

# The Survivors' Fund

AN LLC OF THE COMMUNITY FOUNDATION FOR THE NATIONAL CAPITAL REGION



## Message to the Community

Two years into the process of assisting victims and survivors of the September 11 attack on the Pentagon, the Survivors' Fund has provided financial support and comprehensive case management services to 425 households and 1,025 individuals. The initial shock of September 11, while ever present, does not dominate their lives each day. At their own pace, survivors are coming to terms with the fact that their personal worlds have changed forever. Many are rebuilding their lives while others still find themselves in crisis. Most are somewhere in between.

At this writing, half of our funds have been committed and we are becoming increasingly aware of our limitations. While we try to respond to each individual's needs, we are forced to make difficult decisions every month. We believe it is our fiduciary duty to reserve our remaining funds for the survivors with the most pressing financial and coping challenges and who may otherwise be ineligible for alternative September 11 resources.

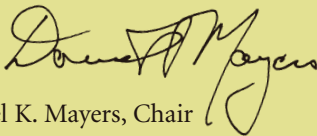
The strength of the Survivors' Fund has always been its flexibility and its client-centered approach. The case management model is working; that was confirmed by a preliminary evaluation completed earlier this year by the Children's Research Institute at Children's National Medical Center. Further evidence of the efficacy of our approach can be found in this report.

For the upcoming year, we are recommitting ourselves to the goals that have brought us this far: to continue to provide sound stewardship over the funds donated by thousands of individuals, families and corporations; to seek out and leverage additional resources compatible with the Fund's goals and eligibility; to streamline the financial disbursement process; and to sharpen the Fund's ability to project the needs of survivors over the next few years.

Finally, we reiterate our gratitude to the Fund's Governance Board and Distributions Committee members and to our partners at Northern Virginia Family Service. Special thanks go to the dedicated case managers who have taught us that the individual roads to recovery are often long and unpredictable.



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



Daniel K. Mayers, Chair  
Survivors' Fund Governance Board

**COVER:** Washington-based artist Mindy Weisel's painting "Of Wonder," 2002 (private collection). Weisel, a child of Holocaust survivors, brought fresh flowers into her studio for a year after September 11. The result was a series of paintings called "Translations." Using the metaphor of the fragile flower that is able to survive the long, harsh winter, Weisel's paintings speak to the strength of the human spirit. In her September 11 paintings, the squares represent each person's story. "Out of tragedy and heartache, ultimately I believe people's strength can prevail," she says. (Photo courtesy of the Jean Albano Gallery, Chicago, Illinois)

**RIGHT:** In the wake of September 11, Betty Nielsen of Fonda, Iowa, like so many others, realized she wanted to do something to lend comfort. Her notion was to make "Freedom Quilts" with patriotic themes for every affected family. With the help of individuals and organizations around the world, Nielsen has created and distributed 3,400 quilts, including to victims of the Pentagon attack. This quilt was given to Jerry Henson, who was injured in the Pentagon's Navy Command Center. More information about Nielsen's project is available from [www.freedomquilts.net](http://www.freedomquilts.net).

## The Survivors' Fund at a Glance

**WHAT:** The Survivors' Fund of The Community Foundation for the National Capital Region is the largest charity in the country set up exclusively to support the long-term needs of the individuals and families affected by the terrorist attack at the Pentagon. The path taken by the Survivors' Fund—to provide two types of direct assistance (case management and financial support), to be available for a more extended time frame, and to be flexible and responsive in helping families meet long-term recovery needs—differentiates it from other resources available. The Survivors' Fund works closely with other philanthropic and nonprofit organizations and government agencies (such as the September 11th Fund, the American Red Cross and the Federal Victims Compensation Fund established by Congress) to ensure services and support are reaching the victims and families efficiently and that efforts are not duplicated.

**WHO:** Those eligible to receive support from the Survivors' Fund include: family members of anyone killed in the attack on the Pentagon, including passengers and crew on American Airlines Flight #77; individuals injured physically or emotionally during, or as a direct result of, the Pentagon attack or rescue operation; and families of those who were injured physically or emotionally.

