

MISSION

We are more than a Co-operative Society, dedicated to providing quality services to meet the economic and social needs of our members in particular, and Malaysians of Jaffnese origin in general.

Vol 15 Issue 1 (for members only) Koperasi Jaffnese Berhad (Estd. 1924) September, 2005

KJB PARENTS DAY CELEBRATION 2005

The Ladies Committee KJB organised the function on 19th June, 2005 at the Hotel Singgahsana, P. Jaya. Each District was invited to nominate a Father and a Mother. The parents were honoured with gifts and serenaded with songs dedicated to them. The theme was "There is no better foundation than "Appa" No better temple than "Amma". 220 persons attended the Hi-tea.



The Chairman's wife starting the function



A gift for the Chairman Mr P. Satguna Rajah and his wife



A dance by Harinesh & Yamuna



Parveena presents a dance



The Board members and the Organising Committee with the Parents. Seated (L to R) Mdm. Jegatheswari Arulampalam (Brickfields), Mrs Saraswathy Vamathevan (Cheras), Mr Vamathevan Kandiah (Cheras), Mrs Vimaleswary Kathiravelu (Johore Bharu), Mdm Sivajothi Sarasanantharajah (Kajang), Mrs N. Sarojini Lydia (Klang), Mr Segarasasingam Ratnasingam (Sentul), Mdm Nagamah Gopal Pillai (Sentul). Absent: Mr K. Thiruchelvam (P. Jaya)



Prakash & Vinodini serenading



A section of the guests

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LADIES COMMITTEE ORGANISES A TRIP

A trip was organised to the Murugan Temple, Maran Pahang on 13th March, 2005. About 40 members and friends went together. Three Board members, including the Chairman, Mr P. Satguna Rajah, joined the group at Maran.



Participants at Maran Temple

YOUTH COMMITTEE ACTIVITIES

1. A bowling competition was held at the UE3 Shopping Mall in Cheras on the 21st March, 2005. 19 teams consisting of 2 persons each participated in the event.
2. The Treasure Hunt was co-organised with Time Out Solutions on 1st May, 2005. Some 33 cars took part. The cars were flagged off from the Kandasamy Temple, Jalan Scott, K. Lumpur to end the journey at the Staffield Country Resort, Mantin, N. Sembilan.
3. They helped at the Tsunami Disaster Relieve Collection Centre at the Kandasamy Temple, Kuala Lumpur from 30th December, 2004 upto the time the centre was closed on 9th January, 2005.



Poster



Participants cars



Secretary, Mr K. Thuraisingam flagging of the first car



Listening to the briefing



Organising Chairman Mr T. Vijay Anand giving away a prize

KJB 74TH ANNUAL GENERAL MEETING

The 74th Annual General Meeting and the 8th Delegates Meeting of Koperasi Jaffnese Berhad was held at 9.30 a.m. on 15th May, 2005 (Sunday) at the Grand Pacific Hotel, Jalan Tun Ismail, Kuala Lumpur.

107 delegates were eligible to attend and participate in the AGM but only 92 of delegates duly registered and participated in the AGM.

The following retiring 4 Board members who offered themselves for re-appointment to serve for another 3 year term (2005 - 2007) were duly appointed without contest.

- | | |
|-------------------------|---------------------------|
| 1. Mr N. Nithiyanantham | 2. Mr S. Makeswaran PPN |
| 3. Mr P. Satguna Rajah | 4. Mr K. Thuraisingam AMN |

Officers duly appointed to serve in the 75th Board are as follows:

- | | |
|-----------------|------------------------|
| Chairman : | Mr P. Satguna Rajah |
| Vice Chairman : | Mr K. Thuraisingam AMN |
| Secretary : | Mr S. Makeswaran PPN |
| Treasurer : | Mr T. Jayakrishna |

Mr K. Aruljothi did not seek re-election for the post of Chairman.

The following six members of the Internal Audit Committee due to retire at the AGM were duly re-appointed to serve for another term (1 year), without contest.

- | | |
|---------------------|--------------------------------|
| 1. Mr R. Rajalingam | 4. Mr C. Siri Khandan PPC, PPS |
| 2. Mr P. Poopalan | 5. Ms A. Poovanesavare |
| 3. Mr S. Sivalingam | 6. Mr R. Pogeendiran |



Board members from L to R (seated) Mr S. Makeswaran PPN (Secretary) Mr Sivanathan Retnam, Mr K. Aruljothi, Mr P. Satguna Rajah (Chairman), Mr T. Jayakrishna (Treasurer), Mr K. Thuraisingam AMN (Vice Chairman). (Standing) Mr N. Nithiyanantham, Mr S. Kumarasamy AMN, PMC, PJK, Mr N. Rajasvaran, Mr M. Visvanathan, Ms M. Sivajothy, Mr A. Jeyaratnam

THE MAN WITH A BIG HEART IS CONFERRED A DATOSHIP

Dr K. Balachandran looks after and cares for the heart of the patients who come for treatment at the National Heart Institute (IJN), Kuala Lumpur. He is infact a cardiologist attached to the IJN.

Dr Bala as he is fondly called, was conferred with the award of Dato' Setia Di Raja Kedah (DSDK) by DYMM Sultan Negeri Kedah Darul Aman on the occasion of His Royal Highness's 77th birthday. The award carries the title 'Dato'.

Dato' Dr K. Balachandran is serving in the Brickfields District Committee. He has been instrumental in organising the health camps at various times. He played the leading role during the Health Awareness Camp organised by the JCS HQ in conjunction with JCS 75th Anniversary Celebrations. He is a humble, soft spoken man with a big heart who is always willing to come forward to do community service. He is known to have gone beyond the normal call of duty to help individuals seeking medical treatment. The JCS Brickfields District organised a dinner in honour of Dato' Dr K. Balachandran on the 25th June 2005 at a leading restaurant in Petaling Jaya. The dinner was attended by about 200 people consisting of Board



Dr. K. Balachandran receiving the Award

members, members, friends and wellwishers. The President, Divine Life Society, H.H. Swami Guhabhaktananda Saraswathy Maharaj graced the occasion. The guest of honour, Dato' Dr K. Balachandran, in his address expressing his thanks said 'Please allow me to take this opportunity to give salutations to all the past and present JCS members, who have equally embraced success and provided service (serva) to JCS and most of all to those who have been mentors to our Youth and Society.

I infer from Bhagwan Sai Baba's discourse - The end of Bookish knowledge is wisdom whereas the end of true education is Character.

Try imagining that we are all 'doctors' in a broad sense; when someone who is either sick, in pain or in need seeks help and when the other provides help in whatever manner to remedy this, then he is considered as a 'doctor' in a sense. Service to Man is Service 'serva' to the Divine himself.'

The Board of Management feels proud and takes cognisance of the dedicated and valuable services rendered by Dato' Dr Bala and takes this opportunity to wish him every success in his future endeavors.

KJB Educational Awards Recipients 2005



Nivashini and mother, Mrs Ponnampalam



Suloshani with her parents, Mr & Mrs V. Vijendran



Sivaloshini receiving the award from Mrs Wellington



Awardees with their parents, Board members, Auditors and Staff



Sivaloshini with the donor, her family and Board members



Mr & Mrs C.A. Wellington with Sivaloshini, Mr & Mrs Thiagarajah and sister



Nivashini and Suloshani with their parents

JAR WELLINGTON AND WELNA WELLINGTON MEMORIAL SCHOLARSHIP

The JAR Wellington and Welna Wellington Memorial Scholarship Fund was established on 27th May, 1985. The donor of the Fund Reverend Caesar Arumugam Wellington established the Fund in memory of his beloved parents.

Miss Sivaloshini Thiagarajah is the fourth student to receive the Scholarship award. She is pursuing a Medical Degree overseas at the Crimea State University Ukraine.

The Award presentation was held on Wednesday 17th August, 2005 at 6.30 p.m. in the lobby area of Wisma JCS Kuala Lumpur. The donor Rev C.A. Wellington and his wife Mrs Wellington were present to give away the award cheque personally to the recipient.

The Wellington Memorial Scholarship Fund has already given out Scholarship for three students with a total payout of RM24,000/-. The details of the three award recipients are as follows:-

Name	(1) Mr Kenneth Navaratnam Christy	- Management Course - USM
		November 1986
	(2) Ms Janitha Nadarajah	- Business Management
		July 1994
	(3) Dr (Ms) Premalatha Rama Govinda	- MBBS degree Manipal Academy of Higher Education
		September 1998

The Donor Rev C.A. Wellington in his address said:-

"It fills my heart with joy to present this Fourth Award of the JAR Wellington and Welna Wellington Memorial Scholarship to Miss Sivaloshini Thiagarajah of Kuala Lumpur to pursue her medical studies in Russia. I wish to first and foremost congratulate Sivaloshini for being the best applicant to win this Scholarship offered by JCS this year. My appreciation is also to her parents Mr & Mrs Thiagarajah and family for encouraging Sivaloshini to study medicine. I was posted to

the Embassy of Malaysia in Moscow from 1971 to 1973 and my wife and I know that doctors trained in Russia are very good and respected especially in their ability to diagnose diseases.

I am happy to observe that JCS is taking several steps to reach out to its members and also to meet the needs of the many brilliant children of JCS members. Past issues of the Pathfinder have opened the eyes of many people to observe that our students of Jaffna origin are outstanding, intelligent and progressive. There are some in this world who often speak about the motives of people when they do good, but the majority speak about the results of doing good however small they may be. If we do good with our eyes focussed on the future achievements and success of our brilliant students in JCS, the world will notice how much we care for our community in Malaysia. This was one of the reasons that led me to establish the first Outright Scholarship Fund in memory of my late parents in 1985 and not to establish a Loan Scholarship. It is my hope that Mr P. Satguna Rajah, our present President of JCS and the elected delegates attending the AGM annually will suggest ways to raise fund to reimburse the loss incurred by this fund earlier through the CCB investments.

Finally, the two messages I have for you, Sivaloshini are as follows:

First : Be connected with God because; Without God we cannot succeed; With God we cannot fail

Second : Be connected with people who come from different racial backgrounds and faiths in Malaysia and abroad.

As I present this first award to you, I wish you God's richest blessings. His protection and an abundant and fruitful life in the future"

The Board of Management wish her every success in her future undertakings.

MRS RANI THURAIRETNAM AWARD

The late R.N. Thamby Thurai M.B.E. (fondly called R.N.), was one of the founding fathers and a long serving President of The Jaffnese Co-operative Society. He has made tremendous contribution to the Society during the tenure of his able leadership (1924-1947). In the annals of the history of JCS, records would speak for themselves of his good deeds to the society to ensure that it is set to sail in the right direction.

Mrs Rani Thurairetnam daughter of R.N. made a courtesy call to the Society's HQ in Wisma JCS on 11th August, 2004 and the details of her visit were reflected in the last issue of the Pathfinder (Vol. 14 Issue 1 - Sept 2004).

In making that visit she came with the intention of donating 100 pounds sterling to the JCS THAMBY THURAI EDUCATION FUND. She was so impressed with the current Education Incentive Award System that in addition to the 100 pounds sterling she donated a further 50 pounds sterling.

Her kind thoughts have provided JCS with an opportunity to give due recognition to a SPM student with the best performance.

The Board of Management in compliance with the wishes of the donor has made the selection accordingly and takes pleasure in informing that the recipient of the Rani Thurairetnam SPM 2004 Award is Miss

Nivashini d/o Ponnampalam who obtained the maximum possible result of 13 A1s in her SPM 2004 Examination (Maximum subjects allowed is 13).

The award cheque for RM332.50 (50 pounds sterling) was presented to Miss P. Nivashini at a simple ceremony held on 13th August, 2005 at 11.00 a.m. in the lobby area of Wisma JCS Kuala Lumpur. The award was presented by the Board Chairman Mr P. Satguna Rajah. Also present at the ceremony were the proud mother of Miss Nivashini (Mrs Ponnampalam), members of the JCS Board of Management, members of the Internal Audit Committee, and staff of JCS.

Miss Nivashini was also duly recognised by Koperasi Perdana Jaya for her excellent performance and was awarded a cash award of RM400/-.

She is currently doing her Australian Matriculation and is a Public Services Department Scholarship holder. The Board Chairman, Mr P. Satguna Rajah in presenting the award cheque congratulated her and also thanked the donor Mrs Rani Thurairetnam for the kind gesture and hoped that Miss Nivashini would continue to excel in her educational pursuit.

(Award presentation photo is appearing on page 4)

KOPERASI JAFFNESE BERHAD EX-MEMBERS LIST AS AT 31st JULY 2005

(excluding names that have appeared previously in the Pathfinder of August 2003 & 2004 issue)

The Society has the obligation to comply with the provisions of the Unclaimed Moneys Act 1965 and remit all unclaimed money to the Registrar of Unclaimed Moneys after the statutory period. The Society seeks the assistance of the members to inform this office on the whereabouts of the undermentioned persons who still have varying amounts of money with the Society. For members who are deceased their family can get in touch with the Society.

