

2018-2019



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A Message from Our Leadership

Thank you for supporting JDC, the leading global Jewish humanitarian organization working in 70 countries to lift lives and strengthen communities. As members of the JDC family, together we fulfill our sacred mission of saving Jewish lives and building Jewish life.

For 105 years, we have been your boots on the ground—the hands that do the work, the minds that do the planning, and the hearts that do the caring. Over the years, we were there in the ghettoes, the DP camps, and in Israel at the very moment of its birth.

We are proud of this distinguished history, but our focus is on the future. Today, hundreds of thousands of Jews across the globe are alone and destitute. There is no better, smarter, more direct way to help them than to support JDC.

Quietly and efficiently, we do whatever it takes to help Jews in need all over the world. Through JDC, you bring food, funds, home health care, and expertise. But what you really bring is hope.

Through JDC, you are on the ground in Ukraine, Russia, Belarus, Moldova, Hungary, Bulgaria, and other countries of Central and Eastern Europe and the former Soviet Union (FSU), caring for elderly Jews who are the poorest Jews in the world, lifting Jewish families, and nurturing stronger Jewish communities. Through JDC, you also are in Venezuela, Morocco, Ethiopia, India, and places we can't even talk about.

And, of course, through JDC you are in Israel today, empowering Israel's most vulnerable citizens to change their lives. Partnering with the Israeli government, you are providing social R&D for the startup nation, ensuring that the rising economic tide in Israel reaches all Israelis. If our work is successful, we will ensure that Israel's remarkable economic success in recent years is sustainable in the long run.

In addressing these urgent needs, we have made remarkable progress over the past year. To keep this letter brief, we will highlight three key accomplishments:

First, we are addressing a critical challenge in the FSU: within the next decade, we must continue caring for tens of thousands of impoverished elderly Jews who are not Holocaust survivors. Eventually, we will have to provide this care with a much smaller budget, which will no longer include funding for our infrastructure from the Conference on Jewish Material Claims Against Germany (Claims Conference).

Fortunately, the Claims Conference has helped us delay this challenge by increasing our FSU grant by almost 50 percent in the past two years. Nonetheless, our FSU team has already moved decisively to prepare for this future challenge, and to update our care model in other ways. Over the last two years, we have continued to provide life-saving services to these needy Jews while modernizing and consolidating our welfare center operations and back office functions, and we have developed new ways to deliver care with a lighter infrastructure.

IF WE COME TOGETHER ...

NOTHING IS IMPOSSIBLE. FUTURE
GENERATIONS OF OUR PEOPLE
ARE DEPENDING ON US. THAT'S WHY
THE FUTURE NEEDS US NOW.

Second, to plan our programs for 2018, we introduced an enhanced planning process. We set priorities and allocated resources by asking three questions about everything we do: How important is the problem we are targeting? How effective is our response? Is JDC the right organization to address this issue? To set priorities in a more principled and transparent way, we began producing a document each year explaining our global strategy, which asks and answers these questions about every area of our work. In this and other ways, we are running our organization more like a business behind the scenes, while maintaining the human touch on the front lines.

Third, we have significantly broadened the base of JDC's philanthropic support. For many years, we have received generous funding from Jewish Federations across North America, as well as from a small number of other historic partners. We value these relationships enormously, but we also know that our clients benefit when our work is supported by a more diversified funding base. Together, our Board and professionals have made great progress very quickly in pursuing this goal: aside from the support we receive from Federations and our other traditional partners, fundraising from all our other donors has increased by 45 percent in the past two years, going from \$56 million in 2016 to \$82 million in 2018.

Together, we also have achieved many other important objectives: completing new strategic plans for our Israel work and for FSU community development; a capital campaign to upgrade our flagship Lauder-JDC International Jewish Summer Camp at Szarvas; our work with the Venezuelan Jewish community; a branding initiative to raise JDC's profile with new audiences; a growth plan for Entwine to catalyze Jewish responsibility among young Jews; and a new initiative sharing Israeli ag-tech and expertise with African farmers.

These successes would not have been possible without you. We are grateful for everything you do for JDC, and proud to have you as our partner.

We also deeply appreciate the generous support we received in the past year from the Claims Conference, the International Fellowship of Christians and Jews (IFCJ), UJA-Federation of New York and other Jewish community Federations across North America, the Azrieli Foundation, the Maurice and Vivienne Wohl Charitable Foundation, the Jack Buncher Trust, the Ronald S. Lauder Foundation, World Jewish Relief, the Harry and Jeanette Weinberg Foundation, and other key philanthropic partners.

Admittedly, the problems faced by JDC and Jews across the world are daunting. But if we come together and approach them with intelligence and commitment, nothing is impossible. This is reassuring, since failure is not an option. Future generations of our people are depending on us. That's why the future needs us now.



Stan Rabin

Stanley A. RabinPresident



Dal Schye

David M. SchizerExecutive Vice President & CEO





We Provide Aid to Vulnerable **Jews**

Tens of thousands of Jews around the world live in dire poverty, including nearly 90,000 elderly people in post-Soviet states who survived decades of oppression and, in many cases, the Holocaust.

Without the fundamental elements of survival. people cannot live a dignified life. That's why we provide the essentials – food, medicine, clothing, shelter – as well as something invaluable: the knowledge that they are not forgotten, but remain part of a global Jewish community that will always have their back.

Home Health Care in the Former Soviet Union

MINSK, BELARUS

Liudmila Starikovich lives just a 10-minute walk from the nearest supermarket, but she's entirely dependent on her JDC care team for food, medicine, personal hygiene items, and more.

Disabled all her life and severely overweight due to a hormone condition, Liudmila hasn't been outside in nine years.



"My JDC homecare worker is the sunshine in my window," she said. "Since I have a cataract, she reads to me. She bathes me, she cooks for me, she does laundry for me, she cleans. She is my eyes, my legs, and my ears."

Starikovich is one of nearly 90,000 elderly Jews JDC cares for across the former Soviet Union. Most live alone, and many live on pensions as low as \$2/day.

After paying her utility bills, Starikovich — a retired librarian and the daughter of two World War II veterans — is left with just \$40 each month. Without JDC assistance, she's sure she wouldn't be able to survive.

"We Belarusians have lived through so many terrifying tragedies — Chernobyl, the war, the Holocaust," she said. "It's necessary to support those who are in need, and there are plenty of us. Without JDC support ... well, I don't even want to think about that."

Jewish values are at the heart of JDC's mission and response, said Svetlana Marshak, the director of social work at the Hesed social welfare center in Minsk.

"Our work isn't easy, and I can't deny that we face difficulties," she said. "Still, I love this work and I do it because I'm Jewish, our clients are Jews, and supporting the vulnerable means quaranteeing the future of our community."

Marshak, who's worked for JDC since 2005, said some cases move her to her core: Liudmila Starikovich is one of them.

