

# report of independent auditors

## **PricewaterhouseCoopers LLP**

New York, NY

To the Board of Directors

The Juvenile Diabetes Research Foundation International:

In our opinion, the accompanying statements of financial position and the related statements of activities, cash flows and functional expenses present fairly, in all material respects, the financial position of The Juvenile Diabetes Research Foundation International and its Chapters (the "Foundation") at June 30, 2003 and 2002, and the changes in its net assets and cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States of America. These financial statements are the responsibility of the Foundation's management; our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits of these statements in accordance with auditing standards generally accepted in the United States of America, which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.



September 26, 2003

# statements of financial position

	2003	2002
<b>Assets</b>		
Cash and cash equivalents	\$15,403	\$14,606
Investments (see Note 3)	78,562	96,301
Receivables:		
Interest and dividends receivable	51	203
Contributions receivable (see Note 6)	25,422	24,377
Sundry receivables	252	239
Assets related to Charitable Remainder Trusts	2,617	2,701
Fixed assets, net (see Note 7)	1,790	1,950
Prepaid expenses and other assets	967	1,395
<b>Total assets</b>	<b>\$125,064</b>	<b>\$141,772</b>
<b>Liabilities and Net Assets</b>		
<b>Liabilities</b>		
Accounts payable and accrued liabilities (see Note 5)	\$7,810	\$6,464
Liabilities related to Charitable Remainder Trusts	1,403	1,461
Accrued rent escalation	508	525
Deferred credit	298	344
Research grants payable (see Note 9)	104,024	119,283
<b>Total liabilities</b>	<b>114,043</b>	<b>128,077</b>
<b>Net assets</b>		
Unrestricted	(19,781)	(16,258)
Temporarily restricted	25,719	24,930
Permanently restricted	5,083	5,023
<b>Total net assets</b>	<b>11,021</b>	<b>13,695</b>
<b>Total liabilities and net assets</b>	<b>\$125,064</b>	<b>\$141,772</b>

See accompanying notes to financial statements.

The Juvenile Diabetes Research Foundation International and Its Chapters  
Years ended June 30, 2003 and 2002 (in thousands)

# statements of activities

	2003				2002			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
<b>Public support and revenue</b>								
Public support:								
Contributions	\$27,522	\$6,169		\$33,691	\$33,960	\$7,386	\$50	\$41,396
Special events								
Proceeds	117,047			117,047	108,028			108,028
Direct expenses	(20,838)			(20,838)	(20,240)			(20,240)
Transfers from affiliates	5,127			5,127	6,148			6,148
<b>Total public support</b>	<b>128,858</b>	<b>6,169</b>		<b>135,027</b>	<b>127,896</b>	<b>7,386</b>	<b>50</b>	<b>135,332</b>
Revenue								
Investment income	4,031	3	\$60	4,094	2,697	1	11	2,709
Advertising income	488			488	404			404
Other	693			693	87			87
<b>Total revenue</b>	<b>5,212</b>	<b>3</b>	<b>60</b>	<b>5,275</b>	<b>3,188</b>	<b>1</b>	<b>11</b>	<b>3,200</b>
Net assets released from restrictions	5,383	(5,383)			8,939	(8,939)		
<b>Total public support and revenue</b>	<b>139,453</b>	<b>789</b>	<b>60</b>	<b>140,302</b>	<b>140,023</b>	<b>(1,552)</b>	<b>61</b>	<b>138,532</b>
<b>Expenses</b>								
Program services								
Research support	89,033			89,033	115,285			115,285
Public education	29,077			29,077	29,372			29,372
	118,110			118,110	144,657			144,657
<b>Supporting services</b>								
Management and general	11,550			11,550	10,457			10,457
Fund raising	13,316			13,316	14,027			14,027
	24,866			24,866	24,484			24,484
<b>Total expenses</b>	<b>142,976</b>			<b>142,976</b>	<b>169,141</b>			<b>169,141</b>
Change in net assets	(3,523)	789	60	(2,674)	(29,118)	(1,552)	61	(30,609)
<b>Net assets</b>								
Beginning of year	(16,258)	24,930	5,023	13,695	12,860	26,482	4,962	44,304
End of year	\$(19,781)	\$25,719	\$5,083	\$11,021	\$(16,258)	\$24,930	\$5,023	\$13,695

See accompanying notes to financial statements.

