the third Argentinean to serve in this capacity. He and his predecessors have been helping to develop and expand Jewish educational and cultural programs for different age groups. They have organized Jewish holiday celebrations, camping trips, and training programs for local youth leaders, and they have facilitated the establishment of the new Jewish communities now functioning outside Havana.

JDC continues to support many of these activities, helping the Havana community, for example, to publish Menorah, a monthly newspaper which includes community news, information on the Jewish holidays, and articles on other Jewish subjects. In January 1998, the second national Jewish women's meeting convened in Havana: the Cuban women were joined by visiting leaders from the United States' UJA Women's Campaign as they discussed "The Role of the Jewish Woman."

In July 1997, for the first time in 30 years, a delegation of Cuban Jewish youth represented the community in Israel's Maccabia Games. Following the events, the delegates took part in a leadership training program organized especially for them by JDC-Israel. JDC also arranged study missions to Israel, the U.S., and Argentina last year for various community leaders.
JDC sponsors the communal celebration of Jewish holidays in Havana and the smaller communities, sending in rabbis especially for the High Holiday period and sponsoring periodic visits by various religious personnel to strengthen Jewish life and enable community members to celebrate Jewish life cycle events. To bring younger community members together to celebrate the Sabbath, a new Kabbalat Shabbat dinner series has been organized with the help of an extra-budgetary donation.

The numerous study missions to Cuba being made by UJA and Federation leaders from communities throughout the United States are having a profound effect on all concerned. Mission participants come away inspired by this renascent Jewish community and particularly by the younger leaders who, thanks to JDC’s emissaries, have been imbued with a new knowledge of and a deeper commitment to their Jewish heritage. The visitors return home eager to expand their own personal commitment to the Jewish community. And they leave behind an invaluable measure of moral and material support for Cuban Jewry, having enhanced JDC’s program efforts through a series of generous individual and community gifts.

**BRAZIL**

In Brazil last year, JDC focused on efforts to improve key sectors of Jewish communal life. It helped the Sao Paulo community, the second largest Jewish community in Latin America, develop an integrated social service program to maximize the resources available to meet increasing needs. The 15 institutions involved in this effort are now part of a network with a shared database. JDC also provided professional training for staff at the community’s largest social welfare agency, and it aided the Sao Paulo Federation in developing a research study on Jewish youth.

In Rio de Janeiro, JDC continues to be involved in attempts to upgrade the Jewish school system. It supported a leadership training program in 1997 for 60 directors and other professionals from the city’s eight Jewish schools. And it is providing technical assistance this year for an effort to implement in Rio the new Jewish educational model developed in Argentina.

**CHILE**

JDC has been helping leaders of key Jewish community organizations redesign various aspects of their programs to meet the needs uncovered in the comprehensive study of the Jewish population undertaken by the community two years ago. Outreach to the unaffiliated and new educational initiatives have been receiving special emphasis, and a series of seminars organized for community leaders last year focused on strategic planning. JDC also continues to help the Jewish organizations in Santiago coordinate their social service programs to make the best use of the resources available to aid the needy.

**URUGUAY**

Uruguay has been experiencing economic conditions akin to Argentina’s, with a similar collapse of small businesses and middle class incomes resulting in growing financial difficulties for the Jewish population. JDC has been helping the Jewish community of Montevideo strengthen its ability to help those in need by training professionals and volunteers. It helped the Ashkenazi Kehila (community organization) establish an up-to-date employment bureau, CIDEL, which serves the entire Jewish population. CIDEL added a new service in 1997, a Small Business Center designed to help community members help themselves while creating new sources of employment. Nearly half of those aided by the Center last year were between the ages of 17 and 25.
OTHER LATIN AMERICAN COUNTRIES

In Bolivia last year, JDC continued to provide the La Paz Jewish community with technical aid for its newly established informal Jewish education program. An increase in Jewish emigration in recent years has affected organized Jewish life in communities throughout Columbia, and JDC has been helping them to redesign existing structures to conform to the new realities. JDC helped the Jewish community in Quito, Ecuador, select a professional to direct its youth movement last year, and it began working with the Jewish community in Guatemala on a strategic planning and reorganization process.

In Mexico in 1997, JDC was actively involved in the creation of the Activa Foundation, which was established by key Jewish community organizations to aid the Jewish unemployed. An employment bureau and support services for small businesses and for the self-employed began operating last November. The lay and professional leaders involved in these programs were trained by JDC in Buenos Aires, with experts from JDC-Israel providing technical assistance. In a project initiated two years ago at the request of the Central Jewish Committee of Mexico, JDC continues to assist the newly formed Jewish community in Cancun, and JDC-Israel, JDC-ESHEL, and JDC-Buenos Aires worked together last year to help Mexico's only Jewish nursing home plan institutional improvements.

In Paraguay in 1997, JDC helped organize various studies and workshops to prepare for a restructuring of programs in the Jewish community of Asuncion, and it continued to provide technical assistance in Caracas, Venezuela, to lay and professional leaders of the JCC and other Jewish communal institutions.

REGIONAL PROGRAMS AND ACTIVITIES

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. Programs include the Institutional Directors Training Program, the Amit Training Program for Young Communal Leaders, and the Electronic Forum for Jewish Institutional Leaders. LEATID is adding a Leaders XXI Program this year based on the model developed by LEATID Europe.
Working together with Universidad Hebraica, the Jewish university established by Mexico City's Jewish community, JDC and LEATID designed a masters' degree program in organizational management for those in Jewish communal service. The first course of study in this program, which was launched in February 1997, has been completed and JDC is evaluating the experience to help in future planning.

JDC continues to publish a Spanish-language newsletter, Contacto, which contains information on JDC's worldwide programs, a calendar of events taking place in Jewish communities throughout Latin America, and a topical column written by and for Jewish communal leaders.