"Many destinies have passed before my eyes over the years, but there are some cases that really reach the soul ... the ones where you realize that if JDC didn't exist, we could really lose a person," she said. "With Liudmila, the closest person in her life is her homecare worker. JDC has become her *de facto* family."

I LOVE THIS WORK AND I DO IT
BECAUSE I'M JEWISH, OUR CLIENTS
ARE JEWS, AND SUPPORTING THE
VULNERABLE MEANS GUARANTEEING
THE FUTURE OF OUR COMMUNITY.

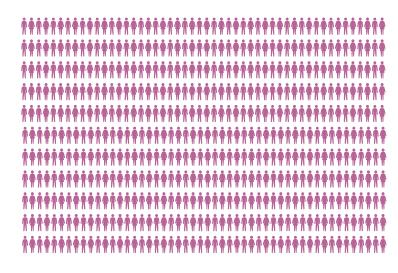
Across 11 time zones and 11 countries, JDC provides more than 18 million hours of home health care each year and operates 69 Hesed social welfare centers — the largest Jewish humanitarian relief effort since World War II.

But that scale isn't what Starikovich thinks about each day.

For her, JDC is closer to home, more intimate: It's a hot meal delivered, a comforting conversation, a dignified life.

"This organization has helped me since 1998, and I've never encountered anything other than utter kindness and understanding. They know the needs of a person," she said. "It's not only the aid they provide — they just get it."

RY THE NUMBERS.

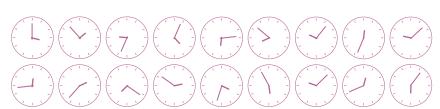




55,000 VULNERABLE JEWS

receive aid from JDC on any given day.

• = 100 people



In 2018, we provided

18,139,038 HOURS of home health care for elderly Jews.

=1 million hours



We Cultivate a Jewish **Future**

We believe the Jewish part of Jewish life is worth fighting for. That's why we work hand-in-hand with communities around the world, empowering them to realize their own dreams and care for their most vulnerable. This means giving Jews from Minsk to Mumbai pathways to express their Jewish identity and encouraging grassroots efforts that welcome Jews of all ages and backgrounds.

Our global Jewish service program, where young volunteers support their fellow Jews and others in need, is the largest in the world - and growing. We are not only sustaining Jewish life today, but building new generations of leaders capable of taking on tomorrow's challenges and shaping the future of Jewish life.

Building Strong Global Connections

For many young American Jews, "Jewish community" means family, their synagogue, perhaps a summer camp or youth group. But for Samantha Levinson, community extends much further.

Levinson is community and program manager for Junction, the partnership between JDC, the Schusterman Family Foundation, and Yesod that catalyzes a network of young European Jews taking an active part in fostering Jewish life relevant to their generation and beyond.



How does an American Jew from Virginia find her way to the heart of Europe's reemerging Jewish communities? For Levinson, the answer was JDC Entwine's Global Jewish Service Corps (JSC) Fellowship.

Every year, the fellowship offers college graduates and young professionals the opportunity to spend a year overseas volunteering with a community in one of the 70 countries where JDC works. It's a powerful way to develop leaders and deepen an understanding of the global Jewish world.

While visiting Jewish communities abroad as co-president of BBYO, the international Jewish teen movement and longtime JDC partner, Levinson — then a teenager — frequently found herself crashing on the couches of JSC Fellows.

She realized quickly that she wanted to follow in their footsteps, and after graduation, she made her dream a reality. She moved to Budapest and became a JSC Fellow, working for Junction.

Her involvement in a pan-European program helped Levinson build a stronger connection to a Jewish world that had often felt remote.

"Jewish life was usually so America-centric for me," she said. "JDC opened up what global Jewish life could look like."

What she discovered is a diverse community of young Jews taking the future into their own hands — which often means building Jewish community themselves.

"They're saying, 'Yes, we have to do something and we have to do it now, during the biggest drop-off point in Jewish communal life," she said. "If we want to be resilient, if we want to be sustainable, we have to figure out how to put young people in the driver's seat."

Extending her placement for a second year, Levinson became a mentor to the new class of JSC Fellows, organizing a speaker series to showcase Jewish "communal professional superstars." Last year, she joined the Junction team full-time.

Two of the young leaders she's worked to support are Beni Hess and Bini Guttmann, cofounders of the Austrian Union of Jewish Students, a democratic organization for Austrian Jews aged 18 to 35. The Union has revitalized Jewish life for this new generation by giving them avenues to engage in politics, culture, and student life through a Jewish lens.

Through a micro-grant, Junction provided Hess and Guttmann with crucial startup funds: Even a relatively small investment can give a young adult the resources to bring their vision to life, and to effect meaningful, transformative change in their community.

JDC OPENED UP WHAT GLOBAL JEWISH LIFE COULD LOOK LIKE.

"Junction helped us in an incredible way." Guttmann said, "Only with the generous funding of events and the enormous network they offer were we able to organize all this while studying and working."

For many Junction partners, the connection with other like-minded young Jews is invaluable.

"Junction has been a source of inspiration and networking with other passionate Jewish social entrepreneurs from all over Europe," said Dekel Peretz, program director of the revived Fraenkelufer Jewish community in Berlin. "At Junction events, we found new partners and ideas, as well as acquired a deeper understanding of how what we do fits into a bigger picture of European Jewish revival."

Today, Junction is building bridges beyond Europe with Global Co:Lab — a collaboration between Entwine and Junction that brings together young Jewish leaders and changemakers from around the world for a global gathering rooted in Jewish responsibility. Now in its third year, Co:Lab has been a successful and natural outgrowth of the relationship built through JSC Fellows like Levinson.

"Cultivating a Jewish future means more than just supporting Jewish communities around the world," says Diego Ornique, JDC's co-chief program officer. "It's about bringing community leaders together, sharing best practices, and amplifying younger voices. Programs like Junction and JSC are how we create a truly interconnected global Jewish community."

Levinson has seen this cultural exchange firsthand: It is at the heart of her experiences with both Entwine and Junction, and it's made her optimistic about the next generations of Jewish life.

Take it from someone whose Jewish community spans continents: "There are so many things to learn from each other. We're much more similar than we are different."

BY THE NUMBERS.....

84,000 PEOPLE

connected with their Jewish identity, values, and community through JDC in 2018.



CAMP SZARVAS

Years

25.000+

Countries

ACTIVE JEWISH TEENS

This rapidly expanding network for young engaged Jews serves as a shining example of JDC's successful efforts to reignite the flame of Jewish life in the former Soviet Union.

60

Young Jews

Chapters

JDC ENTWINE

Is building a generation of young Jews who lead and live a life of action with global Jewish responsibility at its core.

8.000+ YOUNG ADULTS

learned about JDC and global Jewish issues through Do-It-Yourself (DIY) programming in 2018.

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We Unlock Human Capital for the Startup Nation

Every Israeli should have the chance to succeed. Making that vision a reality means addressing the nation's most complex social challenges.

