

Kachchhi Oswal Jain Association In NorthAmerica Inc.

KOJAIN NEWSLETTER

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Volume 8, Issue 2, June 2003

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President's Message

My Dear Fellow Kachchhi Oswals,

Jai Jinendra.

The KOJAIN New Directory is on its way to printing. Lot of hard work has gone into collecting and collating data into format, getting the support from advertisers and getting it printed at a reasonable cost. The new directory will have listings of more than 950 families and individuals. That is about 46% more listings than our present directory. We are hoping to distribute the new directory in the 3rd quarter of 2003 and onwards.

The KOJAIN Youth Committee consisting of 11 regional directors is meeting every other Sunday since last several months on yahoo messenger and has developed an outline of projects they will be conducting. I urge all the youngsters to get to know their regional youth director and participate in the activities the youth committee is offering. One of the projects it wishes to carry out is a visit to Kachchh. More information about this trip to India is given elsewhere in this newsletter. Parents of young adults of 18 to 30 years of age should consider encouraging their children to participate in the activities of this group.

There is a Bulletin Board added to our web site to facilitate communication with all the youths of North America and around the world.

We are inviting applications for Loan Program. The detailed information is provided in this newsletter. Those in need should take advantage of this service to our community.

The scholarship will be awarded to college bound students. Please apply for this program also. The detailed information was sent in the last newsletter and also given in this newsletter.

The Constitution and By Laws committee has developed some changes. It will either be mailed to you or presented in the general body meeting after The Board Of Director of KOJAIN has approved these changes. Your vote for the changes is very important. Please exercise your voting right.

We are thankful to JAINA convention committee for providing us rooms in the time slot we requested for KOJAIN general membership meeting. Please try to attend JAINA convention in Cincinnati and attend the KOJAIN general body meeting and get-together on Saturday July 5, 2003 between 3:00 P.M. to 6:00 P.M. in Hyatt Regency Hotel.

I visited several States in East Coast of U.S. and met many KOJAIN members in Virginia, Maryland, New Jersey, Washington D.C. and Connecticut. Some of the answers to the questioned asked by members are available on our web site www.kojain.com. Please take a few minutes of your time and visit the web site as often as time permits.

We would like to hear from you. Send your suggestions, comments criticisms. Our emails and addresses are listed on the web site. You can send message directly through the web site.

Sincerely yours,

Kalyanji Mota
President Of KOJAIN

News from The Board of Directors:

The Board of Directors met via tele conference call on March 2, 2003.

- Board of Directors has decided unanimously to charge 3% management fee to all the donations sent to foreign organizations. Minimum fee of \$50 and maximum of \$3000
- Amount that was sent to AIF during earthquake for Ramania School and Ramania Housing is not used till now. School is under construction from the help of other NGOs. It was decided that we should collect the funds back from AIF. Use this fund to send to KVO of Mumbai who has KVO applications of earthquake victims from Bhuj in Kachchh.
- VRTI had requested for the cyclone fund of \$11286 sent to them, be transferred for Kutch Agri Development Consortium. The Board Of Directors declines the transfer and asked VRTI to send this fund to help to KO earthquake victims of Bhuj.
- The earthquake money of \$2656.63 will be sent to KVO Mumbai, who will coordinate helping KO members of Kachchh Bhuj affected by earthquake.
- Progress of all the committees were reviewed and goals were set for each committee for this year

Applications are invited from needy and bright students seeking Loan through KOJAIN's Loan Program

KOJAIN offers loans to students who are bright needy and pursuing graduate or undergraduate studies in North America.

We are seeking applications all year along, from the students of North America as well as those who seek admission in the Universities and Colleges of North America. The application form, rules and regulations can be down loaded from our web site www.kojain.com.

Election Committee

Election Committee will be formed in July 2003 to elect new Board of Directors of KOJAIN for the year 2004/05. Please visit our web site www.kojain.com as often as you can. The announcement and information regarding the election and election committee will be posted on our web site.

GENERAL BODY MEETING AND GET TO GATHER EVENT IS PLANNED DURING JAINA CONVENTION ON SATURDAY JULY 5, 2003 AT 3:00 P.M.