The Juvenile Diabetes Research Foundation International and Its Chapters  
Years ended June 30, 2003 and 2002 (in thousands)

# statements of cash flows

	2003	2002
<b>Cash flows from operating activities</b>		
Change in net assets	\$(2,674)	\$(30,609)
Adjustments to reconcile change in net assets to net cash used in operating activities		
Net realized loss (gain) from sale of investments	1,433	(703)
Net unrealized (appreciation) depreciation on investments	(3,561)	971
Unrealized loss on foreign exchange	-	190
Depreciation and amortization	557	734
In-kind contribution	-	(250)
(Increase) decrease in receivables, net	(906)	1,443
Decrease (increase) in prepaid expenses and other assets	428	(268)
Decrease in split-interest agreements, net	26	108
Increase (decrease) in accounts payable and accrued liabilities	1,346	(339)
(Decrease) increase in accrued rent escalation	(17)	5
Decrease in deferred credit	(46)	(46)
(Decrease) increase in research grants payable	(15,259)	6,526
Permanently restricted contributions, classified as financing activities	-	(50)
Net cash used in operating activities	(18,673)	(22,288)
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(397)	(373)
Purchase of investments	(61,537)	(54,832)
Proceeds from sale of investments	81,404	57,207
Net cash provided by investing activities	19,470	2,002
<b>Cash flows from financing activities</b>		
Permanently restricted contributions	-	50
Net cash provided by financing activities	-	50
Net increase (decrease) in cash and cash equivalents	797	(20,236)
Cash and cash equivalents		
Beginning of year	14,606	34,842
End of year	\$15,403	\$14,606

See accompanying notes to financial statements.

The Juvenile Diabetes Research Foundation International and Its Chapters  
Years ended June 30, 2003 and 2002 (in thousands)

# statements of functional expenses

2003

	Program Services			Supporting Services			Total Expenses
	Research Support	Public Education	Total	Management and General	Fund Raising	Total	
Research grants	\$80,912		\$80,912				\$80,912
Payroll and related expenses	3,907	\$16,245	20,152	\$6,606	\$7,544	\$14,150	34,302
Printing and promotional expenses	354	3,328	3,682	672	2,260	2,932	6,614
Office rent and related expenses, including depreciation and amortization	1,880	3,730	5,610	2,617	1,677	4,294	9,904
Meetings and conferences	1,335	3,069	4,404	672	854	1,526	5,930
Professional services	458	1,868	2,326	610	571	1,181	3,507
Miscellaneous	187	837	1,024	373	410	783	1,807
	\$89,033	\$29,077	\$118,110	\$11,550	\$13,316	\$24,866	\$142,976
Percentage of total	62.27%	20.34%	82.61%	8.08%	9.31%	17.39%	100.00%

2002

	Program Services			Supporting Services			Total Expenses
	Research Support	Public Education	Total	Management and General	Fund Raising	Total	
Research grants	\$107,923		\$107,923				\$107,923
Payroll and related expenses	3,504	\$16,456	19,960	\$6,029	\$7,378	\$13,407	33,367
Printing and promotional expenses	233	3,371	3,604	852	3,104	3,956	7,560
Office rent and related expenses, including depreciation and amortization	1,029	4,660	5,689	2,211	1,754	3,965	9,654
Meetings and conferences	1,408	2,444	3,852	591	757	1,348	5,200
Professional services	950	1,386	2,336	459	675	1,134	3,470
Miscellaneous	238	1,055	1,293	315	359	674	1,967
	\$115,285	\$29,372	\$144,657	\$10,457	\$14,027	\$24,484	\$169,141
Percentage of total	68.16%	17.37%	85.53%	6.18%	8.29%	14.47%	100.00%

See accompanying notes to financial statements.

