

Kachchhi Oswal Jain Association In NorthAmerica

Kojain Newsletter

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Volume 7, Issue I, March 2002

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Region 11: Canada

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Past President:

Tansukh Maru (732) 495-2304
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Youth Director: Open

A Non-Profit Organization
Tax exempt no. 06-1442444

President's Message

My Dear Fellow Kachchhi Oswals,

Jai Jinendra.

KOJAIN is entering into its seventh year of existence. We believe our teething problems are behind us and our opportunities to explore new avenues of progress and growth are ahead of us. We have made a humble beginning in that direction and we look forward to making advancement towards our goals during our term of office.

The first teleconference meeting of the board of directors took place in January 2002. We now have filled all the open positions of the Board of Directors, except the youth director. The activity relating to form the youth committee within KOJAIN has already started and the position of the youth director also will be filled as soon as practical. In the first meeting groundwork was done to form several committees to serve our community better.

In March 2002, a second executive committee meeting was held to establish several committees and their chairpersons. Several activities have been started. Updating the KOJAIN directory, incorporating KOJAIN, activating progressive Endowment committee, making marriage information service active, organizing the medical assistance service to needy, instituting women upliftment program are some of the many programs we plan to undertake. The list of these committees and their chairpersons are listed in this newsletter. If you have any information relating to the working of these committee activities and wish to contribute your suggestions or comments, please contact the chairperson of the respective committee. If you wish to suggest any other activities or projects that you think KOJAIN should pursue, please e-mail us, or visit our web site www.kojain.com. Register your suggestion there or contact your regional Board of Director.

We are in the process of reassigning the KOJAIN website in response to the request from the present website administrator, Shri Anil Shah of Massachusetts who has done an outstanding job in administering the present site and who has requested that it be taken over by someone else. Shri Dharmin Patel and Vimla Chheda of Connecticut have managed the web site very well. Kojain is thankful for their assistance.

Your regional director is collecting information to update our KOJAIN directory. He may have sent you the Kojain Directory/Membership form. The form is also available on the www.kojain.com web site. Please return the form, duly completed and encourage others in your friend circle to do so. Whether you are a dues-paying member of our organization or not, you should return the form duly completed to help us update our directory. We also urge you to become a paid member of the KOJAIN. Please also encourage your sons and daughters to participate in the youth committee.

We are ready to work hard to serve our community better. We hope that our community will consider our efforts worth supporting.

Thank you.

Kalyanji Mota
President of Kojain.

News from The Board of Directors:

Following committees were established to serve our community.

Kojain Committee List

No.	Description	Chair Person:
1	Kojain to Incorporate	Navin Dedhia
2	Kojain Directory	Navin Dedhia
3	Endowment Program for needy	Kalyanji Mota
4	Youth Committee	Kalyanji Mota
5	Kojain Marriage Information Service	Rajesh Chheda
6	Constitution & By-Laws changes	Ram Gada
7	India-Kojain coordination	Arvind Shah
8	Membership drive	Dhiraj Gosar
9	Kojain web site	Ilaben, Kalyanji
10	Public Relation and Newsletter	Ilaben Shah
11	Insurance of elders dedicated to Kojain	Dinesh Gala
12	Medical information liaison program	Vimla Chheda
13	Host Family Program	Dami Rambhia
14	Senior information Program	Jaydeep Shah
15	Scholarship Program	Dinesh C. & Lata
16	Guidelines by Kojain to hosting body of the convention	Manoj Dharamsi
17	Long Range Planning	Nitin Shah
18	Jayesh Educational Memorial Fund	Mansukh Gala
19	Women upliftment Program	Hemlata Savla
20	Historian of Kojain	Navin Dedhia
21	Fund Raising Committee	Open

- Chairperson is to develop charter, description of the project, goals, achievements and approach to implement the project.
- President is the member of each committee. All the chairpersons shall report and coordinate their committee activities with the President.
- The above committees are in existence in Kojain. These committees are managed and maintained by Kojain. Any other committees are dissolved and discontinued.
- We shall continue to sponsor projects of the interest to our community such as Matunga Boarding or Mahila Vikash Sangthan and others.
- Harakh Gala of Odenton, Maryland, (near Baltimore area) has volunteered to offer his home to use as the Official KOJAIN Address to facilitate KOJAIN incorporation in the State of Maryland.
- Board of Directors approve appointing Harakh Gala to file the Incorporation Papers on behalf of KOJAIN in the State of Maryland and use his home address as the Official Address for the purpose of Incorporation.

