

# Kachchhi Oswal Jain Association In NorthAmerica Inc.

## KOJAIN NEWSLETTER

1251-36 Cerritos Ave. Anaheim, Ca. 92802  
Phone and Fax: (714) 956-0405  
Web Site: [www.kojain.com](http://www.kojain.com)

Volume 8, Issue 4, October 2003

### Board of Directors:

#### Officers:

**President:** Kalyanji K. Mota  
(714) 956-0405

[kkmm30@hotmail.com](mailto:kkmm30@hotmail.com)

**Vice-President:** Navin S. Dedhia  
(408) 629-1723

[NavinDedhia@hotmail.com](mailto:NavinDedhia@hotmail.com)

**Secretary:** Ila C. Shah  
(562) 947-7018

[Iacshah@yahoo.com](mailto:Iacshah@yahoo.com)

**Treasurer:** Hemlata L. Savla  
(508) 856-9630

[hsavla@charter.net](mailto:hsavla@charter.net)

### Regional Directors:

**Region 1:** AZ,CO,HI,NM,SO,CA,UT.

**Dinesh K. Gala** (562) 865-5915  
[dgala@galacorp.com](mailto:dgala@galacorp.com)

**Region 2:**

AK,ID,MT,NV,NO,CA,OR,WA,WY.

**Jaideep Shah** (408) 629-9451  
[Jaikalps@yahoo.com](mailto:Jaikalps@yahoo.com)

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

**Dhiraj M. Gosar** (281) 530-1931  
[gosard@hal-pc.org](mailto:gosard@hal-pc.org)

**Region 4:** IL,IN,IA,MN,NE,ND,SD WI

**Ram Gada** (651) 636-1075

[rgada@aol.com](mailto:rgada@aol.com)

**Region 5:** AL,FL,GA,MS,TN.

**Nitin Shah** (770) 825-0190

[Njsimperial@aol.com](mailto:Njsimperial@aol.com)

**Region 6:** KY,MI,OH,W,PA,WV.

**Arvind Shah** (248) 641-8549

[Arvin@skybird-travel.com](mailto:Arvin@skybird-travel.com)

**Region 7:** MD,NC,SC,VA,Wa,DC.

**Manoj Dharamsi** (703) 620-9837

[manojdharamsi@juno.com](mailto:manojdharamsi@juno.com)

**Region 8:** DE,E,PA,NJ.

**Dinesh Chheda** (973)394-1701

[Dchheda@pica.army.mil](mailto:Dchheda@pica.army.mil)

**Region 9:** NY

**Chhotalal Bheddah**(516) 883-0345

[bheddah@aol.com](mailto:bheddah@aol.com)

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

**Bhanumati Shah**(203) 866-9802

[Bhanushah@aol.com](mailto:Bhanushah@aol.com)

**Region 11:** Canada

**Lata Champshee** (416) 493-1666

[Latachampshee@usa.net](mailto:Latachampshee@usa.net)

**Past President:**

**Tansukh Maru** (732) 495-2304

[marut@ix.netcom.com](mailto:marut@ix.netcom.com)

**Youth Representative Director:**

**Chirag L. Shah** (979) 268-9026

[Chiragshah1@yahoo.com](mailto:Chiragshah1@yahoo.com)

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### President's Message

My Dear fellow Kachchhi Oswals,

Jai Jinendra.

All of us Jains celebrated our most pious Maha Parva Paryushana. On this auspicious occasion of Paryushana and Das Lakshana Maha Parva, please accept our heartfelt request for forgiveness for any misdeeds that we may have committed knowingly or unknowingly, in thought, in words, or in action. Michchhami Dukkadam.

The election committee has completed its work by announcing the new team of KOJAIN Board of Directors for the year 2004/05. Our thanks to all the EC members for the job well done. I also want to express my deep appreciation to all the current members of KOJAIN Board of Directors who have served so well and have given their full support and cooperation in making KOJAIN strong and vibrant institution, and congratulate and welcome the new Board of Directors.