At the end of October 1997, the sixth Latin American Jewish leadership conference convened in Mar del Plata, Argentina. It was the first such conference to be held since the 1994 bombing of the AMIA building in Buenos Aires. Overcoming the security concerns engendered by that tragic event, 500 leaders representing 90 Jewish institutions in 14 Latin American countries—including 150 young leaders—took part in a series of plenary sessions, workshops, and informal discussions that analyzed the challenges inherent in "Building a Jewish Life." The meeting was organized by AMIA, the Jewish Community of Buenos Aires, and JDC, in cooperation with the World Zionist Organization. Key topics included community responses to the new problems of Jewish impoverishment and unemployment and recent innovations in Jewish education. Participants were encouraged to explore alternative ways to confront the changing Jewish social and demographic map and stimulate communal participation. They came away with renewed feelings of Jewish solidarity and a strengthened commitment to the overarching goal of Jewish continuity.
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-governmental 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. Projects have also benefited from the pro bono services of American Jews and from a variety of in-kind corporate contributions.

- For disaster relief, funds are also sought from the public through "Open Mailboxes;" over the years these have produced over $2 million in support. Where appropriate, coalitions are formed with other Jewish and non-Jewish organizations.
CHINA

In partnership with the Foreign Affairs Offices of the Hongkou, Xu Wei, and Luanne Districts of Shanghai, the Shanghai Municipality, and the Hong Kong Jewish community, JDC has been helping to develop community-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.

JDC-International Development Program

Over the past two years, several visits have been made by teams of American and Israeli experts. They have introduced the use of modern educational software and new special education techniques to area educators, established a medical equipment and assistive devices loan program, and provided training in basic gerontology and help in developing new social services for the elderly. Two additional districts in Shanghai will be joining the project this year.

CUBA

JDC maintains a non-sectarian professional education project for Cuban physicians in partnership with the Cuban Jewish community and the Cuban Ministry of Health. Volunteer Jewish doctors with different medical specialties are periodically sent to Cuba, where they are hosted by local Jewish physicians who link them with Havana hospitals and clinics. The visitors participate in medical rounds and consultations on patient care, and their lectures and demonstrations of new techniques have a most appreciative audience.

Twenty-nine specialists have participated in the program to date, several of whom have made return visits. Nearly all project costs have been covered by the U.S. doctors, who pay their own travel expenses and have also contributed valuable medical equipment and supplies.

HUNGARY

Building on JDC-Hungary's recent experience in this field, a three-year project launched in May 1997 is providing short-term training sessions in home- and community-based care for the elderly and the disabled to health and social service personnel from countries throughout Central and Eastern Europe. JDC's project partners are the Soros Foundation and the Mandel School of Applied Social Sciences at Case Western Reserve University in Cleveland. Multi-disciplinary teams of faculty members from Case Western and and from local universities conduct the Budapest-based training sessions for some of the trainees. The work in Hungary will be supplemented by two-month field internships in Cleveland.
**JDC'S CURRENT NON-SECTARIAN PROJECTS FULFILL ONE OR MORE OF THE FOLLOWING CRITERIA:**

- Projects which support peaceful co-existence 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.

A joint research team organized by the JDC-Brookdale Institute, Bar-Ilan University, the Gaza Health Services Research Center, and Al-Quds University has been conducting a pilot study of health behavior among a small population of Palestinian and Israeli adolescents. The goal is to develop a comprehensive database to serve as a "backbone" around which cooperative intervention activities can be organized to promote healthier lifestyles among the region's adolescents. Project activities to date have been supported by the Rich Foundation and by the U.S. Agency for International Development-MERC Program.

Another cooperative project currently under way seeks to replicate Israel's successful *Yad Sarah* program by establishing a model center in Ramallah for the loan of customized medical equipment and assistive devices to Palestinians living with disabilities or chronic illnesses. Services at the model center will include home visits and consultations with clients and caregivers, a workshop for repair and maintenance of the equipment, and training courses for staff and volunteers. The CRB Foundation has provided initial funding for this project, with additional assistance provided by JDC, *Yad Sarah*, and the Union of Palestinian Medical Relief Committees.

In March 1997, a new Women's Health Empowerment Project was launched in Israel to introduce self-help activities and provide other...
support services for women with breast cancer. Israel has approximately 2,400 new cases and 800 women dying from this disease each year, but those diagnosed have felt isolated, with few sources to turn to for information and help. This project aims to change that, using techniques developed by American women with breast cancer that have proven successful in the United States.

The project was established by JDC in partnership with SHARE (Self Help for Women with Breast or Ovarian Cancer), the Israel Association for the Advancement of Women's Health, and the Israel Cancer Association. Support is being provided by Andrea and Charles Bronfman, with in-kind donations from the project partners. Over 200 women with cancer and 200 health care professionals have participated in various workshops and activities that have been held in Haifa, Tel Aviv, Beersheba, Nazareth, and Jerusalem. The project has succeeded in bringing together Jews and Arabs, native Israelis and new immigrants, and religious and secular women, all of whom have been facing a common enemy: breast cancer.

**RWANDA**

Since 1994, JDC has mounted a series of Rwandan refugee relief efforts on behalf of the 36-member Jewish Coalition for Rwanda Relief. Over $1 million has been contributed in support of these efforts through an Open Mailbox campaign publicized in conjunction with the African-American Institute: UKJAD, United Kingdom Jewish Aid and International Development, has provided important additional support.

In conjunction with its partners in the Interfaith Hunger Appeal, JDC has been participating in a seed multiplication project implemented through local farmers' associations in the Gitarama Prefecture of Rwanda. Farmers chosen for the project receive high quality seeds, supplies, and training in the use of improved farming techniques.

Other Coalition-supported programs have responded to the needs of the thousands of traumatized Rwandan children, many of whom have lost all contact with their families. Funding for family reunification programs has been insufficient, and many organizations have had to suspend their efforts. In April 1998, with assistance from JDC, the International Rescue Committee was able to begin the first family reunification effort to be undertaken in the Kibungo Prefecture of Rwanda.

To help refugee youth reintegrate into their communities by enabling them to attend
secondary schools. JDC, on behalf of the Coalition, is helping to support a new Back-to-School Project in that same prefecture. Some 1,500 orphans aged 12 to 18 are being provided with school uniforms and supplies, and school fees will be paid for the neediest youngsters' four-year course of study. Israel's Ministries of Foreign Affairs and of Education and Culture and Rwanda's Benishyaka Association are JDC's partners in this project. Israeli schoolchildren have contributed over $50,000 to this effort; they also packed school supplies purchased in Israel and included their own messages and paintings in kits that were distributed to Rwandan youngsters last November in time for their new school term. The kits were labeled “From the Children of Israel.”