At JDC, we break cycles of poverty among the most vulnerable, foster inclusion and independence for the elderly and people with disabilities, and provide access to opportunity for all. To drive this change, we bring together all of our partners — the Government of Israel, the business sector, and NGOs — and draw on the same can-do spirit that made the desert bloom. Our innovative solutions become part of the fabric of Israeli life, and then get exported across the globe, lifting lives from the U.S. to Ethiopia to Japan.

From Unemployable to Employer

Fifteen years ago, Shlomo Goldberg had no job, no resume, and no professional education. But as a member of Israel's Haredi community, that wasn't unusual.

At the time, nearly three in four Haredim lived below the poverty line, and fewer than half of all Haredi men had any sort of employment.

"In the Haredi community, most of the time we only study Torah, and we don't study general subjects," Goldberg said. "When we want to join the workforce, we have a gap that needs to be bridged."

In a community with widespread unemployment among men and underemployment among women, poverty is a systemic problem. Tackling it requires more than just welfare — it means empowering Haredim to develop the skills they need to both secure employment and to thrive in a 21st-century workplace.

Shlomo was an early participant in *Parnasa Be'Kavod* (Employment with Dignity), one of JDC's first Haredi employment programs designed to offer professional training to Haredi men in a safe, inviting environment. JDC operates programs like *Parnasa Be'Kavod* with the full support of Haredi community leaders and rabbis; the goal is not to draw yeshiva students away from their learning, but instead to provide options for those whose future lies outside the yeshiva world or who wish to incorporate work into yeshiva life.

In the years since, JDC has continued to refine and expand its Haredi employment initiative. In 2006, it piloted the first *Mafteach* training center — a facility, run entirely by members of the Haredi community, where JDC could fully implement its holistic approach to preparing Haredim for the workforce. The pilot was a success: Today, there are 12 *Mafteach*



centers with the combined capacity to serve 10,000 Haredi Israelis every year.

The success and growth of the *Mafteach* centers is emblematic of JDC's unique partnership with the Government of Israel. In 2016, JDC handed off the operation of the centers to the government, which has the resources to maintain and grow the program. In this way, JDC provides social R&D, creating innovative approaches to serve Israelis in need, the best of which then become government services on a national scale.

Over the past 10 years, JDC has increased Haredi employment among men by 10 percent and among women by almost 20 percent. Thanks in part to JDC's transformative work, more than half of the men in Israel's Haredi community now have jobs.

Goldberg is one of the men whose life was transformed by JDC's employment programs. He graduated *Parnasa Be'Kavod* a skilled programmer and was able to find a job putting those skills into practice. At the same time, he began writing a blog titled Ha'Rav DotNet. The first kosher Hebrew blog for programmers, Ha'Rav DotNet quickly became popular, launching Goldberg to stardom within the Haredi community as a public speaker. By sharing his story, he now inspires others to reimagine their lives and take proactive steps to become self-sufficient.

Four years ago, Goldberg took the next step in his tech career: He opened his own software and web development company, named after his blog. Today, Ha'Rav DotNet is an in-demand developer that's created systems for companies like Microsoft and Amdocs, as well as the Israeli government. Goldberg has 20 employees, almost all of them Haredi men.

In his transformation from unemployable to employer, Goldberg epitomizes the powerful ripple effect JDC's employment work has had —and continues to have — on the Haredi population. He is not just a successful entrepreneur; he is empowering the next generation of Haredi men, giving them the same "employment with dignity" JDC helped him achieve all those years ago.

"We're proud of our work to advance employment opportunities for Haredi men, one of the many chronically underemployed groups we focus on," said Sigal Shelach, Director General of JDC Israel. "We know that when we lift the lives of Israel's most vulnerable populations, we strengthen the whole country and ensure a bright future for all Israelis. and for Jews all over the world."

WHEN WE LIFT THE LIVES OF ISRAEL'S MOST VULNERABLE POPULATIONS, WE STRENGTHEN THE WHOLE COUNTRY.

BY THE NUMBERS



240,000+ LIVES TOUCHED

in 2018 through innovative social programs that are transforming the fabric of Israeli life.

304,000

Israelis helped by JDC's employment program since its inception — including those in Israeli Arab, Ethiopian-Israeli, and Haredi communities

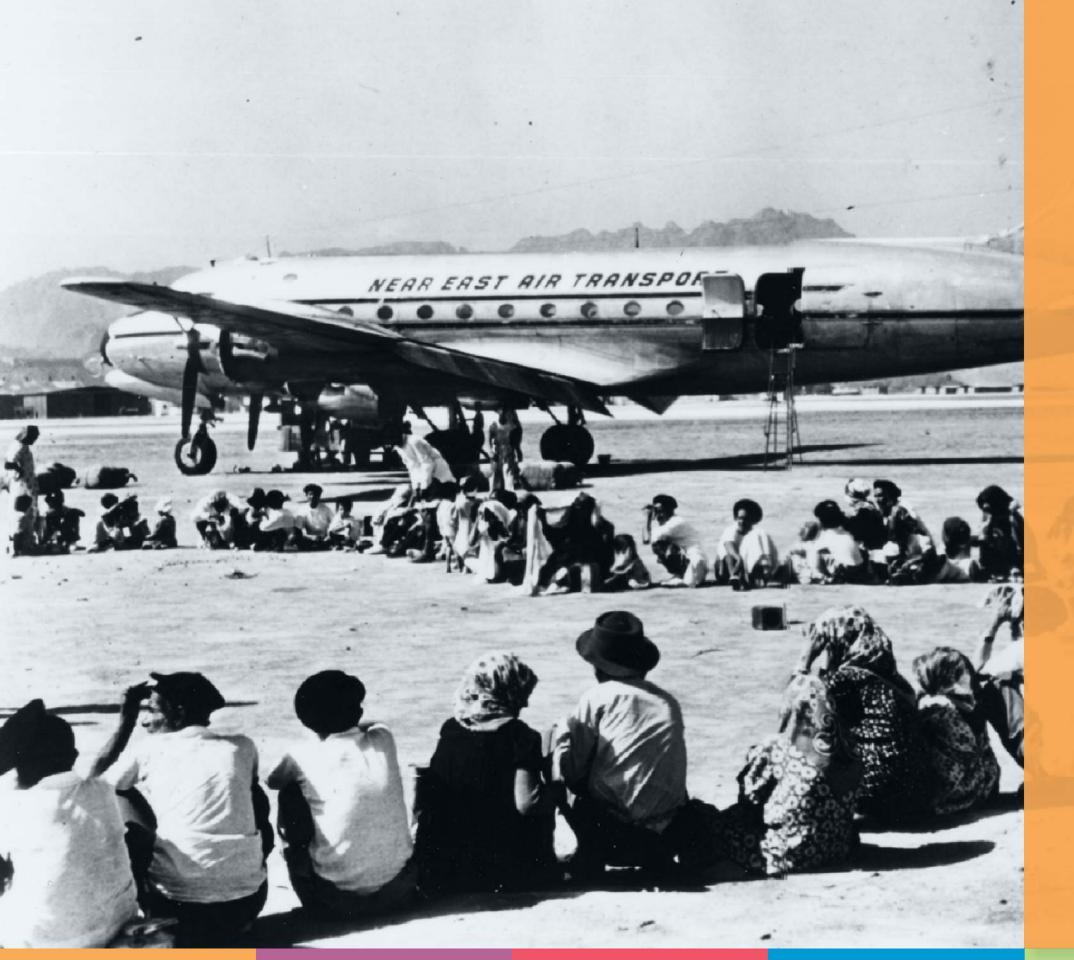
16,000+

at-risk youth in 104 communities received assistance through JDC's Young Adults National Initiative (YATED) and other welfare programs in a single year.