When I started as President of KOJAIN, I had envisioned three main objectives for myself: (1) Make KOJAIN fully responsive to the membership of North America. (2) Make it stronger financially as well as functionally. And (3) prepare our Youths to take self-assertive roll in KOJAIN. To attain these objectives:

(1) Twenty-eight committees were formed to serve our membership here as well as our motherland. (2) The KOJAIN has become financially stronger than ever before. Functionally the Board Of Directors' wisdom prevailed in all the decision-making phases. (3) Youth committee has been active and has made impressive progress. These young adults show all the signs of good leadership. The trip planned by youth committee members to Kachchh is an example of it.

The youth trip to Kachchh is making its final preparations. It will be a lifetime memory for all the participants. All information about the trip is available on our web site. [www.kojain.com](http://www.kojain.com)

The Constitution and By-laws committee had sent the revised Constitution and By-laws to make KOJAIN more effective. The Board Of Directors had unanimously approved these revisions. Majority of voting members of KOJAIN have voted favorably and new Constitution/Bylaws are now in effect. Thank you for your participation.

I want to express my deep appreciation for the support I received from all of you during two years tenure as your President. I have tried my best to work hard and make KOJAIN a very progressive and successful institution. I appreciate your cooperation, support, and understanding. I am grateful for that. My many thanks.

Sincerely yours,

Kalyanji Mota  
President Of KOJAIN

### News from The Board of Directors:

The Board of Directors met via tele conference call on September 21, 2003.

- Shri Chandravadan Haria of Ohio had requested whether KOJAIN would charge 3% service fee to the donations received prior to March 2003? Board unanimously resolved that no service charges to all donations received prior to March 2003.
- Request was made by Shri Navin Chheda of Connecticut why to ask for Driver's License and Social Security number from the guarantor of student loan in Loan Program application? It was resolved that due to the security fraud spread recently Social Security number will not be requested from the guarantor of student loan in the loan program.
- Board approved to take the Liability Insurance of KOJAIN for one year
- Board reviewed the progress of several committees. Kalyanjibhai thanked the Board of Directors for their support and co-operation for last two years.
- It was unanimously agreed by the Board that KOJAIN needs to become financially stronger. Few options were discussed in place of 3% service fee to the donation sent to foreign country. Board Of Directors were open for suggestions and decided to revisit the topic in future.

### Report from Constitution and By-laws Committee:

The results of the Kojain Constitution and By-laws Amendment ballots returned by the members are as follows:

Total voting members: =**620**  
 Minimum no. of voting ballots required at 35% =**217**  
 Actual numbers of ballots received; postmarked 9/30/03  
 = **237 (38.2%)**

Minimum numbers of affirmative votes required for adoption  $2/3 \times 237$  =**158**  
 Actual numbers of "Approve" votes received =**214 (91.3%)**  
 Actual numbers of "Disapprove" votes received =**20**  
 Actual numbers of "Abstain" votes received =**3**

DECLARATION: KOJAIN Constitution and By-Laws – 2003 are adopted as presented and voted affirmative by the KOJAIN membership in accordance with Article X and shall become effective from 10/1/03.

On behalf of Constitution and By-laws Committee, we thank you for this opportunity to serve KOJAIN.

**For more information please visit our web site  
[www.kojain.com](http://www.kojain.com)**

### Report from Election Committee:

Valid Nominations were received for the following positions. Since there was only one valid nomination for each of the following positions, Election Committee declares these candidates as **ELECTED** for their respective positions for the year 2004/05:

President	Kalyanji Mota
Vice-President	Premchand Gada
Secretary	Dami Rambhia
Regional Director – Region 2	Navin S. Dedhia
Regional Director – Region 3	Dhirajlal M. Gosar
Regional Director – Region 5	Harsha R. Nagda
Regional Director – Region 7	Manoj Dharamsi
Regional Director – Region 8	Tanshukh Maru
Regional Director – Region 9	Chhotalal V. Bheddah
Regional Director – Region 10	Vimla Chheda
Regional Youth Committee Member - Region 4	Bella Shanti Satra
Regional Youth Committee Member - Region 9	Neil Chheda

For the position of President, Election Committee has received two valid nominations of Mr. Kalyanji Mota and Mr. Vijay Chheda. Since the last day of close of the Nomination was extended to September 17, 2003, EC has also extended the Nomination withdrawal date to September 30, 2003. After that if election is required, EC will prepare Ballots and send out to the KOJAIN members by October 15, 2003.