No.	Mem no:	Name	Last Known Address
1	15212	Indra Karan a/l T. Karthigesu	No. 218 Taman Desa Seroja, Jln. Reko, 43000 Kajang.
2	16150	Sivapalan a/l Namasivayam	No. 8 Jln. 3/64, 46000 Petaling Jaya.
3	16365	Kunasekaram a/p Arumugam	No. 11, Jln. Sg. Renggam 32/12, Berjaya Park, Seksyen 32, 40460 Shah Alam.
4	16377	Sivasakthi a/p Sivapragasam	No. 106, Jln. Muzafah Shah, Assam Kumbang, 34000 Taiping
5	16378	Thilagavathy a/p Sivapragasam	No. 133A Jln. Thamby Abdullah, Brickfields, 50470 Kuala Lumpur.
6	17614	M. Tharuma Ratnam @ M.T. Ratnam a/l S. Murugaratnam	No. 55 Jln. Thamby Abdullah, Jln. Tun Sambanthan, 50470 K. Lumpur.
7	17879	Sundram a/l Ganesan	No. 56 Batu 9, Cheras, 43200 Selangor.
8	18273	M. Anandarajah a/l K. Maharajah	No. 28 Jln. Tempinis, Lucky Garden, Bangsar, 59100 K. Lumpur.
9	18502	Mohanchothy a/p Paramchothy	No. 1311 Jln. Rasah, 70300 Seremban.
10	18504	Loshini a/p Palasingam	Lot No. 9813 Jln. Wan Kemawan, Tmn. Yarl, Off Jln. Klang Lama, 58200 K.Lumpur.
11	19009	Meera a/p Siva Soathy	No. 536 Tmn. Sg. Ujong, Batu 21/2 Jln. Rasah, 70300 Seremban.
12	19222	Rajeswaran a/l Devindran	No. 25 Jln. 20/8, 46300 Petaling Jaya.
13	19367	Amalan a/l Gnanasegaran	No. 25 Lrg Chan Ah Thong, Brickfields 50470 K.L.
14	19398	Siva Balan a/l Balachandran	No. 2 Jln. 17/21 J, 46400 Petaling Jaya.
15	19420	S. Indrani a/p Sivamayam	No. 33 Jln. Bunga Ros, Tmn. Indah, Batu Gajah, 31000 Perak.
16	20120	S. Suboshini	No. 3 Jln. Bunga Kantan 2/13, 40000 Shah Alam.
17	20438	Shankaralingam a/l N. Saunalingam	No. 1614 Jln. Rasah, 70300 Seremban.
18	20532	S. Vimala Devi a/p S. Sundaram	No. 26 Jln. Lipis Sempalit, Raub, 27600 Pahang.
19	20778	Sivarajah a/l K. Sivagnanam	No. 453 Lrg. Songket 2, Taman Maznah, 41000 Klang.
20	20779	Sarasvathi a/p Kanagaratnam	No. 453 Lrg. Songket, Taman Maznah, 41000 Klang.
21	20971	Sivapakiam a/p Eliathamby	No. 12 Jln. Limau Nipis, Bangsar Park, 59000 K. Lumpur.
22	21035	Jesintha a/p Rasiah	No. 23 Jln. Ko-op Cuepacs 3D, Tmn. Cuepacs, Batu 9, 43200 Cheras.
23	21220	B. Baladevi a/p P. Balasubramaniam	No. 514 Jln. RJ 1/6, Taman Rasah Jaya, 70300 Seremban.
24	21248	P. Jegathnessparan a/l Ponnampalam	No. 75 C Bulatan Cherry, Cherry Apartment, 30100 Ipoh.
25	21249	Lourgesveri a/p Nagandram	No. 75 C Bulatan Cherry, Cherry Apartment, 30100 Ipoh.
26	21542	Shanta Devi a/p Sivayanam	No. 19 Jln. Hijau 1/1, Penggirang Lembah Hijau Satu, Bandar Tasek Puteri, Kundang, 48020 Rawang.
27	21934	Rameswaran a/p Sitampalam	No. 1770 Jln. Kerapu Satu, Taman Permai, 70000 Seremban.
28	22266	Kamalasoathy a/p Kandiah	No. 48 Jln. Canning Estate, 31400 Ipoh.
29	22274	Shanmuganathan a/l Vincent Valupillai	675A Happy Garden, Jln. Rasah, 70300 Seremban.
30	22372	Vincent @ Valupilai a/l Ratnam	675A Happy Garden, Jln. Rasah, 70300 Seremban.
31	22441	Sherill Malar a/p Terrance Vijendran	No. 15 Jln. Ko-op 4D, Tmn. Cuepacs, Batu 9, 43200 Cheras, Selangor D.E.
32	22445	Jeyasingam a/l S.N. Retnam	85, Jln. Palma Raja 7, Taman Dato Chellam, 81800 Johor Bahru.
33	22499	Devenesh Rej	No. B 169-2 Jln. Bahagia 17, Taman Bahagia, 28000 Temerloh.
34	22531	Puvaneswary a/p Devindran	No. 62 PJS 10/7, Subang Indah, 46000 P. Jaya.

KJB UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE 7 MONTHS ENDED 31ST JULY 2005.

	(RM)
<u>INTEREST INCOME</u>	
Loans to Members	253,280.66
Fixed Deposits	141,685.42
Current Account	1,635.93
<u>OTHER INCOME</u>	
Commission on Insurance	482.45
Dividends	58,631.29
Rental (Note 1)	184,260.52
Misc	13,097.27
TOTAL INCOME	653,073.54
<u>ADMINISTRATION EXPENSES</u>	
Assessment and Quit Rent	2,875.20
Affiliation Fees	350.00
Depreciation	11,451.06
Electricity and Water	7,049.97
E.P.F. and Socso	11,190.65
Meeting Expenses :	
• AGM and Kawasan/District Meeting	50,433.90
• Committees and Staff	1,074.59
Medical Expenses	547.00
Pathfinder/Newsletter (advertisement)	(1,400.00)
Printing and Stationery	36,218.69
Salaries and Allowances	128,155.05
Security Services	525.00
Insurance	1,697.49
Seminar Expenses	395.00
Telephone and Postage	22,427.91
Web Site	376.91
Allowances:	
• Board Members	17,925.00
• District Secretaries/Collectors	16,817.39
• Internal Auditors	8,750.00
Upkeep and Maintenance of:	
• Building and Office	5,098.86
• Computers	14,075.00
• Equipment/Furniture	2,194.00
Misc Expenses	266.66
<u>FINANCE EXPENSES</u>	
Bank Charges	7.57
Interest : Special Deposit	6,605.57
Service Charges (Angkasa)	384.63
Loss of sale of warrant (Note 2)	25,270.14
TOTAL EXPENDITURE	370,763.24
SURPLUS FOR 7 MONTHS	282,310.30

KJB UNAUDITED BALANCE SHEET AS AT 31ST JULY 2005

	RM
<u>LIABILITIES</u>	
Members Subscription	20,955,010.99
Capital Reserve Fund	367,729.49
Other Funds	326,311.25
Retained Profit	291,637.23
Statutory Reserve Fund	791,279.08
Members Deposit	613,730.03
Other Creditors & Accrued Liabilities	200,211.83
TOTAL LIABILITIES	23,545,909.90
<u>ASSETS</u>	
Land & Building (Freehold property) (at cost)	5,532,182.33
Land & Building (Leasehold property & Wisma JCS) (at net book value)	1,151,104.46
Other Fixed Assets (at net book value)	59,792.38
Investments	2,063,506.92
Loans to Members	5,624,529.83
Other Debtors, Deposits & Prepayments	282,193.46
Fixed Deposits with Licensed Banks	8,565,207.99
Cash & Bank Balances	267,392.53
TOTAL ASSETS	23,545,909.90

NOTES :

- Rental income from properties are net of payments made towards assessment, quit rent and upkeep and maintenance.*
- 5,000 Gadek Malaysia warrant costing RM25,000 (purchased by RHB Asset Management) was converted to 1,000 DRB Hicom Berhad Warrant. The expiry date was 09.07.2005 and the exercise price RM2.88. The Mother Share price was RM2.14.*

NOTICE

Interest payment on Special Deposits

Members are hereby informed that the rate of interest on Special Deposits for the year 2005 will remain at 2%. This rate will continue to be in force for all Special Deposits until such time a change is effected and members will be kept informed of the changes as and when it takes place.

DISTRICT GENERAL MEETINGS YEAR 2005

All the fifteen KJB Districts held their respective meeting as scheduled. The District Committee consisting of between three to nine members was duly elected to serve a two-year term. The Committees later elected their respective Chairperson and District Secretary/Collector as appropriate. Representatives of the Lembaga KJB were present at the District General Meeting to brief the members on the performance of the Society and to answer questions/queries raised by members. The details of the District General Meetings are as follows :

No.	Date	District	Membership		No. in the Dist. Com.	Chairperson	Secretary/Collector
			On List	Attendance			
1	12.03.2005	Kuantan	128	38	9	Mr R.Y. Hunt	Mrs S.S. Sundram
2	19.03.2005	Johor Bharu	60	18	8	Mr S. Sukumarachandran	Mr S. Thayala Rajah
3	20.03.2005	Kluang	60	31	9	Mrs N. Balasekaran	Mrs Krishnaverni Kumar
4	23.03.2005	Melaka	73	10	7	Mr M.F. Yogaratnam	Ms Saraswathy Kandasamy
5	26.03.2005	Sentul	517	81	9	Mr R. Segarasasingam	Mr R. Thuraisingam
6	27.03.2005	Rawang	61	22	5	Mr N. Nithiyantham	Ms S. Thavamalar/ Ms N. Yoga Ledchimi
7	02.04.2005	Bkt. Mertajam	113	32	9	Mr S. Theyaga Rajah	Mr K. Nageswaran
8	03.04.2005	Taiping	46	9	6	Mr S. Paramaesvaran	Mr S. Sivalingam
9	03.04.2005	Ipoh	148	39	9	Dato' S. Karunanithi	Mr S. Rudran
10	09.04.2005	Klang	632	107	9	Mr P. Sahathevan	Mr N. Rajasvaran
11	10.04.2005	Cheras	334	44	9	Mr N.S. Wigneswaran	Mr R. Santheranathan/ Mr S. Mahadevan
12	16.04.2005	Seremban	670	151	9	Mr K.K. Nadarajah	Mr V. Vijendran/ Mr K. Selladurai
13	17.04.2005	Kajang	354	98	9	Mr A. Jeyaratnam	Mr V.M. F. Amirtharatnam/ Mr S. Manoharan
14	23.04.2005	Brickfields	961	145	9	Mr P. Sukerathavan	Mr K. Panjaratnam
15	24.04.2005	Petaling Jaya	1065	132	9	Mr K. Shanmuganathan	Mrs A. Poovanesavare/ Mr A. Venayagamurthiy
		TOTAL	5222	957			

Self Tax Assessment Talk

Brickfields District Committee is organising a talk on Self Tax Assessment.

Time : 9.30 a.m.
Date : 26th November, 2005 (Saturday)
Venue : Cooperative College, Petaling Jaya

For further information contact:

Mr P. Sukerathavan - 03 22733254
Ms K. Shamini - 013 3312727
Mr K. Panjaratnam - 03 22742129

KOOL PARTY

Rawang District Committee is organising a Kool Party (RM15.00 per person)

Time : 12.00 p.m.
Date : 23rd October, 2005 (Sunday)
Venue : Rukun Tetangga Hall Sector A,
Lrg. Hijau 1/3, Tmn. Hijau, 48000 Rawang.

For further information contact :

Mr N. Nithiyantham H/P: 012 2262028
Ms S. Thavamalar Tel: 03-60917224
Ms T. Malliga Tel: 03-60916088


NEW DISTRICT BILLING / COLLECTION SYSTEM

JCS is one of the only few, if not the only Cooperative Society that provides the facility to members to pay their dues, namely Subscription, Loans, etc, through the appointed District Collectors. The District Collector with their "Roti Book" (as it was fondly called due to its size) was a common sight when they come around on their routine collection rounds. The District Collector collects the member's dues, writes in his "Roti Book" and in return gives the member the pink colour Temporary Receipt to the member. On receipt of the member's dues, the JCS office will record and send the Official Receipt (White background with Blue font) to the member. This is an acknowledgement from the Headquarters that the Society has received the member's dues.

With the feedback from Internal Audit members and the District Collectors, the Headquarters decided to revise the District Billing / Collection system to ease the collection process. The list of members who have indicated that they would like their dues to be collected by the District Collector, is provided to the specified District Collector. Together with the list, the preprinted Temporary Receipts (White background with Green font), as shown above, are handed over to the District Collector monthly.

The District Collector receives the member's dues and is required to fill in the places marked 'XXX', sign the Temporary Receipt and give the first copy to the member. All other information is already preprinted on the Temporary Receipt. As mentioned above, on receipt of the member's dues, the JCS office will record and send the Official Receipt (White background with Blue font) to the member, as an acknowledgement of receipt of member's dues from the Headquarters. The District Collector is only allowed to use the manual Temporary Receipt (a modified "Roti Book") if the preprinted Temporary Receipts are not available, thus to ease the collection process yet make it as flexible as possible.

As mentioned above, as a member you must ensure that you receive the Official Receipt (White background with Blue font), which is issued by the headquarters, for every payment made to the Society. Please note that for future reference with regard to your payment, please indicate the Receipt Number printed in the box right of the member's name and address.

	<p>TEMPORARY RECEIPT KOPERASI JAFFNESE BERHAD (official receipt will follow)</p>	<p>No. 40, Jln. Tun Sambanthan 3 Peti Surat 10265 50708 Kuala Lumpur Tel: 22748759/22748760</p>		
Received from				
<p>000000[A] Ms ABCD No. 40, Jalan Tun Sambanthan 3, 50470 Brickfields</p>	<p>Receipt#: 123456 Date : 25.08.2005 Code : 00026 DedMth : 08/2005 Page : 1/1</p>			
This Payment is for				
	Current	Arrears	To collect	Total Collected
1000 Subscription	RM25.00	0.00	RM 25.00XXX.....
1400 Credit Loan	RM90.00	90.00	RM180.00XXX.....
1410 Credit Loan Int.	RM 5.00	0.00	RM 5.00XXX.....
Receipt Amount : RM210.00				
Amount Collected : District Secretary / Collector		
Cash / Cheque No:		Date :		

Based on the Rules and Regulations of the Society, members dues for the month must be received by the Society on or before the 10th of the following month. Please note that any member's dues received after the 10th of the month will be considered as payment received on the following month. As

the member's dues is received late, a higher interest will be charged to the members who are running a loan. **We therefore seek the cooperation of all members to ensure that their dues are paid on or before the 10th of each month.**

Create **GUARANTEED** Lifetime Returns Up To 3 Generations !

A Strong **FINANCIAL FUTURE**
Is Dependant Upon A Strong
FINANCIAL FOUNDATION

ACT NOW!

