



INTERNATIONAL ORTHODOX CHRISTIAN CHARITIES NEWS & NEEDS

SNAPSHOTS FROM THE FIELD

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In this issue of News & Needs, the people that you help through your support of IOCC tell their stories of hardship and hope. These first-person accounts were gathered by IOCC field staff through their daily interactions with beneficiaries over the past few months.

Making a real difference in the lives of children

Education program gives Georgian children a future

In 2001, IOCC launched a school lunch and education program in the Republic of Georgia. Over the past two years, more than 14,000 underprivileged Georgian children have received nutritious meals, school supplies and lessons in good health and hygiene, improving their chances of doing well in school and in life. In September and October, more than 15,000 Georgian children received IOCC school kits donated through Church World Service and assembled with the help of Orthodox Christians. Many of these children were displaced from their homes early in life because of civil war in the breakaway Georgian republics of South Ossetia and Abkhazia. Here are two of their stories.

Borjomi, Georgia (IOCC) — “My name is Nino. I am in the fifth grade, and I live in Borjomi, Georgia — not the state of Georgia in the United States, but the Republic of Georgia, a beautiful, mountainous country that sits between Russia and Turkey. When I was too young to remember, my parents, my brother and I had to flee from our hometown in the South Ossetia region of Georgia because of a civil war [1990-1996].

“A big tank came to our house when we were not at home and destroyed it with one shot. Only the stairway remained. We moved to a refugee shelter in the town of Borjomi in southern Georgia, where I grew up and still go to school. Thanks to IOCC, I and my classmates at Likani

Abkhazian Ministry School have received daily lunches and lessons in good health for the past two years.

“IOCC built walls in our school building so that we could have more classrooms and provided us with school supplies that we didn’t have before. I will never forget all the good things you have done for us over for the past two years.”

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Tbilisi, Georgia — “My father was killed in the Abkhazian war. I know him only from pictures,” said Temur, 11, a fifth-grader from the Abkhazia region of Georgia. “My brother is two years older, and he doesn’t remember our father either.

“My grandmother lives with us in our home. My father was executed in front of her. After that, she became very sick. My mother is working very much. She leaves early in the morning and comes back when we are sleeping.

“It was very good that last year the Orthodox organization [IOCC] was giving food to us. We were very happy when the teacher brought in the classroom warm food after lessons. I am very shy to say this, but will it be somehow possible to continue this charity? I know that my classmates would be very happy as well.

“Recently we received some nice things: crayons, pencils and pencil sharpeners. Thank you for everything you are doing for us.”



Photos: IOCC-Georgia

IOCC programs promote the well-being of children around the world, like these children from southern Georgia who recently received IOCC school-supply kits. They are among more than 15,000 underprivileged Georgian children who received the kits through a program supported by Church World Service and Orthodox Christians in the United States.

From the Executive Director

A blind, elderly man sitting alone on the border in the middle of the night with his bag in his lap.

A 10-year-girl living in a refugee shelter on her own without anyone in her family to care for her.

An 8-year-old child with ragged clothes sitting in a classroom learning how to read.

These snapshots of people I've met remind me that IOCC is first and foremost about people in need.

In this issue of News & Needs, these people tell their own stories. Gathered by IOCC field staff, these stories demonstrate IOCC's commitment to partnering with people in need to improve their lives — both during an emergency and after.



Photo: Nicholas Chakos-IOCC

An Ethiopian man collects water from a water source in the northern Tigray region of Ethiopia, where IOCC is expanding its agriculture and vocational training projects. The projects, which aim to make Ethiopians more self-sufficient, will create jobs and improve agricultural productivity in 10 towns and rural areas in northern Ethiopia.

I trust that as you read these accounts, you will gain a greater understanding of the needs present in the various countries where IOCC works, of the hardships faced by the people living in these countries and of the victories they achieve in the process of rebuilding their lives.

More importantly, these are the faces of people you are helping through your ongoing support of IOCC — farmers, entrepreneurs, school children, community organizers and others. I trust you will feel the hope and gratitude that I felt as I read these stories.

For each one of the people included here, there are thousands more like them who are working, with your help, to overcome tremendous obstacles in the countries where they live. These are not just individuals; they are individuals who are part of a community. IOCC's mission is to help individual people by strengthening and working through their local communities. As our own Orthodox theology teaches us, God is a community of persons — Father, Son and Holy Spirit — and the Church is called to be a community of healing on earth.

