

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

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Board of Directors:

Officers:

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

kkmm30@hotmail.com

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

NavinDedhia@hotmail.com

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

Ilacshah@yahoo.com

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

hlsavla@charter.net

Regional Directors:

Region 1: AZ,CO,HI,NMSO,CA,UT.

Dinesh K. Gala (562) 865-5915
dgala@galacorp.com

Region 2:

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

Jaideep Shah (408) 629-9451
Jaikalps@yahoo.com

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

Dhiraj M. Gosar (281) 530-1931
gosard@hal-pc.org

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

Ram Gada (651) 636-1075
rgada@aol.com

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

Nitin Shah (770) 825-0190
Njsimperial@aol.com

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

Arvind Shah (248) 641-8549
Arvin@skybird-travel.com

Region 7: MD,NC,SC,VA,WA,DC.

Manoj Dharamsi (703) 620-9837
manojdharamsi@juno.com

Region 8: DE,E,PA,NJ.

Dinesh Chheda (973) 394-1701
Dchheda@pica.army.mil

Region 9: NY

Chhotalal Bheddah (516) 883-0345
bheddah@aol.com

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

Bhanumati Shah (203) 866-9802
Bhanushah@aol.com

Region 11: Canada

Lata Champshee (416) 493-1666
Latachampshee@usa.net

Past President:

Tansukh Maru (732) 495-2304
marut@ix.netcom.com

Youth Representative Director:

Chirag L. Shah (979) 268-9026
Chiragshah1@yahoo.com

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

President's Message

My dear fellow Oswals,

Jai Jinendra.

The General Body meeting of KOJAIN at the JAINA convention in Cincinnati was one of the memorable events for all Kachchhi Oswals who attended the meeting. It reminded me of the old days when, in the 1960s, we used to stop for any Indian we saw on the road to say hello. Now if we see any Kachchhi at the convention we stop and introduce ourselves to each other.

The general body meeting of KOJAIN started with elders chanting Mangalik. Then we reviewed major projects KOJAIN handled during 2002/2003. The hall was full. We had to bring more chairs from the next door and yet there were not enough chairs for so many children who were standing in the back rows. The main theme of the meeting was to spend maximum time socializing with all the Kachchhis who had taken the time to come to the convention from different parts of North America.

This time we decided to have our children introduce their parents and other family members residing with them. It was quite a blast for both parents and children. Children did a wonderful job but many a time they ended up mispronouncing their father's village or forgot about the mother's village before her marriage. The laughter spread all over the hall and our youngsters also had a marvelous time introducing their families. Over hundred fifty people attended the meeting. It gave every one a good feeling to meet so many Kachchhis at one place.

More than a year and a half has passed since the current Board Of Directors of KOJAIN were elected. It is time again to elect new officers and regional directors. The election committee has been formed for this purpose and you will find additional information about it elsewhere in this newsletter. I urge all our members to participate and make the KOJAIN our most influential Kachchhi institution in North America. The institution reflects the image of Kachchhi Oswals. The more we serve institution, the better the institution becomes. If the election become necessary, please participate and vote.

KOJAIN Youth committee has planned a trip to Kachchh. The youth committee has developed all the pertinent information we are publishing in this newsletter. And, what a wonderful job these youngsters have done. In the beginning I was concerned about KOJAIN's liability problem. See how wonderfully they have covered it in their application form. This would be a lifetime memory in our youngsters' life. Please encourage your child to join the Kachchh trip and see the land of our elders

The Board Of Directors has unanimously approved the proposed changes in KOJAIN's constitution and Bye-laws. The Bye-laws committee will be sending you the changes they have recommended in our constitution. Some changes are necessary such as our status as an incorporated entity. Others are to make our organization work better.

All the paid members are requested to vote favorably on these changes. There is a requirement that we must receive more than one third of the votes from general membership in order to make these changes in the constitution. The proposed changes are crucial for the efficient working of our organization. Hence your vote is very important. Thank you.