**UKRAINE**

The elderly in Ukraine have been hit hardest by the nation's difficult transition to a market economy, having seen their savings wiped out by inflation and the purchasing power of their pensions drastically reduced. In a two-year pilot project in the Zaliznichny District of Kiev, JDC is helping to adapt the welfare programs developed for the Jewish community to the wider population. With financial support from the Rich Foundation, training seminars and technical assistance in the provision of home care and other social services is being provided to representatives of local organizations, and a council of agencies serving the elderly has been set up to facilitate coordination of efforts. A delegation of prominent professionals visited Israel last year to observe cutting edge services for seniors in operation.

**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 Benevolencija non-sectarian relief activities described in the Former Yugoslavia section of this annual report.

To aid in reconstruction efforts, JDC and La-Benevolencija, with additional support from the (Soros) Open Society Institute and Dr. Alfred Bader, through World Jewish Relief (U.K.), established a Small Business Assistance Program in Sarajevo in 1996. The project is modeled on the Small Business Centers.
Successfully developed by JDC-Israel. Over 350 individuals have completed the training course to date; several have already succeeded in setting up their own business ventures.

**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 Israélite 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 $3.7 million from JDC in 1997 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.

Computers have become a vital part of JDC-supported educational programs worldwide.

*Photo: Ze'ev Ackerman*
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, 1997, 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, 1997, and the changes in its net assets and its cash flows for the year then ended in conformity with generally accepted accounting principles.

Loeb & Troper
Certified Public Accountants
April 24, 1998
### Exhibit A

#### BALANCE SHEET
DECEMBER 31, 1997 and 1996

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Unrestricted</th>
<th></th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Operating Fund</td>
<td>Legacy Funds</td>
<td>Total</td>
<td>Restricted</td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$ 7,741,337</td>
<td>$ 16,960,945</td>
<td>$ 24,702,282</td>
<td>$ 118,046</td>
<td>$ 24,820,328</td>
</tr>
<tr>
<td>Time deposit in Israel - interest-bearing</td>
<td>3,848,602</td>
<td>5,462,712</td>
<td>9,311,314</td>
<td>8,247,754</td>
<td></td>
</tr>
<tr>
<td>Investments (Note 6)</td>
<td>807,189</td>
<td>117,930,955</td>
<td>118,738,144</td>
<td>57,231,190</td>
<td>10,660,569</td>
</tr>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>942,463</td>
<td>81,670</td>
<td>46,392</td>
<td>1,070,525</td>
<td>778,519</td>
</tr>
<tr>
<td>Loans to communities and other receivables (net of allowance for uncollectible accounts of $426,070 in 1997 and $494,054 in 1996)</td>
<td>2,621,007</td>
<td>2,621,007</td>
<td>2,621,007</td>
<td>1,507,291</td>
<td></td>
</tr>
<tr>
<td>Due from employees</td>
<td>546,667</td>
<td>546,667</td>
<td>546,667</td>
<td>585,524</td>
<td></td>
</tr>
<tr>
<td>Advances on account of future year's programs</td>
<td>155,606</td>
<td>155,606</td>
<td>155,606</td>
<td>234,710</td>
<td></td>
</tr>
<tr>
<td>Interfund receivable (payable) (Note 7)</td>
<td>(1,891,323)</td>
<td>(1,891,323)</td>
<td>(1,891,323)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total assets</td>
<td>$ 9,980,483</td>
<td>$135,834,363</td>
<td>$145,814,846</td>
<td>$63,170,831</td>
<td>$16,169,673</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
</tr>
<tr>
<td>Annuity obligations</td>
</tr>
<tr>
<td>Loans payable (Note 4)</td>
</tr>
<tr>
<td>Total liabilities</td>
</tr>
<tr>
<td>Net assets (deficit) (Exhibit B) (Note 10)</td>
</tr>
<tr>
<td>Total liabilities and net assets</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, 1997
(With Summarized Financial Information for 1996)

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>1997</th>
<th>1996</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Jewish Appeal, Inc.</td>
<td>$64,000,000</td>
<td>$64,000,000</td>
<td>$748,2152</td>
<td></td>
<td></td>
<td>$71,482,152</td>
<td>$68,324,000</td>
</tr>
<tr>
<td>Trust contributions</td>
<td></td>
<td></td>
<td></td>
<td>528,993</td>
<td></td>
<td>528,993</td>
<td>162,477</td>
</tr>
<tr>
<td>Contributions</td>
<td>$1,267,105</td>
<td>$1,267,105</td>
<td>28,064,906</td>
<td>$1,103,167</td>
<td></td>
<td>30,435,178</td>
<td>25,621,819</td>
</tr>
<tr>
<td>Legacies and bequests</td>
<td>2,007,214</td>
<td>2,007,214</td>
<td></td>
<td></td>
<td>2,007,214</td>
<td>835,752</td>
<td></td>
</tr>
<tr>
<td>United Israel Appeal</td>
<td>300,000</td>
<td>300,000</td>
<td></td>
<td></td>
<td>300,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment income (includes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>unrealized gains of $13,240,026</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and realized gains of $18,690,460</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets released from</td>
<td>31,225,078</td>
<td></td>
<td>31,225,078</td>
<td>(31,225,078)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>restrictions (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>95,225,078</td>
<td>32,473,570</td>
<td>127,698,648</td>
<td>12,636,510</td>
<td>1,108,016</td>
<td>141,443,174</td>
<td>120,496,427</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>1997</th>
<th>1996</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>26,216,392</td>
<td>513,763</td>
<td>26,730,155</td>
<td></td>
<td></td>
<td>26,730,155</td>
<td>24,773,952</td>
</tr>
<tr>
<td>Health services</td>
<td>6,874,058</td>
<td>6,874,058</td>
<td></td>
<td></td>
<td></td>
<td>6,874,058</td>
<td>7,562,701</td>
</tr>
<tr>
<td>Services to the aged</td>
<td>13,881,139</td>
<td>13,881,139</td>
<td></td>
<td></td>
<td></td>
<td>13,881,139</td>
<td>18,193,064</td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>12,316,636</td>
<td>12,316,636</td>
<td></td>
<td></td>
<td></td>
<td>12,316,636</td>
<td>12,139,714</td>
</tr>
<tr>
<td>Education and manpower</td>
<td>6,646,800</td>
<td>6,646,800</td>
<td></td>
<td></td>
<td></td>
<td>6,646,800</td>
<td>6,561,920</td>
</tr>
<tr>
<td>Social development</td>
<td>16,660,158</td>
<td>16,660,158</td>
<td></td>
<td></td>
<td></td>
<td>16,660,158</td>
<td>6,817,786</td>
</tr>
<tr>
<td>Multifunctional</td>
<td>10,761,085</td>
<td>10,761,085</td>
<td></td>
<td></td>
<td></td>
<td>10,761,085</td>
<td>9,559,617</td>
</tr>
<tr>
<td>Total program services</td>
<td>93,356,268</td>
<td>513,763</td>
<td>93,870,031</td>
<td></td>
<td></td>
<td>93,870,031</td>
<td>86,008,754</td>
</tr>
<tr>
<td>Management and general</td>
<td>6,311,282</td>
<td>556,577</td>
<td>6,867,859</td>
<td></td>
<td></td>
<td>6,867,859</td>
<td>5,008,360</td>
</tr>
<tr>
<td>Total expenses*</td>
<td>99,667,550</td>
<td>1,070,340</td>
<td>100,737,890</td>
<td></td>
<td></td>
<td>100,737,890</td>
<td>91,017,114</td>
</tr>
</tbody>
</table>