53,151

people reached by Israel Unlimited, JDC's program for Israelis with disabilities, in 2018.

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We Rescue Jews in Danger

Jews around the world still face threats — anti-Semitism, violence, and social and economic upheaval. While our priority is always to help Jewish communities live safely where they choose when those threats endanger Jewish lives or Jewish life, we have the reach, relationships, and resources to act. We're there with the boots on the ground and know-how to take them out of harm's way.

For over a century, we have been the 9-1-1 of the Jewish people, and we will continue to be there at a moment's notice, wherever and whenever we are needed.

Where Are They Now: Three Stories of Rescue

A public health advocate in Sarajevo, a retired Wall Street banker in New York, and a Holocaust survivor in Kharkov might seem to have little in common, but Nela Hasic, Claus Hirsch, and Meri Zegelman are linked by something ineffable and profound: All three are among the more than one million Jews rescued by JDC and its partners since 1914.

A Bosnian Jew, Hasic was living with her husband and two children in Sarajevo in 1992 when the four-year siege of that Balkan capital began. The Jewish community, operating in partnership with JDC, gave her just an hour to get to the airport and get on an emergency flight evacuating the city's Jews to safety in Belgrade.

"It's a big question: Would my family even be alive without JDC? Growing up, I knew that the Joint provided this, or helped us with that, but I didn't really know what JDC was," Hasic said. "Now, I know I'd never be where I am today without JDC. If I say that I'm blessed or lucky, it's not enough."

After 10 years in Israel, Hasic and her family returned to Sarajevo, where she joined JDC and helped launch the Women's Health Empowerment Program (WHEP), which provides psychosocial support, mobile mammogram units, free aid packages, and more to breast cancer patients and survivors in the Balkans.

After 15 years, Hasic launched an independent NGO, ThinkPink, which continues the work and was among the first recipients of JDC's new Tikkun in Action grants rewarding projects inspired by Jewish values that strengthen civil society and serve marginalized populations.

Nearly 80 years ago, Claus Hirsch and his family were living in Berlin, struggling to survive during the Holocaust. As countries broke off diplomatic relations with Germany one-by-one, there was soon only one place left to go: Shanghai, China.

The family lived there for seven years before coming to the United States, and Hirsch credits a JDC-sponsored soup kitchen with saving their lives.



"We saw firsthand what JDC is capable of and what it does for Jews in need. The most important thing was that

they fed us," said Hirsch, who retired from a career in finance 10 years ago and has been volunteering once a week for the JDC Archives ever since.
"JDC keeps people alive. What more can I say?"

JDC is in the business of modern miracles, too.

When war broke out in 2014 in eastern Ukraine, Holocaust survivors Meri and Leonid Zegelman had to flee their hometown of Lugansk, leaving with just two small suitcases for what they thought would be a week or two in evacuation.

When it became clear their relocation to Kharkov would be permanent, JDC staff provided food, medicine, and psychosocial support, helping the Zegelmans rent and get settled into a new apartment.

LIFE FELT LIKE IT HAD COLLAPSED FOR US, BUT IN KHARKOV, WE IMMEDIATELY FOUNILIKE-MINDED PEOPLE AT JDC. THANKS TO THEM, WE KNOW WE'RE NOT ALONE,



"Life felt like it had collapsed for us, but in Kharkov, we immediately found likeminded people at JDC. Thanks to them, we know we're

not alone, and we know where to turn to when we need help," Meri said. "This helped us not fall into despair during such a difficult time. Thanks to JDC, we still feel like Jews and we still feel needed."

Meri has become a Warm Homes volunteer in Kharkov, gathering other elderly Jews together for food, conversation, Jewish holiday celebrations, and more. She's become a crown jewel of the city's Jewish community, said Lily Krichevskaya, a volunteer at the city's JDC-supported Hesed social welfare center.

"Meri is a true motion machine, a source of energy, joy, and optimism for everyone," she said. "If you hadn't asked me now, I wouldn't even remember that JDC rescued Meri during the conflict. She's just a member of our community, like a relative, and a very important person for me. It's thanks to people like her that we're able to keep a community."

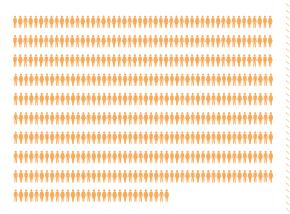
For Hasic, it's humbling and a little remarkable that the same organization has played such a profound role in her family's story through the generations.

"I can't imagine the Jewish world without JDC. I tell my story from the '90s, others tell their story from the '40s, and my father would tell you a story of JDC helping him send his kids to summer camp," she said. "JDC touches the lives of so many Jews and non-Jews that it's really essential. It's like the Red Cross. It's part of the system of how the world is able to function."

BY THE NUMBERS

1,000,000+ JEWS

have been rescued since 1914 by JDC and our partners.



48.000 YEMENITE JEWS

were brought to Israel during Operation Magic Carpet on nearly 450 flights on JDC-chartered aircraft between December 1948 and September 1950.

= 100 people

227,000,000 POUNDS

of scarce supplies were shipped to Europe by JDC to help feed tens of thousands of newly liberated Holocaust survivors in the aftermath of World War II.

3,478 **JEWS**

who remain in Ukraine's conflict zones receive life-saving supplies — including food, medication, and emergency medical care — from JDC.

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We Lead the Jewish Response to Global Crises

When natural disasters or other calamities strike, we are the Jewish hands that help communities of all backgrounds and faiths rebuild. We're on the ground when disaster hits to provide immediate relief, and we stay long after the emergency has passed leveraging a century of experience and partnership to ensure those communities get back on their feet.

We also bring our expertise to slow-moving crises like endemic poverty, food insecurity, and the plight of refugees. We deploy the best of Israeli innovation in support of the UN Sustainable Development Goals and support Jewish communities from Greece to the Philippines on social action initiatives that lift lives all over the world every day.

We are driven by the Jewish value of tikkun olam to leave the world better than we found it, and repairing the world means taking action when we see people in need.