Election Committee(EC) has received the Withdrawal of Nomination for the position of President from Mr. Vijay Chheda. Therefore Kalyanjibhai Mota's Nomination for the position of President is the only one and there is no contest. EC declares Mr. Kalyanji Mota to be the President of KOJAIN for the period of two years, starting from January 1, 2004 through December 31, 2005.

For the following positions, Nomination Forms were received but invalidated. The reasons for invalidating were technical in nature and Election Committee highly recommends to the Newly Elected members of the Board of KOJAIN to consider their names for the appointment of these unfilled positions:

Treasurer	Harak Gala
Regional Director - Region 6	Mahendra Maru
Regional Director – Region 11	Hemant M. Shah
Regional Youth Committee Member - Region 3	Shekhar R. Shah
Regional Youth Committee Member - Region 4	Vinit K. Shah

Following Nomination was Valid but it was withdrawn by the Candidate:

Treasurer	Hemlata Savla
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## **How to get Youths Involved and Interested in KOJAIN Programs?**

By Amar vira –Recipient of 2003 KOJAIN scholarship

Trying to raise Indian children in a foreign country inherently come with many barriers that must successfully be crossed in order to raise the kids with as much knowledge about their heritage as possible. Inevitably, children of this background will come to adopt an Indo-American lifestyle of living out the American dream while grasping on to their parent's Culture. This struggle between the "Indian" lifestyle and the "American" lifestyle presents many opportunities for Indian children to become lost in their fight to find their identity and default to the culture that they experience everyday in school.

It seems as if every Kachchhi would like son or daughter to grow up very cultured and involved with other Kachchhis. Of course, this is sometimes harder said than done. The only way to get youths truly involved to the point where they want to be involved for their own sake is to spark their interest in Learning more about the culture and wanting to foster it. There are many ways in which they could get involved. There are the social as well as the more educational aspects to their involvement. Finding or forming a large friend circle of Kachchhis can be very enjoyable. In fact, many U.S. cities hold Kachchhi parties numerous times a year where all the local members are invited. This is not only a great way to meet more people with similar backgrounds, but also a way to share common experiences that they may face on a daily basis. If youths can find comfort and enjoyment with this group, then they have the incentive to want to attend various functions.

The other aspect of possible involvement is educational Learning the language, the culture and enjoying the food all are part of this. The language and food are things that can be learned at home. Culture is where KOJAIN may be able to step in. If KOJAIN offered more social events in which youths are already comfortable and willing to participate in, then they will be more willing to participate in other KOJAIN programs. Eventually, youths will see the benefits of attending KOJAIN events and programs and will become more involved.

## **Treasurer's Report:**

Following is the list of deposits received in listed accounts as of September 2003

### **New Membership:**

<b><u>Name</u></b>	<b><u>City</u></b>	<b><u>St.</u></b>	<b><u>Amt.</u></b>
Chheda Nalin and Meena	Cerritos	CA	\$200
Gangar Navin and Divya	Orange	CA	\$200
Gada Jatin and Mital	Sunnyvale	CA	\$20
Savla Mayur & Gauri	Carlsbad	CA	\$30
Shah Tushar and Kunjal	San Jose	CA	\$200
Chheda Sadhana & Chetan	El Paso	TX	\$200
Gogri Puja and Nirav	Richardson	TX	\$30
Lalan Chhaya	Plano	TX	\$30
Shah Deven Mahesh	Stillwater	OK	\$20
Chheda Satish and Rosarie	Naperville	IL	\$200
Ganger Chandrakant M.	Niles	IL	\$30
Shial Hiren and Aarti	Inver Grove Hts	MN	\$200
Gala Ashok and Brinda	Kingsport	TN	\$200
Dharamsi Dilip & Kusum	Culpeper	VA	\$30
Bhavsar Gunwanti	Silver Spring	MD	\$30
Gangar Kanti & Meena	Silver Spring	MD	\$30
Vora Manish and Nirmala	Gaithersburgh	MD	\$200
Vora Navin & Nirmala	Silver Spring	MD	\$200
Shah Uday and Sangita	Egg Harbor Township	NJ	\$30
Dedhia Pallavi	Burlington	MA	\$150
Shah Hemant & Heena	Winnipeg	Canada	\$200
Harakhchand Vora	Gaithersburg	MD	\$30
Ramnik Vora		MD	\$30
Ramesh Khona	Jacksonville	FL	\$30
Sudhir Khona	Sterling	VA	\$30