Change in net assets before other changes $ (4,442,472) | $ 31,403,230 | $ 26,960,758 | $12,636,510 | $ 1,108,016 | $ 40,705,284 | $ 29,479,313 |

Other changes in net assets

Transfer for deficit reduction         | 2,000,000      |               |               |                        |                        | 2,000,000   |             |

Change in accounting principles (Note 2) |                        |               |               |                        |                        |             | 23,058,204  |

Change in net assets (Exhibit D) $ 1,998,528 | 24,962,230 | 26,960,758 | 12,636,510 | 1,108,016 | 40,705,284 | 52,537,517 |

Net assets (deficit) - beginning of year $ (20,221,237) | 110,495,695 | 90,274,458 | 40,329,545 | 15,061,657 | 145,665,660 | 93,128,143 |

Net assets (deficit) - end of year (Exhibit A) $ (18,222,709) | $135,457,925 | $117,235,216 | $52,966,055 | $16,169,673 | $186,370,944 | $145,665,660 |

* Includes interest expense of $1,400,000

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

72 The American Jewish Joint Distribution Committee, Inc.
### Exhibit C

**THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE, INC.**

**STATEMENT OF FUNCTIONAL EXPENSES**

**YEAR ENDED DECEMBER 31, 1997**

<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 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>$ 9,967,352</td>
<td>$ 5,027,674</td>
<td>$ 9,476,308</td>
<td>$ 9,649,284</td>
<td>$ 5,871,888</td>
<td>$13,895,287</td>
<td>$9,317,483</td>
<td>$65,205,276</td>
<td>$65,205,276</td>
</tr>
<tr>
<td>Cash assistance to the elderly</td>
<td>67,435</td>
<td>66,999</td>
<td>900</td>
<td>452</td>
<td>1,000</td>
<td>139,766</td>
<td>139,766</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food and clothing for needy individuals</td>
<td>8,694,391</td>
<td>10,068</td>
<td>1,557,313</td>
<td>19,669</td>
<td>108</td>
<td>238</td>
<td>10,283,935</td>
<td>10,283,935</td>
<td></td>
</tr>
<tr>
<td>Jewish educational materials</td>
<td>470,233</td>
<td>70,929</td>
<td>74,927</td>
<td>680,073</td>
<td>28,540</td>
<td>255,575</td>
<td>69,015</td>
<td>1,658,301</td>
<td>1,658,301</td>
</tr>
<tr>
<td>Medicine and medical services for the needy</td>
<td>2,414,558</td>
<td>647,294</td>
<td>81,072</td>
<td>20,000</td>
<td>183,881</td>
<td>34</td>
<td>3,946,789</td>
<td>3,946,789</td>
<td></td>
</tr>
<tr>
<td>Religious supplies</td>
<td>4,550</td>
<td>8,881</td>
<td>8,149</td>
<td>21,580</td>
<td>21,580</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Training of communal workers</td>
<td>101,078</td>
<td>15,537</td>
<td>9,806</td>
<td>89,698</td>
<td>131,465</td>
<td>10,000</td>
<td>357,584</td>
<td>$29,218</td>
<td>385,802</td>
</tr>
<tr>
<td>Professional fees</td>
<td>5,554</td>
<td>25,013</td>
<td>4,856</td>
<td>5,945</td>
<td>3,026</td>
<td>6,684</td>
<td>4,856</td>
<td>56,234</td>
<td>149,500</td>
</tr>
<tr>
<td>Annual memberships in communal organizations</td>
<td>13,156</td>
<td>13,156</td>
<td>121,958</td>
<td>135,114</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books and publications</td>
<td>4,789</td>
<td>2,237</td>
<td>58,524</td>
<td>82,711</td>
<td>5,116</td>
<td>6,022</td>
<td>63,913</td>
<td>235,312</td>
<td>259,293</td>
</tr>
<tr>
<td>Computer supplies and services</td>
<td>17,742</td>
<td>8,287</td>
<td>147,298</td>
<td>20,784</td>
<td>24,731</td>
<td>67,294</td>
<td>17,756</td>
<td>912,880</td>
<td>28,592</td>
</tr>
<tr>
<td>Insurance</td>
<td>28,000</td>
<td>16,211</td>
<td>18,540</td>
<td>22,111</td>
<td>14,980</td>
<td>25,011</td>
<td>26,123</td>
<td>150,904</td>
<td>35,981</td>
</tr>
<tr>
<td>Interest, bank charges and payroll services</td>
<td>10,894</td>
<td>9,292</td>
<td>17,392</td>
<td>10,298</td>
<td>10,840</td>
<td>25,016</td>
<td>17,928</td>
<td>119,124</td>
<td>1,504,316</td>
</tr>
<tr>
<td>Occupancy, warehousing, repairs and equipment</td>
<td>1,382,912</td>
<td>304,016</td>
<td>593,157</td>
<td>344,453</td>
<td>9,804</td>
<td>9,476</td>
<td>161,278</td>
<td>2,800,427</td>
<td>781,200</td>
</tr>
<tr>
<td>Office supplies, postage and duplicating</td>
<td>44,968</td>
<td>20,783</td>
<td>38,502</td>
<td>43,166</td>
<td>24,731</td>
<td>55,954</td>
<td>38,902</td>
<td>265,922</td>
<td>381,259</td>
</tr>
<tr>
<td>Payroll, social security, benefits and consultants</td>
<td>3,177,709</td>
<td>443,290</td>
<td>1,529,492</td>
<td>835,888</td>
<td>451,895</td>
<td>1,024,835</td>
<td>738,938</td>
<td>8,201,996</td>
<td>1,605,011</td>
</tr>
<tr>
<td>Public information and education</td>
<td>76,162</td>
<td>160,341</td>
<td>7,981</td>
<td>391,668</td>
<td>27,128</td>
<td>155,130</td>
<td>125,883</td>
<td>944,203</td>
<td>138,581</td>
</tr>
<tr>
<td>Supplemental retirement benefits</td>
<td>3,026</td>
<td>56,234</td>
<td>14,980</td>
<td>25,011</td>
<td>26,123</td>
<td>150,904</td>
<td>35,981</td>
<td>186,075</td>
<td></td>
</tr>
<tr>
<td>Telephone and fax</td>
<td>65,811</td>
<td>21,490</td>
<td>38,000</td>
<td>65,801</td>
<td>189,071</td>
<td>305,128</td>
<td>494,199</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td>92,423</td>
<td>43,168</td>
<td>81,695</td>
<td>80,656</td>
<td>55,237</td>
<td>116,221</td>
<td>80,801</td>
<td>599,201</td>
<td>681,000</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>147,249</td>
<td>182,785</td>
<td>58,632</td>
<td>20,524</td>
<td>40,190</td>
<td>705,593</td>
<td>1,235,783</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total (Exhibit B) | $25,730,155 | $6,874,058 | $13,881,393 | $12,316,696 | $6,646,800 | $16,660,158 | $10,761,085 | $93,870,091 | $8,857,892 | $100,737,892 |