The Juvenile Diabetes Research Foundation International and Its Chapters  
Years ended June 30, 2003 and 2002 (in thousands)

# notes to financial statements

## 1. Organization

The mission of the Juvenile Diabetes Research Foundation International and its Chapters (the "Foundation") is to find a cure for diabetes and its complications through the support of research.

The Foundation solicits contributions from the public and engages in various fund raising activities. Funds raised are used to support Type 1 diabetes research. In addition, the Foundation engages in advocacy efforts aimed at increasing federal funding of Type 1 diabetes research.

The financial statements of the Foundation include the accounts of The Juvenile Diabetes Research Foundation International and its Chapters located throughout the United States. The Foundation has international affiliates located in Canada, Australia, U.K. and a number of other countries. The financial statements of these organizations are not included in the foregoing financial statements of the Foundation since the Foundation does not exercise control over the management and operations of the international affiliates.

The Foundation is a not-for-profit organization exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code.

## 2. Summary of Significant Accounting Policies

### Net Asset Classifications

The Foundation reports information regarding its financial position and activities according to three classes of net assets: unrestricted, temporarily restricted and permanently restricted.

Unrestricted net assets are not restricted by donors, or the donor-imposed restrictions have expired.

Temporarily restricted net assets contain donor-imposed restrictions that permit the Foundation to use or expend the assets as specified. The restrictions are satisfied either by the passage of time or by action of the Foundation.

Permanently restricted net assets contain donor-imposed restrictions that stipulate the resources be maintained permanently, but permit the Foundation to use or expend part or all of the income derived from the donated assets for either specified or unspecified purposes.

### Contributions

Contributions are recognized as income when they become unconditional promises to contribute, at their fair value.

The Foundation records contributions as temporarily restricted if they are received with donor stipulations that limit their use, either through purpose or time restrictions, and those stipulations have not expired. When donor restrictions expire in subsequent years, that is, when a purpose restriction is fulfilled or a time restriction ends, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. Contributions received with donor stipulations that limit their use which expire in the same reporting period are recorded as unrestricted contributions.

The Foundation administers two types of split interest agreements—Charitable Gift Annuities and Charitable Remainder Trusts. With Charitable Gift Annuities, the Foundation receives cash or marketable securities from a donor in exchange for an annuity to be distributed for a fixed amount over the lifetime or lifetimes of the donor or other beneficiaries, not to exceed two persons. Upon the death of the annuitant or survivor of the annuitants, the Foundation is entitled to full use of the remainder. With Charitable Remainder Trusts administered by the Foundation, the Foundation receives donated assets as Trustee under a trust agreement established by the donor in exchange for an income stream to be distributed to the donor and/or other beneficiaries over a specified period of time. The distribution to the donor or other beneficiaries may be a fixed dollar amount (an annuity trust) or percentage of the fair market value of the trust as determined annually (unitrust). Upon the termination of the trust, the Foundation is entitled to full use of the remainder. For both Charitable Gift Annuities and Charitable

Remainder Trusts, a related liability is recorded for the actuarially determined present value of the obligation to the annuitant or annuitants. The discount rate used to calculate the liability is 3.8% and 6% at June 30, 2003 and 2002, respectively. For Charitable Gift Annuities, the assets received are held as general assets of the Foundation, and the annuity liability is a general obligation of the Foundation.

The Foundation has volunteers who have donated significant amounts of their time to the Foundation's program services and to its fund-raising campaigns. Such contributed services do not meet the criteria for recognition as the value of such services cannot be readily measured and, accordingly, are not reflected in the accompanying financial statements. The Foundation has also recorded any significant amounts of in-kind contributions at the fair market value at the date which such unconditional promise to give was made.

### Cash and Cash Equivalents

Cash and cash equivalents includes cash balances of the Foundation and money market accounts. At times, cash and money market balances may be in excess of the Federal Deposit Insurance Corporation limits. The Foundation has not experienced any losses in such accounts.