We are very happy to announce that JAINA convention conveners and Program Committee have accepted our request to provide a hall accommodating about 300 people for 2.5 hours to have a general body meeting and get to gather of KOJAIN members on Saturday July 5, 2003 starting at 3:00 P.M. at Hyatt Regency Hotel in possibly room 243/244.

We therefore appeal to all the KOJAIN members to plan to attend the JAINA convention starting from July 3, 2003. Make the reservation earliest possible to receive the discounted offer for registration.

Following is the agenda planned for the meeting.: (1) Prathana (2) Introduction by all the members present (3) Latest report by chairperson of few committees (4) Comments from members related to only of KOJAIN activities. (5) Any other item approved by the Board Of Directors (6) Social time, meet each other.

Treasurer's Report:

Following is the list of deposits received in listed accounts as of May 31, 2003

New Membership:

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Bhailal & Neela Shah	\$200.00	Scottsdale	AZ
Ajit & Nirali Shah	\$200.00	La Mirada	CA
Atul Jethala Dedhia	\$ 20.00	SanJose	CA
Rahul Haria	\$ 20.00	Los Angeles	CA
Vidya Gangar	\$20.00	Buena Park	CA
Manish & Pallavi Karani	\$30.00	Duluth	GA
Hemant & Jaysika shah	\$200.00	Woodridge	IL
Nemji & Jaya Chheda	\$ 30.00	Rockford	IL
Ramesh & Manisha Chheda	\$200.00	Orland Park	IL
Vasant & Jyotsna nagda	\$200.00	Newton	MA
Vijay & Piyusha Savla	\$200.00	Acton	MA
Bhavesh Bhavanji Gala	\$200.00	Berlin	NJ
Indu Vira	\$200.00	Colonia	NJ
Rajendra Mota & Aruna Kataria	\$ 30.00	Hightstown	NJ
Ravilal Velji Malde	\$200.00	Linden	NJ
Sailesh Khona	\$ 20.00	Millburn	NJ
Amar & Chandralata savla	\$ 30.00	Mason	OH
Dhiren&Priti Haria	\$200.00	Middleburg Hts	OH
Ramesh Khona	\$ 30.00	Mechanicbueg	PA
Jethalal & Alka Rambhia	\$200.00	Pittsburg	PA
Amar & Jyoti Amancharla	\$30.00	Sugarland	TX
Uttam & varsha Shah	\$ 30.00	Germantown	TN
Hasmukh & Meena Shah	\$200.00	Houston	TX
Kalpesh R Nandu	\$ 20.00	Richardson	TX
Sanjay & Chhaya Gala	\$200.00	Pearland	TX
Anil & heeral Dedhia	\$ 30.00	Bellevue	WA
Mahendra & Prafulla Gala	\$200.00	Kenosha	WI

Earthquake Fund

<u>Name</u>	<u>Amount</u>
AIF refund	\$25,000.00

Kojain Directory Program Ad Contribution:

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Kalyanji & Jyoti Mota	\$250.00	Anaheim	CA
D & J Auto Sales	\$200.00	Agawam	MA
Prisha Inc.	\$300.00	Saddlebrook	NJ

Pragati Hospital Donation Amount pledged or paid

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Peter & Dorothy Beddah	\$ 2239.50	New York	NY
Dinesh & Rajul Gala	\$32000.00*	Cerritos	CA

* Amount is pledged for whatever cost of operating theater. \$13500 payment has been paid for shipping cost of medical equipment.

KDO/SPS Fund

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Dr. Manoj & Kanta Dharamsi	\$125.00	Reston	VA
Niren & jaya Nagda	\$125.00	Germantown	MD
Vijay & Pushpa Dand	\$101.00	New York	NY

Devlali Project fund

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Satish & Gita Dharamsi	\$251.00	Startford	CT
Dr. Manoj & Kanta Dharamsi	\$200.00	Reston	VA
Vijay & Pushpa Dand	\$251.00	New York	NY

NEWS FROM REGIONS:**Region 7: MD, NC, SC, VA, Wa. D.C.****A successful Model Of Get To Gather Expressing Views, Ideas, & Experience Exchange (VIEE)**

