

REPORT TO THE COMMUNITY

The Survivors' Fund

AN LLC OF THE COMMUNITY FOUNDATION FOR THE NATIONAL CAPITAL REGION

SEPTEMBER 2006



MESSAGE TO THE COMMUNITY

With this annual Report to the Community, we mark five years since September 11, 2001. As in previous publications, the following pages reflect the work of the Survivors' Fund over the past year. In this year's report, we also share significant decisions relating to the future of the Fund.

Five years after the tragedy, the Survivors' Fund is right where we sought to be. We pledged to be a recovery fund rather than a compensation fund, and we committed ourselves to helping survivors with their long-term recovery efforts. To date, we have touched more than 1,000 lives. In the coming months, we will continue to concentrate on helping a smaller, more vulnerable subset of survivors move forward as best they can.

In March, the Survivors' Fund Governance Board approved a strategy for the Fund's remaining uncommitted assets. After October 1, 2006, the Fund will no longer accept new clients; no new funds will be approved after April 1, 2007; and Survivors Fund services will conclude on March 31, 2008. In the meantime, our partner agency, Northern Virginia Family Service, has been developing transitioning strategies to boost independence in the coming months.

Even as the Survivors' Fund begins to wind down, we continue to evaluate and modify the delivery of case management services in order to meet clients' evolving needs as they move toward recovery. In the past year, for instance, Northern Virginia Family Service began providing group and outreach services with a grant from the American Red Cross. Those services will continue into the future. We also focused some attention on a group of survivors with delayed-onset Post Traumatic Stress Disorder, especially first responders. We hosted our yearly Open Forum for survivors. As stewards of the Fund, we implemented a policy effective this past May that requires clients who have the resources to cover their own mental health services.

As always, we remain committed to our mission to help victims and families directly affected by the September 11 Pentagon attack access the services and support they need to reach long-term financial and emotional stability. We are devoted to the needs of the survivors we serve and are humbled by their courage in the face of tragedy.



Daniel K. Mayers, Chair
Survivors' Fund Governance Board



Terri Lee Freeman, President
The Community Foundation for the National Capital Region

THE SURVIVORS' FUND AT A GLANCE

MISSION

The Survivors' Fund of The Community Foundation for the National Capital Region was set up to help victims and families directly affected by the September 11 Pentagon attack access the services and support they need to achieve long-term financial and emotional stability. The Fund provides two types of direct assistance, financial support and case management services, to be available for a more extended time frame and to be flexible and responsive to helping families meet long-term recovery needs.

STATE OF THE FUND

As of April 2006:

- ★ Of the \$24 million in Survivors' Fund assets, \$17 million has been committed to survivor assistance so far. \$7 million remains.
- ★ The Survivors' Fund has served 513 families (approximately 1,034 individuals) since its inception. Today, 281 of these cases have closed and 251 families (606 individuals) are still engaged in the Fund's case management and financial services process.
- ★ 85 percent of families who experienced the loss of a loved one at the Pentagon on September 11 have been served by the Survivors' Fund.
- ★ 47 percent of Survivors' Fund clients have been injured emotionally or physically. Many have not been eligible for any other 9/11 support.
- ★ In the past year, 11 families became engaged in Survivors' Fund services for the first time.
- ★ In the past year 10 families have re-engaged in Survivors' Fund services because a need arose after they had inactivated their case.
- ★ When measured in February 2006, 60 percent of Fund clients had no change or a loss in their ability to cope with the events of September 11, 2001.
- ★ The Survivors' Fund Distributions Committee has reviewed more than 2,400 individual requests for assistance.

COVER: American Airlines flight attendant Linda Souder

RIGHT: Lea McKenzie, who lost her mother in the Pentagon attack

Looking Back, Looking Forward



HOW DO YOU DESCRIBE in words what

the past five years have been like for survivors of the September 11 attack on the Pentagon? Perhaps American Airlines flight attendant Linda Souder, who lost colleagues and friends on Flight #77, summed it up best when she recently said: “I will never be the same again.”