### **Student Loan Program:**

<b><u>Name</u></b>	<b><u>City</u></b>	<b><u>St.</u></b>	<b><u>Amt.</u></b>
Drs. Shantilal & Rukmani Kenia	Westfield	MA	\$5,000

### **Matunga Boarding School :**

<b><u>Name</u></b>	<b><u>City</u></b>	<b><u>St.</u></b>	<b><u>Amt.</u></b>
Vijay & Madhu Chheda	Tustin	CA	\$5,001
Ramesh & Maya Dedhia	Okemos	MI	\$2,000

### **Kachchh Mahila Vikas Sangathan:**

<b><u>Name</u></b>	<b><u>City</u></b>	<b><u>St.</u></b>	<b><u>Amt.</u></b>
Hansraj & Usha Maru	Brookfield	CT	\$1,500
Mukesh Shah MD	Bridgeport	CT	\$151
Navin & Vimla Chheda	Easton	CT	\$101
Jatin & Jyotsna Mehta	Trumbull	CT	\$75
Mahendra & Nalini Maru	Owenboro	KY	\$750
Lalit & Hemlata Savla	Holden	MA	\$750
Ashwin Shah MD	Monroe	MI	\$750
Kanti and Debra Shah	Monroe	MI	\$750
Saurin and Sara Shah	Mamaroneck	NY	\$50
Jethalal & Alka Rambhia	Pittsburg	PA	\$151
Ram and Neena Gada	St. Paul	MN	\$750

**Treasurer's Report:** Continued**Kavi Tej Book Sale Fund:**

<u>Name</u>	<u>City</u>	<u>St.</u>	<u>Amt.</u>
Mangal & Bhanu Shah	Norwalk	CT	\$25
Shantilal & Rukmini Kenia	Westfield	MA	\$25
Lalit & hemlata Savla	Holden	MA	\$25
Bhavi Vora	Silver Spring	MD	\$25
Ram & Neena Gada	St.Paul	MN	\$25
Chandravadan & Hansa Haria	Medina	OH	\$250
Mulchand and Tarla Gala	Westlake	OH	\$51
Arvind Chheda	Sprigfield	OH	\$25
Jethalal & Alka Rambhia	Pittsburg	PA	\$75
Dhiraj & Indrani Gosar	Houston	TX	\$40

**KDO/SPS Project Fund:**

<u>Name</u>	<u>City</u>	<u>St.</u>	<u>Amt.</u>
Sanjay & Anila Khona	Bridgeport	CT	\$101
Narendra Jain	Dubai		\$101
Ramesh Khona	Jacksonville	FL	\$101
Ashish & Poonam D. Shah	N. Andover	MA	\$101
Ashish N Shah	N. Andover	MA	\$101
Dilip & Kusum Dharamshi	Culpeper	VA	\$101
Hemanshu and Komal shah	Nashua	NH	\$101
Hiren and Heena Nagda	Salem	NH	\$100
Bhasker and Indira Lapsia	Wayne	NJ	\$101
Dinesh and Prabha chheda	Parsippany	NJ	\$251
Hiten and Harsha Shah	Edison	NJ	\$151
Jayantilal & Divya Lodaya	Voorhees	NJ	\$101
Nitin V. Malde		NJ	\$101
Ranjan and priti Nair	Manalpan	NJ	\$151
Bharat and Dipa Shah	Woodside	NY	\$151
Girish & Neelam Dharmshi	Whappinger Falls	NY	\$251
Sudhir and Dharini Khona	Sterling	VA	\$151

**KOJAIN awards Scholarships to  
Kunal Rambhia of Pennsylvania and  
Amar Vira of Illinois**

KOJAIN scholarship Committee has selected two candidates for the scholarship for the year 2003 on the basis of four criteria: (1) Essay (2) SAT scores/transcripts (3) Awards/extracurricular activities and (4) General requirements.

The scholarship is given in recognition of high school achievements and desire to pursue further education and broaden their horizon.