The VIEE group, a family association of Kutchi-Jains residing in the Metropolitan Washington DC area, has been successful in conducting monthly educational/social activities for the past seven years. The term "VIEE" stands for Views, Ideas, and Experience Exchange. The group was formed in May 1996 and currently consists of 28 families. The VIEE group members meet once a month to discuss, learn and socialize with one another. An important aspect of VIEE group meetings is to have a seminar on a specialized topic presented by an expert or knowledgeable person in the field. The primary goals of the VIEE group are to discuss important and relevant day-to-day issues in depth, enhance members' knowledge and understanding by sharing one others' experiences, provide opportunities to form a closer ties with participants, and have a common platform that provide opportunity for self improvement

The VIEE group meets every first Saturday of the month at one of the members' house or at a small community hall. Each family member volunteers to host a meeting on a rotating basis to ensure everyone's participation. The host makes an arrangement for evening dinner and place. A typical meeting last for four hours, two of which are allocated for a topic presentation and discussion. A meeting speaker who has considerable knowledge of the topic and a coordinator conduct the group discussion. The previous meeting topics that were popular include **parent-children discussion, common symptoms for major diseases, yoga, aurvedic (native) medicine, money management and investment, living a healthy vegetarian life, group dynamics, stomach problems (gastroenterology), social security, will and estate planning, tax planning, multimedia presentations, computers, opportunities in politics, and important social issues of our concern.** Other general interest include talent shows, jain lectures, art and craft activities and traveling. Some meetings only consists of social activities such as picnics, game playing, and dandia.

A coordinator is elected on a yearly basis to regulate the meetings in a democratic manner. The coordinator is responsible for overall group functionality, enforcement of group regulations, and arrangement for speakers at each meeting. So far we have been very successful in accomplishing goals. This approach has proven to be extremely helpful in keeping the cohesion among families in the area. Our experience suggest that such activities are useful for our development and future growth. We hope others will begin to carry out similar activities in their respective local regions. If anyone is interested in knowing more details regarding the VIEE group, please feel free to contact Dr. Naren Vira at 301-570-0075.

KVO Earthquake Victims seeking help

Village	Applica-tion/s
Beraja	5
Bhuj	1
Bhujpur	1
Bidada	3
Chhasra	1
Dedhia	1
Desalpur	4
Devpur	5
Don	4
Dumra	2
Gelda	1
Godhra	2
Kapaya	1
Koday	3
Mapar	2
Mota Asambia	1
Moti Khakhar	2
Moti Varandi	3
Mundra	1
Nana Asambia	1
Nani Khakhar	1
Navavas	1
Navinar	2
Patri	2
Pratapur	1
Pundi	1
Raidhanjar	2
Ramania	1
Ratadia ga-neshwala	1
Rayan	2
Sabharai	2
Sama goga	1
Tumbdi	2
Undhoth	1
Total	64

List on the side has been developed by KVO Seva Samaj of Mumbai who has received 64 applications from KVO families of Kachchh who are affected by earthquake and need shelter. KVO Seva Samaj estimates \$1500/ house and wish to collect the amount from all the sources.

The list is by applicant's village name. KVO Seva Samaj hopes that people from that village can contribute for their brother KVOs who need their help. If you need further information please contact Kalyanji Mota at (714) 956-0405 Email kkm30@hotmail.com

Region 3: AR,KS,LA,MO, OK,TX.

Matrimonial News:

Double congratulations to Pushpaben and Hansbhai Karani of Houston on engagements of their sons. Amish Karani got engaged to Deepa, daughter of Thankmma & Raj Vijayrajan of Dallas on May 10th. Ajit Karani got engaged to Neha, daughter of Manguben and Baldevbhai Patel of Houston on May 17th. Congratulations to all the families.

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

Letter of Appreciation:

Dilip Jimani, who lives in Connecticut, his wife had contracted Typhoid and Colitis 2 degree Salmonia, and was pregnant with their second child (their first child is three year old). She was admitted in a hospital and was in a very serious condition. His parents were trying to come down and help but their visas were denied twice. He contacted Dami Rambhia of Glastonbury, CT and through his efforts with the office of Senator Liberman, he was able to plead their case with the US Consulate in Mumbai and was helpful in securing a visitor visa for his mother. She is now in Connecticut and assisting in the care of this young woman and her child. Here is the letter of appreciation from Dilip:

"Hello Dami Uncle

I am very happy to inform you that my mother got the visitor visa. Words cannot express the gratitude I feel. This has been possible only because of your constant moral support and help. I highly appreciate all your assistance and concerns. You have given a meaning to my life.