**HOW MUCH:** More than \$20.6 million has been donated to the Survivors' Fund. All contributions provide support for survivors and families. Administrative costs are being paid for with special donations from corporate and foundation partners and through interest from the Fund.

**INFORMATION:** To learn more about The Community Foundation and its Survivors' Fund, contact 202.955.5890 or [www.cfncr.org](http://www.cfncr.org). To inquire about receiving assistance through the Survivors' Fund, contact 1.866.994.HOPE 866.994.4673) or [www.nvfs.org](http://www.nvfs.org).

## The Long and Winding Road

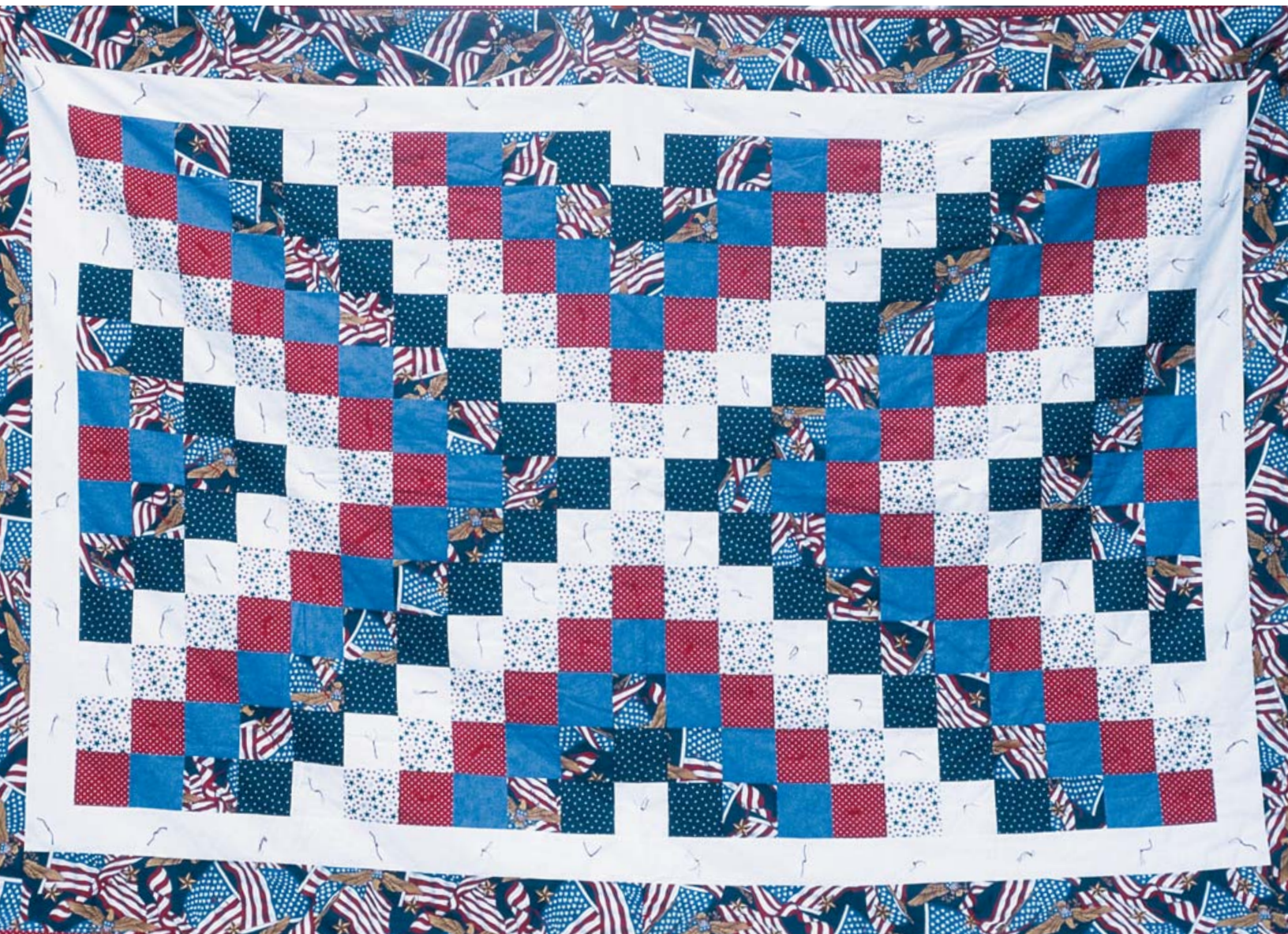


FOR A FEW DAYS THIS MONTH, the country will turn its attention to the tragic events of September 11, 2001. For most Americans, that event is a moment in history, an observance. But for those who were directly affected by the worst terrorist attack in U.S. history, every day brings new awareness of their losses.

“For the families who lost someone, every news report, every holiday, every birthday, every terror alert can keep the pain fresh,” says Kimberly Brooks, who supervises case managers at Northern Virginia Family Service (NVFS), the agency providing case management support to survivors and families.

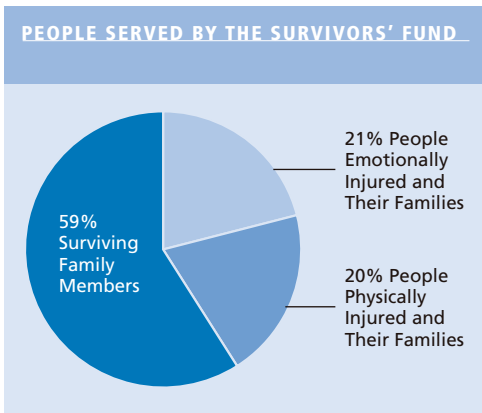
“All of this can make the recovery process slow and painful,” she adds. “The path to healing is not a straight line.”

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Two years have passed since the Survivors' Fund came to life through the concern and contributions of more than 12,000 individuals and organizations around the region and throughout the world who have contributed \$20.6 million to help those who survived the attack on the Pentagon and the families of those who did not.

Today, the Fund and its partner organization, Northern Virginia Family