A Future for Subsistence Farmers

Crises aren't always hurricanes or typhoons. Sometimes the worst ones are slow-moving and silent, virtually invisible to an outsider.

That's a truth second-generation Ethiopian farmer Mudin Mekuria knows all too well. He has spent much of his life tirelessly working his farm to support his wife and seven children. Unfortunately, his land is dry, sand-like, mineral-poor, and lacking a modern water supply system.

Just one of the 85 percent of Ethiopians who are smallholder farmers, Mudin has long struggled to make his crops grow. For these agriculturalists, the intergenerational cycle of poverty is exacerbated by a lack of access to basic farming fundamentals: the capital to buy what they need, the modern technology that can help improve yield and generate income, and the connection to a fair marketplace to ultimately sell their goods.



That's where JDC's Tikkun Olam Ventures program (TOV) comes in.

Launched in October 2018, TOV aims to lift Ethiopia's most vulnerable farmers out of poverty through a philanthropic loan fund that provides fairly priced loans, Israeli agritech and training, and access to new markets for crops.



To enhance productivity, farmers are given access to irrigation and fertilization systems, and hybrid seeds designed to help grow tomatoes, onions, cabbages, and hot peppers.

Mudin was the first farmer to sign up for TOV.

"All of the tomato plots in my area were heavily infected with viruses, but in my plot, I've produced salable tomatoes thanks to this new method. That's proof to me," he said. "I believe this technology will change the entire community."

To help tackle the problem of capital for these farmers, the self-sustaining loan program enables the farmers to purchase the AgTech seeds, equipment, and technical support they need to increase their yields. Local farmers' unions and agribusinesses also help the farmers get fair prices for their produce in previously untapped markets, like hotels, universities, and prisons. Repaid loans then go back into the loan fund, to be used by farmers in additional locations.

I BELIEVE THIS TECHNOLOGY WILL CHANGE THE ENTIRE COMMUNITY.

Starting with a two-year pilot program in Ethiopia, TOV launched with seven demonstration sites and more than 30 farmers. It is set to expand to provide loans to agricultural enterprises supporting 300–400 farmers, with the goal of reaching 4,000–5,000 Ethiopian farmers over a five-year period, benefiting more than 25,000 people overall.

Today, TOV is already changing lives.

"Since JDC brought this technology to us, we've conserved manpower and increased our yield. It's helped fulfill our needs," said Endale Tadesse Wakjira, TOV farmer and manager of Tatek Lesira, a youth farming cooperative. "Moving forward, we believe the technology will only help us more in the future."

By literally starting with the root of the problem, JDC is tackling this region's quiet crisis of poverty by providing a path to independence and financial stability for farmers and their families.

JDC doesn't wait for problems to turn into disasters — it intervenes and invests in Africa's future with long-term, tactical solutions, leading people like Mudin toward a better future.

"Our family is happy," said Mesai Aweke, the wife and daughter-in-law of TOV farmers. "We're living a better life."

BY THE NUMBERS

Budapest's "Charity Taxi"

When Tamas Horn founded Charity Taxi, he envisioned an organization that would not only provide much-needed resources to those in need but would also foster a sense of community and social responsibility.

Today, almost four years later, this dream is a reality. Charity Taxi collects donated goods, sorts them, and distributes them to villages around Budapest. This past summer, Tikkun in Action, a new grant program from JDC, awarded Tamas funds to help him take Charity Taxi, and his dreams, to the next level.

MARCH 2019 Cyclone Idai, Mozambique



Through its longtime partner, the Afya Foundation, JDC provided emergency medical supplies and deployed a response team, including a disaster relief expert and field medic, to the hardest-hit areas.

25 DISASTERS

JDC has responded to since 2010

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2018 Financial Information

2018 Global Spending (Actuals)¹

JDC ISRAEL

VENEZUELA

Total Expenses (In U.S. Dollars)

Total Expenses (In U.S. Dollars)

102,715,212

422,659

AFRICA & ASIA	1,443,990
CHINA & EAST ASIA	10,535
EGYPT	54,200
INDIA	217,752
MOROCCO	596,731
TUNISIA	322,304
TURKEY	242,468

ENTWINE 5,70	7,282
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EUROPE	46,196,213
BALTICS	7,874,947
BULGARIA	3,597,594
CZECH REPUBLIC	56,263
FORMER YUGOSLAVIA	1,298,016
GERMANY	350,587
GREECE	461,735
HUNGARY	22,366,460
POLAND	1,342,676
REGIONAL EUROPEAN PROGRAMS	2,733,563
ROMANIA	6,014,006
SLOVAKIA	100,366

FORMER SOVIET UNION	121,364,310
BELARUS	6,523,107
CENTRAL ASIAN REPUBLICS & THE CAUCASUS	5,177,290
MOLDOVA	4,150,330
RUSSIAN FEDERATION	54,639,939
UKRAINE	50,873,644

4,289,916

GRID

LATIN AMERICA	2,235,720
ARGENTINA	678,211
BRAZIL	120,465
CHILE	5,738
CUBA	246,746
GENERAL LATIN AMERICA	618,271
URUGUAY	143,630

MULTIREGIONAL	3,622,468
JDC ARCHIVES	1,723,898
PROPERTY RECLAMATION	451,451
SPECIAL GRANTS	1,447,119

MYERS-JDC-BROOKDALE INSTITUTE 9,45	55,415
------------------------------------	--------

TOTAL REGIONS/FUNCTIONAL AREAS	297,030,526

PROGRAM DELIVERY	2,747,118
------------------	-----------

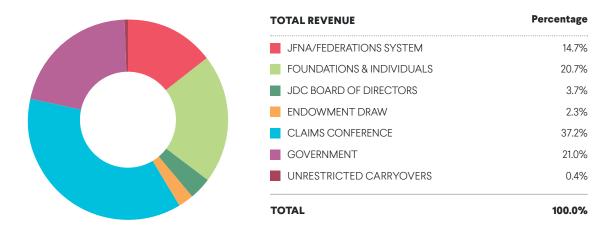
TOTAL PROGRAM 25	99,777,644
------------------	------------

FINANCE & ADMINISTRATION	12,907,403
FUNDRAISING, MARCOM & BOARD RELATIONS	16,805,388

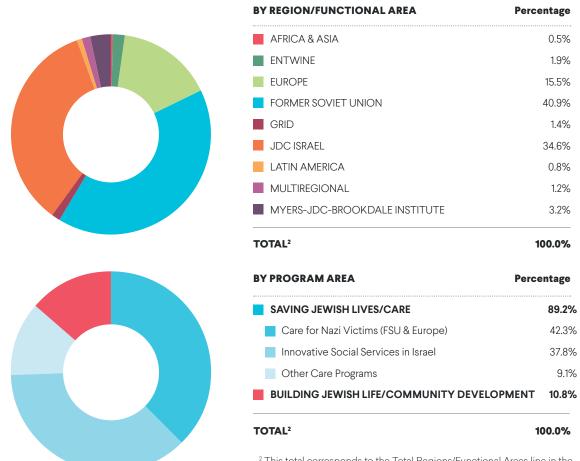
	TOTAL	329,490,435
--	-------	-------------

¹These figures differ somewhat from those in the audited financial statements on pages 31–33 because the convention for recognizing revenue and expense, as well as expense classification, can vary, and because the combination of affiliated entities included in this report on our spending differs from the entities consolidated in the audited finanical statements.