You are part of that community, and IOCC offers you a way to answer that call. As we prepare for the Feast of the Nativity, let us all strive to realize the promise of peace on earth announced by the angels.

Thank you for all your prayers and support over the past year.



In Christ,

Constantine M. Triantafilou
Executive Director

International Orthodox Christian Charities, Inc. (IOCC) was established in 1992 by the Standing Conference of Canonical Orthodox Bishops in the Americas (SCOBA) as the official humanitarian aid agency of Orthodox Christians to work in cooperation with the Orthodox Churches worldwide.

The mission of IOCC is to respond to the call of our Lord Jesus Christ, to minister to those who are suffering and are in need throughout the world, sharing with them God's gifts of food, shelter, economic self-sufficiency and hope.

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To learn more about the people helped by IOCC, please visit www.iocc.org

Making the unimaginable possible

According to Romania's National Authority for Child Protection and Adoption, a staggering 100,000 children in Romania are living in state care. The majority have been left by poor mothers and families who feel they cannot adequately provide for a child. IOCC and the Romanian Orthodox Church are implementing a project in three southwestern Romanian counties that helps women keep their babies and reintegrates abandoned children with their families. The project is supported by the U.S. Agency for International Development and the World Learning Foundation. Anisia-Flavia is now a "mentor mother" to other women who are considered at risk of abandoning their children. As a volunteer, she provides them with counseling and support. This is her story.

Drobeta-Turnu Severin, Romania (IOCC) — "When my baby girl, Anisia-Maria, was born, I was scared. I didn't think I could keep her because I was single and only 17 years old," said Anisia-Flavia, now 18. "I was worried about what my family would say if they found out. So I left little Maria in the hospital.

"Some people from the Romanian Orthodox Church's Social Assistance Office found out about my child and were determined to help her. A Church social worker named Stefania befriended me and helped me see that it was possible to keep my child.

"Thanks to the Church's Social Assistance Office and IOCC, I can say now that I am a happy mother. I have stayed next to my little girl, even though I am rather young.

With support from the Church, I get along better with my family, especially my mother. There is a warm atmosphere at home.

"Because of this support, I'm also finishing my high school studies in biology and chemistry in my hometown of Drobeta-Turnu Severin, and I'm learning to trust myself and other people again. Eventually, I hope to become a social worker.

"I understand now that my child's life is more important than anything else. I would have never forgiven myself if I had lost my little girl!

"I realize that sometimes a good word means more than material support. That is why I decided to

become a volunteer with the Church's Social Assistance Office. I want to advise young mothers who experience what I did not to leave their children, offering myself as an example.

"Going out to their homes, I have seen a lot of children who live in hard conditions, but anything is better than abandonment. I try to offer their mothers counseling and support.

"I have a very beautiful little girl, and I cannot live without her. My daughter took her first steps on my 18th birthday. Imagine that I didn't want to know her at first!

"I thank you and I am grateful to you, because otherwise I wouldn't be here."



Photo: Stefania Epure-IOCC



Anisia-Flavia (right) holds her baby, Anisia-Maria, one of 90 children who have been successfully reintegrated with their families as a result of IOCC's partnership with the Romanian Orthodox Church. Once again, Anisia-Flavia has the support of her own mother (left) in the raising of Maria.

To learn more about the people helped by IOCC, please visit www.iocc.org

IOCC aiding in the journey to self-sufficiency in former Yugoslavia

Bosnian refugees 'were determined to return'

Photo: IOCC-Belgrade



Mico (far left) and his wife, Stefanija (far right), move back into their home near Glamoc, Bosnia-Herzegovina, after eight years of displacement in Serbia. They are among more than 4,000 refugees that IOCC has helped repatriate to post-war Bosnia since 1999.

Since 1999, IOCC and its local partners have facilitated the return of more than 2,100 refugee families in Serbia and Montenegro to Bosnia-Herzegovina. Families receive return support kits that contain tools, appliances, food parcels and other items. Since 1997, IOCC and its partners have rebuilt 686 homes damaged in the Bosnian war, providing returning families with the means to permanently resettle and restart their lives. Here are two of their stories.

Glamoc, Bosnia-Herzegovina (IOCC) — “The well that my hometown was named after is near my so-called property,” said Mico of Petrovo Vrelo (“Peter’s Well”), a tiny village in western Bosnia-Herzegovina.