- Following candidates were elected as the regional directors by the majority votes of the Board of Directors.

Region	States	Candidates
2	AK, ID, MT, NV, NO, CA, OR, WA, WY	Jaideep Shah
5	AL, FL, GA, MS, TN	Nitin Shah
6	KY, MI, OH, W. PA, WV	Arvind Shah
8	DE, E. PA, NJ	Dinesh Chheda
11	Canada	Lata Champsee

- Board of directors approves funds to audit Kojain and file tax return for the year 2001.
- Organizers from any State wish to convene Kojain Convention, please convey your interest through the regional Director of your State to the Board of Directors.

News about Young Adults and Youth Committee

Kojain is organizing the youth committee within Kojain. The Youth Committee shall conduct youth activities consistent with Kojain objectives, provide support in various Kojain activities, and interface with other youth organizations.

The Youth Committee shall consist of a maximum of eleven (11) members, one from each region as defined in the Kojain Constitution similar to the region of Regional Directors.

The Regional Directors of Kojain are developing a list of all the young adults in the region, their e-mail addresses, phone number and mailing address. The list will be sent to the committee organizing the Youth Committee. All the young adults are requested to help Regional Director to update the list they are developing.

The Committee to formulate Youth organization is also seeking the name of the young adult who is willing able and available to represent the region. Please send your name to any of your Regional Director of Kojain or the committee chairperson Kalyanji Mota at kkmm30@hotmail.com. The parents of young adult from fifteen to thirty years of age are requested to encourage their children to participate in this youth group whether they are living with them or out of the State.

Once the eleven Youth Committee members are selected, the Youth Committee will outline their charter and list of activities they wish to conduct in consistent with Kojain objectives. Youth Committee Members shall elect from themselves a Youth Representative Director, who will become a member of the Kojain Board of Directors for the present term.

Sources of Financial Aids for the U.S. Citizen & Permanent Resident Students

"A paying for college" workshop was organized by financial aid experts from local colleges and experts from leading servicer of student loans on February 23, 2002 at State College Fullerton, California.

President of Cal State Fullerton stated that 7 out of 10 full time undergraduate students receive financial aid in paying college tuition. Financial aid can be grants and scholarships, school-sponsored funding, including Federal Work-Study Programs and Perkins Loans, Federal Stafford Loans and Federal PLUS Loans.

Approximately two-thirds of all student financial aid comes from federal programs administered by the U.S. Department of Education's Student Financial Assistance

Sources of Financial Aids for the U.S. Citizen & Permanent Resident Students (Cont'd)

(SFA) office. The financial aid administrator at each school can tell you what aid programs are available at the school.

Sallie Mae is the nation's leading company in education finance, funding four in ten of all insured education loans outstanding today. Sallie Mae can be reached at 11600 Sallie Mae Drive, Reston, VA 20193, by phone at 1-800-891-1413 or on the web at www.salliemae.com

- We would like to publish items of interest to youths in the newsletter. Adults or young adults wish to share information which is useful to all Youngsters can send the write up to the Secretary of Kojain

Treasurer's Report:

Following is the list of deposits received in listed accounts as of March 21, 2002

New Membership:

<u>Name</u>	<u>State</u>	<u>Amount</u>
Bankim & Neeta Shah	S.CA.	\$200
Bharatiben Bheda	S.CA.	\$30
Sameer & Sangeeta Vora	S.CA.	\$30
Jadavji & Bharati Savla	S.CA.	\$30
Bharat & Rupalee Mota	N.CA.	\$200
Dinesh & Shushila Shah	S.CA.	\$200
Hiren & Hemal Dedhia	S.CA.	\$30
Harilal & Ranjan Dedhia	S.CA.	\$200
Dhiraj & Jyoti Dedhia	S.CA.	\$200
Janak & Bina Lalan	S.CA.	\$200
Gagandeep & Nipa Mangat	S.CA.	\$30
Rasmi & Rekha Shah	S.CA.	\$200
Kanti & Meeta Gangar	MD.	\$30
Manilal & Chanchal Savla	NJ.	\$200
Sanjay & Ameeta Gala	N.CA.	\$30
Jeiny & Honey Dedhia	N.CA.	\$30
Manila l & Bhanumati Dedhia	MI.	\$200
Janak & Hansa Dand	NJ.	\$200
Navin & Niru Sangoi	CT.	\$30

