

PATHFINDER

PERINTIS



வாழிகாட் 19

KAMI BUKAN SEMATA-MATA
SYARIKAT KERJASAMA KERANA
KAMI BERAZAM AKAN
MEMBERIKAN PERKHIDMATAN
YANG BERKUALITI UNTUK
MEMENUHI KEPERLUAN
EKONOMI DAN SOSIAL AHLI
KHUSUSNYA DAN RAKYAT
MALAYSIA KETURUNAN JAFFNA
UMUMNYA.

- Misi JCS -

Vol 8 Issue 1 (for members only) Koperasi Jaffnese Berhad (Est'd. 1924) February 1999

EDITORIAL

We are 75 this year and have come a long way from our humble beginnings and would be entering the next millennium within 10 months from now.

We would like to see ourself as not only a full fledged financial institution meeting our members financial needs but also play a role in the educational, social and cultural advancement as well.

In order to achieve these aims we need the members to play an active role in the affairs of the Koperasi and give it their financial support and take part in the activities organised by the Koperasi.

Two new regulations would be submitted to this year's Annual Delegates' Conference one on "Property Investment Scheme" and the other "Shares Investment Scheme". Both these schemes are by way of contribution by members who wish to participate and would not involve the General Funds of the Koperasi except that it would be managed by the Lembaga of the Koperasi and pay a management fee to the Koperasi. (Refer pages 27 & 31 for details)

On Education, changes are being proposed to the regulations governing "The Thamby Thurai Education Fund". The fund was started in 1970 by way of a percentage of the profits contributed to build the fund. This

fund provides loans for higher education at local and overseas institution for only the 1st degree level. The proposed changes to "The Thamby Thurai Education Fund Regulation's" (see page 38 for details) would allow the Koperasi to seek donations from members and others. It also provides for loan for Master and PhD programmes, and financial awards for various examinations. This provision is made to enable our members who would like to contribute towards education but do not have enough to establish a "Trust Fund".

We look forward to your generous contribution to enable more of our members/their children to better themselves.

You would find in this issue articles on insurance - general and educational insurance. To ensure that your children can make it for higher education start saving now under the insurance scheme.

On the cultural and social front do join the functions by your Districts and we welcome your proposals on the type of functions you would like. We encourage joint functions with other sister organisations. It is our intention to harness the expertise of our members, members of our community who have achieved success in their fields of endeavour to advise us to make a better Koperasi Jaffnese Berhad (JCS).

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Honorary MBE conferred, photo section, Thamby Thurai Education Loan & Advertisement

MUSIC TAKEN A STEP FURTHER

submitted by Klang District



Bhavani Dharmarajah has been a member of the JCS for the last 3 years. She is the daughter of Mr P. Dharmarajah who has just retired as the Principal of the Technical Institute in Kuantan and Mrs S. Parasakthi who is presently the head of IRB, Klang Branch. Bhavani is 23 years of age, is working as an accountant in London after obtaining her degree in Accounting and Finance with a first class honours from South Bank University, London. She then proceeded to complete her professional ACCA qualifications.

Although Bhavani is pursuing a career in accountancy, she has in addition to attaining Grade 8 in piano during her school days, developed a passion for Carnatic music and began learning the violin 3 years ago under Sri B.K. Chandrashekhar at the Bharatiya Vidya Bhavan, The Institute on Indian Culture in London. She presented her 'Arangetram' on the 10th of May 1997, only 17 months after beginning her lessons. In subsequent months, Bhavani has performed in various venues in London and has also had

opportunities to perform in various countries in Europe like Spain, Holland and Switzerland for Indo-Western collaborations.

Her most recent venture is the production of her album entitled "NAMANA", a South Indian Classical Violin Collection : Volume 1. Bhavani has put a lot of effort into releasing this album. The album comprises six tracks of Carnatic compositions which have been recorded both in India and London with very talented musicians from Bangalore.

GENERAL INSURANCE SCHEMES

With the intention to provide whatever the member needs financially Koperasi Jaffnese Berhad (KJB) has agreed with Mr Arthur Jeremiah, CLPM, a member of KJB to market the following general insurance schemes to the members :

1. Motor Vehicle Insurance
2. Fire Insurance
3. Buglarly - house breaking
4. House holder / House owner
5. Machines & Equipment
6. Money Cash in Transit
7. Marine
8. Loss of Profit
9. Personnal Accident
10. Workmen's Compensation
11. Fidelity Guarantee
12. Professional Indemnity
13. Medical Insurance, and
14. Any Other Insurance

Mr Arthur Jeremiah has agreed to share the commission earned on these policies equally with KJB. KJB on the other will share the commission it earns equally with the member who channels their insurance needs through KJB.

KJB also encourages the members to utilise the specific deposit scheme to regularly save the money required to purchase the insurance policies for their motor vehicles or their householder's or

fire insurance policies for their homes. It would then be possible for the society, two weeks before the expiry of the current policy to automatically issue a cover note and call the member to pick it up personally or have the cover note sent to the member's address at no cost to the member.

Members who are interested can commence immediately with placing the deposits in the Specific Deposit and please indicate in the letter when you wish the cover note to be sent or it will be collected.

The Klang Land - Lots Ready For Sale

Koperasi Jaffnese Berhad (KJB) is inviting members to purchase the housing lots in Klang.

The initial land survey and the design of the houses have been completed. KJB can build 47 units of houses of 3 different designs called **Thamarai** of which there are 16 units, **Chembagam**, of which there are 24 units and **Malligai**, of which there are 6 units.

The land area of **Thamarai** is 20' by 87' and the built up area is 1,390 sq. ft. while **Malligai's** land area is 20' by 60' and the built up area is 1,150sq. ft and **Chembagam's** land area is 16' by 55' and the built up area is 740 sq. ft.

Thamarai has been priced at RM195,000 for the intermediate lots and RM254,000 for the corner lots. **Malligai** has been priced at

RM155,000 for the intermediate lots and RM165,000 for the corner/end lots. **Chembagam** has been priced at RM115,000 for the intermediate lots and RM127,000 for the corner/end lots.

All the units will have polished marble tiles in the living and dining rooms, ceramic tiles in all the bedrooms, kitchen and toilets. The ceramic tiles in the kitchen and toilets will be up to the ceiling. The fencing will be of brickwall and the gates will be M.S. Gate (12').

The exact location of the housing area is depicted in this page, the exact location of the three designs in the housing area are depicted on page 4 while the design of the three type of houses are as follows :

- **Thamarai** page 5
- **Malligai** page 8 and
- **Chembagam** page 33.

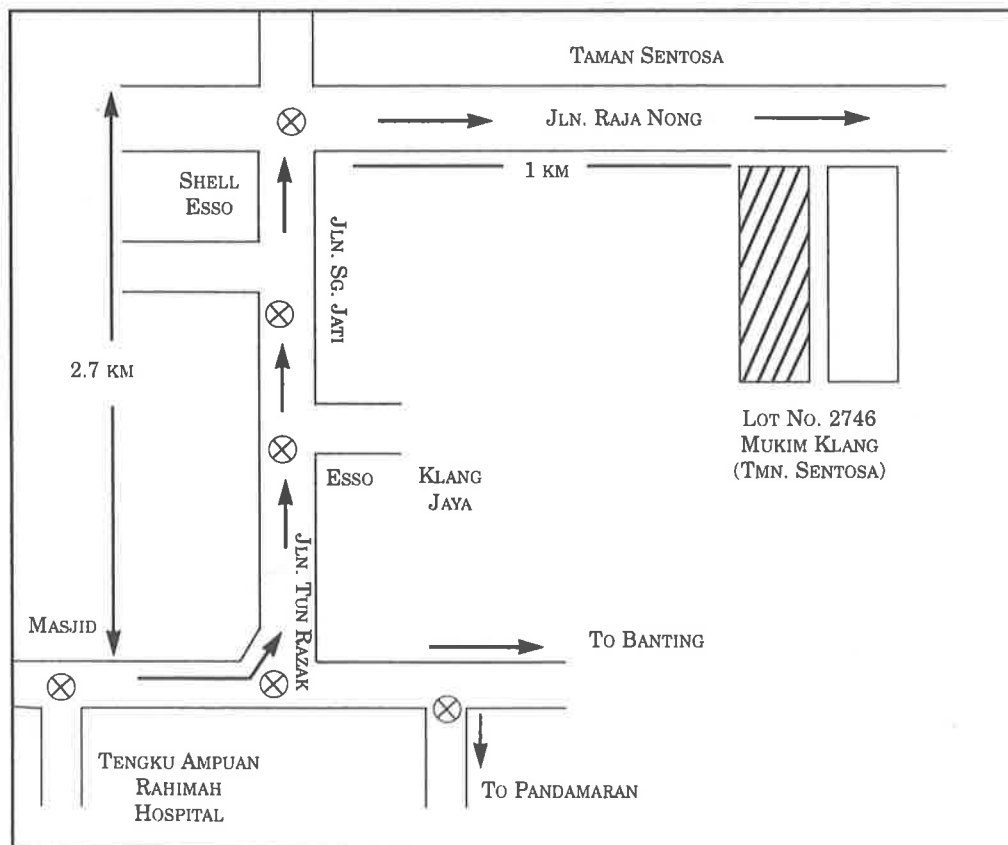
Those who have paid the initial RM10,000 of the RM40,000 called up earlier as the booking fee will have that money utilised towards part payment of the houses these members will pick.

Those members who wish to take up a lot now will have to write in together with the 10 per cent of the purchase price of the houses they wish to sign up for.

If there are more members applying than the number of houses the allocation will be based on the following criteria :

1. Length of continuous membership.
2. The total balance in the subscription and property purchase account as 31st December 1998. A higher balance taking precedence over a lower balance.

If there is a tie then allocation would be based on drawing lots.