For further enquiries call:

Sumitra Paramarajah

012 - 217 6634 / 03 - 2144 3119

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EDUCATIONAL LOANS/SCHOLARSHIP

(a)

SARAVANAMUTHU - SAUNDARIPILLAI MEMORIAL SCHOLARSHIP

This scholarship fund was established by Mr S. Theyaga Rajah, the current Chairman of KJB Bukit Mertajam District, in memory of his late parents Saravanamuthu and Saundaripillai.

This scholarship may be used for the payment of fees, text books or any educational material for students pursuing tertiary education in any **first degree course in any institution recognised by the Government of Malaysia.**

The Scholarship entails the award of a one time payment to the successful student.

(b)

NAGASUNDRAM NADARAJAH EDUCATION FUND

This fund was set up by Dato' Seri N.T. Rajah, in the name of his beloved mother, for granting loans to members and members' children to pursue a course in **medicine, in any of the local Universities or Local Institutions of Higher Learning, leading to a degree in MBBS or its equivalent.**

The selected applicant will be paid for each academic year **RM4,000.00** until the completion of the course. The **interest free loan**, which is available for the full course is to be **settled** within the scheduled repayment period **after completion of the course.**

(c)

N. THAMOTHARAM PILLAY AND ANNAMMAH MEMORIAL EDUCATION FUND

The above-named study loan to pursue **tertiary level or other suitable education** including trade or training in trade institutes was established by the benefactor the late Mr N. Thamotharam Pillay.

The selected applicant will be paid for each academic year **RM2,000/-** (Malaysia/Singapore) and **RM4,000/-** (overseas) until the completion of the course. The **loan is free of interest during the course of study** and the **repayment** of the entire loan shall be made **with interest at the rate of 8%.**

(d)

T. KANDIAH M.B.E. EDUCATION FUND

This Fund was established by Mr K. Shanmuganathan A.M.N., PPT the current chairman of KJB Petaling Jaya District. The Trust was set up for the purpose of promoting and encouraging tertiary education. The selected applicant will be given a loan of **RM9,000** to be disbursed over a period of 3 years. An **interest at the rate of 4% per annum** is payable during the duration of the course and **8% per annum** upon the completion of the course.

JCS THAMBY THURAI EDUCATIONAL FUND

This fund was established pursuant to a Deed to Trust dated 20th July 1972 and its principal objective is the granting of educational loans to members and children of members.

For **courses** at diploma & 1st Degree the loan is RM6,000/- per academic year. For post graduate courses payment is RM7,500/ per year for two years. An **interest at the rate of 6% per annum** repaid over a period of three years for every year of the loan, is charged with interest only repaid during the course of study. Application for this loan can be made at any time during the year.

The application forms and other relevant details for the above-mentioned educational loans/scholarship are available on request from KJB office. The closing date of application for (a), (b), (c) & (d) is 30.11.2005. All completed applications should be addressed to:-

The Setiausaha

Koperasi Jaffnese Berhad

P.O. Box 10265, 50708 Kuala Lumpur.

Help us to help you

Many members have opted to pay their subscriptions and dues through banks. On the assumption that you have filled up the required details in the pay-in-slip, the remittance would certainly find its way to the Society's bank account. But hold it, the process is not over for you.

You have to fax or send to us a copy of the pay-in-slip with the following details in order for the Society to credit to the individual membership account as intended by you.

- i) Name
- ii) Membership no:
- iii) Payment made for what purpose
i.e. loan, subscription, special deposit etc.

Please help us with the above details to enable the office to identify and post the amount as appropriate. Please check your annual statement and notify the office of any discrepancy.

Announcement

The Seremban District Collector, Mr Selladurai a/l Kandiah ANS, PMC, PJK, in addition to collecting the dues from house to house, shall also be available at the Negeri Sembilan Ceylonese Association (No. 1, Jalan Sungai Ujong, 70200 Seremban) between 5.00 – 7.00 p.m. from 1st – 10th of each month.

INSUFFICIENT FUNDS IN THE SPECIAL DEPOSIT A/C

The Society provides facility whereby members can put aside money in his/her Special Deposit a/c which the member could use for specific purpose or for rainy days. There are a number of members who are making use of this facility whereby they could utilise the funds to pay their respective assessment, tax payment, insurance etc.

In this respect, the Society undertakes to make payment on behalf of the members in respect of periodical insurance premium and other such payments in accordance with the standing instructions of the members. In order for the Society to carryout the required service, there is a need for the members to ensure that the following are at the disposal of the Society:-

- There is sufficient fund available at the credit of the member's Special Deposit Account. The member should respond immediately by depositing the amount sufficient enough in order to effect payment as desired.
- The premium notice of insurance should be made available which would invariably become the basis to initiate payment as required.

The Society would be not in a position to act on a standing instruction if one or both of the above factors are not complied with.

In the case of payment of insurance premium, complications may arise if the due payment is not made within the stipulated time frame. Therefore members are advised to respond accordingly to the call made by the Society's office.

In the case of payment of insurance premium, there has been instances where an insurance company claimed that the premium notice had been duly despatched to the Society as requested by the insured but, as a matter of fact, such notice was not received by the Society to enable it to take the necessary action to effect payment. Presumably the notice has been lost in post or in transit. Such situations have put the Society in a predicament, in that, the Society would not be able to fulfill its obligations as desired by the members. Perhaps it would be safer for the members to advise their respective insurance companies to forward the premium notices to the insured members' residential or any other postal address. The member could then fax the notice to the Society to effect payment.

Now a days with the advancement of technology payment could be made through the facilities of online payment and towards this more people are opting to such mode of hassle free payments.



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EDUCATIONAL INCENTIVE AWARDS UPSR/PMR/SPM/STPM & A LEVELS/OR EQUIVALENT 2006

Educational Incentive Awards are also made to children of members who perform well in their UPSR, PMR, SPM and STPM / A Level or equivalent examinations.

Eligibility : Applicant (parent) should be a member in benefit having a minimum of 3 years of continuous membership and a minimum subscription credit of RM1,200/- as at the date of application. SPM students must become a member, if eligible, at the time of application for the award. STPM/A Levels or equivalent students must be a member for at least 6 months prior to the date of the application for the award.

Please take note that applicants who do not possess the requisite criteria and qualification will not be considered.

Eligible members who wish to apply for the awards for UPSR, PMR, SPM & STPM/A Level or equivalent should complete the undermentioned registration form. Application forms will be sent to those who have registered, within a week after the examination results are announced. UPSR award recipients in year 2003 (exam year 2002) and PMR award recipients in year 2004 (exam year 2003) need not to register as the forms will be sent to you automatically within a week after the date of announcement of the examination results (please contact the office if you do not receive the form). **Closing date to receive the completed registration form is not later than 30 days after the commencement of the relevant examination. Non registration does not prevent you from requesting for the application form.**

This form is to be submitted to KJBoffice not later than 30 days after the commencement of the relevant examination. A photocopy of this form can be used.

Registration Form

(To be completed and returned for UPSR/PMR/SPM & STPM/A-Level or Equivalent for Exam Year 2005)

Name of Member : Mem. No. :

Name of Student :

Address :

..... Post Code :

Telephone No : Signature of Member

Examination UPSR PMR SPM STPM/ A- Level or Equivalent
(please tick)

This form is to be submitted to KJBoffice not later than 30 days after the commencement of the relevant examination. A photocopy of this form can be used.

THE SARAVANAMUTHU - SAUNDARIPILLAI MEMORIAL SCHOLARSHIP AWARD - 2005

Miss Suloshani a/p Vijendran is the proud recipient of the Saravanamuthu Saundaripillai Scholarship Award for the year 2005. She received the award cheque personally from the Pengerusi Lembaga JCS Mr P. Satguna Rajah at a simple tea function held on Saturday 13th August 2005, at 11.00 a.m. in the lobby area of Wisma JCS Kuala Lumpur. Also present at the function were the parents of the award recipient Mr V. Vijendran and Mrs J. Vijendran, members of the Board, members of the Internal Audit Committee and staff of JCS.

In his brief address the Pengerusi Lembaga Mr P. Satguna Rajah said that the Donor of this Scholarship Fund Mr S. Theyaga Rajah has sent his apology for not being able to be present and conveys his best wishes to the award recipient Miss V. Suloshani.

The Pengerusi Lembaga went on to say that Mr Theyaga Rajah has been involved with JCS for a long time and is a long serving District Chairman of JCS Bukit Mertajam District.

The Scholarship Fund was established on 1st January, 2000 by Mr S. Theyaga Rajah in memory of his beloved parents Mr Saravanamuthu and Mdm Saundaripillai. Since its inception, a total of 9 students have been awarded the scholarship amounting to RM18,500/-. The award is an outright payment given to eligible students pursuing tertiary education in any institution recognised by the Government of Malaysia.

The Pengerusi, referring to Mr V. Vijendran the father of the award recipient, said that he is a well known person in the JCS circle in Seremban as he is not only the District Secretary but also one of the long serving District Secretaries in the Seremban District.

Miss Suloshani is pursuing a Law Degree in one of the leading Law Colleges in Kuala Lumpur.

In conclusion the Pengerusi Lembaga congratulated Miss Suloshani and wished her every success in all her undertakings.

(See photos on page 4)

COURSES AVAILABLE AT THE MAKTAB KERJASAMA MALAYSIA P. JAYA, FOR MEMBER

Enumerated below are the course available to members of the co-operative for the years 2005 and 2006. The calendar of dates for the 2006 courses are not available yet.

KURSUS DI MAKTAB KERJASAMA MALAYSIA, P. JAYA, BAGI TAHUN 2005

	Kod Kursus	Tajuk Kursus	Bil Hari	Tarikh Mula
1.	701	Asas Keusahawanan Koperasi	4	28/11
2.	430	Asas Komputer Aplikasi	5	05-Dec
3.	111	Memahami Laporan Tahunan Koperasi	2	21/11
4.	100	Pengurusan dan Pentadbiran	2	15-Dec
5.	140	Pengurusan Perakaunan Berkomputer	5	28/11
6.	702	Penyediaan Teras Keusahawanan Koperasi	4	05-Dec
7.	324	Penyelesaian Pertikaian Koperasi	3	05-Dec

Note

- The registration fee for the course, which will be paid by KJB, must be sent together with the application form.
- Members of the KJB should send their duly filled application form to KJB office, for forwarding to the Co-operative College of Malaysia (CCM) together with the registration fee.
- All meals and accomodation will be provided free of charge by the Co-operative College of Malaysia (CCM).
- Participants will be paid a travelling allowance according to the rate determined by the CCM.
- Application forms are available at the KJB office.
- Applications for the same course at the same time would be treated on a first come, first serve basis. Unsuccessful applicants will be slotted for the next available course date.
- The Website for MKM is <http://www.MKM.edu.my>
- Calendar of dates for the 2006, course can be checked from the KJB office in January, 2006.
- Address of MKM : Pengarah , Maktab Kerjasama Malaysia, 103, Jalan Templer, 46700 P. Jaya
Tel : 03-79574911 Fax : 03-79570434

KURSUS DI MAKTAB KERJASAMA , P. JAYA BAGI TAHUN 2006

	Kod Kursus	Tajuk Kursus di MKM	Bil Hari
1	414	Adobe Photoshop Data Koperasi (Lanjutan) MS Access	3
2	461	Animasi Multimedia	3
3	701	Asas Keusahawanan Koperasi	4
4	430	Asas Komputer Aplikasi	5
5	101	Asas Perakaunan	6
6	113	Belanjawan Tahunan Koperasi	3
7	294	Bengkel isu & peluang dlm Pern. Agensi Pelancongan	1
8	802	Bengkel Jati Diri Pemimpin	3
9	803	Bengkel Kepimpinan Strategik	3
10	801	Bengkel Membina Kemahiran Kepimpinan	4
11	801W	Bengkel Membina Kemahiran Kepimpinan (Khas Wanita)	4
12	606	Better Spoken English	3
13	251E	Business Communication Co-operatives	3
14	605	English for Effective Communication	3
15	254	Etika Perniagaan	3
16	115E	Finance for non Finance Manager/Executives	3
17	706	Inovasi & Keusahawanan	3
18	901KEM	Kem Kepimpinan Koperator	3
19	612	Kemahiran Pengurusan Koperasi	3
20	601	Kemahiran Perkhidmatan Pelanggan	3
21	617	Kemahiran Penyampaian berkesan	4
22	610	Komunikasi Berkesan	4
23	251	Komunikasi Perniagaan	3
24	452	Lembaga Elektronik - MS Excel	3
25	111	Memahami Laporan Tahunan Koperasi	2
26	302	Memahami undang-undang Kecil Koperasi	2
27	614	Membina Kemahiran Penyelaan	3
28	325	Meminda Undang-undang Kecil	3
29	112	Menganalisis Penyata Kewangan Koperasi	3
30	457	Mereka Bentuk Laman Web Berinformasi	3
31	444	Microsoft Office	14
32	454	MS Word	3
33	708	Peluang Perniagaan e-perolehan	4
34	703W	Pembangunan Keusahawanan Koperasi Wanita	4
35	707	Pembentukan Keusahawanan Binaan	4
36	705	Pembiayaan pelaburan Koperasi	3
37	458	Penerbitan Atas Meja - Published	3
38	704	Pengekalan Kejayaan Usahawan dalam Koperasi	3