Sincerely yours,

Kalyanji Mota
President Of KOJAIN

News from The Board of Directors:

The Board of Directors met in Cincinnati during JAINA convention on July 4, 2003

- Board of Directors unanimously approved the Constitution and By Laws charges recommended by the Constitution and By Laws committee. The next step is to send these changes to KOJAIN dues paying members for their approval. **It is urged that these members exercise their voting rights and vote when the ballot comes to you.**
- The Board of Directors unanimously approved the Kachchh trip of Youth Committee and suggested that KOJAIN should investigate insurance requirements for the Board.
- The Board of Directors reviewed the agenda of the general body meeting planned on Saturday July 5, 2002 at JAINA convention. The theme of the general body meeting was to spend maximum time to socialize the event.
- Board reviewed the convention guideline and asked the chair to work on language of the guideline with past convention conveners.
- The treasurer submitted the second quarter financial status report of KOJAIN.

Letter from Election Committee

THE KACHCHHI OSWAL JAIN ASSOCIATION OF NORTH AMERICA (KOJAIN)

Date: 7/26/03

Dear KOJAIN Members,

In accordance with the provisions of the constitution of KOJAIN, an Election Committee (EC) is constituted to conduct the election for electing the next Board of Directors and Youth Committee Members, for a period of two-year term, which will begin on **January 01, 2004** and end on **December 31, 2005**.

Enclosed is a nomination form for the election of various positions of the Board of Directors and youth committee. This form will also be available on KOJAIN website for download. In addition to electing a President, a Vice-President, a Secretary, and a Treasurer, we need to elect eleven Regional Directors and Youth Committee Members, one from each of the following regions:

- Region # 1: Arizona, Colorado, Hawaii, New Mexico, Southern California (South of 35 degree N Latitude), Utah, Mexico.
- Region # 2: Alaska, Idaho, Washington Montana, Nevada, Northern California (North of 35 degree N Latitude), Oregon, Wyoming.
- Region # 3: Arkansas, Kansas, Louisiana, Missouri, Oklahoma, Texas.
- Region # 4: Illinois, Indiana, Iowa, Minnesota, Nebraska, North Dakota, South Dakota, Wisconsin.
- Region # 5: Alabama, Florida, Georgia, Mississippi, Tennessee.
- Region # 6: Kentucky, Michigan, Ohio, Western Pennsylvania (West of 77 degree Longitude), West Virginia.
- Region # 7: Maryland, North Carolina, South Carolina, Virginia, Washington (District of Columbia).
- Region # 8: Delaware, Eastern Pennsylvania (East of 77 degree longitude), New Jersey.
- Region # 9: New York.
- Region # 10: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.
- Region # 11: Canada.

The current office holders are also eligible to be nominated for this election, with the condition that the officers shall not hold the same position for more than two (2) consecutive terms.

Those interested in serving on the Board of Directors for any one of the available positions or on youth member committee -- for the term ending on December 31, 2005 should have at least one such form completed and

returned to Mr. Vijay Savla, Chairman of the EC. These forms could be sent either by mail, postmarked on or before **September 7, 2003** or through email as an attachment of scanned form, by **September 7, 2003**. The nomination forms received or postmarked after this date shall not be considered valid.

Any unmarried youth between the ages of 15 and 25 years and qualified by KOJAIN individual or family membership in good standing is considered to be a youth member of the KOJAIN and is eligible to be nominated as Youth Committee Member. The KOJAIN youth members will vote to elect these Youth Committee Members as part of the election process. For the purpose of elections, age requirement will be satisfied as of **January 1, 2004**. Youth Committee members shall then elect from among themselves a Youth Representative Director who will become a member of the KOJAIN Board of Directors for a two-year term ending December 31, 2005. The election of Youth Representative Director is outside the scope of this EC.

A valid nomination must satisfy **all** of the following requirements (Ref. Article # 8.5.4):

- a. The nominee shall be a member of the KOJAIN in good standing on **July 1, 2003**.
- b. The nominee shall contest for only one position.
- c. The nominee for any officer's position shall be proposed by at least two (2) KOJAIN members in good standing on **July 1, 2003**.
- d. The Regional Director shall be a resident of the region from which s/he is contesting the election. The Regional Director nominee shall be proposed by at least two members of the same region from which s/he is contesting the election.
- e. Each nominee shall submit, in writing, his/her acceptance as a candidate to contest the election and serve, if elected.
- f. The nominee for the position of President must have served as a KOJAIN Director for a minimum of two (2) years.