Service (NVFS), are working with more than 1,000 people whose lives changed forever on September 11. That includes family members who lost loved ones in the Pentagon and on Flight #77. It includes civilians and military personnel, rescue workers and airline employees. It includes individuals who were physically injured and those who have suffered emotional trauma. It also includes individuals and families who aren't eligible for other relief funds — for example: several airline employees who encountered the terrorists, the girlfriend of a passenger on Flight #77 and a Pentagon employee who tried to rescue coworkers from the flames.

The individual roads to recovery are as diverse as the population served by the Fund. At one extreme are clients

experiencing paralyzing anxiety, marital problems, substance abuse and thoughts of suicide. Others have been able to rebuild their lives, only to suffer emotional or financial setbacks related to the tragedy. For some, the slowed economy dealt an added blow.

“Our clients frequently take two giant steps forward and three giant steps backward,” says NVFS case manager Varida Kautner.

Adds E. Larry Shaw, the chief operating officer of NVFS: “Our journey with families is just that — a journey

*The second observance is also an occasion to step back and measure how much the Fund was able to do in a very short time. “To have created a project of this size from scratch, to have gone from no families to 400 in 18 months, to have built the kind of trust that exists in the community is an unbelievable feat.”*

E. Larry Shaw  
Northern Virginia Family Service

together, toward recovery with successes and challenges appearing with each passing day.”

It doesn't help that there is a real gap between what the general public thinks about grief and the survivors' actual experiences. “The public's expectation is families should be over it by now,” says Dottie Ward-Wimmer,

a senior therapist with the William Wendt Center for Loss and Healing. While the public has moved on to other things, the families are just now

*“We intend to do our best for as many families as we can with our remaining resources.”*

Daniel K. Mayers  
Survivors' Fund Governance  
Board Chair

moving out of shock and numbness and beginning to accept that the future looks very different from what they had planned.