We congratulate Kunal, son of Shri Jethalal and Alka Rambhia of Pittsburgh, Pennsylvania and Amar, son of Khushal and Sushila

Vira of Homewood Illinois receiving KOJAIN scholarship of \$1250 and \$750 respectively as a token of our appreciation for meeting KOJAIN scholarship criteria and high achievements in education and further hope that they will pursue their college career with same enthusiasm and thirst for learning that they have shown thus far. Their essays are printed in this newsletter.

**KOJAIN awards Students Loan**

(1) KOJAIN Loan Committee is gladly announcing the non-interest student loan of **\$3500** to **Shri Deven Mahesh Shah** studying in Master of Industrial Engineering at Oklahoma State University, Stillwater Oklahoma. The amount is sent towards the tuition fee for the next semester. The loan will be repaid six months after Shri Deven receives the professional job in part by installment or in full. Shri Deven Shah is from Kachchh Nagpur and residing at Santacruz Mumbai. We congratulate him and wish great success in his study.

This loan was possible due to the generous donation from **Shri Arvind and Jaya Shah of Troy, Michigan.**

(2) KOJAIN Loan Committee is gladly announcing the non-interest student loan of **\$2866** to **Shri Dip Jayantilal Gada** studying in Master of Information Systems at Pace University, New York, New York. The amount will be sent towards the tuition fee for the next semester. The loan will be repaid few months after Shri Dip receives the job by early 2004 in part by installment or in full. Shri Dip Gada is from Kachchh Mota Asambia and residing at Borivali Mumbai. We congratulate him and wish great success in his study.

This loan was possible due to the generous donation from **Drs. Shantilal and Rukmani Kenia of Westfield, Massachusetts.**

## NEWS FROM REGIONS

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

#### KOJAIN Scholarship Recipient Kunal Rambhia



Kunal is currently at Yale University as freshmen. He was National Merit Scholarship recipient.

#### **His Activities Include**

- Vice President of Student Council of high School.
- President of Debate Club.
- Editor in Chief of High School News Paper.
- Member of High School Varsity

Tennis Team.

- Captain of National Winner Jaina Academic Bowl Team.

#### **Special Projects- 1999-2002**

- Led fundraisers benefiting animal shelters in India and adopted a school to renovate in rural India.
- Raised \$1000 in donations for animal shelters (2002).
- Raised \$600 in donations for school (2002).
- Raised \$900 in donations for school (2001).
- Raised \$600 in donations for animal shelters (2000).
- Part of fundraisers benefiting Children's Hospital, September 11<sup>th</sup> recovery, unfortunate families in Pittsburgh, and earthquake relief in India.
- Raised \$4,500 over three years in a charity carnival for Children's Hospital (2000-2002).
- Raised \$700 for earthquake relief in India (2001).
- Raised \$5,000 each year during winter holidays for needy Pittsburgh families (2000-2002)

### Region 1: AZ,CO,HI, SO.CA. UT.

#### Prayushan Tapasya by Children & Adults:

u=upvas, e=ekasana.

#### **9 - 15 years Age Tapasya**

Name	Age	Tapasya
Neeraj Harish-Gunvanti Khona	10	4u, 4e
Somil Nalin-Meena Chheda	11	4u, 4e
Neelam Jayesh-Lata Savla	12	8e
Priya Suryakant-Chetna Sawla	12	2u, 6e
Rapir Dhiraj-Jyoti Dedhia	14	8u
Puja Suryakant-Chetna Sawla	15	8u

#### **Adult (22 years and up)**

Name	Tapasya
Ashok Savla	11 u
Dhiraj Dedhia	8 u
Daksha Yogesh Gala	8 u

#### **Diwali Party:**

Kachchhi Diwali Party of greater Los Angeles area is planned for Saturday, 18<sup>th</sup> October 2003, at Peacock Cuisine Of India from 5:30 P.M. to midnight.

### Region 4: IL,IN,IA,MN,NE,ND,SD,WI.

#### KOJAIN 2003 Scholarship Recipient Amar Vira



**Amar Vira**

**Amar Vira** Son of Khushal and Sushila Vira of Homewood Illinois Graduated from High School in June 2003 with GPA 3.86/4.0 ranking 8th out of 650 students. He graduated as Valedictorian (School Scholar). He will be attending

Northwestern University in Evanston, IL. in September 2003. Majoring in Bio Medical Engineering with a speciality in Cell and Tissue Engineering. Pre-Med student planning to pursue a career in medicine.