**DEVELOPMENT ON LOT 2746
MUKIM KLANG FOR
JAFNESE CO-OPERATIVE SOCIETY**

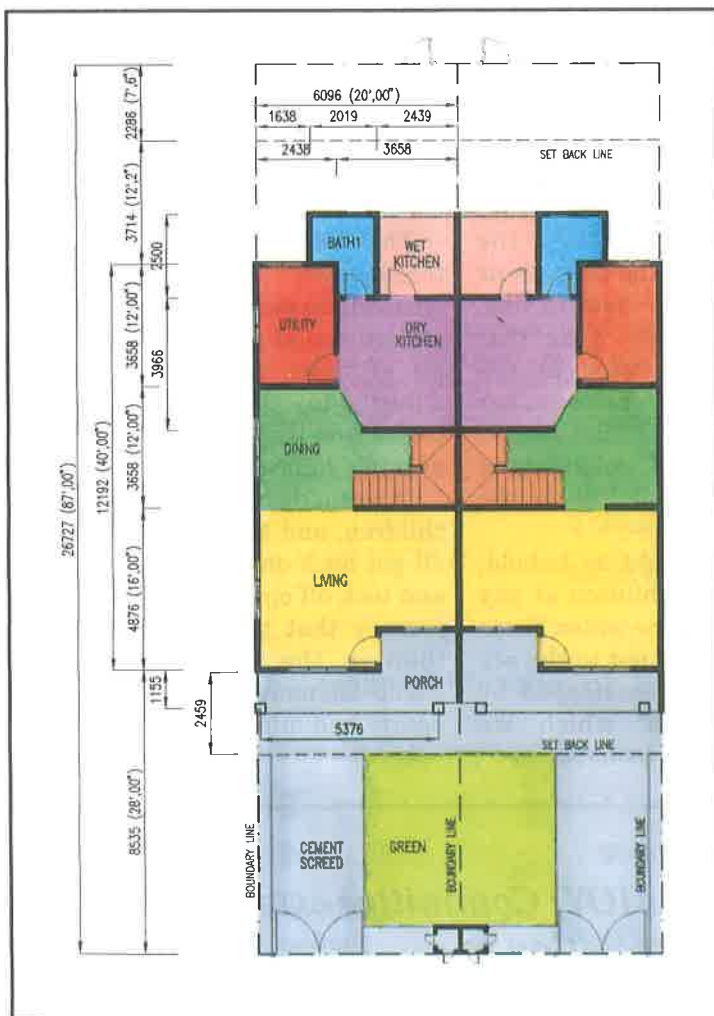


SITE PLAN

THAMARAI

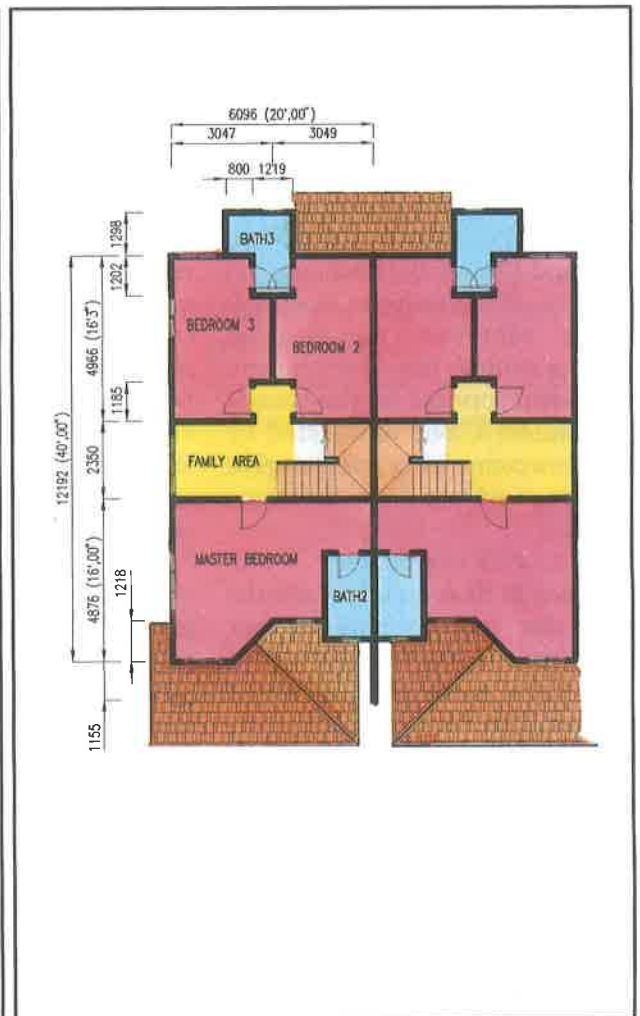


FRONT ELEVATION



GROUND FLOOR PLAN

	AREA	FINISHING
LIVING	20'00" X 16'00"	MARBLE
DINING	12'00" X 12'00"	MARBLE
DRY KITCHEN	13'00" X 12'00"	CERAMIC
WET KITCHEN	8'00" X 8'2"	CERAMIC
UTILITY	12'00" X 8'00"	CERAMIC
BATH 1	6'7" X 8'2"	CERAMIC



FIRST FLOOR PLAN

	AREA	FINISHING
MASTER BEDROOM	20'00" X 16'00"	CERAMIC
FAMILY	10'00" X 7'8"	CERAMIC
BEDROOM 2	16'5" X 10'00"	CERAMIC
BEDROOM 3	16'5" X 10'00"	CERAMIC
BATH 2	8'6" X 5'00"	CERAMIC
BATH 3	8'2" X 6'7"	CERAMIC

JOY CHARITY TRIP TO PORT DICKSON

Charity begins at home but sometimes it takes a three-hour trip to Port Dickson.

You read that right. On July 26, 1998, the main JOY charity event for the year started with a drive to PD that took three long hours. That's for a journey that usually takes only about an hour and 15 minutes.

But time was there to be given by the JOY committee members and others - comprising relatives, friends and volunteers who responded to our notice in the press - whom we will simply refer to as "Friends of JOY".

Everyone of us were there to cater to the needs of more than 60 underprivileged children. These children are from very poor families in Kampung Puchong and Kampung Tun Razak. They come under the special care of Sister John Phillips, a nun who has initiated two charity projects called appropriately, Projects Kg. Tun Razak and Project Kg Puchong.

Sr Joan, of the Assunta Hospital, runs a volunteer organisation which provides free tuition and other useful services for the benefit of the children. She is assisted by volunteers comprising a few nurses and trainee nurses from the same hospital.

The JOY committee was introduced to Sr Joan a few months before the trip by one of her volunteers, and the idea developed to take these needy children on an excursion. The date and venue was set and the plans were made.

The apathy among some in our community became obvious when response for an event of such nature was almost nil, be it when we were approaching relatives and friends, or via the notifications that appeared in the newspapers. Instead, we received calls from generous individuals and families of other ethnic groups (who did not know what JCS and JOY meant) and who had simply read about the charity event and called to lend a hand.

A Well-Planned Trip

The whole trip went through smoothly, despite the drizzle which hit PD around the time we arrived at the 4th mile public beach area next to the Bayu Beach Resort. Fortunately, it was only for a while, and the day started with some breakfast, albeit later than usual.

The children, however, were eager to get to the water the moment they got off the bus. It was quite a task to keep them in line, considering the safety risks that lurk with children being at the beach and near water. Sr Joan, her volunteers, the JOY committee and the Friends of JOY collaborated well, taking responsibility in the water and on land.

It was truly a sight to behold, with more than 50 children at any given time being in the water. Some trying to swim as far out to the sea as possible, only to be stopped by the 'security chain' which we formed at a reasonable distance.

Then the games began. With the World Cup still fresh in the minds at the time, some of the boys tried to show their skills, *a-la* Ronaldo, on the beach.

They all had a great time, and were not disappointed with the prizes given out. After all, the whole idea was to have fun, and in that vein, we also gave every child a prize for their participation.

After lunch, which was kindly donated by a PD resident who had contacted us after seeing the notice in the press, most of the children went back to the water. The tide had gone quite low at the time, and some of them enjoyed digging for tiny crabs, sea shells and corals of all shapes and sizes.

At 4.30 p.m., it was time to leave and the same generous PD resident and her family invited all of us and the children over to their home, where we were treated to tea and snacks.

The children, in turn, treated us to some impromptu dance performances, some individually and others in groups. Soon, almost all of them were on the porch dancing to popular Tamil movies tunes. And this was 5.00 p.m. in the evening, mind you.

It was a day to remember for the children, and the adults too, as we all got back on the buses and cars, and took off on the journey home. A journey that took a lot less time than in the morning, but with whole lot more satisfaction in our hearts and minds.

The JCS Organisation for Youth (JOY) Committee extends its heartfelt appreciation to

Y.B. Datuk V. Ambikapathy and Datin Susila Thevy

for their gracious attendance as guest-of-honour at the JOY Annual Dinner 1998 held on December 19, 1998 at the Kelab Shah Alam.

The Annual General Meeting of the Society and its Districts Meetings 1999

The Annual General Meeting of delegates of Koperasi Jaffnese Berhad is scheduled on 30th May 1999.

There will be no Kawasan Meetings this year as it is held once every two years. Meanwhile all the Districts have been advised of the Scheduled dates of District Annual Meetings which are as follows:

Brickfields will organise activities on the day of the District Annual General Meetings to commemorate the JCS 75th Anniversary Celebrations. The four afore mentioned Districts and the H.Q. will jointly organise various activities on the actual day of the Anniversary i.e. 31.07.99 to be held at a suitable venue in Kuala Lumpur.

whether at the District level or National level is a memorable one for our community.

Members would be advised of the details of the District Function by their respective Districts in due course.

The note of the District Annual General Meeting for the year 1999 will be formally served to those members who are in benefit.

Districts	Date of Meeting	Districts	Date of Meeting
1. Kuala Selangor	April 3 (Sat)	9. Kajang	April 25 (Sun)
2. Kuantan	April 3 (Sat)	10. Kluang	May 8 (Sat)
3. Pudu	April 4 (Sun)	11. Johor Bharu	May 9 (Sun) (a.m)
4. Bkt. Mertajam	April 10 (Sat)	12. Melaka	May 9 (Sun) (p.m)
5. Taiping	April 11 (Sun)	13. Sentul	May 15 (Sat)
6. Ipoh	April 17 (Sat)	14. Klang	May 16 (Sun)
7. Rawang	April 18 (Sun)	15. Petaling Jaya	May 22 (Sat)
8. Seremban	April 24 (Sun)	16. Brickfields	May 23 (Sun)

All the Districts with the exception of the Districts of Sentul, Pudu, Petaling Jaya and

It is hoped that the members would give their whole hearted support and cooperation to ensure that the anniversary function

Members should therefore ensure that they are up to-date with their payments.