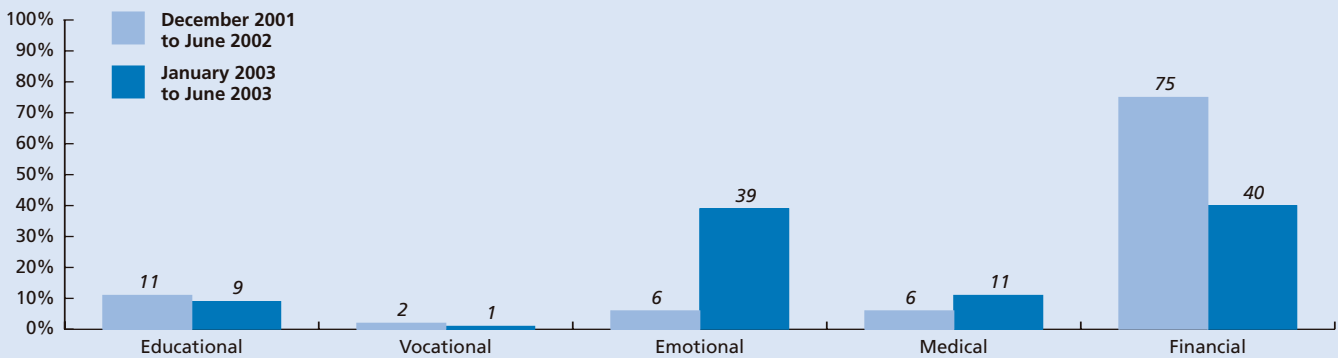
Many families lost their primary breadwinner. Others find they are unable to return to previous jobs at the Pentagon or elsewhere, and need retraining. Financial support has been provided for mental health services, medical expenses, job training, housing support, childcare, education, insurance and many other basic needs.

During the first year and a half the Survivors' Fund helped families meet their daily financial and emotional challenges. “Our goal was to help each person just make it through the day,” said Stephanie Berkowitz, director of the NVFS Survivors' Fund Project. “Supporting basic living expenses was the norm and the need. Over time, as some have returned to work, or have otherwise resumed financial independence, needs have changed.”

“Financial support for daily living has decreased, while the need for emotional support has increased, and we anticipate will continue to rise,” added Berkowitz. “At the same time, we know



## INITIAL AND RECENT ASSISTANCE PROVIDED TO SURVIVORS AND FAMILIES



that on occasion, crisis or re-traumatization occurs for families, and the need for emergency assistance may resurface.”

In light of the fact that the Survivors’ Fund balance is decreasing more rapidly than anticipated, its leadership has refined its guidelines to ensure the remaining funds are targeted toward survivors with the greatest financial and coping challenges and that the Fund retains its flexibility to meet future needs. “We intend to do our best for as many families as we can with our remaining resources,” said Daniel K. Mayers, chair of the Fund’s Governance Board. “For two years we

*“The path to healing is not a straight line.”*

Kimberly Brooks  
Case Supervisor,  
Northern Virginia Family Service

have been ‘first responders’ for 1,000 victims of terrorism. For the balance of our mission, we must focus on those who need us the most.”

Three important hallmarks of the Survivors’ Fund from the start have

been its commitment to flexibility, the confidential review of requests to ensure unique circumstances are taken into consideration, and its focus on

*“Our clients frequently take two giant steps forward and three giant steps backward.”*

Varida Kautner  
Northern Virginia Family Service

leveraging other resources, in addition to its own, to support recovery needs. This last principle will become even more important as the Survivors’ Fund moves forward and spends down its corpus.

Uncharted territory lies ahead. NVFS case managers are anticipating that the two-year anniversary — which is being marked by far fewer public observances than last year — may be a difficult time. For some, “the quiet that follows the initial period of activity and acknowledgement can be unbearable,” observes NVFS’ Brooks.