He has worked as a volunteer at St. James Hospital as a role of Runner/Pager and as an E.R. Assistant. He was selected and attended the National Youth Leadership Forum on Medicine at UCI. He was awarded the *Bausch & Lomb Honorary Science Award*: given to one male junior every year excelling in the subjects of science and math. Recipient of AP Scholar with Honors in 2002 and AP Scholar with Distinction in 2003.

Amar has also excelled in extra -Curricular activities joining several clubs such as Debate team, Scholastic Bowl, Science Olympiads, Mathletes, Peer Helpers and Asisan Club. He enjoys Tennis and Swimming.

We congratulate and wish Amar and Kunal a continued success in their chosen career.

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

#### **Prayushana Parva:**

Rushab Khona Age 13 --8th Grade from Trumbull CT. son of Sweeta & Kirti Khona had done 8 upvas, He is doing fine.

#### **Matrimonial News:**

Ashish Maru son of Jaya & Jayanti Maru of Norwalk got married to Nilam. Daughter of Sushila & Shantilal Gogri from Bombay. Got Married on July 20th 2003. Congratulations to both of them.

#### **Graduation:**

Suneil Hemchand Berajawala, Lowell MA has successfully completed B.S Degree in Computer Systems Engineering from Boston University with GPA of 3.75, which got him the Summa Cum Laude Latin Honor, in May 2003. Presently he is working with Lotus Software(IBM Software Group).

**Region 10: CT,ME,MA,NH,RI,VT. (Con'd)****Tri State Samuhik Kshamapana:**

- Tri state had our Samuhik Kshamapana at Siddhachalam Temple. About 300 people attended the event. First there was Snatra puja followed by Panchkalyani Puja. Shree Dev Dedhia of New Jersey performed Puja. After the Puja there was swami Vatsalaya dinner sponsored by Lata & Kanti Gala from New Jersey.

**Sad News:**

- Hansa Devchand Furia from Burlington, Mass. passed away on August 18, 2003. She was from Kutch village Bidada. We pray that her soul rest in peace and Devchandbhai have enough strength to face the big loss.

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

**New Arrivals:** Congratulations to parents of new arrival.

- Palvi and Sisir Kudva (Santa Clara, Village: Kundrodi), Baby Boy named Dilan on July 31, 2003
- Bhavini and Jayesh Gada (Sunnyvale, Village: Bada), Baby Boy named Jash on August 11, 2003
- Raju and Jayshree Shah (Hayward, Village: Koday) Baby Girl named Khushi on August 20, 2003

**Annual Picnic:**

The San Francisco Bay Area KOJAIN group held its annual picnic on July 26 from morning until dusk at the Lake Elizabeth Park in Fremont. The picnic was attended by 75 KOJAIN members. Everyone enjoyed the delicious food (Jalebi, Ganthia, Sandwiches, icecream, watermelon, afternoon tea, Khichadi, Shaak, Rotala, Chhas, etc.), various games, boating and walking around the lake. This was the 10th year of its Annual picnic. The Picnic was organized by Shilpa Mahesh Gogri (Tel: 510-490-1282) and Navin S. Dedhia (Tel: 408-629-1723).

**Paryushan Parva Aradhana:**

- Sarojben and Himatbhai Dagli (Fremont, Village: Baroi), 8 days of fasting
- Vijay Vira (Santa Clara, Village: Desalpur), 8 days of fasting
- Vijay Chheda (visiting from Tustin, Village: Kundrodi), 8 days of fasting
- Navin S. Dedhia (San Jose, Village: Bidada), 9 days of fasting

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

A Kachchhi Kshamapana gathering was held in Houston on 6-Sept-03. It was held at Jyotiben Jayesh Shah's home. Over 80 members attended our first ever gathering including students from Texas AM and U. Texas. We also honored Fanil Khushal Visharia (Kutch: Deshalpur, who recently moved to Houston after graduating from Ohio) for performing athai.