Mahila Vikash Sangathan Fund: Total received & Disbursed \$1527

<u>Donated by</u>	<u>Amt.</u>	<u>Donated By</u>	<u>Amt.</u>
Mahendra Ashar	\$25.00	Stephen Cuomo	\$60.00
Satish Dharamsey	\$51.00	Pratap Doshi	\$25.00
Mansukh Gala	\$25.00	Mulraj Gala	\$101.00
Richard Jones	\$20.00	Yogesh Kamdar	\$31.00
Rukmini Kenia	\$51.00	Glen Lebetkin	\$30.00
JugalMalpani	\$51.00	Hansraj Maru	\$50.00

Arvind Mehta	\$21.00	Arvind Mehta	\$101.00
Jatin Mehta	\$25.00	Jayshree Mehta	\$100.00
Vijay Mehta	\$51.00	Amrutbhai Patel	\$51.00
Dilip Patel	\$25.00	Damji Rambhia	\$35.00
Hitendra Rambhia	\$100.00	Ajay Shah	\$25.00
Amrat Shah	\$25.00	Arvind Shah	\$50.00
Dinesh Shah	\$20.00	Mukesh Shah	\$101.00
Narendra Shah	\$25.00	Suresh Shah	\$51.00
Baubhai Soni	\$51.00	Navin Trivedi	\$25.00
Kirit Vaidya	\$25.00	Rakesh Zaveri	\$25.00
Dipti Shah	\$50.00	Ashvin Shah	\$25.00

Jayesh Scholarship Education Fund: Balance \$7807.94 as of March 21, 2002

<u>Donated by</u>	<u>Amt.</u>	<u>Donated By</u>	<u>Amt.</u>
Sudhir Chheda	\$100.00	Veena Daulat	\$25.00
Hira Daulat	\$25.00	Tushar D. Shah	\$100.00
Anonymous	\$151.00	Chandrakant Patel	\$51.00
Anonymous	\$251.00	Kanti Lalan	\$101.00
Kantilal G. Shah	\$101.00	Bipin D. Dama	\$100.00
Hansraj Maru	\$125.00	Mangal Shah	\$40.94

Vivekanand R.T.I. Fund Received & Disbursed \$1001:

Manilal and Bhanumati Dedhia of Saginaw Michigan donated \$1001 to V.R.T.I. In memory of their son Dr. Manish.

General Donation

<u>Donated by</u>	<u>Amt.</u>	<u>Donated By</u>	<u>Amt.</u>
Jitu & Sarla Jhaveri	\$30	Richard Burger	\$50.00

Appeal For Donation:

We seek the donation for following categories. Please come forward to contribute toward the specific item. Send the note-indicating item you wish to donate, in the memo on the check or contact your Regional Director or any of the member of the Board of Directors.

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SELF AND SOCIETY

Every single finger as well as the thumb is an indispensable part of the hand. They work in unison; each by itself is of little value.

Every individual is just a member of society. If each one acts only with a selfish motive without contributing something to the whole, there will be no unity, no strength, and no progress.

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General Donation

Newsletter Publication

Cost of the Auditing

Cost of Tax Preparation

Donation Requested

Costs about \$800/issue

\$2500

\$725

Project Donation

Scholarship Fund

Wish of the Donor

Jayesh Edu. Memorial Fund

Wish of the Donor

News From The Regions

Region 1: AZ; CO; HI; SO.CA; UT.

Matrimonial News:

Congratulations to the following newlywed couples and their families:

- Sneha Dedhia got married to Ajay Parikh on 5th August 2001
- Samir Nagda got married to Alisha Shah on 1st September 2001
- Aanad Gala married to Sona Hingdikar on February 17, 2002.

New Arrivals:

Congratulations to the new parents:

- Birth announcement of Sidharth Dedhia, son of Alpesh & Rita Dedhia born on August 18, 2001.
- Seema & T. J. Johnson are proud parents of twins son Quentin and daughter Shayli on December 17, 2001

Educational Achievements:

Congratulations to the students and their parents for completing the under graduate degree:

- Rajiv Gala started his residency in Family Practice at Amario, Texas.
- Graduations were celebrated by a grand party from Dr. Chunilal & Ilaben on November 23, 2001 for their son Ajit shah completing his M.D. in Internal Medicine, their Daughter in law Nirali completing her Master in Art education and son Ajay completing Bachelors in Business Economics.
- Amishi Dedhia completed her Bachelors in Business Economics

Diwali Party:

- Southern California celebrated their traditional Diwali party in November 2001. Young children performed the cultural program.