The second observance is also an occasion to step back and measure how

much the Fund was able to do in a very short time. “To have created a project of this size from scratch, to have gone from no families to 400 in 18 months, to have built the kind of trust that exists in the community is an unbelievable feat,” says NVFS’ Shaw.

There is no better measure of the Survivors’ Fund’s success than the letters and calls that come into the NVFS offices. “You have no idea what a difference your help has made on my life,” wrote one survivor recently. “I always said good things come to those who wait, but didn’t actually believe it. Because of you, I do. Thank you.” ★



# The Heroes of September 11



“THE REAL HEROES OF SEPTEMBER 11,” says Dottie Ward-Wimmer—a senior therapist with the William Wendt Center for Loss and Healing— “are the wives, husbands and partners; parents, grandparents, children and siblings and other individuals who have to get up every day, day after day, and build a new world for themselves.” Since it was created, the Survivors’ Fund has helped more than 1,000 individuals. Here are the stories of several of those heroes.

## Bethlehem Tsegai

Working at the Pentagon’s coffee bar, Bethlehem Tsegai served hundreds of employees every day. Many of her customers were killed on September 11.

During the attack, Tsegai was thrown against a shelf attached to the wall. She didn’t realize she was experiencing great physical pain until after she had escaped from the building, and was driving a coworker home. Later she was reunited with her husband and three young children.

Only several days later, when she could get to a doctor, did she understand the extent of her neck and back injuries. Physical therapy was prescribed. Her employer gave her a hard time about her medical problems. The

company lost its contract at the Pentagon.

That is when the Survivors’ Fund entered her life, helped with her medical expenses and arranged for her to enroll in Northern Virginia Family Service’s “Training Futures” program, a five-month course that helps individuals move to stable, professional office careers. Her new job is with Booz Allen Hamilton where, as a receptionist, she is earning nearly twice as much as in her old job. “It’s a good company with a good future,” says Tsegai, a native of Eritrea. “Above all, I am respected.”

At this point, she no longer needs the financial help of the Survivors’ Fund, whose advice, she says, has been invaluable. It gives her great comfort to know that case management support is available any time she needs it. ★

## Lloyde A. England

He had driven his taxicab past the Pentagon a million times before, but September 11 was different from any other day. On that day, Lloyde A. England had just dropped off a passenger and was driving home as American Airlines Flight # 77 flew directly overhead, sending a light pole crashing through his windshield. In that brief moment,



his car was totaled and his livelihood threatened.

When other agencies did not help, the Survivors’ Fund and NVFS case manager Sarah Carter stepped in and arranged for funds for his mortgage and groceries until he could buy another cab. Perhaps as valuable as those financial contributions were the talks he had with his case manager, who validated the trauma he had experienced that day.

“It’s good to know there are people out there who are willing to help working people,” says England. “It’s not that I couldn’t work. I was just set back.” ★



### Vivienne and Roland Charlebois

“All he ever wanted to do was fly,” says the father of David Michael Charlebois, who was the copilot of American Airlines Flight #77. “Aviation was his love.”

David’s family also meant the world to him. He called his parents every day and frequently joined them for church and lunch on Sundays.

The Charleboises got the formal news of their 39-year-old son’s death when an airline representative came to their door.

“For a year, we pretty much kept to ourselves,” says Roland. “We did our best to keep busy.”

“We were living day to day,” adds Vivienne.

Through the Survivors’ Fund, the couple has met other families who lost loved ones in the Pentagon attack, and have participated in individual and group counseling. “It’s going well, but it’s still hard,” says Vivienne.

Regular therapy sessions have been an important part of their recovery. So has a strong support network, which includes their daughter and son, five

grandchildren, David’s friends, and Northern Virginia Family Service case manager Hetty Irmer. “We are grateful for our family, faith, friends and the Survivors’ Fund,” says Roland. ★

### Jean Hunt

Sixty-seven-year old Jean Hunt is a paradox. She has a friendly, outgoing personality and a fighting spirit; at the same time she suffers from anxiety and depression.