KURSUS DI MAKTAB KERJASAMA , P. JAYA BAGI TAHUN 2006

	Kod Kursus	Tajuk Kursus di MKM	Bil Hari
39	616	Penilaian Prestasi	3
40	301	Pengenalan Koperasi	4
41	114	Pengurusan Kewangan Berkesan	4
42	314	Pengurusan Mesyuarat Agung	4
43	312	Pengurusan Mesyuarat Lembaga	3
44	299	Pengurusan Pemasaran Strategik	4
45	413	Pengurusan Pengkalan Data Koop (Lanjutan)	5
46	412	Pengurusan Pengkalan Data Koperasi - MS Access	3
47	140	Pengurusan Perakaunan Berkomputer	5
48	709	Pengurusan Pertanian Moden	4
49	293	Pengurusan Projek	5
50	255	Pengurusan Promosi	3
51	602	Pengurusan Rekod & Fail	3
52	122	Pengurusan Risiko	3
53	266	Pengurusan Risiko Perniagaan	3
54	451	Pengurusan Sistem Rangkaian Komputer yg Berkesan	3
55	297	Pengurusan Strategik	4
56	615	Pengurusan tekanan kerja	3
57	252	Penyediaan Kertas Projek (Pelan Perniagaan)	6
59	102	Penyediaan Penyata Kewangan Tahunan Koperasi	11
60	702	Penyediaan Teras Keusahawanan Koperasi	4
61	447	Penyelenggaraan PC	3
62	324	Penyelesaian Pertikaian Koperasi	3
63	710	Perniagaan Dlm Industri Makanan Halal & Herba	4
64	257	Perniagaan melalui joint venture	3
65	204	Perniagaan melalui sistem Francais	3
66	460	Persembahan Berkesan dengan MS Power Point	3
67	611	Teknik mengendalikan Pekerja Bermasalah	3
68	321	Undang-undang Koperasi I	5
Diploma Pengurusan Koperasi 2 ¹ / ₂ tahun (fee RM5,500)			
Diploma Pengurusan Perniagaan 3 tahun (fee RM10,000)			
W - Wanita KEM - Camp			

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Scenes in Jaffna

(Article on Jaffna is appearing on pages 26 & 27)



Durga Amman Temple, Tellipillai



Naga Pooshani Amman Temple, Nainativu



Jaffna Public Library



Jaffna Lagoon
as viewed from
the causeway



Clock Tower



Mrs Maheswary Sinniah AMN, PJK

Congratulations

The Board of Management of KJB congratulates Mrs. Maheswary Sinniah on being awarded the Bintang Ahli Mangku Negara (AMN) by His Majesty Seri Paduka Baginda Yang DiPertuan Agong XII on the 4th June, 2005. She first joined KJB in 1961, but had a break before rejoining. Mrs S. Maheswary is active in community, political, social, cultural, religious, welfare and charitable organisations.

Among the awards she has received are: (1) Guru Mutiara gold medal in 1987 (2) Avon Women of Distinction in 1989 (3) Girl Guide Service Medal in 1995. (4) Thondarmani in 1996, (5) Pingat Jasa Kebaktian in 2001.

KJB 74th Annual General Meeting



Pengerusi, Mr K. Aruljothi addressing the meeting



The Speaker, Mr K. K. Nadarajah clarifying a matter



Mr S. Thasapalan of Brickfields speaking



The Standing Orders Committee
From the left : Mr M. Balasingam, Mr A. Tharmaratnam PMC, PJK (Chairman) Mr M. Mahadavan



Mr A. Sivapathasundram of Kuantan speaking



Members Listening



Mr N.S. Wigneswaran of Cheras speaking



Mr M. Senathipathy of Seremban speaking

KJB 74th Annual General Meeting



Mr S. Ashok Kandiah of P. Jaya speaking



We agree !



We agree !



Mr K. Singam of P. Jaya speaking



Delegates listening attentively



Mr P. Sahathevan of Klang speaking



Mr S. Kumarasamy receiving the highest membership recruitment award from the KJB Chairman.



A section of the delegates

KJB 74th Annual General Meeting



We agree!



Mr K. Shanmuganathan of Petaling Jaya speaking



Mr G. Kuhaneswaran of Klang speaking



Mr T. Vijay Anand of Brickfields speaking



Mr K. Thillainathan addressing the meeting



Delegates Listening



Mr K. Vijayasuriar of Klang speaking



Mr K. Sivapalan of Brickfields speaking

A. KJB HIGHER EDUCATION AWARDS 2005

BRICKFIELDS



JANANI A/P SIVANATHAN
MBBS - 1ST CLASS HONOURS
MANPAL MEDICAL COLLEGE
MELAKA, MALAYSIA



SIVA PRIYA A/P THIAGARAJAH
BACHELOR OF ENGINEERING
ELECTRICAL TELECOMMUNICATIONS - 2ND
CLASS (UPPER) HONOURS
UNIVERSITI TEKNOLOGI MALAYSIA, SKUDAI

KUANTAN



**S. BAVANI A/P
SIVAPATHASUNDRAM**
MASTER OF EDUCATION
1ST CLASS HONOURS
UNIVERSITY OF MALAYA

PETALING JAYA



PRAKASH A/L SOTHIVADIVEL
BACHELOR OF ELECTRICAL AND
ELECTRONICS ENGINEERING
2ND CLASS (UPPER) HONOURS
UNIVERSITI TENAGA NASIONAL
MALAYSIA

SEREMBAN



**XAVIER NAVARATNAM A/L
THIRUCHELVAM**
BACHELOR OF ENGINEERING
(GEOMATICS) - 2ND CLASS (UPPER)
HONOURS
UNIVERSITI TEKNOLOGI MALAYSIA,
SKUDAI



SHIELA A/P VIJEYA KUMAR
BACHELOR OF ACCOUNTING
- 2ND CLASS (UPPER) HONOURS
UNIVERSITI TENAGA NASIONAL
MALAYSIA



DEVASHINI A/P SATIANANDEN
BACHELOR OF MANAGEMENT
(TECHNOLOGY)
2ND CLASS (UPPER) HONOURS
UNIVERSITI TEKNOLOGI MALAYSIA,
SKUDAI

HEA STUDENTS WITH NO PHOTOGRAPHS

PETALING JAYA
GANESH VYTHILINGAM
MBBS 1ST CLASS
HONOURS, MANIPAL MEDICAL
COLLEGE, MELAKA, MALAYSIA

BRICKFIELDS
GAYATHRI A/P RAVIPRAKASH
BACHELOR OF ARTS IN ECONOMICS
AND SOCIAL STUDIES - 2ND CLASS
(UPPER) HONOURS UNIVERSITY OF
MANCHESTER, ENGLAND.

CHERAS
JEGAJIVAN A/L NATCUNASINGAM
BACHELOR OF ARTS IN BUSINESS
ADMINISTRATION - 2ND CLASS (UPPER)
HONOURS, THE NOTTINGHAM TRENT
UNIVERSITY, ENGLAND.

B. SIJIL TINGGI PELAJARAN MALAYSIA AND EQUIVALENT AWARDS 2005

BRICKFIELDS



**VINOSHINI A/P
THARMATHURAI**

KLANG



**DANISHA A/P
SARAVANA KUMAR**

KLUANG



**L. MAHESHWARAN A/L
LOGESHWARAN**

PETALING JAYA



**SHANTENE A/P
SELVADURAI**



**RAJESWARY A/P
SELVANATHAN**

SEREMBAN



**HARIRAJAN A/L
THURAIAPPAVARATHARAJAN**

C. SIJIL PELAJARAN MALAYSIA AWARDS 2005

1. Students with 8As or more

BRICKFIELDS

8As



**DHATCHANA A/P
SUBRAMANIAM**

9As



**MEER ASHWINKUMAR
M. BIN MEER AHMAD**

10As



**MOHAN RAJ KANDIAH
A/L PARAMESWARAN**

10As



**RHUBAIN
MAGESWARAN**

8As



**SHIVANIYA
PERINPASELVAM**

9As



**SHAMINI A/P
SELVARAJAH**

BUKIT MERTAJAM

CHERAS**IPOH****KAJANG****KLANG****KLUANG****9As****10As****9As****11As (A For Tamil)****10As****10As**KALAISELVI A/P
THURAISINGAMRAJESWARI A/P
ELIYATHAMBYTULASI MALAR A/P
VISWANATHANDHARSHANA A/P
THIAGARAJANNATASHINI A/P
RAJARATNAMKULESHWARAN A/L
LOGESHWARAN**KUANTAN****PETALING JAYA****11As****11As****11As****9As****11As****9As**DHIVYAH A/P N.
RADHAKRISHNANTHARMARAJ A/L K.
KUNARAJVIJAYATUBINI A/P
VIJAYARAJANJONATHAN JAMES
ARULAPPUKAJENDRAN A/L
VISVALINGAMKISHWEN KANNA A/L
YOGA RATNAM**NORTH SELANGOR****9As****12As****11As****10As****10As**

KOSHEILA A/P N. SIVABALAN



NIVASHINI A/P PONNAMPALAM



SHALINI A/P R. SIVARAJAH

NYANAMARY A/P FRANCIS
SINNAPPAR

SUBHEN A/L JEYAINDRAN

SEREMBAN**REQUESTED FOR PHOTO TO BE INCLUDED****10As****11As****SENTUL 7As****SEREMBAN 7As**

LOSHINE A/P MAHALINGAM



PREMILAA/P KRISHNA KUMAR



LAVANDRAN A/L TARAMA RAJ

SIVABALAN A/L RAJAKULANAYAKAN
SPM students names continued on page 29.**E. UJIAN PENCAPAIAN SEKOLAH RENDAH AWARD 2005***(continuation of page 24)***Students with 5As****SEREMBAN****Requested for photo to be included 4As**

KAMALINI DEVI A/P RAJAKULANAYAKAN



KAVEENAR A/P RAJENDRAN



SHAKILAN A/L N. ANANDA RAJ



SAANESHKUMAR A/L JEYAKUMAR

USPR students names continued on page 25.

D. PENILAIAN MENENGAH RENDAH AWARDS 2005

1. Students with 7As

BRICKFIELDS



NIMELESH A/L
BALANTHIREN



RUBEN A/L PARAM
SOOTHY



SHIVAANI A/P
SUNDRALINGAM



VISVESH A/L JEYALAN



ANUSHIA A/P
GNANESWARAN



THINESHWARY A/P
YOGARAJAH

BUKIT MERTAJAM

CHERAS



NISHA ANN A/P
RAJKUMAR

IPOH



DEENENDRA A/L
SRISKANDA

KAJANG



RUTHRADEVAN A/L
SUNDRALINGAM

KLANG



JANANEE A/P
VISUALINGAM

NORTH SELANGOR

P. JAYA



ARVIN RAJ A/L
THARMARAJAH



DEVINA A/P
AMALESWARAN



PRITTI TAM WAI YIN



SHALINI A/P
SUBRAMANYAN



PUSHPAM A/P
RAJENDRAM



VANESSA DARSHINI
A/P FRANCIS XAVIER

SENTUL



ASHWIN NATHAN



GANESHA A/L
JIVARAJAN



YASHOTHA A/P
CHANDRAN



JINISHA A/P
SRIGANTHA



KABILAN A/L
VASANTHACUMAR



SHANGARI A/P
SIVAPIRAKASAM

SEREMBAN



SHANUJJA A/P
CHANDRAN



NAHVIN A/L
JAYARATNAM



LAHVEENYA A/P
PANCHALINGAM



JEEVITHA A/P T.
THURAIRATNAM

REQUESTED FOR PHOTO TO BE INCLUDED 5As

PHOTO UNAVAILABLE FOR THE
FOLLOWING
PMR 7As STUDENTS

SIVASINI A/P SARVANANDAN	KLANG
DESHAN A/L MAHADEVAN	KUANTAN
RAVEEN A/P VIJENDRAN	P. JAYA
YOGAAMBIKAI A/P PARAMANANTHAM	SENTUL

PMR students names continued on page 25

E. UJIAN PENCAPAIAN SEKOLAH RENDAH AWARDS 2005

1. Students with 5As

BRICKFIELDS



ANANTH RAJ A/L
VIMALA RAJAH



KUHAN A/L
ARUMUGASAMY



SANMUHI A/P SATKUNA
MOORTHY



NIKRAJ SHANIL ANAND
A/L PREMANAND



SHALINYA/P
KANNAPIRAN



LEVINNYA DEVI A/P
ARUMUGAM

CHERAS

IPOH

KAJANG

KAJANG

KLANG

KLUANG

N. SELANGOR

KUANTAN



SHOBITADARANI A/P
PERINPARAJAH



GAYATHRI A/P
GANESWARAN



NESHALENY A/P
KANESAN



LISHAALINI A/P
LOGESHWARAN



NESHA A/P
RAJENDRAN



THARUMARANI A/P
THARUMARAJAH

PETALING JAYA



ARAN KUMAR
VIJAYARATNAM



ARJUND
GUNASEHARAN



CHITIRRA



DHARANI A/P
KANAGASINGAM



JASON ARAVIND
GOMEZ



JEYAMALAR A/P
T. THURAI RATHNAM



KAVEENA MANIAM



KOGULESHUN A/L
SUBRAMANIAM



NISHA NATALIE A/P
PARAMESWARAN



PRIYANKA A/P
SATSITANANDA



RAJAH A/L
KANAGARAJAH



SHARANYA
MAHAVISHNU

SENTUL

SEREMBAN



SHIVACHANDRU
A/L SURENDRAN



SHUBASHINI A/P
PONNAMPALAM



ANNESHA A/P
ARUNASALAM



LOGAMBIKAI A/P
GNANENDRAN



SUMEETHA A/P
BALAKUMAR



BRAPAKARALINGAM
A/L MAHALINGAM

UPSR students names continued on page 25

SPM

2. Students with 7As

1.	SASITHARAN A/L PASKARAMOORTHY	BKT. MERTA JAM
2.	AMALENDRAN A/L PARAMANATHAN	KLANG
3.	JENNANI A/P MAGANDRAN	KLANG
4.	GANESHAPRIYYA A/P VIVAKANANDAR	PETALING JAYA
5.	LINGESWARA A/L K. SHANMUGALINGAM	SEREMBAN