### Investments

Investments, including assets related to split-interest agreements, are carried at fair value. Realized and unrealized gains and losses are recorded on the statement of activities and determined by comparison of cost, computed on a first-in, first-out basis, with proceeds or fair value. Cost of securities is determined by purchase price, if purchased, or fair value at date of receipt, if donated. Valuations of securities are based on published closing prices on the last day of the fiscal year.

### Fixed Assets

Fixed assets, which consist of furniture, equipment and leasehold improvements, are recorded at cost. Depreciation is provided on a straight-line basis over the estimated useful lives of the assets, which approximate three to ten years for furniture and equipment. Leasehold improvements are amortized on a straight-line basis over the remaining lives of the leases.

### Fair Value of Financial Instruments

Financial instruments are defined to include: cash and cash equivalents, investments, receivables, assets related to split-interest agreement, accounts payable and liabilities related to split-interest agreements. The fair value of investments is discussed in Note 3. The carrying amount of the Foundation's remaining financial instruments approximates fair value.

### Foreign Currency

Certain research grants are payable in foreign currencies. The effects of any realized and unrealized gain and loss are included in the statement of activities and in unrestricted net assets in the current period. For the year ended June 30, 2003, the Foundation recorded \$118 in net realized loss and \$0 in net unrealized loss.

### Allocation of Joint Costs

The Foundation allocates joint costs between fund raising and program services or management and general in accordance with the American Institute of Certified Public Accountants Statement of Position (SOP) 98-2, "Accounting for Costs of Activities of Not-for-Profit Organizations and State and Local Governmental Entities That Include Fund Raising".

### Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

### 3. Investments

Investments at June 30, 2003 and 2002 consisted of the following:

	2003		2002	
	Cost	Fair Value	Cost	Fair Value
Fixed income securities	\$30,364	\$31,609	\$41,749	\$42,559
Equity securities including				
mutual funds	33,957	46,953	43,621	53,492
	64,321	78,562	85,370	96,051
Land held for sale	-	-	250	250
<b>Total investments</b>	<b>\$64,321</b>	<b>\$78,562</b>	<b>\$85,620</b>	<b>\$96,301</b>

Included in investments are amounts related to Charitable Gift Annuities totaling \$1,428 and \$1,217 at June 30, 2003 and 2002, respectively.

The Foundation's investments are exposed to various risks, such as market and credit risks. Because of the risk associated with such investments, it is possible that changes in their values will occur and that such changes could materially affect the Foundation's financial statements.

The Foundation is exposed to credit risk in the event of nonperformance by the issuers of the fixed income securities. However, the Foundation does not anticipate such nonperformance.

Investment return and its classification in the Statement of Activities for the years ended June 30, 2003 and 2002 were as follows:

	2003			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Interest and dividends	\$1,955	\$1	\$10	\$1,966
Unrealized (losses) gains	3,531	1	29	3,561
Realized gains (losses)	(1,455)	1	21	(1,433)
	\$4,031	\$3	\$60	\$4,094

  

	2002			
	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Interest and dividends	\$2,961	\$2	\$14	\$2,977
Unrealized (losses) gains	(987)		16	(971)
Realized gains (losses)	723	(1)	(19)	703
	\$2,697	\$1	\$11	\$2,709

Investment expenses relating to investment advisors, managers and custodians and other bank charges were \$341 and \$512 for the years ended June 30, 2003 and 2002, respectively. Investment expenses are recorded as reductions to interest and dividend income.

### 4. Pension Plan

The Foundation has a defined contribution pension plan which covers substantially all employees. Employer contribution amounts are determined by the Board of Directors. The Foundation's expense due to the amounts it contributed to the plan for the years ended June 30, 2003 and 2002 was \$1,245 and \$1,220, respectively.