Her survival instinct kicked in on September 11 when the senior program analyst fled the Pentagon, navigated the overcrowded subway system, and



PHOTO BY DANIEL HEDDEN

made her way to her Alexandria apartment. She sat up all night with a terrible headache and nosebleeds, and she temporarily lost her vision. EMTs and several doctors dismissed her symptoms, attributing them to anxiety. Hunt eventually learned she had suffered a stroke. Because she was misdiagnosed and not hospitalized, she was ineligible for many relief programs.

“For me to work in the Pentagon was like becoming President,” she says. “It was the pinnacle of a long career.” In a single moment, “I lost everything.”

Hunt is grateful to NVFS case man-

ager Mary Wilcox and the Survivors’ Fund, which she says has provided assistance of every kind — financial and emotional support, access to financial management, and legal advice — all without excessive bureaucracy or administrative demands on her. ★

### Paul Hollis

A 28-year veteran of the Arlington County Fire Department, Paul Hollis says for the rest of his life he’ll probably miss being a fire fighter. But after what he saw at the Pentagon on September 11, he can never go back.

Hollis remembers being asked by Northern Virginia Family Service case manager Joel Hall when the two first met: “What will put you on the road to recovery?” For a long time, Hollis had an interest in welding. Today, with the help of the Survivors’ Fund, he is attending the welding program at Northern Virginia Community College. By the end of next year, he will have a degree and be certified.

“I was a little bit lost,” says Hollis. “Joel came along and turned things around for me.” ★



# The Case for Case Management



FROM THE BEGINNING, the Survivors' Fund

distinguished itself from other sources of support by providing each client a professionally trained, masters-level case manager to help navigate the often confusing and overlapping social services system. "Two years and more than 1,000 clients later, we understand more than ever that this was the right path to take," says Terri Lee Freeman, President of The Community Foundation. "One of the most important lessons we have learned is that money alone is not sufficient to help families recover."

The effectiveness of the case management model was affirmed when the Survivors' Fund hired the Children's Research Institute (CRI) at Children's National Medical Center to document the Fund's performance and assess whether survivors were satisfied with the services they received from the Fund. Initiated in November 2002, the survey found that Survivors' Fund clients valued their relationships with case managers as much as the financial support they received from the Fund (see chart). Overall, clients reported extremely high levels of satisfaction with the services and the financial support.

The CRI survey provides a compelling snapshot as of the fall of 2002. The Fund will continue to measure its effectiveness through future evaluations and through feedback from open forums for survivors and families slated for the upcoming year. These initiatives will assess the impact and effectiveness of the Fund while giving survivors a chance to provide their candid views about their individual experiences with the Fund.

"We don't just want to pat ourselves on the back," says Freeman. "We want to get to the bottom of what we have done right and what we can do better. This has been, and will be, a tremendous learning experience for us and for others in the field of philanthropy who are concerned about responding to unforeseen emergencies."

## Why case management?

No one understands the value of case management better than the staff at Northern Virginia Family Service (NVFS). The NVFS case managers have been working with victims of the Pentagon attack ever since the inception of the Survivors' Fund when the Community Foundation tapped the 80-year-old social services agency to be its partner. To meet the complex and individual needs of more than 1,000 survivors, NVFS has expanded its Fund-related staff from five case managers to 16 and a total staff of 30 over the past two years. Many case managers are carrying caseloads of 30 or more. In addition, 15 NVFS affiliates are engaged in Survivors' Fund case

management in 35 states and in two foreign countries. Even two full years after the September 11 attack, case managers are still hearing from new clients each month.

Because each client's needs are unique, personalized recovery plans focused on long-term goals are the centerpiece of the case management approach. For many families, this is the first time they have turned to a social services agency for help. All the survivors benefit from the extensive network of contacts maintained by NVFS, including everything from mental health providers and day care centers to law firms and insurance companies and other funding sources.