Sad News:

Condolences to the following families and their friends due to the demise of their loved one:

- Shrimati Lachhabai Gangaji Gala mother of Shantilal of California, Suresh and Bhavanji Gala of New Jersey and Jyoti Kalyanji Mota of California passed away in 2001 in Mumbai. Lachhabai Ma was Ninety-four.

Region 10: CT,ME,MA,NH,RI,VT.

Educational Achievements: Congratulations to Raj Shah of Norwalk CT. and their parents Prema & Suresh Shah for achieving Ettinger Scholarship of \$64000 over a four-year

period for Norwalk Public School Seniors.

The Scholarship is run by the Educational Foundation of America (EFA). It was founded by Richard Prentice Ettinger, also co founder of Prentice Hall Publishing. **To win, Raj had to undergo a rigorous screening process with three rounds of interviews, essays, and reviews of his application by Brien McMahon High School faculty, the Norwalk Superintendent and EFA staff.**



Raj Shah of Norwalk CT. son of Suresh and Premila Shah.

Professional achievement: Congratulations to Dinesh Chheda of Bedford MA. Recently Dineshbhai has been promoted to **Senior Vice President of Fidelity Investments** with responsibility for Internet Investment Technology in the Fidelity eBusiness company.

Kachchhi Youths raise \$10,000 to promote South Asian Studies at Yale University: Shah brothers, 13 years old Nirav and 10 years old Nikhil of Woodbridge, Connecticut gave a breathtaking concert, "Rainbow" on Friday March 29, 2002 at Harkness Auditorium, Yale Medical School.

Here, the artists traced the history of Western Classical Music, from Baroque to the 20th Century, through works of many famous composers and the visuals of art from that era. The concert raised funds to foster academic study, as well as to promote awareness among Yale and New Haven community, about cultural, geo-political and academic importance of South Asia.

Nirav Shah Started his Violin Training Under Lisa Barca Hall of Bethwood Suzuki School at the age of 2 1/2. Here he developed the love for music. Now 13, Nirav has been engaged in an intensive technique training comparable to

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Region 10 News Con'd.

that of a music conservatory, from Singapore's young star, Min Lee. This training has continued most recently, under the guidance of Prof. Erick Friedman of Yale University and Mr. Malkin of Manhattan School of Music. Last year he passed Level 5 examination, with distinction, held by Royal school of Music, London. He now prepares for level 8 (their highest) examination this spring.

Nikhil too like his brother, started his violin training at the age of 2 1/2 with Lisa Barca Hall. At the age of 6, he started tinkering with Piano which soon became his choice instrument. He has received piano training from Mr. Pan of Beijing conservatory, Mr. Kee Boon Kok of Malaysia, Mr. Bord of Russia and from Miss Qi Liu, a graduate of Shanghai Conservatory and Yale School of Music.



Nirav and Nikil Shah of Woodbridge, Connecticut.

Both, Nirav and Nikhil have expanded their musical horizon through Indian Classical music as well. His understanding of both styles of music enabled Nirav to publish the book on 'Jain Prayers in Western Notation' at the age of 9. In the following year, he published the second volume of the same.

Both of them have given many performances and have gone to Singapore on several occasions to enhance their cultural and musical education. Since last two years, Nirav has also been one of the youngest members of Greater New Haven Youth Orchestra.

Gungru show by young adult: Being Kachchhi is a matter of pride for all of us. Our language Kachchhi is robust. And have you had your mom serve Baajarji maani on those Saturday mornings with Fur? May be even a laddu made by crushing the maani with some gur and ghee, of course. Oh, that sounds mouthwatering. **Sheela Maru** remembered those special treats of her child hood and shared them with her fellow students at Gungru show at Harvard College this winter.

Sheela recited the poem by our celebrated Kachchhi poet, Kavi Dulayrai Kaaraani.

Chakhi nyarja baajarji maaniji mijbaani

Kaaraani che kade na visare, amrit jedi maani.

(Translation: Try the feast of baajarji maani, Karani says this nectar of life is truly unforgettable) Anyone interested in learning more about Kachchhi poetry may contact Sheela at maru@fas.harvard.edu. Sheela's proud parents are Hans and Usha Maru of Brookfield CT.

Region 2: AK,ID,MT,NV, NO.CA,OR,WA,WY.