“The reason I say ‘so-called’ is that it doesn’t look at all like it did before that tragic year of 1995, when I left my home to seek refuge in Serbia. My wife, Stefanija, and I were both born in 1939 and have known each other since childhood. We have two sons, Pero and Vlado, and several grandchildren.

“Upon arrival to Serbia, we were settled in the ‘Jezero’ refugee shelter

in the northern Serbian town of Kikinda, and stayed there until our return to Bosnia on June 19, 2003. It took some time, since our family house was totally devastated. Thanks to IOCC-Banja Luka, the reconstruction was completed at the end of April this year. IOCC-Belgrade helped me to transport my belongings to the reconstructed house.

“Moreover, we received a return support kit in December last year, so my wife and I had something to start with. It is hard, God knows, to start again at this age, but we were determined to return. Our children are also seriously contemplating the return, since the cost of living in Serbia is so high.

“We don’t have very much, but we are doing some livestock breeding and some farming — enough to get by. I am hopeful that I will be able to arrange for a pension here. The children are still young and may work at the farm with us, when they decide to return. With God’s help, everything will be easier now, when we are at home.”

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Bosanski Petrovac, Bosnia-Herzegovina

— “During the disastrous year of 1995, when the Bosnian war was raging like never before in these parts, I left home with my family to go... someplace,” said Marinko of Bosanski Petrovac in northwestern Bosnia-Herzegovina. “It was really a journey into the unknown.

“My wife and I have three daughters. The youngest, Jelena, was born just before our exile, in 1994. I don’t deem appropriate to describe our feelings during these strenuous moments. Our greatest desire is to put all these things behind us as soon as possible.

“When a friend told me about the IOCC-Belgrade return program, I applied right away (in May 2003).

“With God’s help and the kind understanding of IOCC personnel, we received a return support kit, and transportation of our personal belongings was arranged by mid-June.

“Once we decided to return, each day of waiting felt like a little eternity. Therefore, I am deeply grateful to our dear Lord and IOCC that everything happened so fast.

“The majority of what we took back was donated by the kind people of Backa Palanka (the place of my refuge in Serbia), since I could not afford any of these things.

“I wish to thank IOCC for the return support kit, which contains all the essential items necessary to start a household.”



Entrepreneurs have ‘a clear vision’ for the future

Photo: IOCC-Banja Luka



Bosko, with two of his 10 employees, is proud of his new clothing company, made possible through a micro-credit loan from IOCC and its partner.

Since 1997, IOCC and its partner have issued micro-credit loans of up to \$1,000 to 455 people willing to create, restart or develop businesses in key municipalities of Republika Srpska [the Bosnian Serb entity of Bosnia-Herzegovina]. In this way, IOCC seeks to contribute to long-term economic stability in post-war Bosnia. Here are the stories of two entrepreneurs.

Banja Luka, Bosnia-Herzegovina (IOCC) — “I know what it’s like to start over again,” Bosko said as he began telling his story.

“I once worked as an economist at a prosperous textile factory on the Una River in northern Bosnia. Most of our customers were in the Federation [the Muslim-Croat part of Bosnia]. When the war broke out in 1992, communications were almost instantly disrupted, and my factory’s business suffered as a result. It resumed some activity after the war, but it never fully recovered.

“I was 43 years old at the time. I had to accept the fact that I would never go back to my former job. I started

thinking about starting my own textile business. Previously, I had the opportunity to work with some clients abroad. What’s more, my father was a renowned shirt maker prior to his retirement 20 years ago. His workplace was still there and in good shape.

“I first tried to figure out how much money I could raise from family and friends. Then, about a year and a half ago, I decided to turn my idea into a reality. I applied for a loan with IOCC. The purpose of the loan was to purchase an embroidering machine.

“Soon thereafter, I hired an additional employee, paid back the loan and was able to get a contract making clothes for an Italian textile company. Today, I have a secure position, and my business provides jobs for 10 people.”

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Banja Luka, Bosnia-Herzegovina — “For 34 years I worked as a glass cutter and glazier for a state-owned factory in Banja Luka. I sold and installed window panes in houses all over Bosnia,” said Branislav.

“Once the war in Bosnia started, the factory I was working for began to go under. Even privatization after the war didn’t prevent it from going out of business. The factory declared bankruptcy in 2001 and its assets were liquidated about a year ago.