NOTICE



Annual General Meeting of JCS - Organisation for Youth (JOY)

The above mentioned meeting will be as follows :

DATE : 14TH MARCH 1999 (SUNDAY)
 TIME : 9.00 A.M.
 VENUE : SEMINAR ROOM CO-OPERATIVE COLLEGE
 No. 103, JALAN TEMPLER, PETALING JAYA

AGENDA

- Presentation of report on the activities of JOY for the year 1998
- Informal discussion on the need for the existence of JOY as a Youth Wing within JCS
- Election of Office Bearers and Committee members of JOY for the year 1999.

The committee appeals to the youths of our Society to attend and participate in the event. For further details, please contact the JOY Secretary Ms. Yohini Arul.

Telephone No : 2631468 (off) / 7581024 (hse)

MALLIGAI

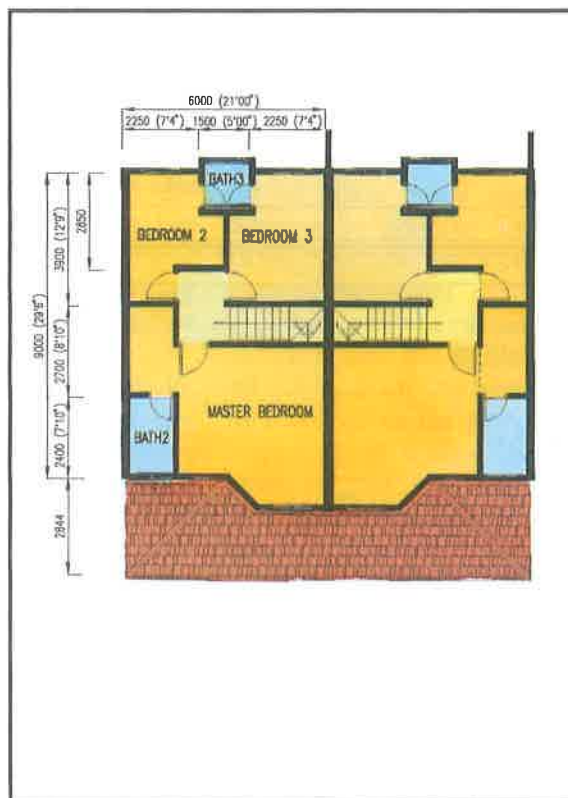


FRONT ELEVATION



GROUND FLOOR PLAN

	AREA	FINISHING
LIVING	12'5" X 8'4"	MARBLE
DINING	12'5" X 6'4"	MARBLE
KITCHEN	12'9" X 7'10"	CERAMIC
UTILITY	12'9" X 7'2"	CERAMIC
BATH 1	7'10" X 5'00"	CERAMIC



FIRST FLOOR PLAN

	AREA	FINISHING
MASTER BEDROOM	14'10" X 14'9"	CERAMIC
BEDROOM 2	12'9" X 9'8"	CERAMIC
BEDROOM 3	12'9" X 9'8"	CERAMIC
BATH 2	9'4" X 5'00"	CERAMIC
BATH 3	5'00" X 5'00"	CERAMIC

Monthly Rests Interest Rates

From the 1st of January 1999, interest rate calculation of all loans except the Educational Loans are calculated on a monthly rest basis in line with all the other financial institutions in the country. Monthly rests basis means that interest is calculated on the balance of loan as at the closing of the previous month. Due to the reduction in the interest charged the monthly repayment instalments too are lesser.

The monthly repayment instalments for the different loans are tabulated below : (Note : The loan amounts and the repayment tenure are a sample. The office has details for any other amounts and tenures.)

Credit Loan (Maximum 80% of Subscription Credit, Repayment 36 months)

Months	12 mths	24 mths	36 mths
1,000	86.76	45.00	31.11
2,000	173.52	90.00	62.22
3,000	260.28	135.00	93.32
4,000	347.03	180.00	124.43
5,000	433.79	225.00	155.54
6,000	520.55	270.00	186.64
7,000	607.31	315.00	217.75
8,000	694.06	360.00	248.85

Surety Loan (Maximum RM50,000, Repayment 36 months)

Months	12 mths	24 mths	36 mths
1,000	87.92	46.15	32.27
2,000	175.84	92.29	64.54
3,000	263.75	138.44	96.81
4,000	351.67	184.58	129.07
5,000	439.58	230.73	161.34
6,000	527.50	276.87	193.61
7,000	615.42	323.02	225.87
8,000	703.33	369.16	258.14
9,000	791.25	415.31	290.41
10,000	879.16	461.45	322.68
15,000	1,318.74	692.18	484.01
20,000	1,758.32	922.90	645.35

30,000	2,637.48	1,384.35	968.04
40,000	3,516.64	1,845.80	1,290.69
50,000	4,395.80	2,307.25	1,613.36

Building Loan (Maximum - single RM80,000, joint RM160,000, repayment 20 years or before the age of 65)

Years	10 yrs	15 yrs	20 yrs
30,000	356.11	278.11	241.68
40,000	474.81	370.81	322.24
50,000	593.51	463.51	402.80
60,000	712.21	556.21	483.36
70,000	830.92	648.91	563.92
80,000	949.62	741.61	644.48

Collateral Loan (Maximum RM50,000 Repayment 60 months)

Months	36 mths	48 mths	60 mths
10,000	322.68	253.63	212.47
20,000	645.35	507.26	424.94
30,000	968.02	760.88	637.42
40,000	1,290.69	1,014.51	849.89
50,000	1,613.36	1,268.13	1,062.36

Guaranteed Loan (Maximum RM10,000 Repayment 36 months)

Months	12 mths	24 mths	36 mths
10,000	888.49	470.74	332.15

Under the monthly rest calculation, there will not be anymore 1% fine on late payments. However, members who delay their monthly repayment instalments, i.e. if they pay after the 10th of a particular month, (hence those who are paying through the district are urged to pay the district secretary or the approved collector early so that the district secretary or the approved collector can submit all their collections to the Society's office by the 10th of each month), will end up paying a higher interest amount.

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PAST NOTES

Women's Participation in JCS Activities

by K. Thuraisingam, AMN

The Annual Report of the Jaffnese Co-operative Society at the end of the first year of operations for the period ending 30th June 1925 recorded a total membership of 1,044 and this figure included 38 women members. A copy of the Annual Report was sent to the Chief Secretary to the Government Honourable Sir George Maxwell and he was very pleased with the manner in which the activities were charted professionally. Sir George Maxwell immediately responded with a letter praising the Committee of Management. In his letter to the Society he made special reference to the membership of the Society and noted that women are eligible for membership and also noted the response from our women to be members of our Society. The relevant passage of his letter is as follows :

' I am pleased to see that women are eligible for membership as women play most important part in domestic economy '.

Presently, if anyone has said this statement, he or she would have been taken to task by the women community as this gives the impression that women are housewives managing their household chores and the family budget only. However, this was the fact in those days when women were seen as housewives trying to manage the family with the meagre

salary which the man of the house had earned for the month.

Today the scenario has completely changed with women working on jobs which provides equal pay or more.

Over the years the number of women membership increased correspondingly and appended below is a breakdown taken at random from the Annual Reports of the Society :-

<u>Year</u>	<u>Men</u>	<u>Women</u>	<u>Total</u>
1927	2000	136	2136
1932	1111	166	1277
1936	878	198	1076
1940	1088	185	1273
1951	1152	328	1480
1954	1232	431	1663

The breakdown figures of men and women membership were not reflected in the Annual Reports commencing from 1955.

Today, the strength of the women membership in the Society is approximately 2391 of the total membership of 5090. The Ladies Wing which was established on 15th February 1994 caters to the interest of the women membership.

Women members have also served in the JCS Board of Management. Miss T. Pathma served in the Board from 1977 to 25.10.1989. She holds the record for the longest service as a lady member of the Board in JCS

history. Subsequently, Miss Rasamani Kandiah served in the JCS Board from 1993 to 14.07.96 followed by Dr Mrs Devapoopathy Nadarajah from 14.08.96 to 15.06.97. Presently Ms Renuka Ahnantakrishnan is on the Board of Management as of 15.06.97. She is presently serving a three year term.

At the District level, a number of women members are currently serving in the District Committees in various capacities ranging from Chairperson to Committee Members.

The Society celebrated its Diamond Jubilee in 1984 and presented Diamond Jubilee Awards to eight senior members who joined the Society prior to 1939.

Two of the eight recipients were women. They are Mrs M. Yogavanam Mem. No. 3929 who joined on 10.10.34 and Mrs P. Tatparanandam Mem. No. 4970 who joined on 19.10.38 and both are still our members with Mrs Yogavanam being the 1st member on the list and Mrs Tatparanandam the 3rd.

The Diamond Jubilee is in the past and the Society is looking forward to celebrate its Platinum Jubilee, charting a 75 years of its existence and hopes to give due recognition to those who have made outstanding contribution to the Society.

Members Attention Required !!!

1. Have you nominated your nominee?
2. Make a single payment and be a member in benefit always.
Please see this issue of the Pathfinder or (call the office 2748759/60 (Ms Devi) for details.
3. Inform the office (Ms Pushpa - 2748759/60) if you do not want the Pathfinder.
4. Please send to the Secretary, names and address of potential members.

JOY Marks A Memorable Close To 1998

Only one word comes to mind when looking back at the 2nd JOY Annual Dinner held on December 19, 1998 at the Kelab Shah Alam. That unique old British expression, SMASHING!

Why, I really can't explain, but everything on the night reminded me of a time when the local Jaffnese community had a strong influence in key sectors of government, before and after independence, while raising a future generation of successful professionals, entrepreneurs and other useful contributors to Malaysian society.

Maybe the multimedia presentation towards the end of the night's programme had something to do with it. It was a presentation of the history of our community in this land (with all material sourced from the book *100 Years of Ceylonese in Malaya : 1867 - 1967*). It was done so beautifully and memorably that the approximately 290 strong audience cheered at various points of the presentation.