With the help of the Survivors’ Fund, Souder is coming to terms with the past five years, and looking to the future. So is Lea McKenzie, who lost her mother in the attack on the Pentagon. A recent high school graduate, Lea will enroll in a local community college this fall. For David Yancey, who lost his wife on Flight #77, it’s been a rocky couple of years. Now he’s ready to start over. More than half of the Survivors’ Fund clients have said goodbye to their Northern Virginia Family Service case managers and inactivated their cases.

The Survivors’ Fund is also preparing to say goodbye as it has determined it will close its doors at the end of March 2008.

continued on next page



From its inception, the Survivors' Fund told donors, survivors and the general public that it would operate for five to seven years. This past March, the Fund's Governance Board announced that it will no longer accept new clients after October 1, 2006. From that point on, the Fund will focus its resources and assistance on families currently receiving services.

The next milestone comes in April 2007, when the Fund will stop making new financial commitments to individual survivors. It will modify case management and continue to offer group services during the final year to provide

survivors the time and tools to access alternative supports. Finally, the Survivors' Fund will conclude all services on March 31, 2008.

No "Quick Fix"

Over the past five years the survivors of September 11 have experienced loss, grief, physical and emotional pain, anger, courage and healing. For many, that healing is slow and painful.

"We live in such a fast-paced environment," says Maxine Baker, president and CEO of the Freddie Mac Foundation and a member of the Survivors' Fund Governance Board. "We're used to the 'quick fix.' Yet with this kind of horrific tragedy, it can take a long time for an individual or family to heal. For many, it's 10 steps forward and three steps back."

Public events marking each anniversary of September 11 can be a mixed blessing as well. "Every time we commemorate this event, it's opening old wounds," says Susan M. Ley, executive director of the William Wendt Center for Loss and Healing and a member of the Survivors' Fund Distributions Committee.

In order to prepare clients for the Fund's termination, Northern Virginia Family Service case managers have begun helping them transition to self-reliance through enhanced financial management and access to community resources. These "aftercare services," for clients whose financial support from the Fund has ended, include referrals to support and psycho-educational groups which function as the final phase of support from the Survivors' Fund.

"We are entering the final phase of the Survivors' Fund," said Andrea Zych, client services manager of Northern Virginia Family Service's Survivors' Fund Project. "It's the last part of the

SURVIVORS' FUND SUNSET TIMELINE

PRESENT – MARCH 2007

CURRENT FUND STRUCTURE

Financial assistance, case management, group services, transitioning to inactivation, minimal aftercare services introduced

OCTOBER 1, 2006

DEADLINE FOR NEW CLIENTS TO ENROLL

APRIL 1, 2007

DEADLINE TO APPROVE NEW FUNDS

APRIL 2007 – SEPTEMBER 2007

MODIFIED FUND STRUCTURE

Active clients transitioning toward inactivation, participation in group services and aftercare services as interested

OCTOBER 2007 – MARCH 2008

AFTERCARE SERVICES

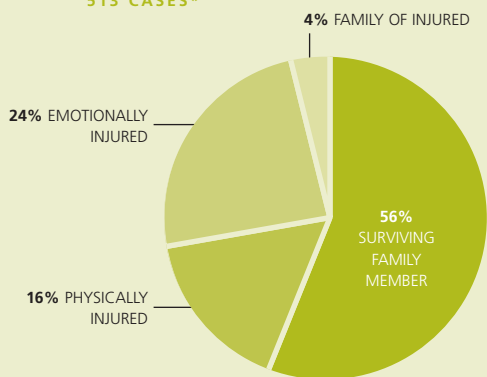
MARCH 31, 2008

ALL SERVICES CONCLUDE

SURVIVORS' FUND CASES

DECEMBER 2001 – APRIL 2006

513 CASES*

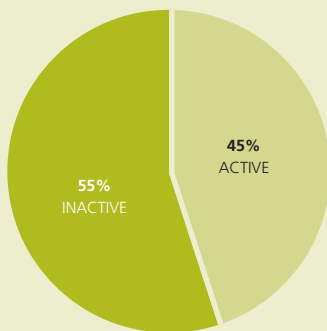


* A total of 1,034 individuals have been served by the Fund. Each case is a household unit that can include multiple individual clients.