Matrimonial News:

Congratulations to the following newlywed couples and their families:

- Tanya, daughter of Pradeep and Hansa Shah (Milpitas, California, Kachchh Village: Godhara) got married in January

New Arrivals

Congratulations to the new parents:

- Sagar and Pallavi Chheda (Sunnyvale, California, Kachchh Village: Rayan) are proud parents of a baby girl (named Suhani). Sagar's parents came from India to greet the grand daughter.
- Sanjay and Parul Gala (Sunnyvale, California, Kachchh Village: Vadala) are proud parents of a baby boy (named Ashish). Sanjay's parents and Grand Mother came from India to greet newborn baby.
- Sisir and Palvi Kudva (Santa Clara, Ca.) are proud parents of a baby boy named Sahil, born on Dec. 15, 2001.

Educational Achievements:

Congratulations to the students and their parents for completing the graduate degree:

- Neha Navin Dedhia (San Jose, California, Kachchh Village: Bidada) graduated from the New York University (NYU), New York City, with a Master's Degree in International Public Health.

Farewell: permanently leaving for India

- Harilal & Jyoti Shah (Fremont, California, Kachchh Village: Bhujpur) left permanently for India on February 10, 2002.

A final send-off program was arranged on January 26, 2002 when about 105 Jain Center members attended. There was an entertainment program consisting of dance, skit, songs, and speeches after the dinner.

Region 3: AR,KS,LA,MO,OK,TX. Submitted by Milli Gosar and Devang Shah.

Matrimonial News:

Congratulations to the following newlywed couple and their families:

- Mr. Raja Rambhia of Houston (S/o Hansraj and Saroj Rambhia of Banglor) with Preeti (D/o Laxmichand Gangar, Bombay) on Sunday, the 24th Feb, 2002 in Mumbai

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Region 3 News Con'd

Camping trip:

- In Texas, we went on a camping trip, on the weekend of March 9/10. There were about 70 attendees. In addition to Houston members, there were families from Dallas, students from College Station (Texas A&M) and Austin (UT). In addition to eating and socializing, we also played games. At night, we had a big campfire and played atakhadi. We also went canoeing in the morning.

Diwali Party:

- Last November 2001 we had a Diwali party at Nirmala and Bharat Shah's home. Everyone socialized at the beginning of the party then had a big dinner. Afterwards, we played dandia, and then had fun listening to some talented people sing. Over 100 people attended the party including about 30 kids. Many students from the area also attended the party. We hope to continue the tradition every year.

Scholarship02

KOJAIN is soliciting candidates for one or more 2002 Scholarships. In last four years we have awarded ten scholarships, with awards totaling \$7000. Scholarship criteria and submission requirements are:

Only current (as of June 30, 2002) KOJAIN members and their dependent family members (spouse/children) are eligible. Check your membership on our website: www.kojain.com **The year shown is when your parents membership expired.** Applicants must be a college first-year by fall 2002. Proof of admission for the fall 2002 academic year in an accredited college/university will be required before giving scholarship. All applicants must:

1. Have at least 3.0 Grade Point Average (G.P.A.) on a 4.0 scale. Must have a min. 3.0 overall, or at least 3.0 for the last full year of school.
2. Be a current high school senior. Must submit a full transcript including Fall/Winter 2001 year grades. Photocopies are acceptable. If mailed by school, the transcript must be post-marked by **July 5, 2002.**
3. Provide one written recommendation and character reference from a teacher, counselor, friend, or a KOJAIN member (not related to applicant). Recommendation must be submitted with application package.

4. List and briefly describe awards and/or extra-curricular services and activities on a separate page. Provide enough information so that the selection committee will understand the nature of your activities.

5. Provide one self-addressed number 10 business sized stamped envelopes. This will be used to provide the result of the competition. Please provide your email address. Email will be used to acknowledge the receipt of your completed application. All applicants will be notified by September 15, 2002.

6. Submit a typed, double-spaced essay on any one of the following topics. Essay must be at least one page and must not exceed two pages (10 or 12 font print style). Essay topics are:

a) What can I contribute to KOJAIN's progress and growth keeping in mind culture, ethics and environment?

b) What KOJAIN should do to get youths involved in its activities and make them future leader of KOJAIN?

c) What have I learnt from Kachchhi culture, customs, language etc..

7. Provide results of American College Testing (ACT) or Scholastic Aptitude Testing (SAT), or other entrance examinations scores as applicable.