All of us were already proud of our heritage, but reading all the outstanding accolades from the founders of this great nation and our neighbour across the causeway, there was a deeper understanding of the accomplishment and respect which our forefathers brought to the community. Yes, it made some of us want to just go out and shout, **"I'm a Jaffnese and I'm DAMN PROUD OF IT!"**

One special person among the audience who certainly had every reason to be proud was Anthony Sivabalan Thanasayan. He is no stranger to readers of *The Star*. Anthony is a columnist for that leading Malaysian daily with two weekly columns - *Wheel Power* and *Air Raves*.

Anthony is special for many

reasons. The most obvious of which is the fact that he is a person with disabilities. Yet, he is extra special for he has stared life and all its struggles as a person with disability and turned it around to a life of pure courage and hope for all people, not just with disabilities. He is a perfect role model for anyone to emulate.

The JOY committee had no hesitation in naming him the recipient of the **JOY Citation for special Achievement** award for 1998, when first preparing for the JOY Annual Dinner back in mid-98.

Anthony has contributed much to society, through his popular columns in *The Star*, especially *Wheel Power*, which focuses on issues pertaining to people with disabilities. It was only timely for the community to recognise all his efforts and contributions. With the publicity this award presentation received in *The Star*, it pleased us very much that his readers were made aware that he is a Jaffnese.

On the night, Anthony was most grateful to the Jaffnese Cooperative Society (JCS) for the recognition. In his own modest way, he said that he will especially receive it with the understanding that it is not a recognition for him alone but also for other people with disabilities who have fought the odds to succeed in life. In a memorable speech, Anthony ended by saying that he regrets that his "best friends" - an Alsatian named Biman, a Rottweiler called Vairavan and a golden Retriever which answers to the name Soolam - could not be at the function with him.

Responding to the crowd's amused reaction at the names he had given his dogs, he said : "I know these dogs are German and British in origin, but let me

assure you that they are Jaffnese at heart!" That remark brought the house down and got him another round of applause.

The award presentation was preceded by a multimedia show showcasing experts of Anthony's life, especially in the past 15 years, when he's been involved in many causes championing the plight of people with disabilities.

Presenting the award to Anthony at the function was a very special guest, Datuk V. Ambikapathy. Accompanied by his beautiful wife, Datin Susila They, he honoured the function with his presence. In a speech, he said that the youth are the future of any organisation. He also commended the JCS Board for their unstinting support for the activities and development of JOY.

He added : "It is inspiring to note that there are still a handful of youths in our community who are willing and interested in promoting community-related activities, especially in these difficult times, and I hope that the Board and members of JCS continue to give these individuals all the support and encouragement they require."

JCS Vice-President Mr K. Kalaiselvan was in attendance and presented a speech on behalf of the President, Mr P. Vamathevan, who was unable to attend the function.

There was a vocal presentation of a different kind in the latter part of the night's proceedings. It was the reading of an introduction to a novel written by a Jaffnese sister, Uma Mahendran. The audience were fortunate as the writer was present and did the reading herself, as part of a promotional launch for the book entitled **Twice Born**.

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KOPERASI JAFFNESE BERHAD

THE FINANCIAL POSITION AS AT 31.12.1998

The financial position of Koperasi Jaffnese Berhad (KJB) as at 31.12.98 is presented below. Wherever relevant comparison to the 1997 year end figures and the estimates for 1998 are shown. Please bear in mind that these figures have not been audited. The audited figures will be presented in the annual report.

The report will first look at the Assets and Liabilities and then at Income and Expenditure.

5 mths	nil	01 3,017	nil	09 7,693	02 4,294	04 1,302
6 mths	01 320	01 3,317	nil	05 6,285	nil	04 1,302
>7 mths	03 23,483	04 15,318	01 10,174	06 8,529	03 4,707	04 1,302

ASSETS	DEC '97	DEC '98
Land & Buildings	6,527,939	6,467,071
Other fixed assets	76,976	124,888
Property development	1,461,283	1,469,690
Investments	1,060,965	1,199,061
Loans to members	6,378,121	8,200,856
Other debtors & deposits	237,521	31,952
F.D. with banks	678,000	54,000
Cash & bank balances	280,148	273,876
	<u>16,700,953</u>	<u>17,821,394</u>

There have not been much movements since the last Pathfinder. The two areas where movements have taken place are in the Loans - Members and Fixed Deposits. Fixed Deposit have been utilised to finance the housing loans to members, which has increased substantially recently. With fixed deposit rates decreasing the shifting of funds from fixed deposits to building loans would see higher returns for KJB's funds.

The status of the loans is tabulated below. The Lembaga urges members who are not repaying their loans regularly to do so.

The previous Pathfinder pointed out that the internal auditors have highlighted to the Lembaga and the Registrar that a number of loans can be designated as non-performing loans. The Lembaga noted that the staff had not been able to set-off the credit standing in the borrower's and surety's subscription account since they were also running the TTEL. It was decided at a recent lembaga meeting that we proceed to set-off the credit against the loan and legal action initiated against the borrowers of TTEL.

LOAN STATUS

Arrears as at 31.12.98	T.T.E Loan	Building Loan	Collateral Loan	Credit Loan	Surety Loan	Guaranteed Loan
1 mths	05 784	07 3,585	nil	20 2,703	24 6,474	04 1,302
2 mths	01 26	03 2,938	nil	13 3,963	16 9,017	04 1,302
3 mths	02 1,022	01 1,609	nil	10 5,348	10 7,180	04 1,302
4 mths	01 993	01 2,301	nil	05 3,925	04 4,785	04 1,302

□ no. of loans

3,114 amount outstanding

LIABILITIES	DEC '97	DEC '98
Subscription Capital	14,130,185	14,955,616
Capital Reserves	367,729	367,729
Other Funds	136,003	162,394
Accumulated Profit	70,363	513,272
Total members Fund	14,704,280	15,999,013
Statutory Reserve	202,224	271,540
Members' Deposit	505,860	568,472
Other Creditors	353,769	982,371
Proposed Dividend	934,820	PAID
	<u>16,700,953</u>	<u>17,821,396</u>

Under Liabilities, the first item is Subscription Capital. The increase has been mainly from the retention of dividends by the majority of the members.

It is hoped that the subscription capital will increase through new members and higher contributions. Members should by now understand that KJB is of sound status with the objective of providing another source of income while serving its membership.

Members should realise that their monthly contribution is another form of saving and unlike other financial institution they become eligible for various other benefits while providing the other members of the community a source to borrow cheap funds. At the end the entire community can experience a higher standard of economic status.

Members should encourage their siblings, brothers, sisters, relatives and friends to become members of KJB. It is the hope of KJB that all Malaysians of Jaffnese origin will be members of KJB.

Accumulated Profit as at December 1998 stands at RM513,272. Once the external auditors confirm the draft accounts the Lembaga will confirm the dividend for the year 1998. At a recent lembaga meeting it was decided that a dividend of 3.5% be proposed.

Overall total members' fund now stands at RM15,999,013.

There have not been many movements in the other accounts under Liabilities.

INCOME OF EXPENDITURE

The income and expenditure of KJB as at 31st December 1998 was RM1,318,906 and RM705,866 respectively. Thus the profit as at 31st December 1998 was RM613,039.

The income and expenditure as at 31st December 1997, as at 31st December 1998 and the 1998 estimates are tabulated below.

INCOME

INCOME	Dec '97	Dec '98	Estimates '98
Interest			
Loans to members	634,970	703,161	557,665
Fixed deposits	51,748	71,855	53,640
Current a/c	20,673	20,414	10,000
OTHER INCOME			
Comm. on Ins.	2,880	2,674	2,700
Dividends	46,165	25,436	20,000
Rental	659,433	489,508	573,600
Other income	1,121,154	5,856	—
Consumer	(270)	—	—
	<u>2,536,753</u>	<u>1,318,906</u>	<u>1,217,605</u>

The main contributor to Income is the interest from the loans disbursed to members.

The next highest contributor is rental from the properties owned by the Society. The Medan Pasar Office Block is again vacant. The tenant who was to occupy the office block has terminated the tenancy and the Koperasi forfeited the deposits.

Hence now three properties remain to be tenanted. This is the Medan Pasar Office Block, the Subang Industrial Lots and the Apartments above the Society's Office. We have advertised, have referred to Real Estate agents, have put up notice boards and personally called possible tenants but none has been successful.

If these buildings has been tenanted the dividend rate would have been higher.

It is hoped that the economy will pick up and then may be our buildings may be tenanted.

The other income contributor is interest earned from fixed deposits and current account. These have exceeded the estimates for the year by RM18,215 and RM10,414 respectively.

Commission from insurance and Dividend has also contributed towards the income but the figures are not very impressive.

The recent better performance of the KLSE saw KJB being able to dispose some of the new public issues it had successfully

been allocated. But the profit margin was very small.

The table below displays the expenditure till 31st December 1998.

EXPENDITURE

EXPENDITURE	Dec '97	Dec '98	Estimates '98
Ass. & Quit Rent	8,732	8,732	30,000
Auditors Remuneration	5,500	7,000	7,000
Affiliation fees	200	250	200
Depreciation	154,464	148,718	150,000
Elect. & Water	16,540	12,622	18,000
EPF & Socso	17,990	21,632	28,000
Insurance	1,616	1,593	2,000
Legal Fees	—	8,325	2,000
Medical	465	831	1,000
Misc	11,675	4,229	—
Newsletter/ Incentive Award	28,604	22,057	30,000
Printing & Stationery	64,251	56,061	80,000
Professional Fees	1,450	750	2,000
Salaries & Allowances	161,060	189,719	200,000
Security	900	900	900
Telephone & Postage	12,325	12,857	12,500
Seminar	-	-	2,000
Upkeep & Maintenance of :			
Building & Office	8,020	13,357	10,000
Computers	16,465	8,200	15,000
Equipment	678	2,100	3,500
Allowances/Transport/Meeting			
Board Members	16,726	26,445	24,800
District Secretaries/ Collectors	26,950	26,455	28,000
Internal Auditors	10,335	13,100	14,400
Staff	703	541	800
Sir George Maxwell	-	-	2,608
Meeting Expenses			
AGM & District Comm	45,459	49,703	115,000
Sub-Committees & Staff	5,613	2,119	5,500
Bank Charges	2,431	1,970	3,000
Int. - Specific Deposit	7,381	14,982	17,500
Int. - Property Purchase	15,124	15,296	21,000
Rebates	22,735	25,641	12,000
Angkasa service charge	1,432	6,271	1,500
	<u>1,009,227</u>	<u>705,866</u>	<u>840,208</u>

The Lembaga keeps a very tight lid on expenditure. Whatever payment to be made is very closely investigated. Expenses are only incurred if very necessary. The close monitoring can be seen in the table above where almost all the expenses are below the estimates. In fact some are below those incurred in 1997.

