

freedom of speech

■ remains strong

tolerance

equal pay legislation

inspired other NCJW women

■ forefront of social change

■ equality

lasting difference

engaged, intelligent, caring

■ action

across the country

ANNUAL REPORT 2008-2009

NCJW®

National Council of Jewish Women

**“We must add our voices** to those who cry out that there is a standard below which we will not allow **human beings to live,** and that standard is not at the freezing nor starving point...

**In a democracy all are responsible.”**

– Hannah Greenebaum Solomon

## NCJW’s Voice Remains Strong and Responsive

At NCJW, we live the vision of *tikkun olam* everyday — by engaging in the creation of positive, enduring change. And we know it is never more important to speak out against and correct the injustices of our world than when times get tough, because as Hannah Solomon so wisely recognized, “all are responsible.”

We faced one of the worst recessions in modern history this year. The economy became a force all its own, influencing every aspect of our lives. Poverty, injustice, and violence — the types of systemic challenges we face as Americans and citizens of the world, are exacerbated during times of financial hardship. This year showed us just how difficult things could get. As an NCJW leader so aptly told me, “more people need more from us now, and we have less resources to draw upon to provide for those increasing needs.”

As an organization that has been in operation for more than a century, we have worked through many economic downturns. We are fortunate to have designed our mission and work to focus on the unique voice of progressive Jewish women and the power of leveraging the critical hands-on services our sections provide at the community level with our advocacy work on both local and federal levels, to make long-term, impactful systemic changes. At times like these, NCJW’s distinct approach to the pursuit of social justice is powerful, evident, and valued. Whether in the Jewish world, the larger social justice world, or the political arena and whether through service or advocacy, when NCJW delivers the collective voice and action of progressive Jewish women we are heard, respected, and impactful.

This was not only a time of challenges; it was also a time of opportunities. With support from donors like you and a strategic approach to the budget, including assessing the timing of releasing funds from restrictions and deferring the expenses associated with those revenues, we are able to maintain a strong balance sheet and continue our work as the organization that mobilizes and delivers the voice and action of progressive Jewish women around critical issues and campaigns such as Plan A, BenchMark, and our work in Israel. In our nation’s capital we have new opportunities — taking a seat at the table to work with the administration and Congress to try to address the issues and policies that NCJW has been working on for decades.

While the worst of the economic storm may be over, our work is far from done. The recession reminds us why we do what we do; why it's so important to improve the lives of women, children, and families: "because there is a standard below which we will not allow human beings to live." NCJW is uniquely poised to be effective, valuable, and influential in today's political environment. As a faith-based organization with over 116 years of history of engagement in our communities, as well as in the public policy arena, our reputation, capacity, and expertise combine to create a powerful and unique force for progressive change. We have the ability — and the responsibility — to use our voices and our action to effect social change.

It is the support from committed individuals like you that allows us to continue this important work. I, along with the entire NCJW board of directors, am truly humbled and forever grateful for the help we received from our loyal supporters during the harshest financial times. Thank you for believing in our shared capacity to deliver social justice for all. I look forward to another year of pursuing *tikkun olam* and meaningful change with you.

With gratitude and appreciation,



**Nancy Ratzan**  
President





“**Women** must assume  
the responsibility of **maintaining**  
**freedom of speech** in this land.”

– Florence Kahn

Nancy Pelosi, Speaker of the United States House of Representatives presides over the unveiling of Florence Kahn's Portrait at the United States Capitol, May 19, 2009. Florence, a member of NCJW, was the first Jewish woman to serve in the United States Congress (R-CA).

PHOTO CREDIT: ELISSA FROMAN | PICTURED: U.S. REPRESENTATIVE DEBBIE WASSERMAN SCHULTZ (D-FL) AN NCJW MEMBER

“Getting the chance to meet my Congresswoman face to face and **advocating on behalf of NCJW** was extremely rewarding. It’s great to know that **my voice** — and the voice of NCJW — **was heard.**”

— Jill Swartz at SPA training, after visiting her congresswoman



Jill Swartz, Florida State Public Affairs Chair, participates in a special training for NCJW’s unique volunteer public affairs network. Judy Rosenberg and Marlene Hammerman, coordinators of the SPA network and leaders of the training look on.



“**NCJW** was honored and thrilled to be there as President Obama signed the historic **Lilly Ledbetter Fair Pay Act** — the first bill signed into law under his administration. This victory is shared by all of NCJW, and other activists **across the country** who worked so long and hard to win passage of this important **equal pay legislation.**”

– Nancy Ratzan

January 2009, NCJW President Nancy Ratzan greets President Obama at the White House for the signing of the Lilly Ledbetter Fair Pay Act.

PHOTO CREDIT: SAMMIE MOSHENBERG

“At **NCJW** (as a volunteer and supporter for more than 45 years), I discovered a world of **engaged, intelligent, caring** women who inspired me. I hope that in turn, I have **inspired other NCJW women** to carry on my legacy of service, action, and giving to make their own **lasting difference in the world.**”

– Geraldine “Jerrie” Soba



Geraldine “Jerrie” Soba and Ambassador Gabriela Shalev, Israel’s Permanent Representative to the United Nations, at NCJW’s Israel Benefit Luncheon at which Jerrie was honored for her 26 years of service as NCJW’s United Nation’s Representative.