3. Students with 6As

1.	ARVINDD A/L SELVARATNAM	IPOH
2.	SEETHA A/P SHANMUGAVEL	KLANG
3.	KAVITHA A/P JAYASEELAN	MELAKA

4. Students with 5As

1.	ANDREW SURESHKUMAR	BRICKFIELDS
2.	ANITA A/P RAJALINGAM	BRICKFIELDS
3.	NADMADHA A/P AMIRTHARATNAM	KAJANG

4.	PRIYA A/P SIVANANDA	KLANG
5.	LOSHSANAH A/P SATHIASEELAN	SEREMBAN

5. Students with 4As

1.	THANANATHAN A/L R. SANTHERANATHAN	CHERAS
2.	THIEEBEN A/L SIVABALASINGAM	SOUTH JOHOR

6. Students with 3As

1.	ARIVINTH A/L SUBRAMANIAM	BRICKFIELDS
2.	LALETHAMBEGAI A/P KALIAPERUMAL	BRICKFIELDS
3.	KILARANCE A/L JESUNATHAN	CHERAS'
4.	DINESH A/L SUBRAMANIAM	KLANG
5.	DIVANEYA A/P SIVANESVARAN	PAHANG
6.	NAHELA	PETALING JAYA
7.	SATTIYAH A/P SUKUMARAN	SEREMBAN
8.	KUHANESWARI A/P MAHESWARAN	SEREMBAN
9.	HORUSKUHAN APPADURAI A/L SURIAPATHAM	SEREMBAN

PMR

2. Students with 6As

1.	THEBENDRA MANOGRAN	CHERAS
2.	SHANGEETAVAANI A/P KANNAPIRAN (TAMIL C)	IPOH
3.	PUNITHAVATHY A/P MUTHUKUMAR	KAJANG
4.	SHASHIITHARAN A/L PARAMANANTHAM	KLANG
5.	KUBERAN A/L NADARAJAH	KLANG
6.	SHUBATHIRA A/P SOORIAMOORTHY	KLANG
7.	MARTIN SOOSAI A/L FRANCIS SINNAPPAR	N. SELANGOR
8.	B. VIVISAN	P. JAYA
9.	THEVINTHIRAN A/L THIRUCHELVAM	P. JAYA
10.	VANITHA A/P SANADIRAJAH	P. JAYA
11.	REESHMMA GUNASEHARAN	P. JAYA
12.	PRADIP KUMAR A/L SELVANATHAN	SEREMBAN

3. Students with 5As

1.	NISHALINI A/P SIVAKUMARAN	BRICKFIELDS
2.	GIRITHARAN A/L PANCHAKARAN	CHERAS
3.	VENU MURARI A/L JOGARAJAH	KLANG
4.	RAGANARAJAH A/L YUVARAJAH	SENTUL

4. Students with 4As

1.	THAYALAN A/L THURAI SINGAM	IPOH
2.	PREGASH A/L SIVAGNANASINGAM	P. JAYA

5. Students with 3As

1.	SHREETA A/P SIVARASA	P. JAYA
2.	NISHAYINI A/P NADARAJA	P. JAYA
3.	DINESH JARED SUNDAM	P. JAYA

6. Student with 2As

1.	DAREN YONG A/L DEVENDRAN	P. JAYA
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UPSR

2. Students with 4As

1.	PUVITHRA A/P KURUNATHAN	CHERAS
2.	DEEVIA A/P SIVALINGAM	IPOH
3.	JANANI A/P YOGARAJAH	KLANG
4.	DIVASHINI A/P SELVARAJA	P. JAYA
5.	NEERMALA A/P R. NARASINGAM	SENTUL

3. Students with 3As

1.	OMVKNESH A/L KUNASEELAN	KLANG
2.	JESSICA ANN GREGORY	KLANG

4. Students with 2As

1.	AMANDA A/P JESUNATHAN	CHERAS
2.	ARUNA DHEVI VIJIARETNAM	SENTUL
3.	DAVEEN A/L MAHAINDRAN	SEREMBAN

VIBRANT JAFFNA REVISITED

BY K. THURAISSINGAM

INTRODUCTION

Most of the overseas Jaffnese Tamils and Sri Lankan expatriates who have visited Jaffna before the early eighties have pleasant memories of their stay in Jaffna and they were always looking forward for the next visit to their homeland. The demand for Tamil Eelam and the eventual conflict became volatile in July 1983 and since then visiting Jaffna was risky and was not encouraged.

Now for the first time in two decades, many people from overseas are travelling to Sri Lanka with the primary aim of visiting Jaffna. Those on a re-visit after a lapse of 20 years would however, find it difficult to accept the fact that Jaffna has suffered severe damage caused by the war between the Sri Lankan Government Forces and the Liberation Tigers of Tamil Eelam (LTTE). But on a positive note, since the initiation of the peace talks, restorative and rebuilding works are being carried out. This could be gauged by the number of shops dealing with hardwares and construction materials.

Though Jaffna appears to be battered nevertheless it retains its charm for 'Jaffna offers a uniqueness that is hard to define and harder to resist' (Handbook for the Ceylon Traveller).

2. JAFFNA PENINSULA AND THE SURROUNDINGS

Jaffna Peninsula and the surrounding islands offer a string of temples, places of pilgrimage and places of tourist attraction. Tourist attractions range from the mini desert of Manalkadu near Point Pedro to the largest tree in Asia - the baobab tree located in Mannar and to the bottomless well near Puttur.

Vani is the vast area of Northern Sri Lanka which is between Vavuniya and the Jaffna Peninsula. Elephant Pass lies where a causeway connects the Jaffna Peninsula with the rest of the island. It was so called because elephants were once driven through its shallow water on their way to export from Jaffna.

Jaffna's distinctive palmyras appear to be the dominant feature of the northern landscape. The palmyra trees have provided a living for the locals and the palmyra products have found overseas market.

Anyone intending to travel from Jaffna to Vavuniya should take the A9 road which is the spine of the region. Travellers going along the causeway would pass through a vast flat land, with bright blue expanse of water meeting the sky, carved by sandy land and patches of green. The Jaffna Lagoon separates the peninsula and the mainland.

3. PLACES OF INTEREST

Perhaps it would be in order to mention a few of the places of interest so that anyone intending to make a trip to Jaffna would find it helpful to plan his or her itinerary.

Nallur - It is about 3 km from Jaffna town and was at one time the capital of Jaffna Kingdom. The royal palace constructed in Sankiliyan Thopu. Nallur, at that time, was a hive of activities where literary persons artists and poets came to entertain the king in his court. Historians assert that there is historical evidence to assume that the Nallur Temple was built in 1248 AD in a place called Kurukkal Valavu in Nallur. Through passage of time the temple and the town were destroyed at first by the invading Southern Lanka ruler followed by the invasion by the Portuguese and the Dutch which also took their respective toll. While under the Dutch reign, in 1734, due to the efforts of one Raganatha Mappana Mudaliyar', permission was granted to rebuild the Nallur Temple on its original site in Kurukkal Valavu. The present structure took place in 1807 and today the Temple stands facing the east and exhibits an ornately carved 5 storey front kopuram, 6 bell towers and the Kopuram of Arumugaswamy. The Temple is also surrounded by other religious, cultural and social institutions. These buildings together with the Temple complex constitute Nallur Village which has a unique bonding with Nallur Kanthaswamy and the temple. The Nallur Kumaran is popularly known as 'Alankara Kanthan'. True to this, the deity is beautifully adorned in delicate silks and jewels to present an awe inspiring picture captivating the hearts of the devotees.

Each year, Annual festivals are conducted for 27 days during July or August. It commences with the flag hoisting ceremony, and ends with the

water cutting ceremony. The festivals are meticulously designed and carried out to present a memorable experience for the worshippers. Overseas expatriate Tamils do make pilgrimage to this temple.

Maviddapuram Sri Kanthaswamy Temple

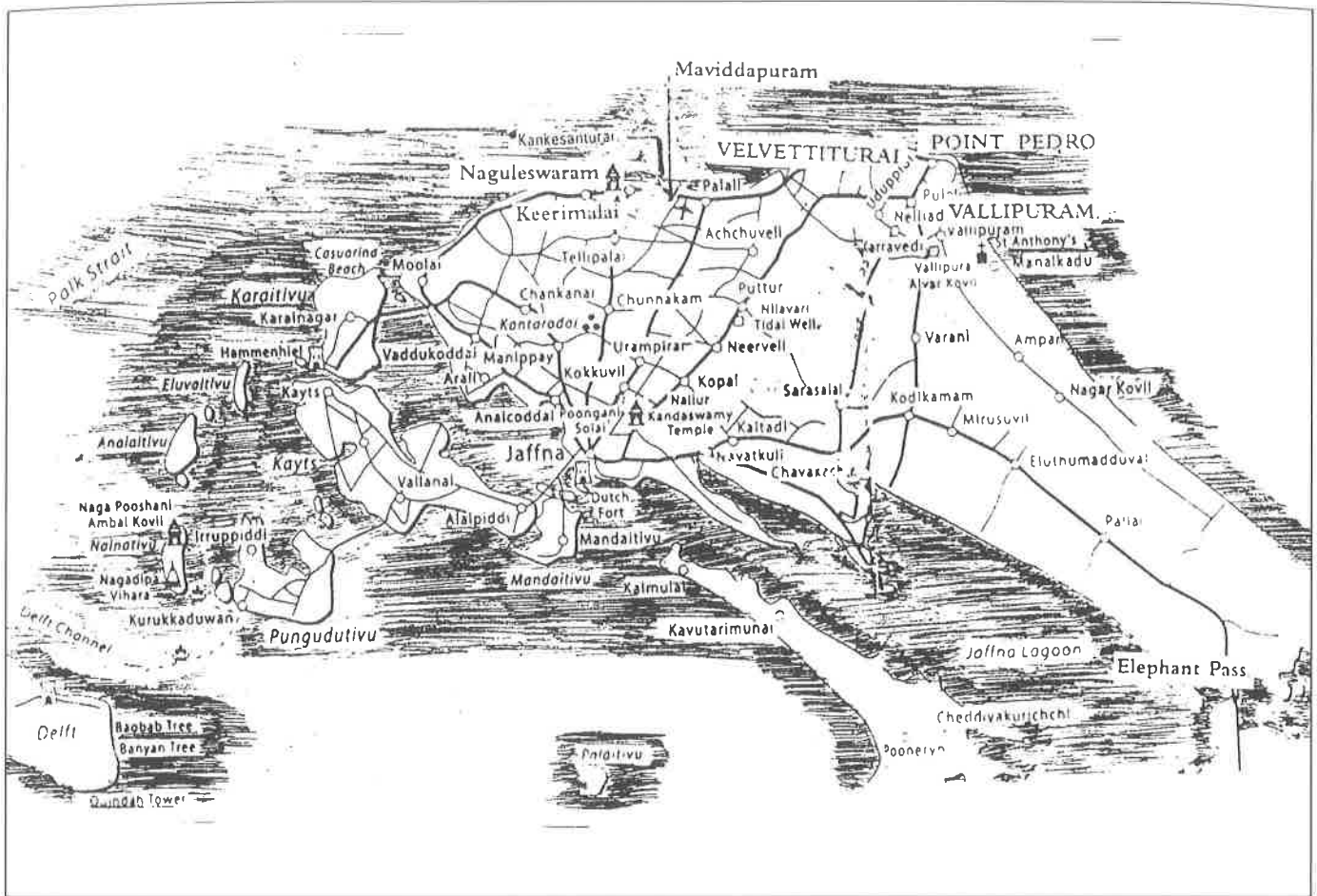
Maviddapuram Sri Kanthaswamy Temple is another ancient temple. Legends have it that the Chola princess Maruthapura-veekavally, having been afflicted with a congenital disease that changed her facial appearance and made it horse-like, was guided by divine counsel and vision to have holy baths at the sacred springs of Keerimalai and to seek the benevolent grace of Lord Murugan. Having performed these holy deeds she regained in full her original facial beauty ridding herself of the dreadful disease. In gratitude she consecrated the shrine with her royal fathers support (Chola King).

Naguleswaram Siva Kovil - It is located at Keerimalai and is one of the most venerated ancient Hindu temples in Sri Lanka.

Keerimalai is about 3 km west of Maviddapuram Kanthaswamy Temple. Close to the Keerimalai beach besides the Naguleswaram Temple, spring water flows up through a rock fissure to form two popular bathing wells (one for males and one for females). These wells are associated with the legend of the 7th century Chola princess Maruthapura Veekavally and her divine vision.

Kankesanturai (K.K.S) located with Palk Strait to the North of KKS, Maviddapuram Temple to the South (2 km), Myliddi to the East and Keerimalai to the West. During that time this ancient Kingdom was the peninsula's most important port. The port got its name when a merchant Kankeyan was responsible for shipping materials for the construction of the Maviddapuram Temple by the Chola King in India to fulfill the wishes of his daughter.

Beyond Sri Durga Amman Temple in Tellipalai the area to the north is under High Security Zone (HSZ). Therefore travellers to Maviddapuram and Keerimalai would have to report to a check point and would be escorted by a Sri Lankan Army personnel.



The Jaffna Peninsula and the surroundings (Jaffna Peninsula was called 'Manipallavam' in the early days).

Nilavarai - The square tidal well at Nilavarai, 10 km from Jaffna town, near Puttur, is an interesting natural phenomenon. Legend states that Lord Rama plunged his arrow into the soil here for hanumans to quench their thirst from the bottomless spring. The water, fairly fresh at the surface, increases in salinity with depth. The probable reason is that a fissure in the limestone connects it directly to the sea.

Manalkudu desert (Mini desert) - Off the main road south of Point Pedro, is an area of white sand dunes known as 'manalkadu'. The sand dunes are formed by sand blown on to shore by the winds during the monsoon. It is interesting to note that around this area approximately 5 km from Point Pedro lies the village of VALLIPURAM which was once the capital of Jaffna. About 2 km south of the village lies the St Anthony's Church built around 1900 and is half buried in the dunes.

4. ISLANDS

Nainativu This island is located to the South West of Jaffna about 27 km from Jaffna Town. Other names for Nainativu include Nagadeepa, Naaga Nainativu, Iyernativu etc. To the East of the island

is Pungudutivu. Naga Pooshani Amman Kovil is located in Nainativu. There is also Nagadipa Vihara (Buddhist monastery) here. Hindus & Buddhist make pilgrimage to this island. [It is a 15 minutes ferry ride to the Temple from Pungudutivu].