A ringgit saves is a ringgit earned is always at the back of the Lembaga's mind.

MEMBERS ASSISTANCE SOUGHT - VERY URGENT - PLEASE.

THE SOCIETY HAS BEEN ATTEMPTING TO CONTACT THE PERSONS MENTIONED BELOW AND SEEKS THE ASSISTANCE OF MEMBERS TO INFORM THE OFFICE THE WHEREABOUT OF THESE PERSONS, FAILING WHICH WE WILL HAVE TO REMIT THEIR BALANCES TO THE REGISTRAR UNCLAIMED MONEYS

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
11970	Mr R. Ganesanathan	No. 9, Jalan Tanjong, Kelang, Selangor
13479	Mdm A. Saraswathy	123, Jalan terasek 2, Bangsar Baru, Kuala Lumpur
14495	Ms V. Thirurianam	HQ PD Garrison, Port Dickson, Ng. Sembilan
15217	Ms T. P. Sivaneswari	109 Jln Chan Siew Thong, Chee Seng GRD TJ Buaga, Penang
15309	Ms T. Sivapackiam	No. 5F Jln Kastam, 42000 Port Kelang.
15392	Ms T. Tharuma Devi	28, Jalan SS 14/5B, Subang Jaya, Selangor
15535	Ms M. Nagarajah	15 Road 4/43, 46050 Petaling Jaya
15553	Ms V. Amirtharathna	1667-J, Jln Sultan Abdullah, 36000 Teluk Intan
15626	Mr S. Rasiah	28, Jalan Kemuja, Jalan Bangsar, K.L.
15699	Mr S. Ratnasingam	11-G San Peng Road, 55200 Kuala Lumpur
15762	Mr S. Alagendran	66 Birch Road, Seremban, Ng. Sembilan
16062	Mr A. Kanagaretnam	587-2 Jalan Mersing, 86000 Kluang, Johor
16079	Mr K. Thillainadarajan	3, Jalan Desa Bahagia, Taman Desa, 58100 K.L.
16108	Mr K. Loganathan	30, Taman Negeri, 71000 Port Dickson, Ng. Sembilan
16436	Ms S. Mani Megalai	38, Jalan Kas Kas 3, Taman Cheras, 56100 K.L..
16467	Mr K. Ravikumar	1, Jalan 5/15, Jalan Chantek, 46000 Petaling Jaya
16543	Ms K. Shantini	1, Sea View Garden, Seremban Road, 71000 P.D.
12911	Ms. R. Manikaraly	50, Jln Alpha SS20/4, Damansara Utama, 47400 P.J.
13514	Mr. T. Anandan Ruban	70, Jln SS21/36, Damansara Utama, P. Jaya.
15314	Ms. S. Parameswary	64, Jln SS15/5B, 47500 Petaling Jaya
16709	Mr. J. James Ponniah	25/12 Jln Sultan Abdul Samad, Shesta Flat, B'fields, 50470 K.L.
14617	Mr. M. Buvanewaran	17, Jln Alpha SS20/6 Damansara Utama, 47400 P.J.
15511	Mr. K. Ganesan Deva	16. C Jln Kovil Hilir, Bt 3, Jln Ipoh, 51100 K.L
16858	Mr. S. Nagalingam	31, Rmh LKNP Jln Pekeliling, 27200 K. Lipis, Pahang
16912	Ms. A. Rathini	47, Tkt. Mayang Pasir, Bayan Batu, 11950 Penang
16979	Ms. S. Radha Rani	8, Jln Changgai, 46000 Petaling Jaya, Selangor
17004	Mr. S. Mohan Kumar	8, Jln Changgai, 46000 Petaling Jaya, Selangor
17042	Mr. Wilfred Salestine	52-11, Merak Flats, Jln Loke Yew, 55200 Kuala Lumpur
17140	Mrs. A. Maneka Devi	52, Jln Pudina, Bkt. Bandaraya, Bangsar, 59100 K.L.
13604	Mr. K. Mahendran	7, Jln Taban Dua, Lucky Garden, Bangsar, 59100 K.L.
17126	Mr. K. Puranavalu	306, Block A, Jln SS19/7A, Subang Jaya, 47500 P.J.
16917	Mr. A. Viswaraj	35, Jln Hilir Nibong Satu, Bayan Baru, 11950 Penang
16586	Mr. N. Shanmugam	Kelab Sukan Pos, Jln Rawa, 55100 K.L.
16818	Mr. R. Jayaratnam	51, Jln Gajah, 10450 Penang
17047	Mr. H. Shanmugalingam	270, Lrg Kenari Dua, Tmn Paroi Jaya, Sereban, N.S.

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
17125	Mr. S. Balasubramaniam	52, Jln SS20/6, Damansara Utama, 47400 P.J.
15588	Mr. A. Eladchumaran	4, Persiaran Maxwell, Ipoh, Perak
14529	Mr. V. Rajendran	No. 1, Jln 9/5B, 46000 P.J. Selangor
11275	Mr. S. Ganesaratnam	33, Taman Mas, 9th Mile, Cheras 56100, K.L.
17317	Mr. S. Navaratnam	123, Lorong Tamarino, Southern Park, 41200 Kelang
11487	Mr. S. Rajaratnam	43, Animal Infirmary Road, 34000 Taiping, Perak
13970	Mr. V. Vijayakone	81, Tmn Ria, Jln Salleh, 84000 Muar, Johor
11276	Ms. G. Davee	33, Tmn Mas, 9th Mile, Cheras, 56100 Kuala Lumpur
11454	Mr. V. Subramaniam	12, Road 11/12, 46200 Petaling Jaya, Selangor
15281	Mr. R. Sivanasan	29, Jln Midah Timur Satu, Tmn Midah, 56000 K.L.
11900	Mr. A.K. Arulappu	1006A, JKR Qtrs Jln Kluang, 86300, Rengam, Johor
12668	Dr. Saravanamuthuvana	No. 6, Jln 11/4C, 46200 Petaling Jaya, Selangor
14263	Mr. K. Manokaran	181-C Jln Sentul Pasar, 51000 Kuala Lumpur
12497	Mr. K. Kandasamy	H-12 Setapak Garden, Gombak, 53000 Kuala Lumpur
12969	Mrs. P. Nadarajah	429, Jln 5/65, 46000 Petaling Jaya, Selangor
14417	Mrs. A. Mahendran	74, Jln Tamarind Southern Park, 41200 Klang
14977	Mrs. G. Krishnan	B20, Connolly Road, Ipoh, Perak
14982	Mrs. T. Navaratnasingam	23, Jln Berjaya Satu Bt Caves, Kuala Lumpur
15314	Mrs. S. Parameswary	64, Jln SS15/5B, 47500 Petaling Jaya
15673	Dr. S. Krishnakumar	131, Bukit Ampangan, 70400 Seremban, Ng. Sembilan
15906	Ms. K. Suseela Devi	586, Kampong Arab, 71000 Port Dickson, Ng. Sembilan
16012	Mr. S. Jegarajasingam	63, Jln 8/14, 46050 Petaling Jaya, Selangor
16165	Mr. N. Kunaseelan	Ibu Pejabat Kaji Cuaca, Lapangan Terbang, Subang
16386	Mrs. Kanamah Rudra	38, Jln Pudina Bukit Bandaraya, 59100 K.L.
12169	Mdm. G. Thavanayakiammah	101-4K, Jln Pekeliling Block A, 10th Flr, K.L.
14097	Mr. T. Maheswaran	1954R, Orchid Park, Teluk Intan, 36000 Perak
15061	Mr. Anthony Pillai	192A, Jln Haji Ibrahim, Garison Camp, 71000 P.D.
17636	Mr. Naganthiran	13, Lorong 6, Jln 7, Taman Eng Ann, 41150 Kelang
11965	Mr. K. Sellathurai	42, Kg. Raju, Sg. Rabbit, 28000 Temerloh
17894	Mr. T. Ratnam	91, Jln Maarof, Bangsar, 59000 K.L.
17313	Mr. A. Selvaratnam	Timbalan Pengarah, PST Latihan Belia, 44000 K. Kubu Bahru
17842	Mr. N. Ramakrishnan	46, Jln Labrooy, Tmn Merdeka, Ipoh
17550	Mr. S. Ragupathi	15, SS1/43 Kg. Tungku, 47300 Petaling Jaya
17620	Ms. N. Sowpakiawathy	13, Solok Mempat, Teluk Gadong, 41200 Kelang, Sel
17639	Mr. A. Devan	28, Tkt Bagan Baru Lapan, 12000 Butterworth
17602	Ms. Vimalambikai	178, Jln Rasah, 70300 Seremban, Ng. Sembilan
17038	Mr. A. Jayapragash	1, Jln 7/20, 46050 Petaling Jaya, Selangor
16308	Ms. Sucilla	8, Jln 4, Tmn Amar Diraja, Kluang, Johor
15932	Ms. S. Saratha Devi	17, Jln 20/12 Paramount Garden, 46300 Petaling Jaya
15935	Mr. A. Mahendran	1, Lorong Ibu Kota 6, Jln 9 Tmn Ibu Kota, 51100 K.L.