### 5. Accounts Payable and Accrued Liabilities

Accounts payable and accrued liabilities at June 30, 2003 and 2002 consist of:

	2003	2002
Accounts payable and accrued expenses	\$4,982	\$4,087
Accrued vacation	1,319	1,196
Deferred revenue	411	412
Charitable gift annuity	1,059	728
Other	39	41
<b>Total accounts payable and accrued liabilities</b>	<b>\$7,810</b>	<b>\$6,464</b>

### 6. Contributions Receivable

Contributions receivable at June 30, 2003 and 2002 consisted of:

	2003	2002
Gross contributions receivable, due		
Less than one year	\$10,458	\$11,084
One to five years	17,250	16,150
	27,708	27,234
Less:		
Unamortized discount to present value	(1,286)	(1,450)
Allowance for doubtful accounts	(1,000)	(1,407)
	\$25,422	\$24,377

Contributions receivable have been discounted to their present value at the date the original unconditional promise to give was made. As of June 30, 2003 and 2002 such contributions receivable were discounted using weighted average rates of 2.46% and 4.09%, respectively. Contributions deemed uncollectible are recorded as reductions of contribution revenue. During the year ended June 30, 2003 and 2002, the Foundation provided for \$2,885 and \$1,058 of contributions receivable, respectively, deemed to be uncollectible.

### 7. Fixed Assets

Fixed assets at June 30, 2003 and 2002 consisted of:

	2003	2002
Furniture and equipment	\$3,762	\$3,397
Leasehold improvements	1,484	1,452
	5,246	4,849
Less accumulated depreciation and amortization	(3,456)	(2,899)
<b>Fixed assets, net</b>	<b>\$1,790</b>	<b>\$1,950</b>

Depreciation and amortization expense for the years ended June 30, 2003 and 2002 amounted to \$557 and \$734, respectively.

## 8. Related-Party Transactions

During the years ended June 30, 2003 and 2002, the Foundation received the following contributions from affiliates which are included in the statement of activities:

	2003	2002
JDRF - Canada	\$2,641	\$3,572
JDRF - Australia	1,589	1,456
JDRF - United Kingdom	776	1,048
JDRF - Greece	45	45
JDRF - Israel	25	27
JDRF - Puerto Rico	25	-
JDRF - Others	26	-
	<u>\$5,127</u>	<u>\$6,148</u>

## 9. Research Grants Payable

Research grants payable at June 30, 2003 and 2002 consisted of:

	2003	2002
Gross research grants payable	\$104,081	\$119,393
Less:		
Unamortized discount to present value	(57)	(110)
	<u>\$104,024</u>	<u>\$119,283</u>
The gross amount of the payables are due as follows		
Less than one year	\$90,467	\$114,261
One to two years	13,557	5,132
	<u>\$104,024</u>	<u>\$119,393</u>

Research grants payable have been discounted to their present value as of June 30, 2003 and 2002 using discount rates of 1.043% and 2.20%, respectively.

## 10. Commitments and Contingencies

### Research Grants

As of June 30, 2003, there were conditional research grant commitments of \$99,703 payable over the next five years. Such additional conditional commitments may not be recognized in the Foundation's financial statements until the conditions have been substantially met and are due as follows:

2004	\$59,635
2005	31,374
2006	6,163
2007	2,429
2008	102
	<u>\$99,703</u>

## Leases

Effective January 1, 1995, the Foundation entered into a 15-year lease agreement for executive office space in New York City. The lease provides for rental concessions at the beginning of the lease term and for rental increases over the minimum rent for the Foundation's pro-rata share of increases in building operating expenses. As of June 2001, the Foundation leased additional office space for the executive office in the same building which also provides for rental increases over the minimum rent for the Foundation's pro-rata share of increases in building operating expenses. Rent expense for the executive office was \$771 and \$791 for the years ended June 30, 2003 and 2002, respectively. As of June 30, 2003, a liability of \$508 remains for the excess of the straight-line rent over the actual lease payments. The Foundation was also reimbursed for certain construction costs associated with leasehold improvements. The leasehold improvements and a corresponding deferred credit were recorded in 1995, both of which are being amortized on a straight-line basis over the term of the lease.