“Israelis and Americans work hard to realize the ideals upon which our countries were founded: **equality, liberty, and religious freedom and tolerance.**

I am fortunate to be able to live in Israel, where I am able to **meld these values**, dear to both the Israeli and American people, and to represent NCJW and our own dedication to these **similar ideals.**”

– Shari Eshet

Members of a group of Ethiopians from Haifa who received assistance from NCJW’s Israel Granting Program.

PHOTO CREDIT: VERA ETZION



“The **skills covered** and the contacts made are quite valuable in **my NCJW work** as well as other areas of my life. It was a phenomenal conference and it made me **proud to be part of NCJW!**”

– 2009 Leaders' Retreat attendee



Over 110 section presidents/leaders, executive directors, and commissioners came together for a weekend of training and idea exchanges.



## Join The Second Century Society: Create a Legacy of Leadership

For over a century, the National Council of Jewish Women has been at the forefront of social change — championing the needs of women, children, and families — while courageously taking a progressive stance on such issues as child welfare, women's rights, and reproductive freedom.

To ensure that the work of NCJW will continue well into the next century, we invite you to become part of our future. No matter your age, means, or walk of life — through a will, retirement plan, charitable gift annuity, fully paid insurance plan, or trust — by including NCJW in your estate plans, you can add your legacy to ours.

NCJW's Second Century Society was established to celebrate those individuals who have included NCJW in their estate plans. By joining The Second Century Society, you can be acknowledged today for your future commitment.

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Please contact **Debbie Stillman**, senior manager of donor relations, at 202 296 2588, ext. 2 or email [debbie@ncjwdc.org](mailto:debbie@ncjwdc.org) to find out more about joining The Second Century Society or to discuss other ways that you may support the work of NCJW while meeting your personal philanthropic goals.

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Marcia L. Levy  
Amy Lieberman  
Shelly & Ronald Lipson  
Elaine B. Long  
Clare H. Loventhal  
Natalie Lowenstein  
Eleanor Lubin  
Linda Ludwig  
Joy Mankoff  
Barbara Manus  
Ellyn Marell  
Gayle B. Marger  
Lillian Margolis  
Elizabeth A. Markowitz  
Sara Meric  
Bette W. Miller  
Lauri J. & David Miller  
Judy Mintz  
Alice Morrel  
Ronda L. Morris  
Shirley & Leonard Morris  
Janet Moses  
Elinor Multer  
Sondra Nathan  
Norma Goldner Neaderthal  
Ann L. Nieder  
Tina Novick  
Anne F. Oppenheimer  
Estelle Nachimoff Padawer  
Patricia L. Peiser  
Penny Pensak  
Susan T. Pintchovski  
Sue Plastrik  
Rose Polay

Helen G. Pollack  
Nancy Ratzan  
Gert Resnick  
Lillian G. Resnik  
Nan Rich  
Roz & Dr. Harvey Rosenbaum  
Sandy Rosenthal  
Marion M. Rosenwald  
Harriet Rothenberg  
Jackie Rothstein  
Cindy Royce  
Berneen Rose Rudolph  
Stacy Saef  
Lynn Schmelzer  
Gayle & Nathan Schneider  
Jan Schneiderman  
Marcy Schreibman  
Mildred Schwartz  
Dana Moses Shepard  
Helen Dante Shevin  
Esther Betty Singer  
Jackie S. Sinykin  
Linda Sischy  
Linda & Rudy Slucker  
Phyllis Snyder  
Norma L. Spector  
Linda G. Speert  
Nancy V. Speizer  
Charlene Spielvogel  
Eleanor Steigman  
Ruth R. Steiner  
Elaine Sterling  
Harold Sterling  
Roslyn Straus  
Adrienne W. Taft  
Fayette Katz Tannenbaum  
Pauline Taylor  
Ida N. Tenor  
Judith A. Traub  
Mollie Traub  
Sara Little Trunbull  
Stephanie A. Victor  
Renetta Waldman  
Ingeborg B. Weinberger  
Marjorie L. Weiser  
Mildred Weissman  
Phyllis Welling  
Claudia Brooks Welsh  
Ruth Westheimer  
Florence I. Westin  
Ruth Weyl  
Jane L. White  
Lee & Sol Yates  
Barbara Zuckerberg

