

Shalom Dear Donors and Friends of the Olim Fund of the Land of Israel,

Thanks to your faithfulness, November was a banner month for your Fund! At our meeting last evening, the Board was able to allocate \$10,464 which is being distributed today to meet 14 urgent survival level needs scattered throughout our Land.

As anticipated, some of these situations have continued to arise from our war in the north last summer. So many of our families panicked when the rockets started falling, dropped everything and "got out of Dodge!" Many of these who were already surviving on the fringe have now come home to all manner of financial calamities. I am delighted to say that you have made it possible for many of these dear ones to get their lives sorted out and to return to "normal" here in the Land of their inheritance.

You will also note in the attached report that 9 of the 14 situations helped by your Fund this month were urgent dental needs. In every case, after careful investigation, we determined it was appropriate to fund each of these needs to the maximum cap of 3,000 shekels (\$732) we have set for dental related assistance. Many of these needs greatly exceed this cap, but our primary purpose here is not to fully fund every such requirement that comes to us. Rather, our goal is to relieve immediate dental pain and, to the extent possible within our cap, to prevent or at least postpone such pain in the future. While your Fund does not intend to become Israel's singular source for dental care assistance to olim, at the same time we see these needs as compelling and clearly within the realm of our charter to provide emergency survival assistance.

There are several things that impact this huge dental problem among our olim families. First, the people we assist are most often on the very bottom rung of the economic ladder. Most are supported if not entirely, almost so, by the government. Virtually none of these dear ones can afford to pay for any measure of dental care, and no such care we are aware of is provided by the government or any other outreach in the Land. Further, a great majority of our recipient base are from the former Soviet Union where dental care was evidently atrociously inadequate. Further still, a growing number of our recipients are former drug addicts whose earlier lifestyles seriously added to already what seems to be their universally deplorable dental health.

In any event, the unusually large number of dental cases this month reflect to a large degree a "bubble" of treatments that were in the pipeline for the past two months and just now showed up for payment. While we have other such treatments in work, I anticipate there will be considerably fewer to fund at our next meeting. Finally, on this subject, please be assured that not a single otherwise fundable request for assistance was turned away this month due to any funding shortfall. In fact, we still have a small carryover on hand sufficient to meet any very serious out of cycle emergency that might arise before our next monthly meeting.

May the Lord God of Israel bless each one of you for your wonderful helping hands and loved filled hearts. With profound thanks and many blessings,

Bob Fischer

Olim Fund of the Land of Israel

Monthly distributions for November, 2006

Family Size	Location	Monthly Income	Overview of Situation Funded	Gift
1	Nazareth Illit	\$293	This single unemployed 36 year old man fell seriously ill and was unable to leave his apartment for two weeks. Thus, since he was not able to personally report to the government agency that provides his support, he was cut off by them and has not received any income for two months. This gift is to pay his rent and to provide food while this matter is still being resolved.	\$732
4	Kiriat Motzkin	\$1,036	This family of four that is expecting another child was, many months ago, supported by the government. Happily, the head of the family found work and is making a salary that is adequate to meet their needs. Sadly, however, the government suddenly announced that they had overpaid benefits to them of some \$500 and that their property tax had been sharply increased and was also thus in arrears. Immediate payment was demanded in both cases. Thus, as they struggle to meet these demands they are unable to pay their current rent or utilities and are barely able to put food on the table.	\$1,186
3	Kiriat Yam	\$976	The apartment this family bought had a defective roof that needs to be replaced. Unfortunately, they were misled by the contractor and there is no warranty. The winter rains have just begun and the situation is becoming intolerable.	\$732
2	Jerusalem	\$951	This pensioner couple is marginally surviving on their government provided income. He has a serious dental emergency involving multiple abscesses and the need for extractions to be replaced by false teeth.	\$732
3	Kiriat Yam	\$1,012	This pensioner couple has taken on the responsibility for raising their teenage grandson. During the recent war, when the rockets started exploding near them they left Haifa and ran for cover. After their two month absence, their landlord demanded three months rent payment as a matter of security under the threat of eviction if they did not comply. They are simply not able to do so without help.	\$494
			This single 47 year old woman has very serious	

1	Jerusalem	\$1,079	extensive dental problems that are being treated bit by bit as she is able to pay for them by a private dentist in Jerusalem. She is currently unable to eat any solids and is surviving on an entirely liquid diet. This gift is the maximum our Board will allocate for emergency dental care.	\$732
1	Akko	\$488	This widowed pensioner was abroad when the recent war began and was unable to return until near the end of the conflict. Hence, because of her absence, the government agency that handles pensions canceled her income for two months as a penalty. She is thus unable to pay for her back rent and utilities.	\$732
3	Hadera	\$1,098	This family has had a run of very bad happenings. The head of the family is in the hospital recovering from open heart surgery. His wife just fell down and broke her arm and is thus not able to work as a house cleaner. She urgently needs several dental extractions and a full set of false teeth.	\$732
1	Netanya	\$732	This 49 year old single woman works as a house cleaner and lives alone. She urgently needs a several extractions and a full set of dentures and has no means of meeting this expense.	\$732
2	Hadera	\$959	This pensioner couple both have very old dentures that are broken and in urgent need of replacement.	\$732
1	Ashdod	\$390	This 58 year old divorced woman is suffering at home with cancer and is unable to work. She is in urgent need of dental care to correct problems that are causing her considerable pain.	\$732

1	Haifa	\$293	This 33 year old fully recovered drug addict is now working in his rehab center as a volunteer. He does not have even one healthy tooth in his mouth and requires extensive extractions and full mouth dentures.	\$732
2	Meggido	\$293	This 37 year old is another fully recovered drug addict working as a volunteer in his rehab center. He also is in urgent need of dental care which is being furnished by one of our associated clinics in Haifa.	\$732
3	Meggido	\$293	This is yet another 37 year old fully recovered drug addict who is otherwise unemployable and remains at his rehab center as a volunteer. Like the others, after many years of complete neglect compounded by his former horrendous life style, he is in urgent need of	\$732

			dental care which, like the others is being provided by our associated clinic in Haifa.	
			Total monthly distributions	\$10,464