OPEN VERSUS CLOSED CASES

DECEMBER 2001 – APRIL 2006

513 CASES



model we created five years ago. And in many ways, it's the hardest part. While many people have already said goodbye, others will be with us to the very end. We understand that."

In the next two years, Survivors' Fund staff will focus on clients with the most severe and intractable needs. This includes, among others, people who were severely burned in the Pentagon attack, the elderly, children and young adults who are still in school or entering the workforce. Because these populations continue to face challenges in the years to come, the Fund sees its responsibility as ensuring the best possible transition to mainstream services and support.

Group services have become a valuable piece of the recovery process in the past year and will become even more important in the future. Thirty-percent of active clients have attended at least one psycho-educational or peer support group session on topics ranging from trauma recovery to personal budget management and career breakthroughs. There are special groups for

first responders and their families, for employees of American Airlines, for emotionally or physically injured survivors, for family members of survivors, for surviving family members of those who were killed and for teens.

The response from participants has been overwhelmingly positive. One participant wrote on his workshop evaluation: “Even though my therapist and my case manager told me that others were having difficulty, still, I discovered that for myself during the first workshop. I had to see it to believe it.”

“The group provides me with a safe environment to express my thoughts and feelings without being judged,” said another.

“For some people, just the fact that they attended was significant,” says Lauren Wolfe, group services supervisor with Northern Virginia Family Service.

Lessons Learned

Five years into the Fund, its Governance Board is able to acknowledge numerous accomplishments. “I think we’ve learned that this model of staying with our ‘customers’ over the long haul is the way to go,” says Douglas M. Bibby, president of the National Multi Housing Council and a member of the Survivors’ Fund Governance Board.

“You can’t just hand money to people who have been traumatized by a horrendous tragedy and think that you’ve solved the problem.” He also points out that some of the people supported by the Fund had no other means of support, in many cases because they were not considered “survivors” by other relief agencies. “We’ve also found that human nature is human nature,” he says. “Some people will feel ‘entitled’ to money and services well beyond what we might see as fair and reasonable given our goal of serving many people over a long period.”

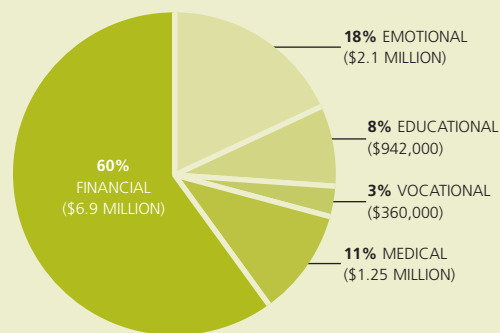
“Finally,” he adds, “we feel that using third-party service providers (in the case of the Survivors’ Fund, Northern Virginia Family Service) to help people cope with a broad range of issues also appears to be sound strategy.”

From the beginning, the Survivors’ Fund pledged to share with the larger community the lessons it had learned with the goal of informing the broader fields of social work, emergency preparedness and philanthropy. The Fund recently hired the nationally known research firm of Peter D. Hart Research Associates, Inc. to evaluate how effectively it has served its clients. Focusing on the Fund’s case management model and its administrative processes for