If no election is required, then the EC will announce the names of the newly elected Board of Directors.

If there is more than one nomination for any of the post, following process and schedule will be applied to the best of our ability:

Applicants will be able to withdraw their nomination by requesting so to the chairman of EC by mail postmarked on or before **September 24, 2003** or through email by **September 24, 2003**. If an election is required for any of the positions, the EC will prepare and mail out ballots, as well as the applicable election rules, to all the eligible voting members, by **October 15, 2003**. Each contesting candidate may furnish a short (up to 200 words) biographical sketch including the record of his/her service to non-profit organizations, professional associations, etc. to the chairman of EC. Since EC will mail out this profile along with Ballot to electorates, it highly encourages contesting candidates to furnish the profile. Exact number of copies of the profile to be supplied will be notified later to the contesting candidates. Any properly voted original ballot postmarked or received by the chairman of EC on or before **November 15, 2003**, shall be considered valid for counting. The EC will conduct opening and counting of ballots on **November 22, 2003**. Location and time for opening and counting of ballot will be announced later to the candidates contesting the election. Contesting candidates may attend the ballot opening and counting in person or through their representatives. The EC shall tabulate and submit results of the election to the Board of Directors at the earliest possible.

The newly-elected Board of Directors and Youth Committee Members shall take over on **January 1, 2004**.

If you have any questions regarding KOJAIN elections, scheduled for 2003, please feel free to contact any member of the EC via email or telephone.

Sincerely,

KOJAIN EC Members:

Vijay Savla (Chairman)	978 - 264 0596	visavla@comcast.net
Harakh Rambhia	678 - 475 6427	hrambhiya@aol.com
Rekha Savla	858 - 673 9039	Lalit_savla@hotmail.com
Rajesh Shethia	281 - 488 4422	Rajshethia@hotmail.com
Shantilal Kenia	413 - 562 7737	kenya1@aol.com
Shantilal Satra	708 - 672 9375	RupBell@aol.com

Kachchhi Oswal Jain Association In NorthAmerica Inc.

Web Site: www.kojain.com

Individual Nomination Form

To,
The Election Committee,
KOJAIN

We, the undersigned, would like to nominate,

Mr./Mrs./Miss _____, for the position checked below
(One Nominee per Form):

<input type="checkbox"/> President	<input type="checkbox"/> Vice-President
<input type="checkbox"/> Secretary	<input type="checkbox"/> Regional Director for Region # _____
<input type="checkbox"/> Treasurer	<input type="checkbox"/> Regional Youth Committee Member for Region # _____

NOTE: A nominee shall contest for one position only.
 All nominees and sponsors must have paid dues and be voting members of KOJAIN.
 A Regional Director nominee, Regional Youth Committee Member and their co-sponsors must be residents of the region to be represented.

Co-Sponsor #1: _____
 Name _____ Signature/ Date _____
 Address _____

Co-Sponsor #2: _____
 Name _____ Signature/ Date _____
 Address _____

 To,
 The Election Committee
 KOJAIN

I, Mr./Mrs./Miss, _____ accept this nomination for the position of _____, and if elected, agree to serve in this capacity to the best of my ability for the advancement of the causes of KOJAIN.

Date of Birth (Only for Youth Committee Member Nominees)

Signature _____ Date _____

Address

Please return the completed form to:

Vijay Savla
4 Sandy Drive,
Acton, MA 01720
Or
Email the scanned form as an attachment at visavla@comcast.net

Treasurer's Report:

Following is the list of deposits received in listed accounts as of July 24, 2003

New Membership:

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Rajendra & Ketna Shah	\$30.00	Englewood	CO
Neelam Shaw	\$150.00	San Jose	CA
Prashant & Kusum Kshirsagar	\$30.00	Woodridge	IL
Nilesh & Nayna Sangoi	\$30.00	Owensboro	KY
Kiran & Bharti Sangoi	\$30.00	Lawrence	KS
Puja Gogari	\$20.00	Richardson	TX
Chandrakant Gangar	\$30.00	Niles	IL

Kojain Directory Program Ad Contribution:

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Bidada Sarvoday Trust	\$500	Tustin	CA

Bidada Sarvoday Trust

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Neil Nanda	\$100.00	Mahasset	NY

Devlali Project fund

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Rajiv & Mamata Maheshwari	\$5,000	Novi	MI
Girish & Neelam Dharamshi	\$251	Wappinger Falls	NY

KOJAIN Loan Program For Students

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Shah Arvind and Jaya	\$10,000*	Troy	MI

* They had pledged \$5000 but increased the amount & paid \$10,000

KOJAIN Loan Program For Medical Assistance

<u>Name</u>	<u>Amount</u>	<u>City</u>	<u>State</u>
Shah Arvind and Jaya	\$3,000	Troy	MI

NEWS FROM REGIONS:

- Region 2: AK,ID,MT,NV,NO.CA,OR,WA,WY.**
- Sagar/Pallavi Chheda (Village: Rayan; Sunnyvale, California) left the United States during May 2003 to settle in India. At present they have settled in Bangalore.
 - Mahendra/Parul Chheda (Sunnyvale, California) left the United States during June 2003 to settle in India. At present they have settled in Hyderabad.
 - Rahul Khona (Village Jakhau; San Jose, California) completed an Executive MBA program from St. Mary's College, Moraga, CA, during March 2003.
 - Jaideep Shah (Village Navavas; San Jose, California) worked many many long hours to complete the KOJAIN Directory Database in order to provide the inputs for the Directory printing. His contribution to KOJAIN is worthwhile to mention.

Region 10: CT,ME,MA,NH,RI,VT.
Anand Kenia, son of Dr, Shantilal Kenia and Dr. Rukmini

Kenia, of Westfield, MA, got admission in Tufts University Medical School in Boston after graduating from Emory University in Atlanta, Georgia. Our congratulations to Anand and his parents.

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.



Incentive to become a Kojain paid member now!!

Membership dues are scheduled to increase when the By Laws are passes by the general membership. There is still a time to get our new directory free of cost if you become a paid member now.

The KOJAIN directory will be available free to dues-paying members and at the cost of \$30 to the non-member.

Make the check payable to KOJAIN. All checks for KOJAIN directory will be considered as the membership fee unless otherwise stated and till the membership dues are not increased. Send your check and membership form to: KOJAIN Secretary, Ilaben C. Shah, 13019 Oakwood Lane, La Mirada, CA. 90638

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

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



**KOJAIN's Youth Director from Virginia Recognized:
Region 7: MD, NC, SC, VA, Wa.D.C.**



Ms. Nisha daughter of Bhavi and Kala Jain of Burke, Virginia and Kojain's youth director from Region 7 received "JAINA Youth Recognition Award" at 12th Biennial JAINA convention in Cincinnati, Ohio on July 5, 2003. We proudly congratulate Ms. Nisha Jain for this outstanding achievement.



Manisha Savla a singer from India, native of Kachchh Tumbadi is visiting North America with her group "Mare Te Gamde Ek Vaar Aavjo" The group is performing festival of Gujarati Songs. The group also performs the Indian cinema music or Raas Garba as well as Bhajans. They are available to perform in group gathering. See her talent and her group when they visit in

your town or near by city.

She is famous as Dandia Queen in Mumbai. Currently she is singing with playback singers Fudesh Bhoshale, Shankar Mahadevan, Abhijit Hariharan. Venus has just released her Gujarati pop album.

YOUTH TRIP TO KACHCHH

Did you ever want to know more about the rebuilding effort in kachchh? Have you ever wondered about the local lifestyle of the people of kachchh and their heritage?

Kojain, invites you to a ten-day expedition to Kachchh. "Know Kachchh, Give Back to Kachchh" combines the opportunity to volunteer at Bidada Medical Camp and the ability to explore palaces, beaches and local attractions, and to make new friends. Join us for an experience of a lifetime! It's sure to be an adventure where you can touch the lives of others, and they will surely touch your heart in a way you will never forget.

Two Adults In charge of KOJAIN's Kachchh Tour

Mrs. Kala B. Jain of Virginia and Mr. Hemant Rambhia of Mumbai will be in charge of Kojain's Kachchhi tour. All participants of the tour are requested to give them full cooperation.