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, 1997**

#### Cash flows from operating activities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in net assets (Exhibit B)</td>
<td>$40,705,284</td>
</tr>
</tbody>
</table>

Adjustments to reconcile change in net assets to net cash provided by operating activities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gain on sale of investments</td>
<td>(18,690,460)</td>
</tr>
<tr>
<td>Unrealized gains on investments</td>
<td>(13,240,926)</td>
</tr>
<tr>
<td>Permanently restricted contributions</td>
<td>(1,103,167)</td>
</tr>
<tr>
<td>Permanently restricted investment income</td>
<td>(4,849)</td>
</tr>
<tr>
<td>Contributions restricted for annuity agreements</td>
<td>(493,596)</td>
</tr>
<tr>
<td>Actuarial loss on annuity obligations</td>
<td>113,236</td>
</tr>
</tbody>
</table>

Decrease (increase) in assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>(292,006)</td>
</tr>
<tr>
<td>Loans to communities and other receivables</td>
<td>(1,113,716)</td>
</tr>
<tr>
<td>Due from employees</td>
<td>38,857</td>
</tr>
<tr>
<td>Advances on account of future year’s programs</td>
<td>79,104</td>
</tr>
</tbody>
</table>

Increase in liabilities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>8,742,197</td>
</tr>
</tbody>
</table>

Net cash provided by operating activities               | 147,399,958  |

#### Cash flows from investing activities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proceeds from sale of investments</td>
<td>84,964,318</td>
</tr>
<tr>
<td>Purchase of investments</td>
<td>(80,827,042)</td>
</tr>
</tbody>
</table>

Net cash provided by investing activities               | 4,137,276    |

#### Cash flows from financing activities

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal payment of loans</td>
<td>(1,500,000)</td>
</tr>
<tr>
<td>Permanently restricted contributions</td>
<td>1,103,167</td>
</tr>
<tr>
<td>Permanently restricted investment income</td>
<td>4,849</td>
</tr>
<tr>
<td>Payment of annuity obligations</td>
<td>(148,636)</td>
</tr>
<tr>
<td>Proceeds from contributions restricted for investment subject to annuity obligations</td>
<td>873,142</td>
</tr>
</tbody>
</table>

Net cash provided by financing activities               | 332,522      |

Net increase in cash equivalents                        | 19,209,756   |

Cash and cash equivalents - beginning of year           | 14,921,886   |

Cash and cash equivalents - end of year                 | $34,131,642  |

Supplemental disclosure of cash flow information

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash paid during the year for interest</td>
<td>$1,154,982</td>
</tr>
</tbody>
</table>

See independent auditor’s report.
The accompanying notes are an integral part of these statements.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1997

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, 1996, from which the information was derived.

Investments are stated at fair value: which is determined by quoted market prices.

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

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

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 by $5,638,392, the following would be reflected on the balance sheet:

- Prepaid pension cost: $5,638,392

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 5.0%, 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 $5,638,392 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 on the method used to fund the pension plan is to decrease prepaid pension expense and unrestricted net assets by $5,638,392. The following would be reflected on the balance sheet and statement of operations and changes in net assets under generally accepted accounting principles:

- Total prepaid pension per FASB Statement No. 87: $5,638,392
- Current year pension income: $888,266

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 1997 and 1996, 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, 1997, there were 77 participants.