**Kachchhi Heritage: How to Preserve it and why?**

By: Kunal Rambhia KOJAIN 2003 scholarship recipient

The theory of the Survival of the Fittest states that only those beings that adapt to their environment can survive and persist. Those creatures that are unable to adapt to the changes around them will eventually become extinct. As we are living beings, this law applies to our own lives as well. The Kachchhi people have one of the longest histories in the world and they have been able to adapt to the variations of their homeland. Our ancestors endured five-year droughts and outside invaders to develop a rich sense of character and culture.

Today, many Kachchhis have traveled into new and unfamiliar surroundings. We now live in the United States of America, where we must change with our new environment to survive. It seems that the Kachchhi heritage has always been characterized as a people who can live simple and often difficult lives, but always find success and happiness. The resilience of Kachchhis against the external influences of the world has allowed them to build a great foundation of culture and history. Kachchhis all over India and across the world have built a reputation for being able to make the best of a compromising situation. This ability is characteristic of generations of Kachchhis who defeated the struggles of a life on the desert. So to define a Kachchhi, we find many qualities that helped our people survive for so many years. We find strength and character that few other cultures can claim. The preservation of this heritage thus becomes a matter of utmost importance.

While many people in Kachchh continue their lives as farmers and merchants, we live in a completely different world. However, we still communicate and bond with our families in Kachchh. This connection represents the similarities between those Kachchhis who remained in Kachchh and those who live elsewhere. We are still the same people with the same qualities. Thus, the means by which we should preserve our heritage is answered by how each Kachchhi lives his or her life. Family, hard work, and resilience are just some of the qualities of our relatives in Kachchh. By applying these ideas to our own lives, we will be preserving the Kachchhi tradition. As Kachchhis, if we have the desire and determination that characterizes our culture, then we can preserve our valuable heritage.

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**KOJAIN Financial status As of September 30, 2003**

<b>Item Description</b>	<b>Funds as of 1/1/02</b>	<b>Fund added 2002/03</b>	<b>Fund Distributed 02/03</b>	<b>Balance 9/30/03</b>	<b>Expenses 2002/03</b>	<b>Amt.</b>
Kojain General Fund	\$33,012.58	\$19,426.89	<b>\$8,194.16</b>	\$44,245.31	Tele Conferences	\$2,511.3
Matunga Bording fund	\$26,530.39	\$8,001.00	\$0.00	\$34,531.39	Web Server	\$ 442.25
Momaya Trust fund	\$7,000.00	\$0.00	\$0.00	\$7,000.00	Newsletter prt	\$1,829.05
Kishor Vora fund	\$10,000.00	\$0.00	\$10,000.00	\$0.00	Audit & Tax Pre.	\$3,250.00
Scholarship Fund	\$5,000.00	\$500.00	\$1,750.00	\$3,750.00	Misc. Cost	\$ 161.33
Jayesh Shah Ed. Fund	\$6,637.00	\$10,343.94	\$0.00	\$16,980.94		
Kuchchh earthquake fund	\$611.63	\$27,045.00	\$0.00	\$27,656.63	<b>Total</b>	<b>\$8,194.16</b>
Student loan Program	\$0.00	\$26,733.00	\$6,366.00	\$20,367.00		
Kutch Mahila Vikash Fund	\$0.00	\$7,305.00	\$1,527.00	\$5,778.00		
V.R.T.I. Fund	\$0.00	\$1,001.00	\$1,001.00	\$0.00		
Tulshibhai Gajara Foundation	\$0.00	\$12,632.00	\$0.00	\$12,632.00		
Marriage Info. service	\$0.00	\$75.00	\$0.00	\$75.00		
Directory Advertisement	\$0.00	\$2,150.00	\$0.00	\$2,150.00		
Pragati Foundation	\$0.00	\$33,049.50	\$33,049.50	\$0.00		
KDO/SPS	\$0.00	\$2,264.00	\$0.00	\$2,264.00		
Arihant Arogya Nidhi/Devjali Proj.	\$0.00	\$5,775.00	\$5,775.00	\$0.00	<b>Fidelity Balance:</b>	<b>\$181,121.27</b>
Bidada Sarvodaya Trust	\$0.00	\$100.00	\$0.00	\$100.00	<b>Kojain Book Bal.:</b>	<b>\$181,121.27</b>
Medical Loan Program	\$0.00	\$3,000.00	\$0.00	\$3,000.00		
Kavi Tej	\$0.00	\$591.00	\$0.00	\$591.00		
<b>Total</b>	<b>\$88,791.60</b>	<b>\$159,992.33</b>	<b>\$67,662.66</b>	<b>\$181,121.27</b>		