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
16167	Mr. S. Sivanesan	68, Jln Shah Bandar, Off Jln Cochrane , 55100 K.L.
16524	Mr. K. Kanagasalvai	1473, Rasah Road, 70300 Seremban, Ng. Sembilan
17296	Mdm. P. Sathiyabama	19, PJS-2C/28-A, Kg. Medan, 42500 Petaling
17084	Ms. S. Indrani	18, 1A/71, Jln Carey, 46000 Petaling Jaya
15888	Dr. Usha Rani	Jln Chong Sam, 7 Jln 10/11, 40000 Shah Alam
16801	Ms. N. Usha	Sek. Men. Syeikh Abdul Ghani, 35500 Bidor, Perak
15695	Mr. S. Mohana Raj	2, Jln Helang (Jln 66), Kepong Baru, 52100 K.L.
17463	Mr. A. Nagaratnam	34, Jln Bachan off Jln 2 1/2, Ipoh Rd Sentul, 51200 K.L.
13836	Mr. S. Selvarajah	9, Jln 2/23, 46000 Petaling Jaya, Selangor
15090	Ms. M. Thilagavathy	90, Jln Development, Kepong Garden, 52100 K.L.
14525	Ms. T. Satkunavathy	388, Jln 7, United Garden, Jln Kelang, 58200 K.L.
16686	Mrs. S. Pushpaparanam	68, Jln Midah Tengah, Tmn Midah, Cheras, 56000 K.L.
16220	Ms. M. Lalitha	32, Jln Midah Barat, Tmn Midah Cheras, 56000 Cheras
17831	Ms. N. Thanalethumi	46, Labrooy Road, Merdeka Gdns, 30100 Ipoh
16005	Mr. S. Parameswaran	1888, Rasah New Village, 70300 Seremban, N.S.
14832	Ms. S. Manonmany	7, Jln Melati 7, Tmn Sri Melati, Ipoh Road, K.L.
14828	Ms. N. Patmarani	3, Road 21/16 Sea Park, Petaling Jaya, Sel.
14525	Ms. T. Satkunavathy	388, Jln 7 United Garden, Jln Kelang, 58200 K.L.
17459	Mrs. Santhy. Nallathamby	23, Lorong Lembah Dua, 11200 Tg. Bungah, Penang
16298	Mr. M. Kathiravelu	775, Lrg Enam Off Jln Sentul, 51000 K.L.
12362	Mr. S. Selvaratnam	409, Kg. Selamat, 32000 Sitiawan
14771	Dr(Mrs) R.D. Yoganathan	2, Jln Solok Hilir, Tmn Gembira, 41100 Kelang
14417	Mr. A. Mahendran	74, Jln Tamarind Southern Park, 41200 Klang
13156	Mr. N. Thillainathan	11, Jln Sentul Jaya 3, Sentul Pasar Dalam, 51000 K.L.
11487	Mr. S. Rajaratnam	43, Animal Infirmary Road, 34000 Taiping
15889	Dr. Sivanesan Rajaratnam	Jln Chong Sam, 7 Jalan 10/11, 40000 Shah Alam
16259	Mr. N. Sivarajah	102, Jln Nyamam, Happy Gdn, Kuchai Lama, 58200K.L.
15287	Mr. T. Kuganesan	27, SS 22/5 Damansara Utama, 47400 Petaling Jaya
16969	Mr. K. Ulaganathan	133, Jln Thamby Abdullah, Brickfields, 50470 K.L.
16087	Mr. K. Kunarajah	55, Jln Sg. 2/8, Sri Gombak, 68100 Bt. Caves, K.L.
16825	Ms. S. Guneswari	43, Lengkok Ipoh, Tmn Ipoh, 31400 Ipoh, Perak
17818	Mr. C. Ramakrishnan	35, Jln Melor 11, Tmn Melor, Ampang, 68000 Selangor
17369	Mr. T. Sivaenamian	6-3-3 Jln Tengah, 11950 Bayan Baru, Penang
17885	Mr. M. Ganesan	6, Road 1/71C, Jln Carey, 46000 Petaling Jaya
16670	Ms. K. Yanisvathi	50, Jln Chan Ah Thong, Brickfields, 50470 K.L.
14932	Ms. K. Nagasothey	c/o 159, Jln Perhentian Sentul, 51100 Kuala Lumpur
16266	Dr. C. Subramaniam	1, Suntex Gardens, Cheras, 43200 Kajang, Selangor
16095	Ms. R. Pushpa	62/211 Batu Village, Jln Ipoh, 51200 Kuala Lumpur
17024	Ms. G. Dharzini	26, Jln 17/21H, 46400 Petaling Jaya, Selangor
17921	Ms. K. Sivarogini	88, Jln Bukit Kajang, 43000 Kajang, Selangor

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
16501	Mr. C. Ramesh	10, Jln Dagang 1, Tmn Dagang Jaya, Ampang 68000 Sel
17909	Ms. Easther Ponmalar	M'sian Dental Surgery, 1-1 Jln Maju, Tmn Maju Jaya, 80400 J.B.
17898	Mr. G. Krishna Kumar	2344, Jln Kg. Pisama, Bakar Bata, 05100 Alor Setar
17873	Ms. S. Thanalashumy	310, Jln Besar, 42700Banting, Selangor
17428	Mr. T. Chandra Devan	77, Jln Wan Empok Dua, Seri Petaling, 57000 K.L.
16258	Ms. A. Thaevayani	2, Jln Sunting, Section 11/6C, 40000 Shah Alam
15887	Dr. Muthuthamby @ Ranjit	Jln Chong Sam, 7 Jln 10/11, 40000 Shah Alam
15577	Ms. S. Puspha Devi	818, Tmn Yoon Chan, Off Jln Loop, 70100 Seremban
17875	Mr. T. Thambayayah	Thava Chandran & Siva Co., 2 Jln Station, 30000 Ipoh
17892	Mr. P. Balachandran	28, Jln Sri Santan 31, Tmn Sri Andalas, 41200 Kelang
11346	Mdm. Jeyamalar	249, Jln 9 Tmn Tan Yew Lai, Petaling 58200 K.L.
15246	Mr. D. Gunasilan	68A, Tmn Perkota, Bkt Sebukar, 75150 Melaka
17025	Mr. T. Doraisingam	26, Jln 17/21H, 46400 Petaling Jaya
17171	Mr. P. Kumaranathan	237, Jln Bukit Bintang, 55100 Kuala Lumpur
16671	Mr. K. Padmanathan	50, Jln Chan Ah Thong, Brickfields, 50470 K.L.
17403	Mr. A. Shanmuganathan	41, Jln Landak Kawan, Tmn Century, 80250 J.B.
17335	Ms. K. Kamala Devi	12, Jln Limau Nipis, Bnagsar Park, 59000 K.L.
16498	Ms. S. Sumathirah	7, Jln 35 Kaw 3, Klang Jaya, 41000 Kelang
16592	Ms. Vijayaletchumi	16, Lrg JS 2C/11F, Kg. Medan, 47300 Petaling Jaya
14938	Mrs. Shanmuganathan	71, Road 14/3, 46100 Petaling Jaya
15975	Ms. T. Nirmala Devi	Lot 9 Jln Awan, 68000 Kuala Ampang, Selangor
17984	Ms. S. Ananthy	11, Jln Bunga Ros, 41100 Klang
12829	Ms. C. Shanmuganathan	19, Road 1/3, Petaling Jaya, Selangor
15559	Mr. S. Ganenthiran	52, Jln Telawi Sembilan, Bangsar Baru, 50470 K.L
15174	Mr. V. Gunaseelan	61, Jln Burhanuddin Helmi 2, Tmn Tun Dr Ismail, 60000 K.L.
15185	Ms. Gowri Balakrishnan	16, Jln Rida, 3/56, 46000 Petaling Jaya, Selangor
15652	Mr. S. Vellupillay	20, Lrg Raja Muda, 41100 Kelang, Selangor
15171	Mr. M. Arulananda	129-2, 3 1/2 Ml, Jln Kelang, 58000 Kuala Lumpur
15536	Ms. B. Thulasi	16, Jln Rida 3/56, 46000 Petaling Jaya, Selangor
15770	Ms. S. Pushpa Devi	818, Taman Yoon Chan, Off Jln Loop, 70100 Seremban
15591	Ms. S. Hokamala	16, Lrg PJS 2C/11F Tmn Medan, 46000 Petaling Jaya
14702	Mr. V. Nagamatho	14, Greenwood Park, Bt. Caves, 68100 Kuala Lumpur
13336	Ms. S. Nagaswari	114, Jln Thamby Abdullah, Brickfields, 50470 K.L.
13435	Mr. T. Selvanathan	5, Jln 2, Off Jln Hj. Jaib, Tmn Bakri Muar, 84000 Johor
13341	Mr. M. Sivanesalingam	26, Lrg Mangga Jln Kasipillai, Off Jln Ipoh, 51200 K.L.
13854	Ms. T. Vimala Devi	1, Jln 14/5, 46100 Petaling Jaya
12208	Ms. S. Navamany	541, 2 1/2 Mile Jln Rasah, Sg. Ujong Gdn, 70300 S'ban
15252	Ms. S. Sivapackiam	2, Solok Mak Mandin, Tmn Sukaria, 13400 Butterworth
11744	Mr. S. Kunadasan	44, Jln Keranji, Kebun Teh Park, 80250 Johor
9147	Mr. S. Kamalanathan	Telecoms Dept., 85000 Segamat, Johor