2018 Revenue



2018 Global Spending (Actuals)



² This total corresponds to the Total Regions/Functional Areas line in the 2018 Global Spending table, opposite.

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JDC's Global Reach

Today's urgent mission for JDC is rescuing Jews and others in danger and crisis, alleviating hunger and hardship, and renewing and connecting Jewish communities. JDC impacts millions of lives worldwide.

NEW YORK

World Headquarters

ISRAEL

LATIN AMERICA

Bolivia Brazil Chile

Colombia Costa Rica

Cuba Ecuador Guatemala

Haiti Mexico Panama Peru

Uruguay Venezuela

Argentina

Belgium Bosnia & Herzegovina Bulgaria

EUROPE

Albania

Austria

Croatia Czech Republic Denmark Estonia Finland

France Germany Greece Hungary Italy

Latvia Lithuania Macedonia Netherlands

Norway Poland Romania Serbia

Slovakia

UK

Spain Sweden Switzerland

FORMER SOVIET UNION (FSU) Armenia

> Azerbaijan Belarus Georgia

Kazakhstan Kyrgyzstan Moldova Russia Tajikistan

Ukraine

Uzbekistan

AFRICA AND ASIA

China

Egypt Ethiopia Ghana India Indonesia Japan

Morocco

Nepal Philippines Rwanda Sri Lanka Tunisia

Turkey South Africa Yemen

Consolidated Financial Information

The following is a summary of the audited Financial Statements for The American Jewish Joint Distribution Committee, Inc. (JDC) for the year ended December 31, 2018. For a copy of the full Financial Statements and Independent Auditor's Report, email Ophir Singal, JDC Chief Financial Officer, at financials@JDC.org or access at www.JDC.org/financials.

CONSOLIDATED BALANCE SHEET	2018	CONSOLIDATED STATEMENT OF ACTIVITIES	2018
ASSETS		Contributions	\$138.750.257
Cash & Cash Equivalents	\$41,561,227	Grants	
Investments	499,231,955	Other Income	8,689,622
Grants Receivable	* *	Investment Loss	
Contributions Receivable, Net	31,216,607		,
Other Assets	13,459,106	Total Revenues, Gains & Other Support	\$287,050,864
Fixed Assets, Net	47,996,026	EXPENSES	
Total Assets	\$656,183,297	Program Services	290,973,520
LIABILITIES & NET ASSETS		Supporting Services Management & General	23 076 287
Accounts Payable & Accrued Expenses	\$29,717,641	Fund Raising	
Pension Plan Obligations	15,667,214	Total Supporting Services	
Other Liabilities to Employees	28,832,643	- otal - oapporting - or modelline in the contract of the cont	
Annuity Obligations	1,666,725	Total Expenses	\$327,993,441
Loans Payable	19,250,387		
Due to Others	17,465,314	CHANGES IN NET ASSETS	A
Total Liabilities	\$112,599,924	Changes in Net Assets Before Other Changes	
Net Assets	\$543,583,373	Retirement Plans AdjustmentsOther	
Total Liabilities and Net Assets	\$656,183,297	Changes in Net Assets	
		Net Assets (Deficit) - Beginning of Year	\$592,252,140
		Net Assets (Deficit) - End of Year	\$543,583,373

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Consolidated Statement of Functional Expenses

PROGRAM SERVICES

SUPPORTING SERVICES

					•			
	FSU	Israel	Europe	Other	Total	Management and General	Fund Raising	Total
Grants to Supported Organizations and Affiliates	\$105,290,384	\$59,418,362	\$39,205,666	\$12,815,458	\$216,729,870	\$-	\$-	\$216,729,870
Payroll, Benefits, and Other Staff Costs	\$12,390,056	\$18,011,015	\$4,825,185	\$7,119,706	\$42,345,962	\$12,900,636	\$9,489,243	\$64,735,841
Conferences, Seminars, Media, and Public Relations	\$356,632	\$6,131,779	\$778,828	\$407,981	\$7,675,220	\$749,168	\$555,287	\$8,979,675
Consultants, Professional Services, Supplies, and Other Expenses	\$3,684,443	\$5,977,029	\$1,458,321	\$1,278,297	\$12,398,090	\$4,555,314	\$2,521,642	\$19,475,046
Occupancy, Facilities, Equipment, and Repairs	\$2,030,240	\$1,497,624	\$649,684	\$844,944	\$5,022,492	\$2,066,458	\$159,540	\$7,248,490
Travel	\$926,608	\$351,428	\$633,613	\$1,537,361	\$3,449,010	\$602,324	\$848,067	\$4,899,401
Building Impairment	\$43,380	\$-	\$1,141,502	\$-	\$1,184,882	\$-	\$-	\$1,184,882
Interest Expense	\$-	\$-	\$-	\$-	\$-	\$1,338,030	\$-	\$1,338,030
Depreciation and Amortization	\$1,386,778	\$502,121	\$273,485	\$5,610	\$2,167,994	\$864,357	\$369,855	\$3,402,206
Total Expenses 2018	\$126,108,521	\$91,889,358	\$48,966,284	\$24,009,357	\$290,973,520	\$23,076,287	\$13,943,634	\$327,993,441



Our Supporters

JDC Supporters

JDC's programs are made possible by contributions from the Jewish Federations of North America. as well as charitable individuals, families, businesses, foundations, and restitution sources. We are deeply grateful to those whose 2018 gifts enabled JDC's lifesaving work and allowed us to make a meaningful difference in Jewish communities worldwide.