“Even though I was left without a job, I had a lot of skills, in addition to my experience, knowledge of the market and some personal savings. I decided to go into business for myself in my hometown of Novi Grad.

“At first, it was really hard. I was earning only \$147 a month. My daughter came on to help me with record keeping and administrative work. She even helped me in the workshop.

“Then I decided to apply for a loan from IOCC. With my loan, I increased and diversified my stock of thick glass, stained glass and ornamental glass, and purchased a glass-processing machine. I started noticing a difference in my business right away, and my sales increased. Now I’m making \$406 a month, and I’m providing a job for my daughter.

“I feel as if I have a clear vision for the future of my business. The next step is for me to own my workplace because currently I am renting.”



Branislav’s daughter cuts glass in his workshop. Branislav is one of many small business owners now thriving in post-war Bosnia because of an IOCC micro-credit loan.

Photo: IOCC-Banja Luka

'Imagine the joy' of dreams realized

Photo: Nora Kort-IOCC



Zuhria, 52, of Zbouba, West Bank, has received training in marketable skills through IOCC.

Since 2002, IOCC has trained more than 1,000 Palestinian women in bee-keeping and traditional embroidery skills. These marketable skills help the women earn critically needed income for their families at a time of rampant unemployment in the West Bank. The job creation project is funded by the U.S. Agency for International Development. Here is one of the women's stories, as told to Jerusalem head-of-office Nora Kort.

Zbouba, West Bank (IOCC) — “My children and husband are proud of me, and I feel important,” said Zuhria, a mother of eight who lives in the tiny West Bank village of Zbouba. The town is known for its old trees and beautiful hills, which the older people trace back to Roman and Byzantine times.

“I am 52 years old and originally from Jordan, where my family still lives. I was married at the age of 14 after completing eighth grade and came to Zbouba to take care of my husband's extended family. Life in Zbouba was extremely difficult then. We did not have even running water at home.

“My husband is a laborer. He used to work in Israel, but in the past five years, prior to the current *intifada* (“uprising”), he has been without a job. We have eight children: three girls

and five boys. The oldest is a married man of 23 years, and the youngest is 5 years old.

“I always dreamed about education and becoming something important in life, but neither circumstances nor traditions allowed it. A married woman's place is at home no matter how ambitious she may be. My husband is open-minded, but society is much stronger than him. I had to live with that.

“My children were my only joy, and I committed myself to helping them complete their studies. My 18-year-old daughter, Afnan, didn't pass her ‘Tawjihi’ [high school diploma] examination this year, but she is going to take it again. Education is the best investment and security against ‘black days.’

“Since the last three years of the *intifada*, almost all the men lost their jobs and sources of income. They had to spend their savings, and we were no better off. My husband is a member of the Village Council, and he invests all his time helping the community of Zbouba.

“When IOCC first came to our

village, the project officer informed us that IOCC trains people and creates jobs for them. I wanted a job so badly for the sake of my family. IOCC trained Zbouba women in health education and computers. They gave us a library with 3,000 books and 10 computers and fixed two rooms for the women to meet

and train in. Those were the first projects we ever had in the village.

“I took health education and first aid courses and my daughter-in-law took a computer course. I was one of almost 40 women in the class and loved the subjects so much, since I was able to use these skills at home.

“When IOCC started its job creation program, I asked to join all the classes. I took embroidery and agriculture training. I have already passed the skill of embroidery to my own daughters and started producing things for home and for sale. Now I also have two bee cells which produce honey.

“You can't imagine the joy that I and the family had with the first production of the natural honey. We were happy with the honey, ate some, and sold the rest. For the first time in my life I get money in return for things I produce, and the feeling is gratifying.

“I vowed to seek more knowledge and recognition. I am sure that with my new qualifications and skills, I'll find a permanent job which will improve my family's economic status. I am a much happier woman.”



Photo: Paul Jeffrey-ACT

A Palestinian woman from Beita, West Bank, participates in an IOCC-led workshop on quilt-making. Through this and other IOCC training projects, women are learning marketable skills that they can use to earn critically needed income for their families.

To learn more about the people helped by IOCC, please visit www.iocc.org

Meals, school supplies making a difference for Lebanese children

IOCC's education program in Lebanon provides food for 35,000 children in 180 schools each day, as well as lessons on good health and hygiene, school supplies and school equipment. Here is the story of one Lebanese family that has benefited from the school program, as told to IOCC staff member Naila Ghosn.