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
15292	Dr. P. Subramaniam	10, Jln Goh Soon Teik, Tmn Bukit, 14000 Bkt Mertajam
14413	Mrs. V. Rajalakshumi	209, Jln Rasah, 70300 Seremban, Ng. Sembilan
13580	Ms. N. Komathy	1, Jln 1/3B, Bandar Baru Bangi, 43000 Kajang, Sel.
17214	Ms. Rasalinda	418, Rahang, Jln Tuanku Antah, 70100 Seremban, N.S.
17868	Mrs. P. Alagaratnam	9, Jalan 26, Kepong Baru, 52100 Kuala Lumpur
17493	Mrs. Sara George	5, Tmn Paroi Jaya, 70400 Seremban, Ng. Sembilan
13262	Mr. S. Santha Kumar	219, Jln Maarof, Off Jln Bangsar, 59000 K.L.
14999	Mrs. Rathi Rajeswaran	3, Jln 5/21A, 46000 Petaling Jaya, Selangor
15226	Mrs. M. Sivalingarajah	4, Jln 10/10H, 46000 Petaling Jaya, Selangor
15316	Mr. S. Jeyathevan	Arcadia Estate, 32000 Sitiawan, Perak
15526	Mr. J. Gunaseelan	R15, Jln Sampadi, Setapak Garden, 53000 K.L.
13028	Mrs. Leelavathy Rajendran	37, Jln 11/6, 46200 Petaling Jaya, Selangor
13067	Mrs. R. Ghandinesan	24, Jln Keriang, Kawasan 6, 41100 Kelang, Selangor
12349	Mr. Tarumarajah Kandiah	74, Jln Sultan Ibrahim, 45000 Kuala Selangor
16231	Mrs. R. Manonmany	1144, Jalan Rasah, 70300 Seremban, Ng. Sembilan
14173	Mr. S. Gnanasegaram	793-A, Jln Raya Barat, 41100 Kelang
14613	Mrs. Gnanaluxmy	30, Jln Changgai, 46000 Petaling Jaya
15602	Mrs. S. Rajeswary	53, Jln 18/14, Tmn Kanagapuram, 46000 P.J. Selangor
15928	K. Rajalingam	124, Jln Helang Laut, Tmn Kepong Baru, 52100 K.L.
16974	Mr. S. Kanagalingam	11, Jln Abdullah, Off Jln Bangsar, 59200 K.L.
17028	Ms. V. Puspavathy	32, Jln Ang Seng, Brickfields, 50470 Kuala Lumpur
18024	Mr. V. Gunasegaran	61, Jln Burhanuddin Helmi 2, Tmn Tun Dr Ismail, 60000 K.L.
17451	Mr. T. Isitor	1613, Jln Jiran 12, Tmn Gembira, Jln Kuchai Lama, 58200 K.L.
16013	Ms. R. Kamala Devi	193/6, Jln Tok Kaya Sentol, 27200 Kuala Lipis
16014	Ms. R. Ambika Devi	193/6, Jln Tok Kaya Sentol, 27200 Kuala Lipis
16102	Edmond Kularajah	2, Jln 4/53, 46050 Petaling Jaya
10619	Mrs. M. Rajaratnam	4, Lrg Sentul Endah, Sentul Pasar, 51100 K.L.
11520	Mr. M. Kathiravelu	2, Jln 18/16, Tmn Kanagapuram, 46000 P.J.
12281	Ms. T. Chanty Devi	21, Jln Limau Manis, Bangsar Park, 59000 K.L.
17091	Mr. M. Balakrishnan	94, Jln Kasah, Medan Damansara, 50490 K.L.
16373	Mr. S. Kanagarajah	17, Jln 14/3, 46100 Petaling Jaya, Selangor
15065	Ms. M. Vijayanayagee	40, Jln Alpha SS20/4, Damansara Utama, 47400 P.J.
15904	Ms. S. Parasakthi	151, Jln 5/42, 46000 Petaling Jaya, Selangor
15600	Mr. P. Vinayagamoorthy	7, 10A Selayang Baru, 68100 Bt Caves, Selangor
16996	Ms. T. Yasotha	6, Jln Sg. 6/7 Tmn Sri Gombak, Bt. Caves, 68100 K.L.
13922	Mr. C. Rajendran	11, Lrg Sentul Bahagian Empat, Sentul 51100 K.L.
12509	A. Muthuthamby	2702, Tmn S.E.A, Jln Tampin Lama, 70100 S'ban
17846	Mr. T. Chandran	12, Jln 49/26, Tmn Sri Rampai, Setapak, 53300 K.L.
18144	Mr. R. Shanmuganathan	33, Jln Tokong, Off Teluk Gadong, 41100 Kelang
17502	Ms. N. Kanthimothy	34, Jln 2, Tmn Bkt Kuchai, Jln Puchong, Petaling 58200 K.L.

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
17492	Mr. Poopalasingam	61, Loop Road, 70100 Seremban
16489	Mrs. Ghandimathy Kandiah	Z6, Pinggir Zaaba, Tmn Tun Dr Ismail, 60060 K.L.
17445	Indra Devi	63, Jln SS12/2E, 47500 Petaling Jaya
17911	Mr. K. Sivanathan	44, Jln Keranji, Kebun Teh, 80250 Johor Bahru
17941	Mr. N. Sivadev	43, Lengkok Ipoh, Tmn Ipoh, 31400 Ipoh
17499	Mr. N. Viyayaratnam	34, Jln 2, Tmn Bkt Kuchai, 47100 Puchong
17404	Mdm. T. Puvaneswari	41, Jln Landak Kawan, Tmn Century, 80250 J.B.
16844	Mr. N. Mohan	206, Lrg Maarof, 59000 Bangsar, K.L.
13165	Ms. R. Jeyamalar	Hoechst (M) S/B, 12th Flr, P.O. Box 10540, 50716 K.L.
18173	Mr. L. Lingarajah	9 th Flr, Blk B, Wisma Yakin, Jln Masjid India, 50100 K.L.
12260	Mrs. S. Ratnapackiam	44, Jln 12/18, 46200 Petaling Jaya, Selangor
18011	Ms. S. Pushpalatha	18, Jln Tokong, Off Jln Mengkuang, 41100 Kelang, Sel.
15537	Mr. V. Yogeswaran	52, Jln SS1/2 Kg. Tunku Sg. Way, 47300 P.J., Sel.
17956	Mr. V. Appoloraj	25, Jln 12/14, 46200 Petaling Jaya, Sel.
17500	Mr. N. Chandra Segaram	131, Jln SS17/16, Lafite Apt, 41500 Subang Jaya, Sel.
16977	Mr. A. Karunanithi	21, Jln Selaseh 2, Tmn Selaseh, 68100 Bt. Caves, Sel.
17501	Ms. N. Jegatheswary	34, Jln 2, Tmn Bkt, Kuchai, Jln Puchong, Petaling 58200 K.L.
18240	Mr. C. Arul Vijayendran	D56 Blk D, Rasah Jaya Court, Rasah Jaya, 70300 N.S.
12183	Mr. S. Arunasalam	119, Jln Dedap, Tmn Ampang Prima, 68000 Ampang
18043	Mr. K. Yoganathan	112B Jln Sultan Abdul Samad, 50470 Kuala Lumpur
17910	Mr. K. Siva Pillai	44, Jln Keranji, Kebun Teh, 80250 Johor Bahru
10247	Mr. M. Atchuclingam	32, Lrg Setaka Indah, Tmn Chi Liung, 41200 Kelang
16299	Mdm. R. Umathevy	51, Jln SS21/23, Damansara Utama, 47400 P.J.
10362	Mr. V. Sabalingam	50, Jln Chan Ah Thong, Brickfields, 50470 K.L.
17498	Ms. N. Manohari	34, Jln 2, Tmn Bkt. Kuchai, Jln Puchong, 58200 K.L.
16115	Mrs. Jayarani Paramadorai	1426/14, Tmn Muhibah, Jln Air Puteh, 25300 Kuantan
9356	Mdm. M. Thangamalar	2, Jln Limau Besar, Off Jln Bangsar, 59000 K.L.
16683	Ms. V. Jothiswary	142, Jln Bkt, 43000 Kajang, Selangor
15921	Ms. S. Jegathambal	140, Jln Bukit, 43000 Kajang, Selangor
17556	Mr. R. Nagaretnam	142, Jln Bukit, 43000 Kajang, Selangor
16658	Mr. R. Yoganthran	164-16G Blk A, Rumah Pangsa B'raya, Sentul Utara, 51000 K.L.
14728	Mr. S. Retnasingam	75-B Jln Thamby Abdullah, Brickfields, 50470 K.L.
9363	Mrs. J.I. Nicholas	31, Jln Bunga Ros, 41100 Kelang
14414	Ms. S. Gunapurani	52, Jln Limau Purut, Jln Bangsar, 59000 K.L.
17549	Ms. T. Nageswari	10, Jln 16/38A, Tmn Sri Sinar, 51200 Segambut
17604	Mr. R. George Jeyarajah	24, Jln Pinggir Zaaba, Tmn Tun Dr Ismail, 60000 K.L.
17655	Ms. Sandra Kumari	41, Jln SS3/32, 47300 Petaling Jaya, Selangor
17941	Mr. N. Sivadev	43, Lengkok Ipoh, Tmn Ipoh, 31400 Ipoh, Perak
19298	Mr. G. Gunasegaran	379, Jln 5/54, 46000 Petaling Jaya, Selangor
18592	Mr. Rajagopal	10, Jln 16/38A, Tmn Sri Sinar, 52000 Segambut