More Information about Kachchh Trip

Detailed information on the following:

- Itinerary along with pictures
- Application Form is available on the <http://www.kojain.com> and <http://www.yjponline.org/>

Kachchh Trip Itinerary

Jan 03, 2004	<ul style="list-style-type: none"> • Arrive in Gandhidham from Mumbai via train. • Sightseeing at Dholavira Return to Gandhidham and stay
Jan 04, 2004	Proceed to Anjar to see: <ul style="list-style-type: none"> • The earthquake sites • Visit Jesal-Toral Samadhi • Visit Bhujodi for handicraft markets Proceed to Bhuj to see: <ul style="list-style-type: none"> • Aina Mahal-Prag Mahal Visit Veerayatan • In the evening visit Bothera Jinalaya and Dinner, check-in and overnight stay at Bidada camp
Jan 05, 2004	<ul style="list-style-type: none"> • Visit Narayan Sarovar, Mata No Madh and Haji Pir Return to and dinner at Bidada camp in the evening
Jan 06, 2004	<ul style="list-style-type: none"> • Spend the day volunteering at the Bidada medical camp • In the afternoon visit VRTI Visit the Mandvi beaches and Vijay Vilas palace In the evening attend a musical program at the camp.
Jan 07, 2004	<ul style="list-style-type: none"> • Spend the entire day volunteering at the Bidada medical camp • In the evening attend a dinner at the residence of Mr. Shantilal Meckoni
Jan 08, 2004	<ul style="list-style-type: none"> • Visit to the Bhojay rehab center • Visit the temples in Nalia, Suthri, Jakhau and Sandhan • Visiting a rare bird and animal sanctuary
Jan 09, 2004	<ul style="list-style-type: none"> • Visit to Mundra and Bhadrashwar during the day • In the evening enroute to Bidada camp visit Ahimsa dham at Pragpur
Jan 10, 2004	<ul style="list-style-type: none"> • Visit to an educational institution around Bidada as well as Adani port • Dinner at Mandvi restaurant or a restaurant on the beach
Jan 11, 2004	<ul style="list-style-type: none"> • Visit Vijay Sagar dam in the morning • Explore Dr. Sanghvi's nature cure Centre in the afternoon • Attend an evening of folk music, garba and dancing in the evening at the Bidada camp
Jan 12, 2004	<ul style="list-style-type: none"> • Community service at Bidada medical camp and hospital • In the evening departure to Gandhidham to take train for Mumbai

KOJAI

YJP

“KNOW KACHCHH AND GIVE BACK TO KACHCHH” TOUR APPLICATION FORM

APPLICANT MUST BE IN THE AGE GROUP OF 18 - 35

APPLICANT MUST HAVE HEALTH INSURANCE

THAT COVERS HIM/HER IN INDIA FOR THE DURATION OF THE TOUR AND HIS/HER SERVICE AT THE BIDADA MEDICAL CAMP.

PLEASE PRINT IN BLOCK CAPITALS IN EITHER BLACK OR BLUE INK. MANDATORY FIELDS ARE DESIGNATED WITH A STAR (*).

I heard about this trip through...* Please check all that apply.
<input type="checkbox"/> A Brochure/Publication <input type="checkbox"/> Internet <input type="checkbox"/> Word of Mouth <input type="checkbox"/> A Kojain Event <input type="checkbox"/> A YJP Event <input type="checkbox"/> Other _____

Contact Details

Last Name*			
First Name*		Title*	
Current Address*		Mailing Address* (if different from current address)	
State/Province*	City*	State/Province	City
Post Code/Zip Code*	Country*	Post Code/Zip Code	Country
Home Telephone (inc. area code)*		Work Fax	
Home Fax		Email Address	
Mobile Telephone (inc. area code)		Website	
Work phone (inc. area code and ext)			

Personal Detail

Date of Birth (DD/MM/YY)*	Nationality

Gender*	Company
Current Occupation	

Health And Safety

Do you have any **ALLERGIES** to medication, peanuts, bee or wasp stings?