Beirut, Lebanon (IOCC) — “Hard times in Lebanon have meant hard times for my family,” said Jamal, who lives in a two-room apartment with her disabled husband, Youssef, and their three children, ages 7, 9 and 10.

“I am running the grocery store previously operated by my husband, who, in order not to stay idle at home, makes gadgets and simple toys that we sell at the shop. This is still not enough, taking into account the high cost of living and the stiff business competition.

“My three children are registered in a public school near home. Their school performance is good, which makes me happy. My children like going to school. Their school achieve-



Photo: IOCC-Lebanon

Leila, the youngest of three children, is doing better in school since she started receiving daily lunches and school supplies through IOCC's education program in Lebanon.

ments have always been above average. But since the beginning of IOCC's school lunch program, my children are much happier and their grades have improved steadily.

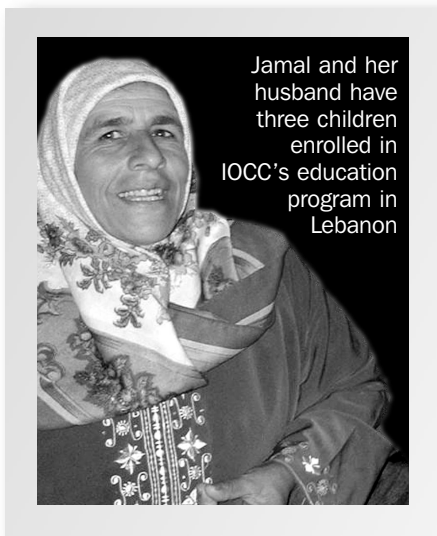
“First, they are delighted with the food they receive. I know that I would have never been able to offer them the same quality, quantity and variety of food on a daily basis. Furthermore, they feel equal with their peers. Some of their classmates used to bring food items that we couldn't afford. But thanks to the IOCC initiative, my children and even other children feel the same.”

“The school supplies, along with the curriculum, offer a great deal of support for us as parents,” Youssef said, “not to mention the happiness of my children when they receive the supplies. It is like a gift for them. It

was always a burden for us to buy materials for three children.”

“IOCC is very well organized,” Jamal said. “Food is always distributed on time. I had the chance to talk with an IOCC monitor on several occasions at my children's school, and he is very nice and helpful. The program has made a difference in our lives. Our children are performing better at school; they are well equipped with adequate materials they use in the classroom.

“Furthermore, hygiene is now respected at school after repairs were made by IOCC to the water system and to the restrooms. The parent committee had asked the school director on many occasions to do these repairs, but he always replied that there was not enough money in the budget. I'm glad this is changing.”



Jamal and her husband have three children enrolled in IOCC's education program in Lebanon

Photo: IOCC-Lebanon

To learn more about the people helped by IOCC, please visit www.iocc.org

The will to help others



Baltimore (IOCC) — Like the garden she lovingly tended in her back yard, Aziza Jaghab's simple life bore much fruit — in the people helped by her hard work and in the lives touched by her sacrificial generosity.

Reared in the West Bank town of Ramallah, she came to the United States alone in 1957. She settled in New Jersey and made a life for herself as a home health aid for the elderly, initially making only \$150 a month. But she never forgot about the people in her homeland, giving to various charitable causes over the years.

Ms. Jaghab, 88, of Cranford, N.J., reposed in the Lord in 2002, but her legacy of hard work and generosity lives on. She bequeathed half of her estate to IOCC for its humanitarian work in the Holy Land.

What is your will?

Many people think about making a will at one time or another. Yet, a majority of people leave their estate without having made a will. Every person — no matter what other estate planning tools exist — should have a will appropriate for their individual circumstances.

If you have not prepared your will, your state of residency at death will distribute your estate according to its laws. Your estate will be disbursed without taking into account any special needs of your family or your personal wishes.

Through a will you can:

- Distribute your property as you choose;
- Appoint your own executor;
- Provide for trusts;
- Provide for your church or favorite ministry.

For more information on including IOCC in your will or to make a gift of appreciated securities, call IOCC toll-free at 877-803-4622 or visit the IOCC website at <http://www.iocc.org/plannedgiving>.

The information on this page is for illustrative and educational purposes only and should not be considered tax or legal advice. Please consult with your tax or legal advisor before proceeding with your estate plan.

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