I am very much thankful to Laura Cahill and Senator Liberman for their cooperation and assistance. I am inspired by this selfless act of you people. People like you and Laura make this world, a place to live and love. I respect both of you from the bottom of my heart and will be very happy to meet you someday. Please accept my heartiest greetings and let me know if I could be of any assistance to you, anytime.

Best Regards

Dilip Jumani"

KOJAIN Youth Committee (KYC) :

KYC is aggressively pursuing different activities. KYC directors are meeting online every 15 days on Yahoo Messenger. Listed here are current activities, which are at planning and discussion stage.

1.Trip to Kutch: The first major project of the KYC is well underway inviting youths for wonderful opportunity to travel about and give back to Kutch. The trip is a 10 day sight seeing and a volunteering program. Details are available at: <http://www.kojain.com/Committee/KachchhTrip.pdf>. If interested or for more information, please contact: Sachin Visaria: 201-965-4969 / svisaria@hotmail.com Nisha Jain: 571-239-3783 / njain1@gmu.edu

2.Regional Get-together: KYC plans to arrange get-together of the youths at the local level in each region. If you would like to support youths for these activities please contact to the KOJAIN youth director in your region. Also youths are encouraged to contact regional directors and provide the input requested at <http://www.kojain.com/Committee/youthcommittee.htm>

3.Scholarship information: KYC is preparing information for scholarships available for studies in US. Over and above the list printed in this newsletter. Details will be available on the KOJAIN site.

Please feel free to submit your ideas to any of the regional directors or Chirag Shah, Youth Representative Director at: chiragshah@tamu.edu / 979-268-9026.

Region 7: MD, NC, SC, VA, Wa. D.C.

Graduation:

- Urmil (Bunty) Keerti Dharamsi: B.S. degree in Integrated Science & Technology from James Madison University
- Bina Bhavi Vora: B.S. degree in Biomedical Engineering from Boston University
- Lisa Bhavi Vora: B.S. degree in Computer Engineering from University of Maryland

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

New Arrival: Congratulations to parents:

- Rita and Brian announce birth of their son Adam Nicholas on May 1, 2003. grand parents Hema and Hemraj Khona.

Service for the NRIs whose parents are alone in India

Runbandh makes this possible with range of specially designed services to manage the health and psycho social needs of your parents in India. Runbandh is brought to you by medimanager, a five-year old professionally run Health Services Management Company.

To get more information about these services Visit them at www.medimanagerindia.com Arogyam Health Services

India Contact: Mr. Ashwin Malde, Tel.: 91 22 2561-0856
Medimanager India Private Limited
101, Damji Shamji Trade Centre, Opp. Vidyavihar Station (West), Mumbai - 400 086
Phone - + 91 22 55 99 7151 / + 91 22 55 99 7161
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Scholarship03

KOJAIN is soliciting candidates for one or more 2003 Scholarships. We have awarded twelve scholarships, with awards totaling \$8750. Scholarship criteria and submission requirements are:

Only current (as of June 30, 2003) 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 parent's membership expired.** Applicants must be a college first-year by fall 2003. Proof of admission for the fall 2003 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 2002 year grades. Photocopies are acceptable. If mailed by school, the transcript must be post-marked by **July 5, 2003.**

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 extracurricular 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, 2003.

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) *My Future Vision of KOJAIN.*
- b) *Kachchhi Heritage: How to preserve it and Why?*
- c) *KOJAIN Programs: How to get Youths Involved and Interested?*

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, 2003 to Dinesh Chheda, 14 Paris Pl., Parsippany, NJ 07054.



Incentive to become a Kojain paid member now!!

The Kojain directory is planned for publication in the second quarter of 2003. The Kojain Board has decided to mail to the paid members the Kojain directory at free of charge. The cost of directory to non-member will be \$30

- ★ Individual Membership (Biennial) is US \$20
- ★ Family Membership (Biennial) is US \$30
- ★ Individual Lifetime Membership US \$150
- ★ Family Lifetime Membership US \$200

It makes a lot of sense to become a paid member now!! Don't miss out of this best offer ever!