Yes/No

Do you have any **MEDICAL CONDITION(s)** heart disease, asthma, diabetes, seizers, depression, injuries, recent sergeries or others, which are important to know of in case of emergency? If yes please provie details below*

Yes/No

Do you have any medical condition(s) that may be affected by conditions such as high humidity, altitude or air pollution? If yes, please provide details below.*

Yes/No

Do you have any **RESTRICTION(s)** such as impaired vision, hearing, breathing, mobility etc? If yes, provide details below*

Yes/No

Do the medical condition(s) and/or restriction(s) noted require special arrangements, equipment or assistance for you to participate in an active schedule as described in the tour itinerary? If yes, provide the details below*

Yes/No

Are you on any medications (prescription or non-prescription) vitamins or supplements? If yes, please provide details below*

Yes/No

Authorization and Consent:

I hereby agree that the attending physician or whomever he or she may designate may undertake treatment, including operations and/or the administration of necessary anesthesia, in serious or major illnesses or injuries without prior notification of the undersigned or any other person, and without obtaining consent of the undersigned or any other person, if in the judgment of the physician or designee it is necessary for health care reasons to proceed with the treatment without delay. I further agree that the attending physician or whomever he or she may designate may evaluation and treat all other injuries or illnesses for which help is sought. I also agree that needed immunizations may be administered. I further agree that any medical information may be released to or by other health care providers who may be providing care or who are knowledgeable of my medical history.

Signature of program participant_____ Date_____

Health Insurance:

You **must** have health insurance that covers you for the duration of your stay in India during your tour with Kojain/YJP. We will take **no responsibility** for any health problems or injuries occurred during your service.

Personal physician*	Telephone number* (24 hour if possible inc. area code)
Do you have health insurance that covers you in India during the duration of this trip?* Answer yes or no.	Health Insurance Carrier*
Health Insurance policy number*	Expiration date*

Emergency Contacts:

Contact in case of emergency*	Relationship *	
Contact Address*	Home Telephone* (inc. area code)	
City*	State/Province*	Work Telephone with Ext. (inc. area code)
Country*	Post Code*	Mobile (inc. area code)

WAIVER OF LIABILITY

I, the undersigned, acknowledge that I am fully informed of the nature and severity of the risks I may face in participating in this tour and accepting a volunteer placement with the Bidada medical camp 1, including damage to property, financial losses, illness, injury and even death. I also acknowledge my agreement to assume all such risks. I acknowledge and agree that I am responsible for my safety and my own health care needs, and for the protection of my person and property. I will follow all the laws of the country and any other local government where I will be travelling.

I agree to fully and forever RELEASE, WAIVE AND DISCHARGE, and COVENANT NOT TO SUE, Kojain or YJP, including, but not limited to, Kojain and YJP's administration, trustees, executives, volunteers, members, agents, employees and representatives, for any and all demands, claims, actions, suits, damages, losses, liabilities, costs and expenses (including, but not limited to, court costs and attorneys' fees), from any cause whatsoever (including, but not limited to, travel delays, property damage and loss, bodily injuries, sickness, disease and death), directly or indirectly arising in connection with my participation in the "Know Kutch, Give Back to Kutch" tour and Volunteer Program, whether or not foreseeable or contributed to by the negligent acts or omission of Kojain, YJP or others. I further agree to defend and indemnify Kojain and YJP against all claims or legal actions arising in any way from my conduct at any time during the period of my placement, whether or not the allegations concerning my conduct relate to my volunteer work or whether or not they are ultimately proven. This release of liability binds me, my heirs assigns, and successors and interests. I know and agree that Kojain and/or YJP may discontinue my work, program or participation without any notice and I will not have any type of claims whatsoever. I permit Kojain and/or YJP to use any of the information pertaining to my work for its use, publication and desire. I am at least 18 years of age and I am signing this waiver of liability with my complete knowledge.

Applicant Signature*	Date*
Print Applicant Name*	
Witnessed by (Witness must be over the age of 18)*	Date*
Print Witness Name*	



Top pictures are of KOJAIN's General Body Meeting during JAINA Convention on July 5, 2003. Bottom pictures first one our members in conference. Other one is our members of Chicago group in dinning hall. More pictures are on our web site www.kojain.com

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