## Preparing for the Future

The innovativeness of the Fund's approach and the Washington community's philanthropic response to September 11 provide opportunities to share lessons learned with the fields of emergency response and recovery, social work and philanthropy. With this in mind, The Community Foundation convened the Greater Washing-





Above, the staff of NVFS Survivors' Fund Project. Left to right, top row: Joel Hall, Stephanie Berkowitz, Kathleen Buday, Zarqa Zaheer, Teresa Menocal, Jenny Rulli, Linda Britt. Middle row: Marsha Perez, Kimberly Brooks, Sarah Carter, Damond Smith, Tracy Smith, Hilary Nagel, Karen Pena, Nancy Meyer, Lisa Marie Thomas, Julia Caram, Linda Ketchmark, Mary Wilcox. Front row: E. Larry Shaw, Meredith McKeen, Lisa Smith, Hetty Irmer, Kristin Spickard, Varida Kautner, Maurisa Darby. Not pictured: Hasaan Brown, Sandy Lee, Lisa Zager, Ellis Garretson.

ton Taskforce on Nonprofit Emergency Preparedness, comprised of nonprofits and other organizations, to examine lessons learned from the Pentagon attack and to improve the region's preparedness for similar or worse disasters. With the help of the management consulting firm McKinsey & Company, the Taskforce recently developed a blueprint for future action in the face of a full-scale disaster affecting the region.

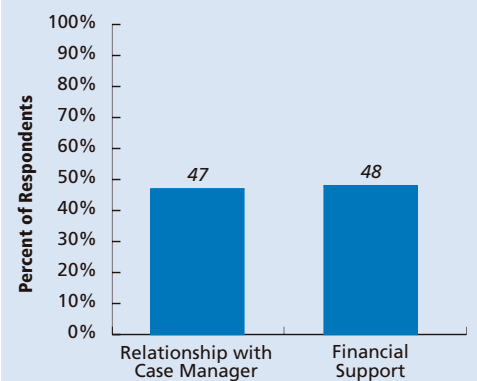
The Taskforce represents another way in which The Community Foundation seeks to build the infrastructure necessary for effective social services

and philanthropic response to such emergencies in metropolitan Washington and beyond. For instance, the Survivors' Fund recently provided guidance to the United Way of Rhode Island as state and human services agencies responded to the tragic nightclub fire in West Warwick earlier this year. The Fund's leadership believes it has an obligation to pass on what it has learned.

"The people responding to the Oklahoma City bombing were important mentors to us as we responded to the tragedy at the Pentagon," says George Vradenburg, a Survivors' Fund

#### SATISFACTION WITH THE SURVIVORS' FUND

What has been the most valuable and helpful part of your relationship with the Survivors' Fund?



Governance Board member and chairman of the Taskforce. "Playing that same role for others is at the very core of our mission." ★



# Financial Report



THANKS TO GENEROUS DONATIONS from thousands of people and organizations throughout the world, the Survivors' Fund has received contributions totaling \$20.6 million. Recent donations included a \$100 contribution from the Mini Mites Bowling League and more than \$258,000 from the Commonwealth of Virginia Department of Emergency Management.

To date, \$11.3 million has been authorized for direct assistance which includes case management services and financial support for individuals and families affected by the September 11 attack on the Pentagon.