**SOME OF THE ACTIVITIES CONDUCTED AT KOJAIN DURING 2002-2003**

- Kojain was Incorporated. This was very important to protect KOJAIN.
- KOJAIN new directory will be distributed in the 4<sup>th</sup> quarter of 2003 with 46% additional names than 1997 directory.
- New Youth Committee with all 11 Regional Youth Directors who are very involved in managing their activities, including up-coming Kachchh trip by KOJAIN youths, joined by Young Jain Professionals (YJP) & Young Jains Of America (YJA) of JAINA.
- Constitution and By-laws committee recommended changes to improve KOJAIN operations, were approved unanimously by the Board of Directors and have been sent for approval by the KOJAIN members. Ballot result is noted in this newsletter.
- Visited all the places where major earthquake and other donations were given to the institutions in Kachchh and in India.
- Interest free Loan of \$6388 was given to needy students from \$30,000 fund collected by the Loan Program Committee
- Scholarship was awarded to four students in North America totaling \$4350.
- India-Kojain Coordination Committee developed the list of all Kachchhi Oswal (KO) Organizations in India and started exchanging Newsletters with them. Visited many KO Organizations in India.
- KOJAIN paid Membership jumped 72% from 201 on 1-1-2002 to 345 as of 9-20- 2003.
- Three newsletter were published in 2002 and four in 2003
- Four candidates were listed to provide the Marriage Information Service.
- Medical Information Program for North America was launched with new database.
- Women's Program was developed to help needy women.
- Host Family Program coordinator remained in contact with 46 students came from India in 2002 and 36 students in 2003. Connected some of them with host families.
- KOJAIN developed guide line to the host of the convention.
- Assign a Historian of the Kojain who kept the past records of Kojain.
- Collected \$16,980 for Jayesh Shah Educational Memorial Fund.

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**SOME OF THE ACTIVITIES CONDUCTED AT KOJAIN DURING 2002-2003 (Continued from Page 7)**

- Collected \$12,630 for Tulshibhai Gajara Memorial Fund.
- KOJAIN’s committee for Hira Monghi Navneet Hospital was formed. Collected and Send \$34,039.
- There were total of six tele conference meetings of Board Of Directors in 2002 and 2003, one site meeting of Board Of Directors in 2002 and one general body and site meeting of the Board in 2003.
- Improved KOJAIN Newsletter and Web site to give timely details, to keep KOJAIN membership informed.
- KOJAIN financial books were audited by an independent auditor for the year 2001.
- KOJAIN directors were insured for liability insurance.
- KOJAIN’s Committee for Kachchh Mahila Vikas Sanghathan was formed and pledges of more than \$5700 were received.
- \$5,775 were sent for Arihant Arogya Nidhi Devlali Project.
- \$27,656 allocated for the earth quake victims of Bhuj Kachchhi Oswals, building housing for them. \$11,286 to be diverted from VRTI for this housing project.

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**Kachchhi Heritage: How to Preserve it and why?**

If we establish our own standards of hard work and family, we can teach these lessons to our children. The heritage that we value will be passed on through the personalities of our children. They, like us, will value the same important qualities. Then, it is the realization of where these qualities came from that will preserve our culture.

If our children are to adopt the same traits of their ancestors, the best way to learn is by example. Children look to role models, especially parents, to imitate their behavior. Thus, if the adults of our Kachchhi community can express these values of their heritage by their own action, then the Kachchhi heritage can be continued to future generations.

As humans in such technologically advanced societies~ we sometimes forget that we follow the same natural laws as other animals. In this case, the Kachchhi people have found ways to adapt to changes in their environment and survive. It is the history and culture, created by this struggle, which we want to preserve. To do so, it will take all of the resilient Kachchhi qualities we have in adjoined, community effort.

**From: Kachchhi Oswal Jain Association in  
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