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UNITED STATES

JFNA Network of Independent Communities JFNA Social Venture Fund for Jewish-Arab Equality and Shared Society

ALABAMA

The Birmingham Jewish Federation

ARIZONA

Jewish Community Association of Greater Phoenix Jewish Federation of Southern Arizona

ARKANSAS

Jewish Federation of Arkansas

CALIFORNIA

Jewish Community Federation of the East Bay Jewish Federation of Greater Long Beach & West Orange County Jewish Federation of Greater Los Angeles Jewish Federation and Family Services of Orange County Jewish Federation of Palm Springs

and Desert Area Jewish Federation of the Sacramento Region Jewish Federation of San Diego County

Jewish Community Federation of San Francisco, the Peninsula, Marin & Sonoma Counties

Jewish Federation of Greater Santa Barbara Jewish Federation of Silicon Valley Jewish Federation of Ventura County

COLORADO

JEWISHcolorado

CONNECTICUT

Jewish Federation of Eastern Connecticut, Inc. Federation for Jewish Philanthropy of Upper Fairfield County UJA Federation of Greenwich Jewish Federation of Greater Hartford Jewish Federation of Greater New Haven

United Jewish Federation of Greater Stamford, New Canaan and Darien Jewish Federation of Western Connecticut

DELAWARE

Jewish Federation of Delaware

DISTRICT OF COLUMBIA

The Jewish Federation of Greater Washington United Jewish Endowment Fund of Greater Washington

FLORIDA

Jewish Federation of Broward County Jewish Federation of Jacksonville Jewish Federation of Lee & Charlotte Counties Greater Miami Jewish Federation Jewish Federation of Greater Naples Jewish Federation of Greater Orlando Jewish Federation of Palm Beach County Jewish Federation of Pinellas & Pasco Counties The Jewish Federation of Sarasota-Manatee Jewish Federation of South Palm Beach County Tampa Jewish Community Centers & Federation Jewish Federation of Volusia & Flagler Counties

GEORGIA

Jewish Federation of Greater Atlanta Augusta Jewish Federation Savannah Jewish Federation

ILLINOIS

Champaign-Urbana Jewish Federation Jewish United Fund/Jewish Federation of Metropolitan Chicago Jewish Federation of Peoria Jewish Federation of the Quad Cities Jewish Federation of Greater Rockford Jewish Federation of Southern Illinois. Southeastern Missouri and Western Kentucky

Jewish Federation of Springfield IL

Jewish Federation of Fort Wayne Jewish Federation of Greater Indianapolis Jewish Federation of Northwest Indiana Jewish Federation of St. Joseph Valley

IOWA

Jewish Federation of Greater Des Moines Jewish Federation of Sioux City

KANSAS

The Jewish Federation of Greater Kansas City Mid-Kansas Jewish Federation

KENTUCKY

Jewish Federation of the Bluegrass Jewish Community of Louisville Inc.

LOUISIANA

Jewish Federation of Greater Baton Rouge Jewish Federation of Greater New Orleans North Louisiana Jewish Federation

Jewish Community Alliance of Southern Maine

MARYLAND

THE ASSOCIATED: Jewish Community Federation of Baltimore

MASSACHUSETTS

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MICHIGAN

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MINNESOTA

Minneapolis Jewish Federation Jewish Federation of Greater St. Paul

MISSOURI

Jewish Federation of St. Louis

NEBRASKA

Jewish Federation of Omaha

NEVADA

JewishNevada

NEW HAMPSHIRE

Jewish Federation of New Hampshire

NFW JFRSFY

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Jewish Federation of Somerset, Hunterdon

& Warren Counties Jewish Federation of Southern New Jersey

Jewish Federation of New Mexico

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Jewish Federation of Rockland County

NORTH CAROLINA

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OHIO

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OKLAHOMA

Jewish Federation of Greater Oklahoma City Jewish Federation of Tulsa

OREGON

Jewish Federation of Greater Portland

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Jewish Alliance of Greater Rhode Island

SOUTH CAROLINA

Charleston Jewish Federation Columbia Jewish Federation

TENNESSEE

Jewish Federation of Greater Chattanooga Knoxville Jewish Alliance Memphis Jewish Federation Jewish Federation of Nashville and Middle Tennessee

TEXAS

Shalom Austin Jewish Federation of Greater Dallas Jewish Federation of El Paso Jewish Federation of Fort Worth & Tarrant County Jewish Federation of Greater Houston Jewish Federation of San Antonio

United Jewish Federation of Utah

VIRGINA

Jewish Community Federation of Richmond United Jewish Federation of Tidewater United Jewish Community of the Virginia Peninsula

WASHINGTON

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WISCONSIN

Jewish Federation of Madison Milwaukee Jewish Federation

CANADA

Calgary Jewish Federation Jewish Federations of Canada - UIA Federation CJA Jewish Federation of Edmonton UJA Jewish Federation Hamilton Ontario London Jewish Federation Jewish Federation of Ottawa UJA Federation of Greater Toronto Jewish Federation of Greater Vancouver Jewish Federation of Winnipeq

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Annual Giving

We extend our heartfelt thanks to the thousands of donors whose incredible care and generosity have made it possible for us to impact thousands of lives across the world. Listed below are those who gave \$10,000 or more in 2018 to advance our global mission.

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2018-2019 39

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Susan Zohn

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The Second Century Campaign (SCC) aims to raise \$200 million for JDC's endowment, which will secure JDC's essential core functions in the future and ensure that the organization will always be prepared to respond—whatever the future holds for the Jewish People.

A heartfelt Thank You to those who made a generous commitment to the Second Century Campaign.

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JDC's premier Maurice and Vivienne Wohl Society recognizes individuals and foundations that have achieved the highest level of philanthropic support for JDC of \$18 million+ over their lifetimes, and who serve as an inspiration to all those who care about global Jewish life.

Wohl Society members are commemorated in the Wohl Garden at JDC's Jerusalem campus.

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The Jacob H. Schiff Society honors philanthropists and their families whose exemplary generosity in contributing \$1 million+ over their lifetimes to JDC has brought light to its mission of sustaining a vibrant and thriving global Jewish community today.

Members of the Schiff Society are honored with an inscription on the Schiff Wall, located at JDC's Jerusalem campus.

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Established in the spirit of JDC's founder and first president, Felix M. Warburg, the Warburg Society honors those who have given \$250,000 or more within the span of five years to JDC, helping to ensure that we continue our critical mission around the world. We thank our Warburg Society for accepting the holy mission of *Areivut* (mutual responsibility) and *Tzedakah* (charity).

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A Multigenerational Partnership: The IFCJ and JDC



"The Mishna tells us, 'Whoever saves a life, it is considered as if he saved an entire world.' What can we say then about Rabbi Yechiel Eckstein, z"l, who helped save tens of thousands?

"Even as we mourn Rabbi Eckstein's untimely passing this past February, we celebrate his legacy, which urges us all to tend to the needs of the most vulnerable among us, and is embodied in the organization he founded: the International Fellowship of Christians and Jews (IFCJ).

"Now under the capable and strategic leadership of the Rabbi's daughter, Yael Eckstein, IFCJ continues to be JDC's staunch partner on behalf of vulnerable and impoverished elderly Jews in the former Soviet Union. Together, we bring them help, dignity, and hope in their final decades."

- David Schizer, CEO, JDC

Explaining why she is carrying forward her father's vision, Yael Eckstein said:

- "... For my father's entire life, the way that I honored him was by not sitting in his seat, since we have a biblical commandment to not sit in the seat of our parents. I realize now that I can honor him by taking on his vision of the Fellowship, by taking on this mission, by taking on what he created out of passion and wisdom and faith, and bringing it to the next level.
- "... As always, we will work in the spirit of togetherness, united in service to G-d with all who wish to join us.