In addition, case managers have leveraged more than \$12.3 million on behalf of individuals and families from such funds as the American Red Cross, the September 11th Fund, the Robin Hood Foundation and the Virginia Criminal Injuries Compensation Fund. They have also lined up pro bono services for their clients in many areas, from health care to legal advice and financial management. ★

## STATEMENT OF FINANCIAL POSITION APRIL 1, 2002, THROUGH MARCH 31, 2003

Cash/Central Investment Fund	\$397,513.75
Combined Investment Fund	\$0.00
Common Stocks	\$0.00
Specially Invested Funds	\$13,222,948.27
<b>Total Assets</b>	<b>\$13,620,462.02</b>
<b>Liabilities</b>	<b>\$57.94</b>
Beginning Fund Balance 04/01/02	\$17,620,481.40
Net Change	(\$4,000,077.32)
<b>Total Liabilities and Fund Balance</b>	<b>\$13,620,462.02</b>

## STATEMENT OF ACTIVITIES

Contributions	\$2,398,308.67
Interest and Dividends	\$509,337.42
Realized and Unrealized Gains	(\$268,664.58)
<b>Total Revenue</b>	<b>\$2,638,981.51</b>
Grants and Appropriations	(\$6,639,058.83)
Management Fees	\$0.00
<b>Total Grants and Expenses</b>	<b>(\$6,639,058.83)</b>
<b>Net Change</b>	<b>(\$4,000,077.32)</b>

## THE SURVIVORS' FUND

The Survivors' Fund is audited by Deloitte & Touche and is included in the combined financial statements of The Community Foundation for the National Capital Region. For a copy of the March 31, 2003, audited financial statements, please contact Kenny Emson at 202.263.4779 or kemson@cfncr.org.



## Stewardship of the Survivors' Fund

The Survivors' Fund staff, Governance Board and Distributions Committee — along with their partners at Northern Virginia Family Service — are stewards of the Fund's \$20.6 million.

Chaired by attorney Daniel K. Mayers, the Governance Board is charged with program management and fulfillment of the Fund's fiduciary duties to donors, beneficiaries and the public. The board includes business, civic and philanthropic leaders who — in the words of member Alan G. Merten — possess two important qualities: "a strong business sense and compassion." It is this combination that makes them well suited to performing their work.

The Distributions Committee is chaired by Howard University School of Social Work professor emeritus Clarice Dibble Walker and provides oversight of the Fund's disbursements. For two years, the tireless Distributions Committee members have met every two to three weeks to review a steady volume of cases. Each time, they face difficult choices in allocating the Fund's diminishing resources. Their work also includes promoting ongoing collaboration and communication among community agencies that are helping Pentagon disaster victims.

Terry O'Hara Lavoie serves as the Survivors' Fund's director. Lavoie, who joined the Fund in January, has more than 15 years of experience in the philanthropic community, most recently as a consultant to grantmaking and grantseeking organizations. Linda Plummer, who also joined the Fund in January, provides administrative support.

### THANK YOU

The Survivors' Fund gratefully acknowledges special support from the business community. Since the early days of the Fund, Arnold and Porter; the McCormick Group; the Washington Hospital Center Foundation; and Wilmer, Cutler & Pickering have provided meeting space for more than 100 meetings of the Fund's board and committees.

### SURVIVORS' FUND GOVERNANCE BOARD

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# About The Community Foundation for the National Capital Region

THE COMMUNITY FOUNDATION FOR THE NATIONAL CAPITAL REGION, celebrating 30 years of growing philanthropy and helping people invest their charitable dollars in the metropolitan Washington region. As a philanthropic leader, The Community Foundation has built a community of givers who are supporting a wide array of institutions and issues, all connected to strengthening our region. The Community Foundation is the trusted broker and steward between individual, family and organizational giving at all levels to create a permanent source of philanthropic capital to improve the quality of life in the metropolitan region. It accomplishes this by providing expertise and services to donors on how to realize their goals in philanthropy, connecting its donors to organizations providing impactful programs, serving as a convener and catalyst on emerging issues, and providing sound financial management of assets.

One of the region's largest funders of local nonprofits, The Community Foundation is among the fastest growing community foundations in the country. In fiscal year 2003, the Foundation has assets of more than \$240 million in more than 350 philanthropic funds. Last year, donors with funds at The Community Foundation awarded more than \$56 million to nonprofit organizations.

To learn more about The Community Foundation and its Survivors' Fund, contact 202.955.5890 or [www.cfncr.org](http://www.cfncr.org). ★



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