Dineshbhai Chheda of NJ has compiled 102 Scholarship programs available for US Citizen or Permenent Resident students. Remember, for Alumnus Legacies, for Teaching Assistant positions, for Work -Study, etc. you probably have to make individual arrangements at your respective universities ... all programs are not universally available or accessible.

102 scholarship programs specifically targeted for minorities.

- 1) Ron Brown Scholar Program (major Scholarships)
<http://www.ronbrown.org/>
- 2) Scholarships On The Net (1,500)
<http://advocacy-net.com/scholarms.htm>
- 3) Fast Web Scholarship Search
<http://www.fastweb.com/>
- 4) The Harry S. Truman Scholarship site
<http://www.truman.gov/>
- 5) The hispanic college fund
<http://hispanicfund.org/scholar.html>
- 6) Jackie Robinson foundation Scholarships
<http://www.jackierobinson.org/>
- 7) Marine Corps Scholarships
<http://www.marine-scholars.org/>
- 8) McDONALD'S Education Scholarships (with UNCF)
<http://www.mcdonalds.com/countries/usa/community/education/scholarships/uncf/uncf.html>
- 9) Target Scholarships
http://www.target.com/target_group/community/community_scholarships.jhtml
- 10) United Negro College Fund Merck Science Initiative
<http://www.uncf.org/merck/program.htm>
- 11) Academy For Educational Development Fellowships
<http://ppia.aed.org/index.html>
- 12) Minority Health Program
<http://www.ahcpr.gov/fund/minortrg.htm>
- 13) American Association Of Hispanic CPA's Scholarships
<http://www.aahcpa.org/scholar.htm>
- 14) American Geological Institute Minority Geoscience Scholarships
<http://www.agiweb.org/ehr/mgsftp.html>
- 15) Minority Scholarships (doctoral students in)
<http://www.aicpa.org/members/div/career/mini/fmds.htm>
- 16) American Society For Microbiology Undergraduate Fellowships
<http://www.asm.org/edusrc/edu23b.htm>
- 17) Research Program for Women & Minorities Underrepresented in the Sciences
<http://www.research.att.com/academic/urp.html>
- 18) BRISTOL-MYERS SQUIBB Minority Fellowships in Academic Medicine
<http://www.bms.com/aboutbms/fellow/data/>
- 19) Development Fund For Black Students In Science Scholarship
http://ourworld.compuserve.com/homepages/dlhinson/dfb_sch.htm
- 20) Tylenol Scholarships
<http://scholarship.tylenol.com/>
- 21) Coca Cola Scholarships
<http://www2.coca-cola.com/citizenship/>

- /education_scholarsfoundation.html
- 22) State Farm Insurance Achievement Scholarships
<http://www.statefarm.com/foundati/awards.htm>
- 23) State Farm Insurance Hispanic Scholarships
<http://www.statefarm.com/foundati/hispanic.htm>
- 24) McNair Scholars Program
<http://trc.dfrc.nasa.gov/trc/Undergrad/space.html>
- 25) Undergraduate Scholarships (national Institutes of Health Scholarships)
<http://ugsp.info.nih.gov/InfoUGSP.htm>
- 26) National Scholarships at all levels
<http://scholarships.kachinatech.com/scholars.html>
- 27) The ROTC Scholarships
http://www.todaysmilitary.com/chart_mil_rotc.html
- 28) Sallie Mae's free Online Scholarship
<http://www.sallie-mae.com/planning/scholarships.html>
- 29) Scholarship Search - From FreSch!
<http://216.110.42.89/search-logon.phtml>
- 30) Astronaut Scholarship Foundation
<http://www.astronautscholarship.org/>
- 31) College Fund/UNCF
<http://www.uncf.org/>
- 32) Art, Film, Writing Scholarships/Competitions List
<http://www.xensei.com/users/adl/>
- 33) Ambassadorial Scholarships
http://www.rotary.org/foundation/educational/amb_scho/
- 34) NACME Scholarship Program
<http://www.nacme.org/univ/scholars.html>
- 35) Athletic Scholarships
<http://scholarships-ar-us.org/athletic.htm>
- 36) Baptist Scholarships
http://www.free-4u.com/baptist_scholarships..htm
- 37) Methodist Scholarships
http://www.free-4u.com/methodist_scholarships.htm
- 38) Project Excellence Scholarships
<http://www.project-excellence.com>
- 39) Intel Science Talent Search
<http://www.sciserv.org/sts>
- 40) Alpha Kappa Alpha Scholarships
<http://www.akaef.org/scholarshipprogram.html>
- 41) Discover Card Tribute Award Scholarships
<http://www.aasa.org/Discover.htm>
- 42) United States Institute of Peace National Peace Essay Contest
<http://www.usip.org/ed/npec/index.shtml>
- 43) Scholarships and Grants
<http://www.elclick.com/lulfoundation/html/resources.html>
- 44) Gateway to 10 Free Scholarship Searches
http://www.college-scholarships.com/free_scholarship_searches.htm
- 45) Gateways to US Government Grants/money
http://www.students.gov/link_search/listlinks.cfm?
- 46) Accounting Scholarships
<http://www.aicpa.org/members/div/career/edu/jlcs.htm>
- 47) American Psychological Association (APA) Scholarships and Fellowships
<http://www.apa.org/students/funding.html>
- 48) American Sociological Association Graduate funding
<http://www.asanet.org/student/funding.html>