Please mail all materials and two passport size photographs (except transcript if necessary) in one package, unfolded in a 9" by 12" (or larger) envelope postmarked by July 5, 2002 to Dinesh Chheda, 14 Paris Pl., Parsippany, NJ 07054.

WHAT IS YOUR CONTRIBUTION?

When incense burns, it sweetens the foul air; wood burns itself to ashes to remove cold and produce warmth. The crushed sugar cane furnishes us with its sweet and refreshing juice.

Incense, Wood, Sugar-Can - - Man is superior to all three; he is their master. What would you say of him if he left the world without making his contribution towards mankind?

Kojain Directory/Membership Form

Name: _____ email _____ @ _____
Last First Middle

Spouse's name: _____ Spouse's email: _____ @ _____
First

Address: _____
Street State Zip

Phone: () _____ Fax: () _____

Your Profession/Occupation: _____
Company Name

Spouse's Profession/Occupation: _____
Company Name

Your Village in Kachchh/Other: _____

Spouse's Village in Kachchh/Other: _____

Your Education: _____
Degree Yr. Received Major University/College

Spouse's Education: _____
Degree Yr. Received Major University/College

Children's Name: If children are married show (M).

1) _____ (Year Born) _____ 2) _____ (Year Born) _____

3) _____ (Year Born) _____ 4) _____ (Year Born) _____

Other family members living with you. 1) _____ 2) _____

Are you a member now? _____ Yes _____ No If yes, what type of member _____

Life member (US \$200)

2-year (\$30)

Individual Life Membership (US \$150)

Individual 2-year membership (US) \$20

Special Note: _____

Note: Every effort will be made to maintain accuracy. However, we do not assume any responsibility, legal or otherwise, for any errors or omissions. **We urge every KOJAIN family to send the duly completed form as soon as possible so as NOT to be left out from the new directory. Submission of this form from a family constitutes agreement for including the family information in the new directory. Help us make this directory as complete as possible. If you know any KOJAIN families not included in the previous edition, please encourage them to submit this form by giving them a copy of this form.**

We would like to include a new section for KOJAIN families residing in England, Australia and other countries. Each country will have its separate section. Please feel free to send us Names, Mailing addresses, email addresses of KOJAIN families you may know in other countries so we can send them this form by mail or email for them to complete this form.

Thank you for your support for this project.

Signed by: _____ **Date:** _____

Join the Kojain organization as a life member or a two-year term if you are not a paid member. Make the check payable to Kojain.

Please mail the above form completely filled to the secretary of Kojain.: Ilaben C. Shah, 13019 Oakwood Lane, La Mirada, Ca. 90638

Earthquake Project Update From Bidada Sarvodaya Trust

KOJAIN supported two major projects of Bidada Sarvodaya Trust for the earthquake victims.

Occupational Therapy Department

Now long-term rehabilitation is necessary for the earthquake patients. KOJAIN has realized the importance of this. KOJAIN has donated \$55,500 to sponsor the Occupational Therapy Department of the Rehabilitation Center at Bidada. **This department will permanently have the KOJAIN name.** The Occupational Therapy Dept. will provide the necessary training to enable a person to be self-sufficient and support themselves & their family. In Gujarat state there are only 6 qualified occupational therapist and one is working at Bidada. 6200 patients have already been treated at the Rehabilitation Center and many received training at the Occupational Therapy Dept. Bidada Sarvodaya Trust thanks all KOJAIN members for supporting the rehabilitation center. This is a unique center where earthquake victims can come anytime and get the necessary treatment.

Housing Project for Jain Families

KOJAIN provided \$50,000 to support the Jain families in Kutch that required help. The Bidada Sarvodaya trust has decided to use this fund to build earthquake resistance houses for 50 families in Kutch. The main selection criteria were that the family was living in Kutch on a permanent basis and could not afford to rebuild their house. At present, work is in progress in 4 villages and 14 other villages are on the list to have homes rebuilt if Bidada acquires additional funding.

**THE KOJAIN ENCOURAGES ALL THE MEMBERS
TO SPONSOR ANY PROGRAMS OF KOJAIN
ON A SPECIAL OCCASION IN THEIR LIFE**

For the latest information on Kojain activities, visit our website at WWW.KOJAIN.COM

**From: Kachchhi Oswal Jain Association in
NorthAmerica (Kojain)
c/o Ila C. Shah
13019 Oakwood Lane
La Mirada, Ca. 90638**