SUMMARY OF ASSISTANCE

DECEMBER 2001 – APRIL 2006

\$11.5 MILLION TOTAL APPROVED

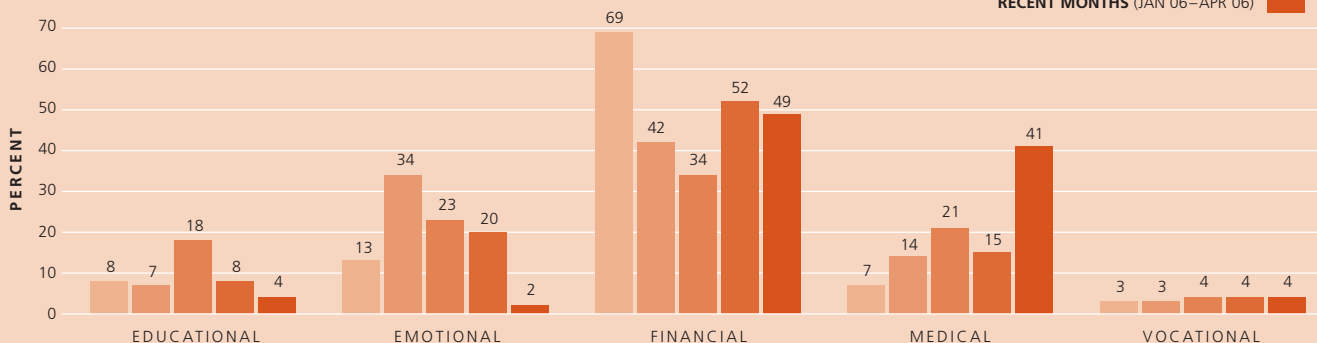


considering requests for support, the report will detail the Fund’s efforts to meet stakeholder expectations and distill lessons for communities facing future mass trauma incidents.

One survivor recently expressed views of the process in a letter to Northern Virginia Family Service: “After my involvement at the Pentagon on September 11, I found myself in a confused, angry and depressed situation unable to perform my job without fear; my life was set in a downward spiral... With all the support that has been given me by the Survivors’ Fund Project, I have been able to find new direction and take charge of my life. Today I have the knowledge and tools to bring success back to [my] doorstep.” ★

PERCENTAGE OF ASSISTANCE OVER TIME

DECEMBER 2001 – APRIL 2006



Survivors: Five Years Later



IN THE PAST YEAR, many survivors have made positive strides toward recovery. Even as the Survivors' Fund has come to closure with some families, other survivors contacted us for the first time. On the following pages, we share with you several of their stories. ★

Wanda Ramey

We first profiled Wanda Ramey in the September 2002 Report to the Community. The 34-year-old single mother had worked as a police officer at the Pentagon. On September 11, Ramey watched as Flight #77 crashed into the military building, about 30 yards from where she was standing.

"I saw crazy things that day," said Ramey, who suffered from Post-Traumatic Stress Disorder, experiencing insomnia and nightmares. There were times when she was so overcome by fear that she would hide in her bedroom closet.

"I couldn't get it together," she says. "I couldn't focus."

Ramey's psychiatrist recognized that it would be hard for the eight-year veteran to return to law enforcement and suggested she look into a new career. With help from the Survivors' Fund, she enrolled at the College of Southern Maryland where she began studying accounting and criminal justice. That goal was derailed when she injured her foot and was laid up for some time. "There was so much going on at that time, it was enough to send you over the edge. The Survivors' Fund kept pulling me back."

Around that time, she began looking into starting her own business. She had no idea it would take off.

Today, she owns and operates Bizzy Bounce, which specializes in renting moon bounces and other party equipment.

That may seem a far cry from criminal justice but, Ramey says, "It took my mind off September 11 and, over time, it slowly faded away."

The only reminder of that horrific event is the insomnia that continues to plague her. She imagines she'll live with that the rest of her life. "But I'm not awake with fear," she says. "I'm just awake. I can cope with that." ★



Steve Zappalla

Steve Zappalla, in many ways, was an explosion waiting to happen. He served in the Army's Combat Arms for 23 years after graduating from West Point in 1981. His career took him through many life-threatening situations including a tour during Operation Desert Storm. When his office in the Pentagon took a direct hit on September 11, he suffered physical injuries and emotional scars. After returning to work in two highly stressful and demanding positions in the Army headquarters, he retired in 2004. He then accepted another stressful position for seven months in Iraq, leading



100 personnel in a war zone. Upon returning, Zappalla began a steady decline in being able “to deal with and accept life on life’s terms.”

In December 2005, his whole world finally collapsed. “I knew something was wrong and that I needed help quick,” he says. He admitted himself to Walter Reed Army Medical Center for recovery and treatment related to the physical and emotional trauma of September 11.

Soon after, he was referred to the Survivors’ Fund and Northern Virginia Family Service. “That’s when I first felt there was hope that I might be able to get my life back,” he says with the fervor of a religious convert. They made all the arrangements and paid for Zappalla to attend an inpatient program. They have also paid for individual counseling, set him up with several support groups and a career counselor. He still marvels at their generosity.