Kayts is the largest of the islands and the closest to Jaffna and travel to the island is by the causeway.

Karaitivu (Karainagar) - is the most northerly of the islands. It is about 10 km from Jaffna located to the south west of Jaffna. On the north coast of the island is the popular Causarina Beach. This is one of the islands which changed its name to Karainagar on 12.09.1923 with the consent of the Government. In Sri Lanka 3 places have been named Karaitivu and Karainagar was so named to distinguish it from the other 2 islands Karainagar is linked to the Jaffna Peninsula by a 2 km long causeway.

Pungudutivu - From this island it is a 15 minutes ferry ride to Nainativu. The island is centrally located and is linked by a 27 km causeway from Jaffna. There were many reasons on how the name was derived. One of the reasons is that there was once a place in India called

Poongudi. During the muslim invasion of this place, the people began to migrate fearing for the safety of young women and came and settled in this island and named it Poongoodi which with the passage of time was called Pungudutivu.

5. JAFFNA TOWN

The town itself is a vibrant commercial centre bustling with activities. The town is criss crossed by roads and the major roads are Hospital Road, Stanley Road etc. The jewellery shops are located along Kasthuriar Road. The market, bus station and hospital are within walking distance of each other.

The Jaffna Public Library. It is a impressive somewhat Indo Moorish style building located east of Jaffna Fort. The original library was burnt down during the 1981 election anti Tamil riot. The library contained one of the greatest public collection including many irreplaceable works of Tamil literature. In a symbolic gesture it was rebuilt following the cease fire and peace talks. The Jaffna Public Library was founded by Reverend Long.

The Clock Tower. An architectural blend of islamic and Gothic style, this tower

was designed by a British architect J.G. Smither and built in 1875. It stands on Clock Tower Road not far from the Jaffna Public Library.

Jaffna Fort - The immense Dutch Fort is considered to be the largest Dutch fort in Asia. It was built on the Portuguese strong hold. This star shaped fort was built to control the trade route to India. The fort has been sealed off with barbed wire barricades.

Churches - There are a number of churches in Jaffna. The St. Mary's Cathedral a gigantic church dates back from Dutch era. There is also the St. Martini's Seminary which was built in 1880.

6. EATING OUT

There are a number of eating shops in town but there are two notable restaurants which would be the obvious choice for tourists. One of them is the Palm Beach Restaurant in Stanley Road and the other is Cosy Restaurant at Sirampiyadi Lane Off Stanley Road. Both the restaurants are air conditioned.

7. ACCOMODATION

There are no 5 star hotels in and around Jaffna. However there are accomodation with aircond, bathroom attached with hot bath. Yarl Paady Residency, Amman Road Nallur offers you that facilities. Another recommended place is Pillayar Inn in Jaffna Town. Budget rooms are also available.

8. TRANSPORT

From Colombo flights are available to Jaffna from Ratmalana Airport to Palaly Military Airport. Palaly Airport is under High Security Zone. Security checks are strict. Tourist are advised to travel light. There are buses plying Colombo / Jaffna. Alternatively, passenger coaches are available for charter. In Jaffna local transport include auto, passenger vans and buses.

9. OTHER PLACES

There are many more places of interest in Jaffna such as Poongani Solai in Thirunelveli, the war graves of LTTE in Kopai, many ancient temples and churches and places of worship, Institutes of Higher Learning. Some of them may be under High Security Zone and more

details should be obtained locally. The places mentioned earlier would provide a fair idea to any traveller who intends to visit Jaffna under the current situation. However one has to check the tempo of the political situation especially when planning a trip to Jaffna.

Those who have plans to visit their kins and kindreds in their villages or towns, could, on the basis of 'from the known to the unknown', gauge the directions and distances of places of interest and landmarks from the villages. This could provide them with a general picture of Jaffna.

(Photos are appearing on page 17)

References

- *Yarlpanathu Manvasanai by Vannai Theivam.*
- *Nallur Kanthaswamy a spiritual experience by Shanmuga Priya.*
- *Tourist leaflets travel handbooks.*
- *Personal visits & tour.*

MALAYSIAN CO-OPERATIVE COMMISSION

There are about 5052 registered Cooperatives with a total membership of more than 5 million with a total assets of about RM25.1 billion and with a total subscription shares of RM6.664 billion. The Government intends to turn the co-operative sector into the third catalyst for economic growth, the other two being the public sector and private sector. Towards this direction, some of the measures to be designed include the setting up of a central Liquidity Facility and Cooperative Deposit Account, funds into which cooperatives will be asked to place money.

The Entrepreneur and Cooperative Development Minister Datuk Mohamed Khaled Nordin announced that a commission would replace the present Cooperative Department. The commission will be a statutory body, governed by its own Act. It will perform the following roles:-

- Strengthen the Governments supervisory framework of the co-operative sector;
- Mobilise co-operative funds as a source of micro-credit;
- Bring about better focus in the development of the co-operative sector.

He said that the Government had decided to set up the commission after a Bank's Negara audit found that many co-operatives had serious weaknesses and were facing problems.

He further said that the commission will carry out regular and scheduled checks on the co-operatives. The National Co-operative Policy was launched in 2004 with measures designed to enable the cooperatives to play an enhanced role.

Among the Government's moves to take the co-operative movement to a higher place is the setting up of the said commission with bite and mobilising cooperative monies to work for better returns. The cooperative commission will safeguard members savings and enhance accountability and transparency in the management of cooperatives.

Referring to the replacement of the Cooperative Department with a Cooperative Commission, one cooperator said that he has his reservation. Another cooperator said that it is too premature to comment and that he would prefer to adopt a wait and see approach to the matter. In principle some are in support of the governments move to strengthen the cooperative movement.

Twenty two cooperative Societies representing more than 500,000 members affiliated to the Cooperative Union of Malaysia (UM) and the Midlands Cooperative Union (MIDLANDS) held a brainstorming workshop on 8th and 9th March, 2005 at Awana Resort Genting. One of the issues deliberated was on the implementation of the National Co-operative Policy Action Plan and the following

resolution pertaining to the said issue was unanimously adopted.

CO-OPERATIVE COMMISSION

'The Workshop congratulates and welcomes the announcement by the Minister of Entrepreneur and Cooperative Development to establish a Cooperative Commission as a bold measure and a step in the right direction to invigorate the co-operative movement in the country towards accelerating and fast tracking its performance and contributions to the growth of the national economy consistent with its recognition as the third growth engine of the nation but humbly urges the Minister to engage and consult the movement on the proposed Commission prior to its institutionalisation so as to obtain the desired inputs and attain mutually beneficial outputs.'

Looking back, the cooperatives were encouraged to invest their surplus in the Cooperative Central Bank and JCS had a substantial investment with the CCB. But unfortunately mismanagement and incompetence crept in and the bubble burst in December 1986. CCB was placed under receivership on 7th March, 1989. JCS could pretend to forget the incident but it was not able to swallow the bitter 'pill' when told to write off the total loss and the Society complied accordingly by writing off the profits from the year 1988 to the year 1997.

MEMBERSHIP RECRUITMENT COMPETITION-YEAR 2005

The Membership recruitment competition for the year 2005 will be from 1st January to 31st December 2005.

CONSIDERATION FOR THE AWARD

A minimum of 30 members should have been recruited for the period 1st January to 31st December. For the purpose of the competition a member recruited would mean a member who has been formally admitted at the Board Meeting scheduled for December 2005 and remains on the Membership Register as at 31.12.2005. At 31.12.2005 the member should be a member in benefit with a minimum subscription of RM10.00.

THE AWARD FOR HIGHEST RECRUITMENT

A member who recruits the highest number of members (i.e. 30 members and above) will receive an incentive of RM100 + 70 cts for every member recruited.

An incentive of RM100 + 30 cts for every member recruited will also be awarded to the District of the above winner.

THE AWARD FOR HIGHEST COLLECTION

A member who has brought in the highest amount in collection of subscription from new members recruited for the period of the competition will be awarded a sum equivalent to 2% of the total collection.

SPECIAL AWARD (RECRUITMENT)

A member who has recruited the most number of members (minimum 20) between the age of 18 and 30 years will receive RM100 + 70 cts for each member recruited. The 1st and 2nd runner up will receive an incentive of RM75 + 70cts for each member recruited.

ANNUAL GENERAL MEETING OF THE YOUTH AND LADIES COMMITTEE

The Youth Committee held the AGM on 22nd June, 2005 at the KJB Board Room. Each District in the Klang Valley, Rawang and Seremban were invited to send 2 representatives. The members of the previous committee were also invited to attend. A total of 6 representatives and Mr N. Rajasvaran, the Board Representative were present. Mr P. Satguna Rajah, the KJB Chairman, conducted the meeting, where the following were elected:

Chairman : **Mr Vijay Anand Tharumarajah**
Secretary : **Ms Hemalatha Balasubramaniam**
Assistant Secretary : **Ms Shalini Balakrishnan**

The Ladies Committee held the AGM on 6th July, 2005 at the KJB Board Room. The representatives were invited similar to what was done for the Youth Committee. The members of the previous committee were also invited to attend. A total of 9 representatives and Ms M. Sivajothy, the Board representative were present. Mr P. Satguna Rajah, the KJB Chairman, conducted the meeting, where the following officials were elected:

Chairman : **Ms Rasamani Kandiah KMN.**
Secretary : **Ms A. Poovanesavare**

HOLIDAY PACKAGES

18 DAYS - ALL LANKA TOUR (inc Jaffna) • RM3,250
Negombo, Galle, Kataragamam, Nuwara Eliya, Kandy, Sigiriya, Anuradhapura, Tiruketeswaram, Tirukoneswaram, Jaffna
Tour price incl airfares, hotel accommodation, meals, transportation, guide
ONE GROUP DEPARTURE: 26 November 2005
INDIVIDUAL DEP: Saturdays min 4 persons

7 DAYS • RM1,590
Negombo, Kandy, Nuwara Eliya, Kataragamam, Beach resort, Colombo
DEPARTURES : Daily
GROUP DEPARTURE: 19 Nov, 26 Nov, 10 Dec, 17 Dec

5 DAYS • RM1,220
Negombo, Kandy, Nuwara Eliya
DEPARTURES: Daily

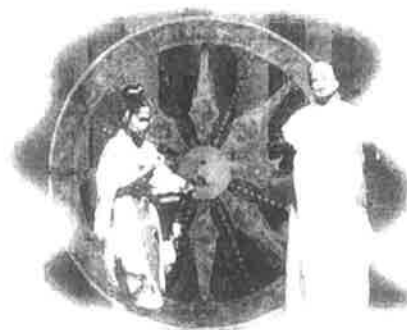
Extension Tour - JAFFNA 4D / 3N • RM690
Domestic airfare, hotel for 2N in Jaffna and 1N on return + transfers

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AMENDMENTS TO THE KJB RULES AND REGULATIONS APPROVED AT THE 74TH AGM (8TH DELEGATES MEETING) OF KOPERASI JAFFNESE BERHAD HELD ON 15TH MAY, 2005

The following amendments are effective from 1st July, 2005. Members are kindly requested to refer to the Rules and Regulations book and amend accordingly.

3. SPECIAL DEPOSIT

- (i) In addition to the monthly subscription, a member may make special deposit contribution. **(AGM 2005)**
- (ii) The amount of such deposit shall not be less than RM10.00. **(AGM 2005)**

5. LOANS AND ITS REPAYMENTS

- vi) Loans shall ordinarily be repayable in monthly instalments commencing from the month in which the loan was granted. Notwithstanding Regulation 5(vii) the quantum of loans and their repayment period shall be as follows:

Quantum	Repayment Period
Up to RM5,000	36 months
RM5,001 - RM20,000	48 months
RM20,001 - RM30,000	60 months
Above RM30,001	72 months

(AGM 2005)

In the case of Collateral Loan it will be dealt with as stipulated in Regulation 5(x)(c). **(AGM 2003)**

- (x) Collateral Loans are loans granted to members on providing collateral as stipulated in Regulation 5(xa).
- (b) All expenses incurred by the Society as professional fee in inspecting, valuing, execution of legal documents and all expenses incidental thereto shall be paid by the borrower. The applicant shall pay the Society a sum of RM100/- as processing fees. All legal and appraisers fees are to be paid directly by the applicant to the solicitor and appraiser respectively. **(AGM 2005).**

6. LAND AND BUILDING LOANS

- vii) Every application for Land or a Building loan shall be accompanied by an approved plan of the land and building together with a fee of RM100/- being processing fees. All legal and appraisers fees are to be paid directly by the applicant to the solicitor and appraiser respectively. **(AGM 2005)**

19. DIVIDEND EQUALISATION RESERVE (AGM 2005)

- (i) The objective is to provide a Reserve Fund to set aside surplus of profits from a good financial year to top-up dividends during lean years.
- (ii) The contribution shall be:-
 - (a) appropriations from Profit and Loss Appropriation Account, any amounts in excess of Profit After Statutory Appropriations less Appropriations for the year.
 - (b) over provision of dividends from prior year.
 - (iii) This Reserve can be used by the Lembaga KJB to declare increased dividends to the members on their subscription, in excess of the profit for the year.

SPECIAL GENERAL MEETING FOR THE PROPOSED AMENDMENTS TO THE BY LAWS/RULES & REGULATIONS.

A special general meeting of delegate will be convened on 2nd October, 2005 to deal with the proposal by the Board of Management seeking amendments to the By-laws and Rules and Regulations of the Koperasi Jaffnese Berhad. The matter was in fact included in the agenda of the last Annual General Meeting of Delegates held on 15.05.2005. However the members of the House (delegates) felt these proposed amendments need to be studied and it involves serious discussions and that sufficient time should be at the disposal of members of the House to debate these issues.