"Alone each of us can do something, but together we can accomplish anything."

Yael Eckstein, President, IFCJ

Supporter Showcase

Former Soviet Union











1. Cheryl Fishbein and JDC Board member Phil Schatten's Need to Know Dinner, NYC, November 2018 2. Ramaz High School students at the Kishinev Jacobs Jewish Center, Kishinev, Moldova, February 2019 3. JDC Board member Michele Rosen and husband Stan's Need to Know Dinner, Seattle, WA, November 2018 4. JDC's Asher Ostrin and Need to Know Dinner host Simon Kalfon, Geneva, Switzerland, June 2019 5. JDC Board member Maya Kadar Kovalsky and husband Gil's Need to Know Dinner, Tenafly, NJ, May 2019

Szarvas

1. Camp Szarvas Director Sasha Friedman leads a group of guests and JDC Board members at the Szarvas Summit, August 2018 2. JDC Board member Lisa Kohn with husband Victor joined the lunchtime dance break at Camp Szarvas during the Szarvas Summit, August 2018 3. Peter Kadas announces his leadership gift to the Camp Szarvas Campaign, with JDC President Stan Rabin and JDC Board Member and Camp Szarvas Campaign chair Dena Rashes at the JDC Board of Directors Meeting, October 2018 4. Dena Rashes at the President's House during the February 2018 Board Meetings, Jerusalem, Israel









srae

1. Howard Stanton from the Maurice and Vivienne Wohl Charitable Foundation with JDC's Arieh Doobov in the Wohl Garden at The Joint (JDC), Jerusalem, Israel, May 2019 2. JDC Board member Jane Weitzman with Fellows from the Weitzman-JDC Fellowship for Global Jewish Leaders and JDC's David Zackon at The Joint (JDC), Jerusalem, Israel 3. JDC CEO David Schizer with Board members, Ambassadors, and guests Merav Mandelbaum, Benny Levin, Amnon Shashua, and Shuki Ehrlich at the JDC Board Meetings in Israel, February 2018 4. Digital Talent launch at Google Israel with Yehuda Kogan, Google Israel CMO; Sigal Shelach, Director General, The Joint (JDC); Michal Zuk, Dep. Director, Ministry of Labor; and Barak Regev, Google Israel CEO, Tel Aviv, Israel, 2017 5. Avinoam Armoni, Tel Aviv Yaffo Academic College and Ron Huldai, Tel Aviv Mayor with Maurice and Vivienne Wohl Charitable Foundation leadership: Thomas Meier; JDC Board Members Prof. David Latchman and Martin Paisner CBE; Howard Stanton; JDC President Stan Rabin; and JDC CEO David Schizer at the JDC Board Meetings in Israel, February 2018











Around the World











1. The Hon. Edward R. Korman, US District Judge (2nd from r.), Special Master Judah Gribetz (center), and Dep. Special Master Shari Reig (at r.) were honored at the May 2019 JDC Board Meeting for their role in providina \$170+ million in Swiss Banks Settlement support for critical Hesed services that benefited 135,000 elderly Holocaust survivors in the FSU 2. The Hon. Silviu Vexler, Romanian Member of Parliament and FEDROM board member (3rd from r.), presented his country's Cultural Merit Order to JDC for its century of activities in Romania at the Dec. 2018 Board Meeting, joined by FEDROM V.P. Ovidiu Banescu and former Romanian Chief Rabbi and JDC Board member Menachem Hacohen (2nd and 3rd from I.) 3. Eva Fischl, President Joint Australia, with Rod Morton, Gerry Fischl, and Susie Israel at the dedication of the Judith Morton Rehab Center, Ramat Gan, Israel, May 2019 4. Greg Schneider, Claims Conference Exec. Vice President, speaking at the JDC Board of Directors Meeting, NYC, October 2018 **5.** Dr. Richard Haber and Dr. Joe Ross with Joint Australia President Eva Fischl at a Joint Australia event 6. Simon and Lauren Briggs with Joint Australia Vice President Kevin Kalinko and Paul and Judy Lewis at a Joint Australia event

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Supporter Showcase















1. Director Joel Grey with JDC Board members Sandy Cahn, Debby Miller, Steven Price, and Musical and Creative Director Zalmen Mlotek at the National Yiddish Theater Folksbiene production of Fiddler on the Roof, NYC, June 2019 2. JDC's Will Recant and Donna Marino with JDC Board members Ellie Block, Robbie Mann and wife Judy at a private event in Aspen, CO, June 2019 3. JDC President Stan Rabin with Shira and JDC Board Member Jay Ruderman and JDC CEO David Schizer, at Living Without Limits: Celebrating 10 Years of Israel Unlimited, NYC, October 2018 4. Members of JDC Art Circle outside the private home of French artist, Louise Bourgeois, NYC, May 2018 5. JDC Board member Carol Kaplan and husband Ed, founders of the Kaplan Leadership Initiative 6. Entwine Insider Trip participant at a children's program in the former Soviet Union 7. Bill Kahane with son Harry outside The Joint (JDC), Jerusalem, Israel, March 2019 8. Large-city Jewish Federation Executives—including Erika Rudin-Luria of Cleveland, Eric Goldstein of New York, Mark Gurvis of JFNA, Dov Ben-Shimon of MetroWest, Danny Grossman of San Francisco, and Adam Minsky of Toronto on a visit to Minsk, Belarus, March 2019

















9. JDC Board member Stuart Kurlander and David Martin with JDC President Stan Rabin at the Warburg Society induction and photography reception for HOME: Lens on Israel at Temple Emanu-El, NYC, October 2018 10. JDC Board members and event chairs Terri Smooke and Sandy Post at Saving Lives, Building Hope, honoring fellow Board member Elaine Berke, Los Angeles, CA, September 2018 11. JDC Ambassadors Romy Cohen and Beth Capelin on the Photography Mission to Morocco, March 2018; Photo credit: Lisa Kohn 12. JDC Board member Michele Rosen with JDC President Stan Rabin at When Schiff Said Yes: Schiff Society and SCC event, December 10, 2018, NYC 13. Linda Schottenstein Fisher addressing the Board and new Warburg Society members at the Warburg Society induction, NYC, October 2018 14. JDC Board members and Ambassadors Romy Cohen, Ron Romaner, Susan Kanfer, Susan Woog Wagner, Veronica Gray, and Holli Rafkin-Sax on the Photography Mission to Morocco, March 2018; Photo Credit: Annie Sandler 15. Entwine Volunteers working with children in India 16. JDC Ambassador Jeffrey Helicher with JDC Board member Carol Levy and husband Ted at When Schiff Society and SCC event, NYC, December 2018

Officers and Board Members

JDC recognizes the pillars of our organization, our Officers and Board members, for their unswerving commitment to *Areivut*, or global Jewish responsibility, which remains the driving principle of JDC's work today. Listed below are those who served on the JDC Board in 2018.

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