The following table sets forth the plan's funded status at December 31, 1997:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actuarial present value of benefit obligations</td>
<td>$9,000,403</td>
</tr>
<tr>
<td>Accumulated benefit obligation</td>
<td></td>
</tr>
<tr>
<td>Including vested benefits of $8,784,648</td>
<td>$9,000,403</td>
</tr>
<tr>
<td>Projected benefit obligation for service rendered to date</td>
<td>$9,792,900</td>
</tr>
<tr>
<td>Plan assets at fair market (primarily marketable securities)</td>
<td>$23,556,930</td>
</tr>
<tr>
<td>Plan assets in excess of projected benefit obligation</td>
<td>(13,763,970)</td>
</tr>
<tr>
<td>Unrecognized prior service cost</td>
<td>308,134</td>
</tr>
<tr>
<td>Unrecognized net gain from past experience different from that assumed and effects of changes in assumptions</td>
<td>(5,972,525)</td>
</tr>
<tr>
<td>Unrecognized net obligation at January 1, 1988 being recognized over 15 years</td>
<td>(2,461,187)</td>
</tr>
<tr>
<td>Prepaid pension cost</td>
<td>$5,638,392</td>
</tr>
</tbody>
</table>

Net pension cost for 1997 included the following components:

- Service cost - benefits earned during period: $382,112
- Interest cost on projected benefit obligation: 711,715
- Actual return on plan assets: (3,067,673)
- Net amortization and deferral: 1,685,580
- Net periodic pension cost (credit): $888,266

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 1/2% above the LIBOR rate. The outstanding principal balance at December 31, 1997 is $0. The interest rate is 6.2% at December 31, 1997.

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 1/2% above the LIBOR.
rate. The outstanding principal balance at December 31, 1997 is $6,000,000. The interest rate is 6.2% at December 31, 1997.

JDC has pledged unrestricted investments held in the Bank Leumi custodian account with a market value of approximately $24,800,000 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

U.S. Government obligations $ 55,938,077
State of Israel bonds 4,553,480
Corporate bonds 1,010,476
Common and preferred stocks 110,198,906
Mutual funds 8,433,417
Limited partnerships 6,965,547
$ 186,620,903

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, 1997 is $1,891,323, which includes accrued interest of $91,323. 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, 1997, 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 31, 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 (continued)

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.

NOTE 10 - TEMPORARILY AND PERMANENTLY RESTRICTED NET ASSETS

Temporarily restricted net assets at December 31, 1997 are available for:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relief and welfare</td>
<td>$19,301.805</td>
</tr>
<tr>
<td>Health services</td>
<td>3,282.444</td>
</tr>
<tr>
<td>Services to the aged</td>
<td>6,588.990</td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>5,918.695</td>
</tr>
<tr>
<td>Education and manpower</td>
<td>3,232.818</td>
</tr>
<tr>
<td>Social development</td>
<td>7,945.202</td>
</tr>
<tr>
<td>Multifunctional</td>
<td>5,222.874</td>
</tr>
<tr>
<td>Annuity trust agreements</td>
<td>1,473.227</td>
</tr>
</tbody>
</table>

$52,966,055

During 1997, temporarily restricted net assets were released from restrictions by incurring expenses satisfying the following restricted purposes:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relief and welfare</td>
<td>$8,490.874</td>
</tr>
<tr>
<td>Health services</td>
<td>2,295.433</td>
</tr>
<tr>
<td>Services to the aged</td>
<td>4,607.721</td>
</tr>
<tr>
<td>Jewish education and religious</td>
<td>4,138.890</td>
</tr>
<tr>
<td>Education and manpower</td>
<td>2,260.729</td>
</tr>
<tr>
<td>Social development</td>
<td>5,779.044</td>
</tr>
<tr>
<td>Multifunctional</td>
<td>3,652.387</td>
</tr>
</tbody>
</table>

$31,225,078

Permanently restricted net assets at December 31, 1997 are restricted to investment in perpetuity, the income from which is expendable to support relief and welfare as specified by the donor.
### Summary of Expenses