The details of the proposed amendments and the rationale for such amendments are furnished on pages 31 to 36 of this issue to enable the general membership to take note of the proposals. Members wishing to comment or give their views should forward their views to anyone of the elected Kawasan delegates.

NOTICE

VACANCY FOR ACCOUNTS EXECUTIVE

Koperasi Jaffnese Berhad, Kuala Lumpur invites applications for the position of Accounts Executive.

Requirements

- Diploma or Advanced / Higher / Graduate Diploma in Finance / Accountancy / Banking or equivalent.
- Minimum 2 year working experience.
- Able to handle full set of accounts independently.
- Good command of English and Bahasa Malaysia.
- Proficient in MS Word and Excel.
- Independent, analytical and self initiative.

Interested applicants are invited to send their complete resume, indicating current and expected salary and contact telephone number to

**The Setiausaha
Koperasi Jaffnese Berhad
No. 40, Jalan Tun Sambanthan 3,
50470 Kuala Lumpur.
P.O. Box 10265,
50708 Kuala Lumpur.**

**The last date for submitting the application is 30th
September, 2005.**

A. RESOLUTION TO AMEND THE BY-LAWS OF KJB

RESOLUTION: TO AMEND THE BY-LAW NO. 2

Existing by-law on page 2

<p>BAHAGIAN 1 PERMULAAN</p> <p>2. Di dalam Undang-undang Kecil ini, melainkan jika konteksnya menghendaki makna yang lain.</p> <p>“Jaffnese” ertinya seorang warganegara keturunan Jaffna dan termasuklah anak-anak yang bapa atau ibunya dari keturunan Jaffna;</p>

Proposed by the Northern States

<p>BAHAGIAN 1 PERMULAAN</p> <p>2. Didalam Undang-undang Kecil ini, melainkan jika konteksnya menghendaki makna yang lain.</p> <p>“Jaffnese” ertinya seorang warganegara keturunan Jaffna dan termasuklah anak-anak dan suami / isteri beliau.</p>
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The Board's view

- i) The majority of the Districts are not in favour of this proposal and the Board is in concurrence with the views of the Districts and thus accordingly does not support this proposal.

RESOLUTION: TO AMEND THE BY-LAW NO. 25(1), 25(2 a) AND 25(6)

Existing by law on page 15

<p>Bahagian V: Organisasi Dan Pengurusan Koperasi</p> <p>25(1) Bagi maksud seksyen 37 Akta, Lembaga boleh menentukan kawasan-kawasan mesyuarat dan memanggil satu mesyuarat agung di tiap-tiap kawasan untuk memilih perwakilan ke mesyuarat agung perwakilan. Setiap kawasan hendaklah mempunyai sekurang-kurangnya lima puluh anggota.</p> <p>25(2) Bilangan perwakilan yang dipilih bagi sesuatu kawasan hendaklah mengikut nisbah anggota seperti berikut:</p> <p>(a) bagi lima puluh orang anggota yang pertama seorang perwakilan.</p> <p>(b) tiap-tiap tambahan lima puluh anggota berikutnya seorang perwakilan.</p> <p>25(6) Kuorum bagi mengadakan mesyuarat agung kawasan hendaklah satu pertiga atau empat puluh daripada jumlah anggota yang layak menerima notis mesyuarat dalam kawasan yang berkenaan itu mengikut mana yang kurang.</p>
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Proposal by the Board

<p>Bahagian V: Organisasi Dan Pengurusan Koperasi</p> <p>25(1) Bagi maksud seksyen 37 Akta, Lembaga boleh menentukan kawasan-kawasan mesyuarat dan memanggil satu mesyuarat agung di tiap-tiap kawasan untuk memilih perwakilan ke mesyuarat agung perwakilan. Setiap kawasan hendaklah mempunyai sekurang-kurangnya dua puluh anggota.</p> <p>25(2) Bilangan perwakilan yang dipilih bagi sesuatu kawasan hendaklah mengikut nisbah anggota seperti berikut:</p> <p>(a) bagi dua puluh orang anggota pertama seorang perwakilan.</p> <p>(b) tiap-tiap tambahan lima puluh anggota berikutnya seorang perwakilan.</p> <p>25(6) Kuorum bagi mengadakan mesyuarat agung kawasan hendaklah satu pertiga atau sepuluh daripada jumlah anggota yang layak menerima notis mesyuarat dalam kawasan yang berkenaan itu mengikut mana yang kurang.</p>

English translation of the existing by law on page 13

<p>Part V Organisation and Management of the Society</p> <p>25(1) For the purpose of Section 37 of the Act, the Board shall determine Meeting Areas and shall convene a general meeting in each of these areas to elect delegates to the general meeting of delegates. Each area shall have a minimum of 50 members.</p> <p>25(2) The number of delegates elected for each area shall be according to the ratio of members as follows:</p> <p>(a) one delegate for the first 50 members</p> <p>(b) one delegate for every additional 50 members.</p> <p>25(6) The quorum required to hold the area general meeting is 1/3 or 40 members of the total membership who are eligible to receive the notice of area general meeting concerned, whichever is less.</p>
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Proposal by the Board

<p>Part V Organisation and Management of the Society</p> <p>25(1) For the purpose of Section 37 of the Act, the Board shall determine Meeting Areas and shall convene a general meeting in each of these areas to elect delegates to the general meeting of delegates. Each area shall have a minimum of 20 members.</p> <p>25(2) The number of delegates elected for each area shall be according to the ratio of members as follows:</p> <p>(a) one delegate for the first 20 members.</p> <p>(b) one delegate for every additional 50 members.</p> <p>25(6) The quorum required to hold the area general meeting is 1/3 or 10 members of the total membership who are eligible to receive the notice of area general meeting concerned, whichever is less.</p>

The Board's reasons

- i) The Lembaga notes that the KJB Kawasans with fewer members are currently facing difficulties, not only in trying to maintain their Kawasan status but they are also not being able to secure the required quorum for the Kawasan meeting. Therefore the Lembaga is recommending that the necessary changes to the relevant provisions of the KJB By-Laws be effected in order to overcome the problems and thereby enabling the members in the affected Kawasans to elect their representative(s) who would be able to participate and have their say at the AGMs & SGMs.

RESOLUTION: TO AMEND THE BY-LAW NO. 32(1d) and 44(2)

Existing by-law on pages 18, 22, 24

Proposal by the Board

<p>32 (1d) (page 18) to elect the members of the Board and the Internal Audit Committee and appoint from amongst the members of the Board a Chairman and Vice-Chairman</p> <p>39 (1) (page 22) The first Board Meeting after the annual general meeting of delegates shall be held immediately after the meeting.</p> <p>44 (1) (page 24) As provided for under Section 44 of the Act, the Board shall in general be responsible to ensure that the administration and management of the Society are carried out in proper manner.</p> <p>44 (2) (page 24) In exercising the responsibility under para (1) the Board shall have the following powers and duties: (a) to appoint from amongst the members at a meeting held under By-law 39(1), a Secretary and a Treasurer.</p>	<p>32 (1d) to elect the members of the Board and the Internal Audit Committee.</p> <p>39 (1) No change, inserted for reference only.</p> <p>44 (1) No change, inserted for reference only.</p> <p>44(2) In exercising the responsibility under para (1) the Board shall have the following powers and duties: (b) to appoint from amongst the members at a meeting held under By-law 39(1), a Chairman, a Vice Chairman, a Secretary and a Treasurer.</p>
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The Board's reasons

- (i) Under the present By-law the Chairman and Vice-Chairman are elected by the delegates at the Annual General Meeting of Delegates from amongst the members of the Board. A sudden vacancy in the said posts would necessitate the convening of a Special General Meeting of Delegates to elect the replacement. In order to convene a Special General Meeting due notice would have to be given to the delegates under the By-laws and during the intervening period the Society would encounter operational difficulties.
- (ii) The convening of a Special General Meeting will be costly, as it will cost equally as much as the cost of a Delegates General Meeting. The meeting would also have to adhere to the technical aspects of the By-laws, for example in ensuring that the required quorum is there to enable the Special General Meeting to proceed with the said election.

C. GENERAL RESOLUTIONS

RESOLUTION: THE BOARD'S PROPOSAL TO CONSIDER INVESTMENT OF SURPLUS FUND OF KJB BY PURCHASING A COMMERCIAL PROPERTY.

It is proposed by the Lembaga that KJB invest in commercial building(s) in new development or established areas which have the potential to provide better returns.

The purchase of such building(s) from anyone or firm other than from a developer will be subject to a valuation report from a certified valuer on the KJB panel of valuers.

The Lembaga is seeking an approval for an allocation of RM3 million for the purchase of commercial properties.

RESOLUTION: PROPOSAL FOR A JOINT VENTURE DEVELOPMENT BY MR S. THASAPALAN AND MR K. SIVAPALAN.

It is proposed that the Koperasi Jaffnese Berhad be permitted to go into joint venture development with other Jaffnese based co-operatives by jointly purchasing and developing properties into either residential or commercial units or both for the benefit of their members (either for sale to the members or to be held for rental).

The Lembaga is at liberty to draw up and conclude the details any such Joint Venture.

The amount to be set aside for the purpose and development should not at any time exceed seventy (70) percent of the total liquid assets of the Koperasi, at the time of the investment.

The Board's View

- (i) To also go into joint venture development with other Jaffnese based organisations.

RESOLUTION: PROPOSAL TO ALLOCATE RM 2,000,000 (RM TWO MILLION) TO INVEST

Existing Allocation

The House resolves that an allocation of RM 2,000,000 (RM Two Million) be used from the funds of the Koperasi to invest in stocks and shares in Main Board of Bursa Malaysia Berhad **(AGM 2005)**

Proposal by the Board

The House resolves that an allocation of RM 2,000,000 (RM Two Million) to be used from the funds of the Koperasi to invest in stocks and shares in the Main Board of Bursa Malaysia Berhad for year 2006 **(SGM 2005)**

The Board's View

- (i) The allocation made at the AGM 2005 is for the period from AGM 2005 to AGM 2006. The Board feels that it should be more on a year to year basis.

B. RESOLUTION TO AMEND THE RULES AND REGULATIONS FOR KJB

RESOLUTION: PROPOSAL TO AMEND REGULATION NO 4(ii)

Existing regulation on page 3	Proposal by Klang	Proposal by the Board
<p>4. <u>Withdrawal of Subscription</u></p> <p>(ii) Any member in continuous membership for at least 10 years may be entitled to withdraw up to 80% of his subscription credit, not withstanding that he has availed himself of his eligibility to withdraw 80% of his subscription credit under Regulation 6(xvi), and on subsequent occasions after a lapse of every 10 years. A member who has attained the <u>age of 60</u> is allowed to make an 80% withdrawal every <u>5 years</u>. (AGM 2002)</p>	<p>(ii) Any member in continuous membership for at least 10 years may be entitled to withdraw up to 80% of his subscription credit, not withstanding that he has availed himself of his eligibility to withdraw 80% of his subscription credit under Regulation 6(xvi), and on subsequent occasions after a lapse of every 10 years. A member who has attained the <u>age of 50</u> is allowed to make an 80% withdrawal <u>every 5 years</u> and a member who has attained the <u>age of 60</u> is allowed to make an 80% withdrawal <u>every 3 years</u>. The remaining subscription balance after an 80% withdrawal should be sufficient to qualify for any educational awards.</p>	<p>(ii) Any member in continuous membership for at least 10 years may be entitled to withdraw up to 80% of his subscription credit, not withstanding that he has availed himself of his eligibility to withdraw 80% of his subscription credit under Regulation 6(xvi), and on subsequent occasions after a lapse of every 10 years. A member who has attained the <u>age of 55</u> is allowed to make an 80% withdrawal <u>every 5 years</u> and a member who has attained the <u>age of 60</u> is allowed to make an 80% withdrawal every 3 years. (The remaining subscription balance after such shall not be less than RM 1,200.00.</p>

The Board's View

- The frequent withdrawal of subscription credit would deplete the Subscription Capital. The Board proposes that a member who does withdraw the subscription credit frequently should maintain a minimum subscription balance of RM1,200.00 so that the member will be entitled to all benefits of the Society.
- Secondly, this would assist the members with their cashflow.

RESOLUTION: PROPOSAL TO AMEND REGULATION NO 5 (viii)

Existing regulation on page 3	Proposal by Klang	Proposal by the Board
<p>5. <u>Loans and its Repayment</u></p> <p>(viii) Surety loans are loans granted to members on the personal security of the applicant borrowing and that of the two or more sureties. The amount of loan applied shall be fully secured by the subscription of the borrower and the sureties.</p>	<p>(viii) Surety loans are loans granted to members on the personal security of the applicant borrowing and that of the one or more sureties. The amount of loan applied shall be fully secured by the subscription of the borrower and the sureties.</p>	<p>To keep the existing regulation</p>

The Board's reason

- The minimum of two (2) sureties should be maintained as this will spread the burden of liability, in case of default by the borrower, over two members instead of on one member who has to shoulder the whole burden.

RESOLUTION: PROPOSAL TO AMEND REGULATION NO 5(xi)

Existing regulation on page 4	Proposal by Cheras/Pudu	Proposal by the Board
<p>5. <u>Loans and its Repayment</u></p> <p>(xi) Guaranteed loans are loans made to member on providing two (2) guarantors who are members of the Society. The maximum amount of such loan shall not in any case exceed RM10,000. The borrowing member shall show proof of his ability to meet the loan instalments and that the guarantor's income is not less than RM1,500 per month.</p>	<p>(xi) Guaranteed loans are loans made to member on providing two (2) guarantors who are members of the Society. The maximum amount of such loan shall not in any case exceed RM15,000. The borrowing member shall show proof of his ability to meet the loan instalments and that the guarantor's income is not less than RM1,500 per month.</p>	<p>To keep the existing regulation.</p>

The Board's Reason

- The guaranteed loan is only secured by the earning capacity of the borrower and the guarantors. As such in the event of a default the borrower and the guarantors should have sufficient income to be able to settle the loan. The increase in the quantum is not recommended because in case of default the recovery proceeding is a long process and the borrowing is not backed by any collateral.