Zappalla realizes now that he should have sought help earlier but says, for five years, he was in denial. At every stage of life, he says, he has been told to “suck it up, control yourself and just do it.” That message was conveyed as a child growing up in New York, while playing varsity sports in high school, at West Point

where he was captain of the lacrosse team and when he entered the Army.

The Survivors’ Fund, he says, has provided him with a second chance in life. He is becoming reacquainted with his six children—ages 13, 15, 16, 17, 21 and 22—and focusing his energy on his recovery. His oldest daughters Kristen and Lisa have been a key inspiration for him.

Zappalla’s recovery will take time. He admits: “I’m so grateful for a second chance to learn how to live one moment at a time.” ★

Lea McKenzie

Among the populations served by the Survivors’ Fund are the youth who were just children when they lost a parent or caretaker. Many are just now starting to navigate the challenges of college, independence and the work world.

Lea McKenzie was 13 when her mother was killed at the Pentagon. Her younger sister was 10. Now 18, Lea is guarded when talking about life since September 11. “At first, things were rocky,” she says. “It was hard to concentrate in school.” At one point, she broke down in class.

Five years later, the hardest part is not having her mom around to confide

in about private matters related to growing up. She talks on the phone every couple weeks to Nichole Aiken, her Northern Virginia Family Service case manager. They discovered early on they both like actor Johnny Depp. Lea told Aiken about her cat, “JD,” and how she loves movies. When it comes to young people, “It sometimes takes time to build trust,” says Aiken. “It’s important not to rush the process.”

A few years ago, the McKenzies moved from their home in Dale City to Culpeper, Virginia. Lea’s father Shane has ongoing health issues and has been bedridden for several months.

In June, Lea graduated from Culpeper High School. Until she met Aiken, she hadn’t thought much about college. Aiken arranged for her to meet with a college counselor and take the SATs. Through the Survivors’ Fund, Lea participated in academic tutoring and summer enrichment activities and received a family computer for school. Lea is planning to live at home next year while attending a local community college. She is thinking about majoring in history. ★



Michelle Fletcher

Michelle Fletcher's last promise to her dying father in 1997 was that she and her older brother Robert "Bobby" Russell Sr. would watch after their mother Mildred, who was in the early stages of Alzheimer's Disease.

After her father died, Michelle moved into her mother Mildred's house and, from then on, took care of her physical needs while Bobby took care of the finances and much more.

Until September 11, when—after dropping his mother off at an adult daycare center—Bobby went to work at his job as a supervisory budget analyst at the Pentagon. That was the last time anyone in the family saw him. He was 54.

For three months, Mildred walked around the house looking for Bobby,



constantly asking for him. Then one day about three months after the tragedy, she stopped talking altogether.

"I had to deal not only with my own hurt and pain, but my mother's," says Michelle. On top of that, she had put off taking care of herself during the years she cared for her father. In recent years, she has had several surgeries to address chronic health issues. That depleted her savings. The Survivors' Fund stepped in and helped with living and medical expenses and household repairs that Bobby had always taken care of. They provide a home health aide for Mildred so Michelle can go to work. Given her intensive needs, the Survivors' Fund will continue to provide ongoing support for Mildred into the future.

Michelle says her family has suffered other tragedies, including the death of her three-year-old niece by a child molester. But nothing compares with the ongoing pain caused by September 11, she says. "Not a day goes by when it's not mentioned. You can't put it out of your head. How do you go forward? You don't. You're stuck." ★

Linda Souder

A flight attendant with American Airlines who lost many colleagues on Flight #77, Linda Souder was told early on by several relief agencies that she was not a victim of September 11.

So she got on with her life.

A week after September 11, she began flying again, working on the average 100 hours a month. At times, she and other flight attendants felt singled out by security personnel. Yet she kept on flying. She tolerated passengers who were fed up with added security measures and took those frustrations out on the flight attendants. Yet she kept on flying. She listened as friends



complained about people who were not yet "over" September 11.