**Operating Fund 1914-1997**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Albania</td>
<td>$19,735</td>
<td>$13,000</td>
<td>$32,735</td>
</tr>
<tr>
<td>Australia</td>
<td>2,431,750</td>
<td>-</td>
<td>2,431,750</td>
</tr>
<tr>
<td>Austria, Germany</td>
<td>78,678,002</td>
<td>-</td>
<td>78,678,002</td>
</tr>
<tr>
<td>Belgium</td>
<td>15,343,768</td>
<td>13,000</td>
<td>35,343,768</td>
</tr>
<tr>
<td>Bulgaria</td>
<td>3,649,711</td>
<td>496,800</td>
<td>4,146,511</td>
</tr>
<tr>
<td>Baltic States</td>
<td>2,164,481</td>
<td>200,400</td>
<td>2,364,881</td>
</tr>
<tr>
<td>Bosnia-Herzegovina</td>
<td>249,312</td>
<td>125,000</td>
<td>374,312</td>
</tr>
<tr>
<td>Central/South America</td>
<td>17,997,790</td>
<td>1,097,800</td>
<td>18,695,590</td>
</tr>
<tr>
<td>China</td>
<td>7,511,374</td>
<td>6,900</td>
<td>7,518,274</td>
</tr>
<tr>
<td>Cyprus</td>
<td>1,541,498</td>
<td>-</td>
<td>1,541,498</td>
</tr>
<tr>
<td>Croatia</td>
<td>1,563,911</td>
<td>545,000</td>
<td>2,108,911</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>11,280,721</td>
<td>96,500</td>
<td>11,377,221</td>
</tr>
<tr>
<td>France</td>
<td>105,899,311</td>
<td>-</td>
<td>105,899,311</td>
</tr>
<tr>
<td>Greece</td>
<td>2,183,467</td>
<td>-</td>
<td>2,183,467</td>
</tr>
<tr>
<td>Holland</td>
<td>3,778,153</td>
<td>-</td>
<td>3,778,153</td>
</tr>
<tr>
<td>Hungary</td>
<td>82,998,149</td>
<td>2,311,300</td>
<td>85,309,449</td>
</tr>
<tr>
<td>Israel</td>
<td>503,306,139</td>
<td>19,096,100</td>
<td>522,402,239</td>
</tr>
<tr>
<td>Italy</td>
<td>102,111,079</td>
<td>-</td>
<td>102,111,079</td>
</tr>
<tr>
<td>North Africa &amp; Other Moslem Countries</td>
<td>201,396,916</td>
<td>4,926,800</td>
<td>206,323,716</td>
</tr>
<tr>
<td>Norway, Sweden, Denmark</td>
<td>3,796,835</td>
<td>-</td>
<td>3,796,835</td>
</tr>
<tr>
<td>Poland</td>
<td>69,176,013</td>
<td>865,600</td>
<td>70,041,613</td>
</tr>
<tr>
<td>Portugal</td>
<td>2,041,130</td>
<td>-</td>
<td>2,041,130</td>
</tr>
<tr>
<td>Romania</td>
<td>109,269,932</td>
<td>2,326,400</td>
<td>111,596,332</td>
</tr>
<tr>
<td>Former Soviet Union</td>
<td>76,508,518</td>
<td>13,042,400</td>
<td>89,550,918</td>
</tr>
<tr>
<td>Slovakia</td>
<td>13,584,616</td>
<td>153,300</td>
<td>13,737,916</td>
</tr>
<tr>
<td>Spain</td>
<td>5,378,512</td>
<td>67,500</td>
<td>5,446,012</td>
</tr>
<tr>
<td>Switzerland</td>
<td>11,189,070</td>
<td>-</td>
<td>11,189,070</td>
</tr>
<tr>
<td>Turkey</td>
<td>1,271,626</td>
<td>49,600</td>
<td>1,321,226</td>
</tr>
<tr>
<td>Former Yugoslavia</td>
<td>705,162</td>
<td>256,000</td>
<td>961,162</td>
</tr>
<tr>
<td>Other European</td>
<td>14,255,152</td>
<td>646,500</td>
<td>14,901,652</td>
</tr>
<tr>
<td>Emigration/Relief In Transit</td>
<td>405,297,220</td>
<td>5,691,600</td>
<td>410,988,820</td>
</tr>
<tr>
<td>Special Grants</td>
<td>20,403,802</td>
<td>1,067,100</td>
<td>21,560,902</td>
</tr>
<tr>
<td>European Council and European Community Development</td>
<td>2,517,000</td>
<td>-</td>
<td>2,517,000</td>
</tr>
<tr>
<td>Cultural and Religious</td>
<td>64,937,593</td>
<td>1,185,700</td>
<td>66,123,293</td>
</tr>
<tr>
<td>Reconstruction (Including ORT)</td>
<td>152,076,784</td>
<td>3,700,000</td>
<td>155,776,784</td>
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<tr>
<td>Development &amp; Miscellaneous Programs (IDP)</td>
<td>41,178,898</td>
<td>428,500</td>
<td>41,607,398</td>
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<tr>
<td>Operating and Service Costs/NY and Overseas</td>
<td>176,554,946</td>
<td>8,629,000</td>
<td>185,183,946</td>
</tr>
<tr>
<td>Capital Expenditures</td>
<td>6,183,064</td>
<td>1,416,100</td>
<td>7,599,164</td>
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<tr>
<td>Interest Expenditures</td>
<td>8,467,900</td>
<td>-</td>
<td>8,467,900</td>
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<tr>
<td>Deficit Reduction</td>
<td>6,000,000</td>
<td>2,000,000</td>
<td>8,000,000</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$2,334,589,039</strong></td>
<td><strong>$70,440,900</strong></td>
<td><strong>$2,405,029,939</strong></td>
</tr>
</tbody>
</table>
1997 Program Budget
Distribution By Program Area

- Jewish Education: 22%
- Relief & Welfare: 20%
- Social & Community Development: 14%
- Religious Activities: 10%
- Services for the Aged: 9%
- Program Operations: 8%
- Multifunctional: 7%
- Health Services: 7%
- Manpower Development: 3%
1997 Program Budget
Geographic Distribution

<table>
<thead>
<tr>
<th>Region</th>
<th>Budget Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Israel</td>
<td>34.8%</td>
</tr>
<tr>
<td>Former Soviet Union</td>
<td>32.1%</td>
</tr>
<tr>
<td>Eastern Europe</td>
<td>12.4%</td>
</tr>
<tr>
<td>Africa &amp; Asia</td>
<td>8.7%</td>
</tr>
<tr>
<td>ORT</td>
<td>5.9%</td>
</tr>
<tr>
<td>Latin America</td>
<td>1.9%</td>
</tr>
<tr>
<td>Europe Community Development</td>
<td>1.6%</td>
</tr>
<tr>
<td>Special Grants</td>
<td>1.6%</td>
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<tr>
<td>International Development</td>
<td>.7%</td>
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<tr>
<td>Immigrants</td>
<td>.3%</td>
</tr>
<tr>
<td><strong>Officers</strong></td>
<td><strong>Executive Committee</strong></td>
</tr>
<tr>
<td>------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td><strong>President</strong></td>
<td>Bennett Aaron</td>
</tr>
<tr>
<td>Jonathan W. Kolker</td>
<td>Robert Abrams</td>
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<td></td>
<td>Alan Batkin</td>
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<td>Bill L. Berman</td>
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<td>Julius Berman</td>
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<td>Andrea Bronfman</td>
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<td>Dr. Sidney Busis</td>
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<td>Stanley Chesley</td>
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<td>Geoffrey Colvin</td>
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<td></td>
<td>Rosanne Diamond</td>
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<td>Amb. Joseph B. Gildenhorn</td>
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<td></td>
<td>Dr. Conrad Giles</td>
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<td>Yona Goldberg</td>
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<td>Alexander Grass</td>
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<td>Barbara Gordon Green</td>
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<td>Joseph Gurwin</td>
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<td></td>
<td>Judge Ellen M. Heller</td>
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<td>Marvin Josephson</td>
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<td>Betty Kane</td>
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<td>Myra Kraft</td>
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<td>Rebecca Newman</td>
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<td>Dr. Jehuda Reinhartz</td>
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<td>Robert Reitman</td>
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<td>Eugene Ribakoff</td>
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<td>Harvey Schulweis</td>
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<td>Andrew H. Tisch</td>
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<td>Esther Treitel</td>
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<td>Elizabeth R. Varet</td>
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<td>Marshall M. Weinberg</td>
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<td>Jane G. Weitzman</td>
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<td>Larry Zusman</td>
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<tr>
<td><strong>Executive Vice-President</strong></td>
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<tr>
<td>Michael Schneider</td>
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<tr>
<td><strong>Chairman of the Board</strong></td>
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<tr>
<td>Amb. Milton A. Wolf</td>
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<tr>
<td><strong>Honorary Presidents</strong></td>
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<tr>
<td>Heinz Eppler</td>
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<td>Sylvia Hassenfeld</td>
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<td>Donald M. Robinson</td>
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<td>Henry Taub</td>
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<tr>
<td><strong>Honorary Vice-Presidents</strong></td>
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<tr>
<td>Dr. Martin Cherkasky*</td>
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<td>Pauline B. Falk</td>
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<td>Irving Kane*</td>
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<td>Herbert H. Schiff</td>
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<td>Elaine K. Winik</td>
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<tr>
<td><strong>Honorary Executive</strong></td>
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<tr>
<td><strong>Vice-President</strong></td>
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<td>Ralph I. Goldman</td>
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<tr>
<td><strong>Treasurer</strong></td>
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<td>Roselyne C. Swig</td>
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<tr>
<td><strong>Honorary Treasurer</strong></td>
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<td>Irving H. Sherman</td>
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<tr>
<td><strong>Secretary</strong></td>
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<tr>
<td>Lois Zoller</td>
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<tr>
<td><strong>Honorary Secretary</strong></td>
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<tr>
<td>Howard Rubin</td>
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<tr>
<td><strong>Assistant Secretary</strong></td>
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<tr>
<td>William Recant</td>
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</tbody>
</table>