The Foundation is also obligated under various leases for space occupied by certain U.S. Chapters. Rent expense including maintenance costs for the U.S. Chapters was \$2,489 and \$2,475 for the years ended June 30, 2003 and 2002, respectively.

As of June 30, 2003, the minimum annual lease payments under operating leases for rental of premises in the next five years and thereafter are as follows:

2004	\$2,940
2005	2,368
2006	2,003
2007	1,457
2008 and thereafter	1,940
	<u>\$10,708</u>

### Line of Credit

On March 19, 2003, the Foundation entered into an agreement with JP Morgan Chase ("Chase") for a line of credit in the aggregate amount of \$5 million. The term of the agreement expires on December 31, 2003 and is subject to an interest rate based on Prime or LIBOR plus 50 basis points. The line of credit was unused as of June 30, 2003.

## 11. Restricted Net Assets

### Temporarily Restricted Net Assets

At June 30, 2003 and 2002, temporarily restricted net assets were available for the following purposes:

	2003	2002
Periods after June 30, 2003 and 2002, respectively	\$25,677	\$24,890
Research scientist award	42	40
	<u>\$25,719</u>	<u>\$24,930</u>

### Permanently Restricted Net Assets

Permanently restricted net assets are restricted to investment in perpetuity. At June, 30, 2003 and 2002, the investment income derived from the following components of the permanently restricted net asset balance, exclusive of a minor portion of investment income reinvested in perpetuity in accordance with donor wishes, was expendable to support:

	2003	2002
Unrestricted program activities	\$3,576	\$3,576
Research grants at Virginia Mason Research Center	1,507	1,447
	<u>\$5,083</u>	<u>\$5,023</u>

# JDRF U.S. chapters and branches

## ALABAMA

Alabama Chapter, Birmingham

## ARKANSAS

Greater Arkansas Chapter, Little Rock  
Northwest Arkansas Branch, Fayetteville

## ARIZONA

Desert Southwest Chapter, Phoenix  
Southern Arizona Branch, Tucson

## CALIFORNIA

Inland Empire Chapter, Colton  
Los Angeles Chapter, Pasadena  
Ventura Branch, Agoura  
Orange County Chapter, Irvine  
Northern CA Inland Chapter, Sacramento  
San Diego Chapter, San Diego  
Greater Bay Area Chapter, San Francisco  
Fresno Branch, Sacramento  
Bakersfield Chapter, Bakersfield  
Silicon Valley Branch, Mountain View

## COLORADO

Rocky Mountain Chapter, Denver  
Colorado Springs Branch, Colorado Springs  
Cheyenne Branch, Aurora

## CONNECTICUT

North Central CT/Western MA Chapter, West Hartford  
Greater New Haven Chapter, Hamden  
Fairfield County Chapter, Norwalk

## DISTRICT OF COLUMBIA

Capitol Chapter, Washington, DC

## DELAWARE

Delaware Branch, Wilmington

## FLORIDA

South Florida Chapter, Ft. Lauderdale  
Florida Suncoast Chapter, Sarasota  
Central Florida Chapter, Maitland

North Florida Chapter, Jacksonville  
Greater Palm Beach County Chapter, West Palm Beach  
Tampa Bay Chapter, St. Petersburg  
Southwest Florida Branch, Bonita Springs

## GEORGIA

Georgia Chapter, Atlanta

## HAWAII

Hawaii Chapter, Honolulu

## IOWA

Greater Iowa Chapter, Johnston  
Siouxland Branch, Sioux City

## ILLINOIS

Illinois Chapter, Chicago

## INDIANA

Indiana State Chapter, Indianapolis  
Northern Indiana Branch, South Bend

## KENTUCKY

Kentuckiana Chapter, Louisville

## LOUISIANA

Louisiana Chapter, Metairie  
Baton Rouge Branch, Baton Rouge  
Shreveport Branch, Shreveport