"I thought I was getting on with my life but, in reality, my guts were in a constant knot," she says. Yet, four years went by. It wasn't until she walked into Northern Virginia Family Service in December 2005 and filled out the Survivors' Fund questionnaire that she realized she was a wreck.

At age 54, she is changing careers. The Survivors' Fund has helped Souder, who worked for 20 years as a nurse, get her Virginia Nursing License. They also helped cover her living expenses while she took classes at Northern Virginia Community College. Reluctantly, she will soon leave her job at American Airlines for a nursing career, though being a flight attendant will always hold a special place in her heart.

"It's not as if the Survivors' Fund helped me to do something I've always wanted to do," she says. "Rather, they helped me step away from something I was no longer able to do. For that, I am grateful." ★

HURRICANE KATRINA

Current events—such as the release of the feature film *World Trade Center*, the trial of Zacarias Moussaoui and the release of video images of American Airlines' Flight #77 crashing into the Pentagon—can trigger setbacks in the recovery of some survivors.

One major news event of the past year that captured the attention of the entire nation was the devastation caused by Hurricane Katrina. For a number of September 11 survivors, that natural disaster provided an opportunity to reach out to others in need. Some took in abandoned Katrina animals. Others traveled to New Orleans to lend a helping hand. One client asked if her medical reimbursements could go to victims of Katrina.

"After four years, some people were ready to start giving back," said Northern Virginia Family Service (NVFS) case manager Nichole Aiken.

Adds her colleague, Meredith McKeen: "Altruism can be part of the healing process."

In addition, Northern Virginia Family Service was asked by Fairfax County to develop a long-term case management plan—based on the September 11 model—for Katrina evacuees who had relocated to Fairfax County. That effort, coordinated with two other relief agencies, was incredibly successful, serving more than 350 individuals. As a result, NVFS received a grant to expand the model to Loudoun and Prince William counties.



David Yancey

Over the past five years, David Yancey's friends and co-workers repeatedly told him: "I can imagine what you are going through."

The truth is: they had no idea. How could they know what it felt like to have lost his 44-year-old wife Vicki on American Airlines Flight #77, one month shy of their 20th wedding anniversary. How could they know the guilt he was living with, having talked her into changing her departure from Baltimore to Dulles. They couldn't imagine what it felt like to hit bottom, only to be rescued by his teenaged daughter who said "if you don't get help, I'll consider myself an orphan."

"I was in shock for a long, long time," says Yancey. "It was literally an out-of-body experience." Yancey says the worst decision he made in the after-

math of September 11 was to focus solely on caring for his two daughters while putting off taking care of himself. Eventually he fell apart, turning to alcohol and prescription drugs.

The Survivors' Fund was "a strong force in holding my hand and getting me back on my feet," says Yancey, who regularly attends group therapy, individual counseling and AA meetings.

Of all the support he receives, he says "there's nothing like the 9/11 groups. They understand in ways no one else can." He has made friends with an American Airlines employee who may have been the last person to see his wife before he closed the door to the plane.

"I can see myself going to the 9/11 groups as long as they're offered," Yancey says. "We're a big family. We went through an experience that no one else can claim to have gone through." ★



Financial Update



“WE TAKE STEWARDSHIP of the contributions to the Survivor’s Fund as seriously as the day they were entrusted to us and we will continue to do so until the last day of our operations,” said Daniel K. Mayers, Chair of the Fund’s Governance Board, and Terri Lee Freeman, President of The Community Foundation for the National Capital Region. In the past year, more than \$125,000 in new contributions were made to the Survivors’ Fund, including a \$100,000 donation from The Turner Construction Company Foundation. ★