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Ashley Mitchell, World Jewish Relief
Carole Solomon, UIA
Richard Wexler, UIA

* deceased
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  *Director of Israel Desk*
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- Merri Ukrainck  
  *Desk Director, Central & Eastern Europe*
- Megan Zeller  
  *Resources Development Officer*

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- Theodore Comet  
  *Honorary Associate Executive Vice-President*

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The American Jewish Joint Distribution Committee, Inc.

1997 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.
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Area Director, Former Soviet Union Team

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Area Director, Former Soviet Union Team

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Medical Director, Ethiopia

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Area Director, Former Soviet Union Team

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Arnon Mantver
Director-General, JDC-Israel

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Country Director, Germany

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Representative, Algeria/Melilla

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Area Director, Former Soviet Union Team

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Country Director, Argentina & Latin America

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Nahum Erentrei
Meir Even
George Feingold
Arieh Geva
Vladimir Glozman
Benny Heller
Yael Kalcheim
Yigal Kotler
Menachem Lepkivker
Shmuel Levin
Leonid Mazikh
Giora Moiseyev
Ilya Pestrikov
Chana Rotman
Jonathan Rudnick
Yosef Shuster
Emilya Slezinger
Michael Steiner
Israel Szyf
Zivka Timberg
Eugene Weiner
Aharon Weiss
David Weiss
Meir Zizov
1. U.S.A. (6 million)
   New York Headquarters
2. CUBA (c. 1,800)
   Community development
   Jewish education
   Religious activities
   Non-sectarian medical aid
3. ARGENTINA (250,000)
   Community development
   Jewish education
   Religious activities
   Non-sectarian medical aid
4. BOLIVIA (900)
   Community development
5. BRAZIL (130,000)
   Community development
   Manpower development
6. CHILE (15,000)
   Community development
7. PARAGUAY (800)
   Community development
8. PERU (3,500)
   Community development
9. URUGUAY (23,000)
   Community development
10. VENEZUELA (20,000)
    Community development
11. MEXICO (38,000)
    Community development
12. FRANCE (600,000)
    Community development
13. AUSTRIA (6,500)
    Aid to transmigrants
14. BELGIUM (32,000)
    European Union of Jewish Students
15. SWITZERLAND (19,000)
    Liaison
16. GREECE (5,000)
    Aid to transmigrants
17. ITALY (32,000)
    Community development
18. SPAIN (12,000)
    Post-war refugee aid
    Community development
19. CZECH REPUBLIC (c. 3,000)
    Relief and welfare
    Jewish education and culture
    Youth activities
    Manpower development
20. SLOVAKIA (c. 3,000)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Manpower development
    IDP training program
21. HUNGARY (c. 130,000)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Community development
22. POLAND (c. 10,000)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Community development
23. ROMANIA (c. 16,000)
    Relief and welfare
    Health services
    Religious activities
    Jewish education
    Manpower development
24. THE FORMER SOVIET UNION (1-2 million)
    Community development
    Manpower development
    Welfare programs
    Food packages
    Cultural and educational programs
    Books and religious supplies
    IDP training program
25. FORMER YUGOSLAVIA (6-7,000)
    Emergency planning and supplies
    Non-sectarian aid
    Relief and welfare
    Services to the aged
    Jewish education
    Manpower development
    IDP recovery projects
26. BULGARIA (c. 6,000)
    Relief and welfare
    Jewish education
    Youth and cultural programs
27. TURKEY (25,000)
    Technical assistance
28. ISRAEL (4.8 million)
    Programs for children and youth with special needs
    Services to the aged
    Improving healthcare
    Aid to the disabled
    Community development
    Immigrant job training
    and Aliya activities
    Jewish education
    Management training
    Vocational training and job placement
    Aid to yeshivot
    Research and evaluation
    IDP health projects
29. EGYPT (c. 123)
    Relief and welfare
    Health services
    Services to the aged
    Passover supplies
30. ALGERIA (c. 15)
    Relief and welfare
31. MOROCCO (5,460)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Manpower training
32. CEUTA & MELILLA (1,500)
    Liaison
33. SYRIA
    Liaison
34. YEMEN (c. 280)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Manpower development
35. INDIA (c. 5,000)
    Relief and welfare
    Health services
    Services to the aged
    Jewish education
    Youth and cultural programs
    Manpower development
36. MYANMAR (BURMA)
    Relief and welfare
37. CHINA
    Relief and welfare
    IDP projects
38. ETHIOPIA
    Health services
    Food distribution
    Relief and welfare
39. RWANDA
    IDP relief and rehabilitation projects

* Countries with JDC office or local representative.
( ) Includes Estonia, Latvia, Lithuania, Russia, Belarus, Moldova, Ukraine, Armenia, Azerbaijan, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, and Georgia.
( ) Includes Slovenia, Croatia, Yugoslavia, Russia, Hungary, and Moldova (FYRO).

The American Jewish Joint Distribution Committee, Inc.
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