48) American Sociological Association Graduate funding
<http://www.asanet.org/student/funding.html>

49) Americorps,
<http://www.cns.gov/>

50) Minority Scholarships
<http://content.sciencewise.com/newscholarship/scholarships3.cfm>

51) Bell Labs Fellowships For Underrepresented Minorities
<http://www.bell-labs.com/fellowships/CRFP/info.html>

52) Student Inventors Scholarships
<http://www.invent.org/collegiate/>

53) Student Video Scholarships
<http://www.christophers.org/vidcon2k.html>

54) Coca-Cola Two Year College Scholarships
<http://www.coca-colascholars.org/programs.html>

55) Holocaust Remembrance Scholarships
<http://holocaust.hklaw.com/>

56) Ayn Rand Essay Scholarships
<http://www.aynrand.org/contests/>

57) Brand Essay Competition
<http://www.instituteforbrandleadership.org/IBLEssayContest-2002Rules.html>

58) Gates Millennium Scholarships (major)
<http://www.gmsp.org/nominationmaterials/read.dbm?ID=12>

59) Xerox Scholarships for Students
http://www2.xerox.com/go/xrx/about_xerox/about_xerox_detail.jsp

60) Sports Scholarships and Internships
<http://www.ncaa.org/about/scholarships.html>

61) National Assoc. of Black Journalists Scholarships (NABJ)
<http://www.nabj.org/html/studentsvcs.html>

62) Saul T. Wilson Scholarships (Veterinary)
<http://www.aphis.usda.gov/mb/mrphr/jobs/stw.html>

63) Thurgood Marshall Scholarship Fund
http://www.thurgoodmarshallfund.org/sk_v6.cfm

64) FinAid: The Smart Students Guide to Financial Aid (scholarships)
<http://www.finaid.org/>

65) Presidential Freedom Scholarships
<http://www.nationalservice.org/scholarships/>

66) Microsoft Scholarship Program
<http://www.microsoft.com/college/scholarships/minority.asp>

67) WiredScholar Free Scholarship Search
http://www.wiredscholar.com/paying/scholarship_search/pay_scholarship_search.jsp

68) Hope Scholarships & Lifetime Credits
<http://www.ed.gov/inits/hope/>

69) William Randolph Hearst Endowed Scholarship for Minority Students
<http://www.apsanet.org/PS/grants/aspen3.cfm>

70) Multiple List of Minority Scholarships
<http://gehon.ir.miami.edu/financial-assistance/Scholarship/black.html>

71) Guaranteed Scholarships
<http://www.guaranteed-scholarships.com/>

73) ROTC Military Scholarships (Navy, Army, Marines, Air force)
http://www.todaymilitary.com/chart_mil_rotc.html

74) Easley National Scholarship Program

<http://www.naas.org/senior.htm>

75) Maryland Artists Scholarships
<http://www.maef.org/>

76) Jacki Tuckfield Memorial Graduate Business Scholarship (for AA students in South Florida)
<http://www.jackituckfield.org/>