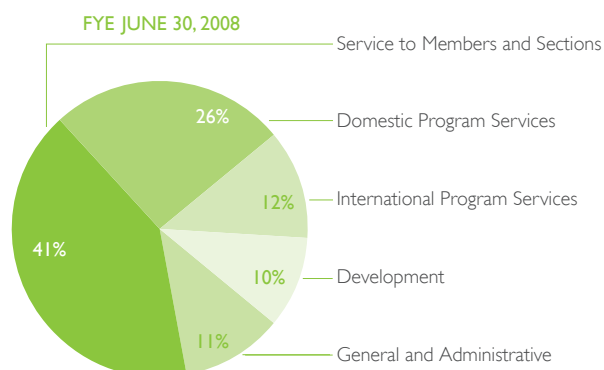
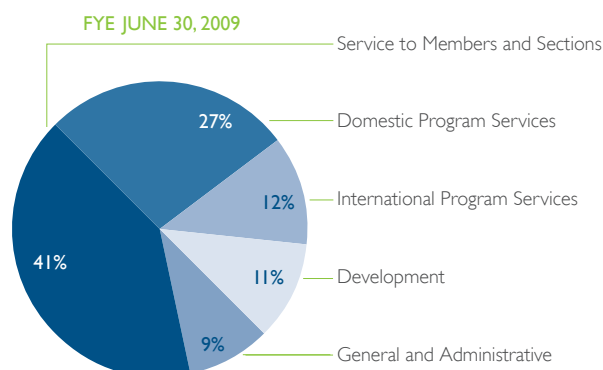
\*Deceased

# STATEMENT OF ACTIVITIES AND NET ASSETS

	FYE June 30, 2009	FYE June 30, 2008
<b>Total Revenue</b>	\$2,348,432	\$4,268,632
<b>Expenses and Other Charges</b>		
Program Services		
International	442,381	557,777
Domestic	1,019,325	1,255,785
Service to Members and Sections	1,519,464	1,957,863
Supporting Services		
General and Administrative	326,546	542,854
Development	392,600	475,900
<b>Total Expenses and Other Charges</b>	\$3,700,316	\$4,790,179
Changes in net assets before change in Value of split-interest agreements	(1,351,884)	(521,547)
Change in value of split-interest Agreements	(139,618)	(118,008)
Net Assets at Beginning of Year	15,404,755	16,044,310
Net Assets at End of Year	\$13,913,253	\$15,404,755
<b>Net Assets</b>		
Unrestricted	\$3,234,904	\$3,455,579
Temporarily Restricted♦	5,349,205	6,546,151
Permanently Restricted♦♦	5,329,144	5,403,025
<b>Total Net Assets</b>	<b>\$13,913,253</b>	<b>\$15,404,755</b>

- ♦ Temporarily Restricted: Net assets resulting from contributions that are restricted to use for a specific purpose or time.
- ♦♦ Permanently Restricted: Net assets resulting from contributions whose use by the organization is limited by donor-imposed stipulations that neither expire with the passage of time nor can be fulfilled or otherwise removed by actions of the organization. The income earned on these assets is either unrestricted or temporarily restricted. The financial information included herein was abstracted from the full financial statements, which were audited by McGladrey & Pullen, LLP, who expressed an unqualified opinion for the year ended June 30, 2009. The complete financial statements and IRS Form 990 are available upon request.

## Percentage of Total Expenses



# NCJW BOARD OF DIRECTORS

## NCJW BOARD

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*Assistant Treasurer*

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*Recording Secretary*

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Ricki Gardner  
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Joanie Glickstein  
Donna Gutman  
Marlene Hammerman  
Debbie Hoffmann  
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Ellen Jacobs  
Linda Jacobs  
Michelle Kosmin  
Martha Krisel  
Susan C. Levine  
Barbara Merson  
Joan Riegel

Judy Rosenberg  
Stella Sayles  
Toni Scherzer  
Andrea Schuver  
Rose Singer  
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*UN Representative*

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Joan Bronk  
Susan Katz  
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Barbara A. Mandel  
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Jan Schneiderman

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Felicia Anchor  
Madeleine Brecher  
Myra Farr  
Marilyn Flanzbaum  
Betty Jane Fleischaker  
Donna R. Gary  
Sheila Grossman  
Barbara Herman  
Shirley Joseph  
Doris Lackner  
Lynn Lyss  
Diane Marowitz  
Judy Mintz  
Elinor Multer  
Anne F. Oppenheimer  
Deedee Ostfeld  
Penny Pensak  
Sue Plastrik  
Dorothy Rosenwald

Flo Schornstein  
Mildred Schwartz  
Elaine Sterling  
Nan Wood

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Jackie Fetner  
Bernice Frieder  
Alma Goldman  
Grace Gutman  
Joan Herman  
Diane Kessler  
Penny Levien  
Bebe Mann  
Bette W. Miller  
Sheila Miller  
Eileen Muslin  
Ilene Olansky  
Patricia Peiser  
Charlene Spielvogel  
Adrienne Taft  
Hortense Tonner  
Barbara Zuckerberg  
Geraldine Soba  
*Director Emeritus*

## Senior Staff

Stacy Kass  
*Executive Director*

Bernice Badger  
*Director of Finance and Administration*

Shari Eshet  
*Director of Israel Office*

Sammie Moshenberg  
*Director of Washington Operations*

Melissa Yekell  
*Director of Membership  
and Communications*

**NCJW**® A FAITH IN THE FUTURE.  
A BELIEF IN ACTION.®

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