## MASSACHUSETTS

New England/Bay State Branch, Wellesley

## MARYLAND

Maryland Chapter, Towson

## MAINE

Maine Branch, Portland

## MICHIGAN

Metro-Detroit/Southeast MI Chapter, Southfield  
West Michigan Chapter, Grand Rapids

## MINNESOTA

Minnesota Chapter, Bloomington

## MISSOURI

Kansas City Chapter, Kansas City  
Metro St. Louis/Greater MO Chapter, St. Louis

## MISSISSIPPI

Mississippi Chapter, Jackson

## NORTH CAROLINA

Piedmont Triad Chapter, Winston-Salem  
Charlotte Chapter, Charlotte  
Triangle/Eastern NC Chapter, Raleigh

## NEBRASKA

Lincoln Chapter, Lincoln  
Omaha Council Bluffs Chapter, Omaha

## NEW HAMPSHIRE

New Hampshire Branch, Nashua

## NEW JERSEY

Central Jersey Chapter, Shrewsbury  
South Jersey Branch, Cherry Hill  
Mid Jersey Chapter, East Brunswick  
Northern NJ/Rockland County Chapter, Englewood Cliffs

## NEW MEXICO

New Mexico Branch, Albuquerque

## NEVADA

Nevada Chapter, Las Vegas  
Northern Nevada Branch, Reno

## NEW YORK

Western New York Chapter, Amherst  
Rochester Chapter, Rochester  
Hudson Valley Branch, Wappingers Falls  
Long Island Chapter, Hauppauge  
New York City Chapter, New York  
Queens/Brooklyn Branch, New York  
Staten Island Branch, New York

Westchester County Chapter, White Plains  
Northeastern NY/Capital Region Branch, East Greenbush  
Greater Adirondack Region Branch, Glens Falls  
Central New York Chapter, Liverpool

## OHIO

Greater Cincinnati Chapter, Cincinnati  
Northeast Ohio Chapter, Cleveland  
Greater Dayton Branch, Dayton  
Mid-Ohio Chapter, Columbus  
Akron/Canton Branch, Cleveland  
Northwest Ohio Chapter, Perrysburg

## OKLAHOMA

Central Oklahoma Chapter, Oklahoma City  
Tulsa Green Country Chapter, Tulsa

## OREGON

Oregon/Southwest WA Chapter, Tigard

## PENNSYLVANIA

East Central PA Branch, Wyomissing  
Central PA Chapter, Harrisburg  
Greater Delaware Valley/Philadelphia Branch, Bala Cynwyd  
Western Pennsylvania Chapter, Pittsburgh  
Northwestern PA Chapter, Erie

## RHODE ISLAND

Rhode Island Branch, Warwick

## SOUTH CAROLINA

Low Country Chapter, Charleston  
Palmetto Chapter, Columbia  
Western Carolinas Chapter, Greenville

## TENNESSEE

East Tennessee Branch, Knoxville  
West Tennessee Branch, Collierville  
Middle Tennessee Branch, Nashville

## TEXAS

Greater Dallas Chapter, Dallas  
Greater Ft. Worth Arlington Chapter, Ft. Worth

Heart of Texas Branch, Waco  
Houston Gulf Coast Chapter, Houston  
West Texas Council, Midland  
Pan Handle Branch, Amarillo  
South Central Texas Chapter, San Antonio  
Austin Chapter, Austin  
El Paso Branch, El Paso  
Corpus Christi Branch, Corpus Christi

## UTAH

Utah Chapter, Salt Lake City

## VIRGINIA

Greater Blue Ridge Chapter, Roanoke  
Central Virginia Chapter, Richmond  
Tidewater Chapter, Norfolk

## WASHINGTON

JDRF Northwest Chapter, Seattle  
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*dedicated to finding a cure*

On the cover: Holland Edmonds—age 4 1/2, diagnosed with juvenile diabetes at age 2.  
Cover photo: Larry Lettera/Camera One.