77) Historically Black College & University Scholarships
<http://www.iesabroad.org/info/hbcu.htm>

78) Actuarial Scholarships for Minority Students
<http://www.beanactuary.org/minority/scholarships.htm>

79) International Students Scholarships & Aid Help
<http://www.iefaf.org/>

80) College Board Scholarship Search
<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>

81) Burger King Scholarship Program
<http://www.bkscholars.csfa.org/>

82) Siemens Westinghouse Competition
<http://www.siemens-foundation.org/>

83) GE and LuLac Scholarship Funds
<http://www.lulac.org/Programs/Scholar.html>

84) CollegeNet's Scholarship Database
<http://mach25.collegenet.com/cgi-bin/M25/index>

85) Union Sponsored Scholarships and Aid
<http://www.aflcio.org/scholarships/scholar.htm>

86) Federal Scholarships & Aid Gateways
<http://www.fedmone.org/>

87) 25 Scholarship Gateways from Black Excel
<http://www.blackexcel.org/25scholarships.htm>

88) Scholarship & Financial Aid Help
<http://www.blackexcel.org/fin-sch.htm>

89) Scholarship Links (Ed Finance Group)
http://www.efg.net/link_scholarship.htm

90) FAFSA On The Web (Your Key Aid Form & Info)
<http://www.fafsa.ed.gov/>

91) Aid & Resources For Re-Entry Students
<http://www.back2college.com/>

92) Scholarships and Fellowships
<http://www.osc.cuny.edu/sep/links.html>

93) Scholarships for Study in Paralegal Studies
<http://www.paralegals.org/Choice/2000west.htm>

94) HBCU "Packard" Sit ABroad Scholarships (for study around the world)
http://www.sit.edu/studyabroad/packard_nomination.html

95) Scholarship and Fellowship Opportunities
<http://ccmi.uchicago.edu/schl1.html>

96) INROADS internships
<http://www.inroads.org/>

97) ACT-SO "Roe Olympics of the Mind" Scholarships
<http://www.naacp.org/work/actso/act-so.shtml>

98) Black Alliance for Educational Options Scholarships
<http://www.baeo.org/options/privatelyfinanced.jsp>

99) ScienceNet Scholarship Listing
<http://www.sciencenet.emory.edu/undergrad/scholarships.html>

100) Graduate Fellowships For Minorities Nationwide
<http://cuinfo.cornell.edu/Student/GRFN/list.phtml?category=MINORITIES>

101) RHODES SCHOLARSHIPS AT OXFORD
<http://www.rhodesscholar.org/info.html>

102) The Roothbert Scholarship Fund
<http://www.roothbertfund.org/sc>

A NATIONWIDE LOAN PROGRAM FOR JAIN UNDERGRADUATE STUDENTS
OFFERED BY: IAAMJV – Education & Jainism Together Web Site: <http://www.iaamjv.org>
Program Name: College Education Loan for US Resident Jain Students
Dead Line for application is June 30, 2003

Philosophy Of Charles Schultz

The following is the philosophy of Charles Schultz, the creator of the "Peanuts" comic strip. You don't have to actually answer the questions. Just read straight through, and you'll get the point.

1. Name the five wealthiest people in the world.
2. Name the last five Heisman trophy winners.
3. Name the last five winners of the Miss America contest.
4. Name ten people who have won the Nobel or Pulitzer Prize.
5. Name the last half dozen Academy Award winner for best actor and actress.
6. Name the last decade's worth of World Series winners.

How did you do?

The point is, none of us remember the headliners of yesterday. These are no second-rate achievers. They are the best in their fields. But the applause dies. Awards tarnish. Achievements are forgotten. Accolades and certificates are buried with their owners.

Here's another quiz. See how you do on this one.

1. List a few teachers who aided your journey through school.
2. Name three friends who have helped you through a difficult time.
3. Name five people who have taught you something worthwhile.
4. Think of a few people who have made you feel appreciated and special.
5. Think of five people you enjoy spending time with.
6. Name half a dozen heroes whose stories have inspired you.

Easier?

The lesson: The people who make a difference in your life are not the ones with the most credentials, the most money, or the most awards. They are the ones who care.

"Don't worry about the world coming to an end today.

It's already tomorrow in Australia."

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