

Shalom Dear donors and friends of the Olim Fund of the Land of Israel,

This has been a relatively quiet month here in the Land, as our people are slowly but surely getting back to "normal" after our summer war with Hezbollah.

The effects of the war, however, are still impacting our olim families as you can see from the several needs we were able to fund this month that were directly related to family level finances. I feel certain that we will continue to see additional such requests over the coming months, probably well into the new year.

Our total distributions are down a bit this month. There are two basic reasons. First, our Board was not totally satisfied with the administrative quality of some of the applications we received this month in the light of our recent and ongoing emphasis to our representatives that we required clear documentation and explanation with each request for assistance. To make our point, we consequently rejected more requests than usual, asking that they be resubmitted under the tutorial guidance of Yakov Dolinsky, who is our interface with the organizational representatives. We anticipate this will generate an improvement in this regard over the coming months. We take very seriously our fiduciary responsibility to each and every donor to make certain that every donated dollar flows is used to satisfy the most urgent of the many requirements that come to our attention.

The second reason for our relatively low total distribution this month is that we had an inordinately high number (five) of referrals to our three associated dental clinics. These will be funded over the next two or three months. Our dental program has been a very satisfying outreach for all concerned. We are praying that our donation base will increase sufficiently for us to expand this program to other cities until eventually we have an associated clinic in every major city in Israel. I'm sure that there are few among us who have not experienced the pain of a toothache. I can't imagine how terrible it would be to have no way to resolve this unhappy common human experience---especially as it is experienced by so many of our olim children whose parents simply cannot afford to pay for dental care.

Once again, on behalf of our Board of Directors and even more, on behalf of all the many who your faithfulness and concern have helped to survive here in the land to which they have been called, our deep and profound thanks.

With many blessings,

Bob Fischer

## Olim Fund of the Land of Israel

### Monthly distributions for October, 2006

Family Size	Location	Monthly Income	Overview of Situation Funded	Gift
1	Haifa	\$450	This single woman's place of employment went out of business as a result of the recent war. She is urgently looking for a new job and has not yet received any unemployment insurance. This gift is to help her pay for overdue rent and utilities.	\$616
2	Kiryat Yam	\$806	This divorced woman with a teenage son was unable to work during the recent war because her place of employment was closed. Right after she went back to work she had an accident and seriously hurt her back. Consequently, she has had no income for three months. This gift is to help her pay for three months rent.	\$569
1	Shlomi	nil	This 43 year old recovered drug addict is in the final stages of Hepatitis C and is undergoing treatment to prevent this from becoming cancerous. He is an unsalaried caretaker at the rehabilitation center and lives in a low cost government provided van. This gift is to help pay for four months rent.	\$569
1	Hadera	\$637	This divorced woman traveled to the Ukraine for her father's funeral and to close out family affairs there. Since her absence from Israel spanned two calendar months she lost two months government support payments. This gift is to help cover her rent and utility payments during this lost two months.	\$770
1	Rishon Le Zion	\$1048	This 21 year old woman is 100% disabled and making a valiant effort to attend college full time. To do so, she must travel to and from school by taxi and incur all manner of other unusual expenses. Her goal is to become self employed at home as a graphic designer. This gift is to provide a pair of urgently needed special orthopedic shoes.	\$237
7	Agoz	\$1547	The head of this large family was unemployed for two months because of the recent war. He is now back at work but their income just matches their monthly expenses and they have no way to recover from the lost two months.	\$948
3	Haifa	\$900	The head of this family was seriously injured in a military vehicle accident near the end of the recent	\$592

			war. He will be hospitalized long term during which he is receiving a stipend from the government. The stipend is much smaller than the income he had been receiving prior to the war and consequently they are unable to meet monthly expenses for rent, utilities and school. This gift is to help them transition to their new lower standard of living.	
3	Haifa	\$983	During the war the very pregnant wife fled to Jerusalem to escape the rocket attacks in the North. Their first child was born there while her husband tried to stay employed in Haifa while visiting her at every opportunity. They are now back to “normal” in Haifa but have run up a large backlog of unpaid rent and utility payments because of this major disruption to their lives.	\$640
3	Kiryat Bialik	\$893	This divorced woman with two children was unemployed for two months during the war. She also cosigned for the loan of a close friend who sadly defaulted and is now in prison. She has worked out a payment schedule for this debt which is not her own, but is unable to recover from the two months of lost employment.	\$711
2	Arad	\$554	This 100% disabled woman is in urgent need of dental care which her small government income will not cover. This gift if to pay for an evaluation of her specific needs as a basis for further potential later assistance from our Fund.	\$71
1	Jerusalem	\$1185	This single woman was “conned” into moving into an apartment where the previous tenant had fled from a large aggregation of unpaid utility bills. In Israel, upon signing of the lease the new tenant becomes responsible for paying these bills. The electricity has already been turned off, and she has insufficient income to deal with this situation.	\$611
2	Tiberias	\$711	This single mother of a two year old was in urgent need of emergency dental care which was provided by our associated local dental clinic	\$664
			Total monthly distributions	\$7,002