RESOLUTION : PROPOSAL TO AMEND REGULATION NO: 5 (xii)

Existing regulation on page 5

Proposal by Klang

Proposal by the Board

<u>Existing regulation on page 5</u>	<u>Proposal by Klang</u>	<u>Proposal by the Board</u>
<p>5. Loans and its Repayment</p> <p>(xii) The interest shall be on the amount outstanding as at the last day of the preceeding month except for the first month for the balance period of the month of release and if the full loan is repaid before 30 days of the date of release the minimum interest for 30 days shall be charged (AGM 2003).</p> <p>The rate of interest shall be as follows:- Credit loan 7.5% per annum on monthly rest. Surety loan 10.00% per annum on monthly rest. Collateral loan 7.5% per annum on monthly rest. Guaranteed loan 12.00% per annum on monthly rest.</p>	<p>(xii) The interest shall be on the amount outstanding as at the last day of the preceeding month except for the first month which shall be on the principal amount for the balance period of the month of release and if the full loan is repaid before 30 days of the date of release the minimum interest for 30 days shall be charged. (AGM 2003).</p> <p>The rate of interest shall be as follows:- Credit loan 5% per annum on monthly rest. Surety loan 7% per annum on monthly rest. Collateral loan 7% per annum on monthly rest. Guaranteed loan 10% per annum on monthly rest.</p>	<p>(xii) The interest shall be on the amount outstanding as at the 15th day of each month except for the first month which shall be on the principal amount for the balance period of the month of release and if the full loan is repaid before 30 days of the date of release the minimum interest for 30 days shall be charged. (AGM 2003).</p> <p>The rate of interest shall be as follows:- Credit loan 7% per annum on monthly rest. Surety loan 10.00% per annum on monthly rest. Collateral loan 7.5% per annum on monthly rest. Guaranteed loan 12.00% per annum on monthly rest.</p>

Klang District's reason

- Due to the low interest regime presently and the abundance of investment instruments and financial products and services, KJB should review the rates to remain relevant to the current generation of Malaysian Jaffnese.

The Boards reasons

- A reduction in interest rate based on Klang District's proposal will reduce the income of the Society by RM48,770 per annum (based on the figures for the year ended 2004). From the past experience, it has been observed that the reduction in the interest rate does not cause a significant increase in the number of loan application/loan drawdown.
- The Board proposes that only Credit Loan rate be reduced. This will cause the income of the Society to be reduced by RM3,110 per annum (based on the figures for the year 2004).

RESOLUTION : PROPOSAL TO AMEND REGULATION NO 6 (V)

Existing regulation on page 6

Proposal by Klang

Proposal by the Board

<u>Existing regulation on page 6</u>	<u>Proposal by Klang</u>	<u>Proposal by the Board</u>
<p>6. LAND AND BUILDING LOANS</p> <p>(v) The decision of the Lembaga with regard to the maximum amount of the loan shall be final. The maximum loan which shall be granted shall be RM150,000/- to each member, but in the case of a joint application by 2 or more members purchasing a property the maximum loan which shall be granted shall be RM300,000/ [AGM 2003]: - or (a), (b), (c), (d), (e) [2002] (e), (f) [AGM 2003]</p>	<p>(v) The decision of the Lembaga with regard to the maximum amount of the loan shall be final. The maximum loan which shall be granted shall be RM200,000/- to each member, but in the case of a joint application by 2 or more members purchasing a property the maximum loan which shall be granted shall be RM400,000/-; or (a), (b), (c), (d), (e), [AGM 2002] (f) [AGM 2003]</p>	<p>(v) The decision of the Lembaga with regard to the maximum amount of the loan shall be final. The maximum loan which shall be granted shall be RM150,000/- or 80% which-ever is lower without Mortgage Reducing Term Assurance (MRTA) and RM200,000 or 90% which-ever is lower with MRTA to each member, but in the case of a joint application by 2 or more members purchasing a property the maximum loan which shall be granted shall be RM300,000/ RM400,000 ; or 90% of (a), (b), (c), (d), (e) [AGM 2002] (f) [AGM 2003].</p>

Rationale for Klang District's Proposal

- i) To improve the utilization of the Society's idle fund so that the funds generate adequate returns.
- ii) To enable the Society to be 'relevant to current and potential members'.

Rationale for the Board's proposal

- i) Rule 6(i) states that only 50% of the subscription capital of the Society can be utilised for land and building loan. The increase in the quantum of loan would mean that lesser number of members would be able to avail the loan. Based on the figure for the year ended 2004, we would be able to cater, to only 37 additional members.
- ii) The House prices are escalating and it is difficult to purchase a a decent house with the RM150,000 building loan.
- iii) MRTA reduces the risk faced by the Society. It would be advisable for the member taking a Building Loan to take MRTA. There are generally two (2) categories of members wishing to take Building Loans. In the 1st category the members who are young and who might not have much savings and it would not cost them too much to purchase MRTA. In the 2nd category the members who have worked for a number of years and might have some savings and it might be very expensive for them to purchase MRTA due to their age.
- iv) Thus the Society is recommending a Building Loan with the option to either take a MRTA or not.

RESOLUTION: PROPOSAL TO AMEND REGULATION NO 13(ii)

Existing regulation on page 12

Proposal by the Board

<p>13. Benevolent Fund</p> <p>(ii) In each year a sum not exceeding 5% of the net profit of the Society after crediting the Reserve Fund shall be appropriated to the Benevolent Fund (hereinafter referred to as the "Fund"). (<i>AGM 2000</i>)</p>	<p>(ii) In each year a sum not exceeding 7.5% of the net profit of the Society after crediting the Reserve Fund shall be appropriated to the Benevolent Fund (hereinafter referred to as the "Fund").</p>
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The Board's reason

- i) For the last two year's apportionment to the Benevolent Fund has been between 2.6% to 3.4% of the net profit. The proposal to increase the percentage to an amount not exceeding 7.5% of the net profit is to ensure that there is sufficient fund available to meet death benefit payments at any one time.

RESOLUTION: PROPOSAL TO AMEND REGULATION NO 13(v)

Existing regulation on page 12

Proposal by Klang

Proposal by the Board

<p>13 Benevolent Fund</p> <p>(v) The fund shall be utilised for the payment to the nominee or in the absence of a nominee to the applicant as the case may be, in the event of the death of a member, provided that such deceased member has been a member of the Society for a continuous period:-</p> <p>of more than 40 years RM1,500 of more than 30 years RM1,250 of more than 20 years RM1,000 of more than 15 years RM 750 of more than 10 years RM 500 (<i>SGM 1997</i>)</p>	<p style="text-align: center;"><u>New regulations</u></p> <p>xiv) The Lembaga may solicit donations from members, non-members and any lawful institutions with the view to enhance the financial position of the Fund.</p>	<p>(v) The fund shall be utilised for the payment to the nominee or in the absence of a nominee to the applicant as the case may be, in the event of the death of a member, provided that such deceased member has been a member of the Society for a continuous period:-</p> <p>of more than 40 years RM2,000 of more than 30 years RM1,500 of more than 20 years RM1,250 of more than 15 years RM1,000 of more than 10 years RM 750</p>
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Rationale for Board's proposal

- i) The quantum payable from the Benevolent Fund was last reviewed in 1997.
- ii) The escalating cost necessitates the review and the increase in the quantum of death benefit payment.

ADVERTISE FOR FREE

Dear Members,

JCS is offering you an opportunity to sell your product or advertise your services vide its classified page in the Web Site. This page is to be launched in January, 2006. For this promotional period the Society will place your ads free of charge. Feel free to contact the office at 03-22748759/22748760 for further information.

RESOLUTION: PROPOSAL TO AMEND REGULATION No: 17(1c)

<u>Existing regulation on page 19</u>	<u>Proposal by Cheras/Pudu</u>	<u>Proposal by the Board</u>
17. Service Charges (AGM 1999) (i) Service charges at the rates as prescribed below shall be made with effect from 1 st July, 1999: (c) fees for replacement of cheques shall be RM15.00 .	(i) Service charges at the rates as prescribed below shall be made with effect from 1 st July, 1999: (c) fees for replacement of cheques shall be RM5.00 and if the issuance of a replacement is necessitated due to no fault of the member no charge shall be imposed.	Keep the existing regulations.

The Board's reasons

- a) The fee charged for replacement cheques is not just for the cheque itself. The charge is for the following:
- The Bank charges RM10.00 to stop payment of cheque.
 - In order to prepare a replacement cheque the following steps have to be taken:
 - The original cheque will have to be cancelled by way of journal.
 - The bank will have to be informed to stop payment on that cheque.
 - A fresh payment voucher and cheque will have to be prepared.
- b) The request for a replacement cheque is very rarely due to the cheque being soiled. It is generally due to the expiry of the validity date. The Board has decided that the KJB will not stamp the 60 days validity on the cheque, thus the cheque will be valid for a period of 6 months following the norm.

RESOLUTION: 14 PROPOSAL FOR A NEW REGULATION NAMED PILGRIMAGE LOAN

5. Loans and its Repayment (xv) <u>Pilgrimage loan</u> (a) The pilgrimage loans is for a pilgrimage which involves overseas travel only. The applicant should submit documentary evidence of intended travel overseas. (b) The member must have 30 years of continuous membership with the Society. (c) A member shall be eligible for the pilgrimage loan once in a life time only. (d) The maximum amount available is RM5,000 or 90% of the subscription credit, whichever is less. The loan taken is to be backed by the subscription credit. (e) The pilgrimage loan shall be interest free. (f) The loan is repayable in not more than 36 monthly instalments. (g) A processing fee of RM50.00 is payable.

The Board's reasons

- i) The Lembaga realises that the continued existence of JCS is due to its members and therefore due recognition should be given to members who have continued to remain as members for a considerable number of years. The Lembaga is recommending that in appreciation of their long service, the Society accord such members the privilege of enjoying a once in a life time, interest free credit loan which would be called a Pilgrimage Loan and which would be subject to the credit loan conditions.

EDUCATIONAL INCENTIVE AWARDS FOR HIGHER EDUCATION

Students who have graduated between 1st July 2004 and 30th June, 2005 with a degree in 1st Class Honours or 2nd Class (upper) category will be considered if eligible.

Eligibility : Applicant (student) should be a member in benefit having a minimum of 3 years of continuous membership and a subscription credit of RM600/- or more on the date of application.

Application forms are obtainable from the KJB office. **The closing date is 30th November, 2005.**

The application form duly completed should be forwarded together with documentary proof (copies) i.e. with clear indication of the class of award - 1st class/2nd class upper.

In the absence of a clear indication of the class of award, the applicant is required to obtain a letter from the appropriate authority certifying that the award is equivalent to 1st class or 2nd class (upper) to qualify. A student who does not meet the above requirements need not apply.

North Johore (Kluang District) AGM On 20.03.2005



Chairperson, Mrs B. Nageswari addressing the meeting



Members of Kluang District

Cheras District AGM on 10.04.2005



Chairman Mr S. Selvadurai, conducting the meeting



Cheras members listening

Malacca District AGM on 20.03.2005



Members at the meeting



A member expressing a view to the Pengerusi

Kajang District AGM on 17.04.2005



Educational Award recipients with the Chairman, Mr V.M.F. Amirtharatnam and Secretary, Mr A. Jeyaratnam



Kajang Members at District AGM



Members listening

Sentul District AGM on 26.03.2005



District Committee with the Chairman, Mr R. Segarasasingam (5th from right) and Pengerusi Lembaga.



Sentul District meeting in session



Members at the meeting



Some Educational Award recipients

North Selangor AGM on 27.03.2005



Chairman, Mr N. Nithyanantham (centre) conducting the meeting



Members referring to the AGM report

Klang/K, Selangor AGM on 09.04.2005



Meeting in session. Chairman Mr P Sahathevan is third from right



The Educational Award recipients



Board Member Mr M. Visvanathan presenting the Educational Award



Klang members at the meeting

South Johore (Johore Bharu) District AGM on 19.03.2005



Chairman, Mr Sukumara Chandran (right) conducting the meeting



Members listening

Pahang (Kuantan) District AGM on 12.03.2005



Chairman, Mr R.Y. Hunt (2nd from left) Pengerusi Lembaga addressing the meeting



Kuantan members listening



A section of the members present



P.J. Educational Award recipients

Petaling Jaya District AGM on 24.04.2005



KJB Chairman
Mr P. Satguna Rajah
with the Educational
Award recipient



Secretary
Ms A. Poovanesavare
presents the
Educational Award.
Chairman,
Mr K. Shanmuganathan
is on the left.



P.J. Dist. Meeting in session.

North Perak (Taiping) District AGM on 03.04.2005



Chairman, Mr S. Paramaesvaran (centre) conducts the meeting



Taiping members at the meeting

Bkt Mertajam District AGM on 02.04.05



Chairman, Mr S. Theya Rajah (left) presenting the Educational Award



Meeting in session

Seremban District AGM on 16.04.2005



KJB Chairman addressing the meeting. Chairman, Mr K.K. Nadarajah (3rd from left) and Secretary, Mr V. Vijendran (2nd from left)



Members listening

Brickfields District AGM on 23.04.2005



District Committee
Seated (L to R)
K. Sivapalan,
Dato' Dr K. Balachandran,
P. Sukerathavan (Chairman),
K. Panjaratnam (Secretary)

Standing (L to R)
T. Vijay Anand,
B. Shalini,
Shamini Kandasamy,
B. Nivashini
R. Girubaharan PPN



Dr K. Balachandran presenting the Educational Award



Chairman,
Mr P. Sukerathavan
presenting the
Educational Award.
Secretary,
Mr K. Panjaratnam
is on the right.

SOUTH PERAK (IPOH) DISTRICT AGM ON 03.04.2005



Meeting in session Chairman, Dato' S. Karunaniithi (3rd from left) at the meeting