STATEMENT OF FINANCIAL POSITION

	09/11/01– 03/31/02	04/01/02– 03/31/03	04/01/03– 03/31/04	04/01/04– 03/31/05	04/01/05– 03/31/06
Cash/Central Investment Fund	\$17,703,177.20	\$397,513.75	(\$310,515.61)	\$447,620.13	\$482,606.92
Combined Investment Fund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Common Stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Specially Invested Funds	\$0.00	\$13,222,948.27	\$12,169,271.02	\$10,261,954.18	\$7,601,441.10
Total Assets	\$17,703,177.20	\$13,620,462.02	\$11,858,755.41	\$10,709,574.31	\$8,084,048.02
Liabilities	\$82,695.80	\$57.94	\$0.00	\$1,433,823.96	\$1,952,022.60
Beginning Fund Balance	\$0.00	\$17,620,481.40	\$13,620,404.08	\$11,858,755.41	\$9,372,273.35
Net Change	\$17,620,481.40	(\$4,000,077.32)	(\$1,761,648.67)	(\$2,583,005.06)	(\$3,240,247.93)
Total Liabilities and Fund Balance	\$17,703,177.20	\$13,620,462.02	\$11,858,755.41	\$10,709,574.31	\$8,084,048.02

STATEMENT OF ACTIVITIES

Contributions	\$18,317,755.06	\$2,398,308.67	\$732,918.39	\$1,075,504.99	\$127,939.01
Interest and Dividends	\$107,858.04	\$509,337.42	\$387,788.54	\$262,546.98	\$409,443.61
Realized and Unrealized Gains	(\$122.91)	(\$268,664.58)	\$360,167.20	(\$252,394.63)	\$(57,066.39)
Total Revenue	\$18,425,490.19	\$2,638,981.51	\$1,480,874.13	\$1,085,657.34	\$480,316.23
Grants and Appropriations	(\$805,008.79)	(\$6,639,058.83)	(\$3,242,522.80)	(\$3,668,662.40)	(\$3,720,564.16)
Management Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Grants and Expenses	(\$805,008.79)	(\$6,639,058.83)	(\$3,242,522.80)	(\$3,668,662.40)	(\$3,720,564.16)
Net Change	\$17,620,481.40	(\$4,000,077.32)	(\$1,761,648.67)	(\$2,583,005.06)	(\$3,240,247.93)

The Survivors’ Fund is audited by Argy, Wiltse & Robinson and is included in the combined financial statements of The Community Foundation for the National Capital Region. For the latest copy of the audited financial statements, please contact Kenny Emson at 202.263.4779 or kemson@cfncr.org.

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THANK YOU

The Survivors' Fund is grateful to the survivors profiled in this report who gave us permission to share their stories. We are also thankful to The McCormick Group for providing meeting space for the Survivors' Fund Distributions Committee over the past year.

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The staff of the Northern Virginia Family Service Survivors' Fund Project, from left, top row: Nicole Burton, Melissa Davis, Sharon Frost, Jacqueline Mallory, Moshe Bleich, Robert Sorensen; middle row: Carolyn Vincent, Karen Pena, Aaron Baum, Leslie Carter, John Weathers; bottom row: Deborah Hawthorne, Ellis Cain, Terry Moon, Nichole Aiken, Stephanie Berkowitz. Not pictured: Julie Barnes, Hasaan Brown, Anh-Tu Pham, Don Doggendorf, Eugene Eastman and Andrea Zych.



About The Community Foundation for the National Capital Region



IN SEPTEMBER 2001, area leaders and institutions entrusted The Community Foundation for the National Capital Region—one of the region's largest funders of local nonprofits—with the responsibility for creating a fund whose sole purpose was to help the people at the Pentagon to rebuild their lives over the long term. Thus was born the Survivors' Fund.

The Community Foundation has more than 30 years of experience growing philanthropy and helping people invest their charitable dollars in the metropolitan Washington region. The Foundation is the trusted broker and steward between individual, family and organizational giving at all levels to create a permanent source of philanthropic capital in the metropolitan region. The Foundation accomplishes its mission by providing expertise and services to donors on how to realize their goals in philanthropy, connecting its donors to organizations providing effective programs, serving as a convener and catalyst on emerging issues and providing sound financial management of assets. The Community Foundation is among the fastest growing community foundations in the country. In fiscal year 2006, the Foundation has assets of more than \$347 million in 580 philanthropic funds. Last year, donors with funds at The Community Foundation awarded close to \$95 million to nonprofit organizations.

To learn more about The Community Foundation and its Survivors' Fund, contact 202.955.5890 or www.cfncr.org. ★



The Survivors' Fund

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