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
20539	Mr. Selvan a/l Sundaraja	28-4 Bt 3 ^{1/4} , Jln Gombak Setapak, K.L.
20542	Mr. N. Vijayaletchumy	18, Koop 4B Tmn Cuepacs, Bt. 9, 43200 Kajang
20540	Mr. Donald Anthony	320 Leboh Seraya, Tmn Indah, 41200 Klang, Selangor
20541	Mr. N. Cholochana	18, Koop, 4B Tmn Cuepacs, Cheras Bt 9, 43200 Kajang
20545	Ms. S. Sloletchumy	20B, Jln Watan 6, Tmn Sri, Watanam Ampang, 68000 Selangor
20551	Ms. Bhavani	27, Lrg Masria 2, Tmn Masria, Bt 9 Cheras, 43200 Sel.
17654	Mr. K. Krishna Kumari	39, Jln Mangga, Tmn Dato Hormat, 46000 P.J.
17891	Dr. S. Devarani	12, Jln Limau Nipis, Bangsar Park, 59000 K.L.
19931	Mr. P. Selvasingam	71E, Jln Cempedak, Sentul, 51100Kuala Lumpur
14284	Mr. S. Francis Xavier	5, Jln 37, Desa Jaya, 52100 Kepong
11510	Mr. T. Kandasamy	27, Jln Setia Jaya, Damansara Heights, 50490 K.L.
17888	Ms. Indrana @ S. Indrani	21, Jln Merpati Kaw 16 Lrg 5, Jln Raba PKNS, 42700 Banting, Selangor
12344	Mr. S. Krishnan	40, Jln Puspa, 28400 Mentakab, Pahang
18210	Mr. G. Ganesalingam	5, Jln SS1/33, 47300 P.J., Selangor
18330	Ms. C. Parameswary	D-616 Jln Haji Junid, 25200 Kuantan, Pahang
18994	Sivanesan s/o Sivalingam	5, Jln Lang, Padang Tembok, 30000 Ipoh, Perak
19894	Mr. N. Pathmarajah	43, Lengkok Ipoh, Tmn Ipoh, 31400 Ipoh, Perak
20007	Mr. K. Sunmuga Pati	18, Jln 27/14C Sek 27, 40000 Shah Alam, Selangor
20008	Mr. R. Kamalanathan	88, Jln USJ 4/1K, UEP Subang Jaya, 47600 P.J., Sel.
20047	Dr. Prithvy Lingham	A5552 Lorong Alur, Akar 52, 25250 Kuantan, Pahang
20056	Mr. T. Jakanathan	Lot 1298/49 Tmn, Tmn Chee Hoe, 70450 Seremban.
20433	Mr. P. Satkunasingam	43 Jln Aminuddin Baki, Tmn. Tun Dr Ismail, 60000 P.J.
20480	Mr. Sivagurunathan Kandiah	77 Jln 1/6 Tmn. Puchong, Intan Puchong, 47100 Puchong
20481	Mr. Noil Ravindran	77 Jln 1/6 Tmn. Puchong, Intan Puchong, 47100 Puchong
20517	Mr. S. Shanmugarajah	14, Persiaran Syed Putra 1, Tmn Persiaran Desa, 50460 K.L.
20648	Mr. Linga Moorthy	No. M 279 Jln Sentul, 51000 K.L.
19762	Ms. A. Suguna Sharon	9, Jln Buah Cherry, Cherry Park, 30100 Perak
20608	Mr. Manokaran Thambidorai	234, Jln C5, Tmn Melawati, 53100 Kuala Lumpur
18250	Mr. Kumaresan Karthigesu	236, Lorong Maarof, Bangsar, 59100 Kuala Lumpur
18276	Ms. R. Vanitha	28, Jln Tempinis, Lucky Garden, 59100 Kuala Lumpur
18261	Sivanayagy a/p Nadarajah	59, Lrg. Burung Sintang 2, Tmn Bkt Maluri, 52100 K.L.
18317	Ms. T. Yogeswary	385, Jln F-10 Phase 5, Tmn Melawati, 53100 K.L.
6205	Mrs E.R. Gabriel	13, Jln Chempedak, Kovil Hilir, Sentul, 51100 K.L.
12453	Mr A. Chinnatham	26, Jln Tanjong Dua Belas, Klang Road, 58000 K.L.
11051	Mr Balasubramaniam	329, Bukit Rasah, 70300 Seremban, N.S.
16867	Ms N. Maheswari	2493, Off Jln Bk.t Kecil, Tmn Bkt., 14000 Bkt. Mertajam, Penang
18247	Mr S. Vallipuram	14, Jln Dato Muda Linggi, 70100 Seremban, N.S.
16699	Mr S. Ramakrishnan	M372, Jln Cheras Bt 2 ^{1/2} , Jln Cheras, 56100 K.L.
19113	Mr R. Suresh Kumar	3, Jln Aman 5, Tmn Kajang Utama, 43000 Kajang

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
16445	Mr B. Pararajasingam	No. 46 Eastern Garden, Bt. 4, Jln Pantai, 71050 P.D.
20131	Mr K. Rajasingam	146A Lrg Jubilee, Jln Loke Yew, 55200 K.L.
11804	Ms Rajaletchumi Kandiah	No. 71 Lrg 6/30C, 46000 P.J.
13303	Ms K. Kamala	No. 13 Tmn Skyline Batu 4 3/4, Jln Klg, 58200 K.L.
18675	Mr T. Thurai Das	10043 Jln Awan Pantai, Tmn Yarl, 58200 K.L.
16549	Mr. Balakumar	46, Eastern Gdn Bt. 4, Jln Pantai, 71050 P.D.,N.S.
16598	Ms. Gnanambikai	6, Jln 7, Ymn Sri Ukay, Jln Ulu Kelang, 68000 Ampang
19303	Mr. S. Chandrajan	24-00-09, I-C Pinang, Sri Sentosa, 46000 P.J., Selangor
19440	Mr. Kularajah	50, Jln USJ 4/6g, 47600 Subang Jaya, Selangor
15083	Mr. K. Kanapathy	10, Jln Guli, Section 11/1B, 40000 Shah ALam, Sel.
17006	Mr. Jayanesh Kumar	13, Jln 4/48A, 46050 Petaling Jaya, Selangor
19274	Mr. P. Saravana kumar	1, Railway Township, Jln Ipoh 51200, K.L.
19170	Ms. M. Sonia	14, Jln Penang, Canning Garden, 31400 Ipoh, Perak
18488	Mr. K. Vinayagamoorthy	0399, Jln J6, Tmn Melawati, 53100 K.L.
18720	Mr. P. Rajaselvan	16, Jln Terasek 8, Bangsar Baru, 59100 K.L.
10375	Mr. P. Kanagaratnam	JKR Batu Lima Camp, 28400 Mentakab, Pahang
19015	Mr. T. Kandiah	2, Tmn Permai, Jln Bahau, 72000 Kuala Pilah, N.S.
19013	Ms. P. Anita	P 47 Bt 4 ^{1/2} , Jln Ipoh, 51200 K.L.
19121	Ms. Licia Thavamalar	89, Jln 38/10, Tmn Kop Polis, Fasa 2, Mukim Bt, 68100 K.L.
19780	Mr. C. Kunathasam	Suite 212, New Orchid Plaza, Jln Wong Ah Fook, 80000 J.B.
20089	Mrs. Thiruchelvi	16, SS 12/4, Subang Jaya, 47500 P.J., Selangor
20158	Mr. Siva s/o Mahadeva	19, Jln 17/1, 46400 Petaling Jaya, Selangor
20160	Ms. N. Tharmini	1890, Rasah New Village, Jln Rasah, 70300 Seremban
20005	Mr. Kanagasingam	18, Jln 5C/6, Tmn Setapak Indah, 53300 K.L.
19916	Ms. S. Mangayarkarasi	D404, Jln Haji Junid, 25200 Kuantan, Pahang
19789	Mr. P. Karunanthan	69, Jln USJ 2/2R, Tmn Seafiled Jaya, 47600, S. Jaya
19914	Mr. M. Maheswaran	174, Jln 1, Tmn Tas, 251200 Kuantan, Pahang
19757	Mr. M.S. Balakrishnan	143, Jln Rasah, 70300 Seremban, N.S.
19781	Ms. S. Sivajothi	23, Jln Berlian, Kim Teng Park, 80300 J.B.
18692	Ms. V. Kumareswary	58, Jln Upper Kovil, Sentul, 51100 Kuala Lumpur
18620	Mr. C. Kalithasan	114, Jln Desa Mesra, Tmn Desa, 58100 Kuala Lumpur
18687	Ms. Saraswathy Vythilingam	11, Jln Taban 3, Lucky Garden , 59100 Kualal Lumpur
18619	Mr. Sakthi Thasan	114, Jln Desa Mesra, Tmn Desa, 58100 Kuala Lumpur
18650	Ms. M. Rajaletchumi	8, Jln Bangsar , 59000 Kuala Lumpur
18635	Ms. P. Sharmini	111, Jln Wan Empok (1) Seri Petaling, 57000 K.L.
18818	Ms. K. Gayathri	23, Lrg, Najhoda Yusof , 55100 Kuala Lumpur
18485	Mr. Logarajan	162-12 Block B Sentul, 51000 Kuala Lumpur
18865	Mrs. Parimaladevi	7, USJ 3/2 G, 47600 Subang Jaya
20020	Mr. Mahesthesan	7, Jln Kiambang, Tmn Perdana, 83000 Bt. Pahat
20177	Ms. V. Uma	327-A Jln 5/44, Tmn Petaling, 46000 P. Jaya, Selangor

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
18260	Mr. Deivendran	250, Jln 5/48, 46000 Petaling Jaya, Selangor
18458	Ms. T. Ratneswary	162-12 Blk B, Sentul Utara, 51000 Kuala Lumpur
18443	Mr. S Sreeganthan	9K, Kg Kasipillay, Off Jln Ipoh, 51200 Kuala Lumpur
18864	Mrs. N. Kosalai	131 Jln Kurau 3, Tmn Permai, 70200 Seremban
18806	Mrs. Shamini Thavanison	69, Tmn Murugasu, 70400 Seremban
18500	Mr. Pathmathevan	2, Leboh Jerangor, Tmn Chi Liung, 41200 Klang, Sel.
18589	Mr. Ratnarajah	130/5 Toong Soon Flats, Jln Berhala, 50470 K.L.
18744	Ms. C. Rajeswari	11, Lrg Sentul Bahagia 4, Sentul Pasar, 51100 K.L.
18976	Mr. A. Krishnan	554R, Jln Air Hitam, 11500 Penang
18993	Ms. M Shamini	8A, Jln Lang, Padang Tembak, 30000 Ipoh, Perak.
19084	Kapt. (Dr) Nysaduray	24, Leboh Dinding, Lim Gardens, 30100 Ipoh Perak.
19085	Dr. Amaramalar Selvi	24, Leboh Dinding, Lim Gardens, 30100 Ipoh Perak.
18896	Mr. S. Mohanadass	No. 10 Laluan Kiri Mee, 31400 Ipoh, Perak.
19090	Mr. S. Nesadurai	Blk 5, No. 171-1, Jln. Perkasa 1, Tmn. Maluri, 55100 KL
19155	Ms. N. Saroja	686, Happy Gardens, Jln. Rasah, 70300 Seremban.
19306	Ms. S. Puvaneswari	34, Jln. 8, Tmn. Sri Rawang, 48000 Rawang, Selangor.
19406	Mr. K. Sivayagan	U-25, Jln Mertang, Stepak Gardens, 53000 K.L.
18615	Ms. Ashita Selvarajah	101 Jln Terasek, Bangsar Baru, 59100 K.L.
20193	Mr. S. Thinaharan	No. 40, Jln Nuri 14, Bandar Puchong Jaya, 47100 Puchong, Sel
6175	Mr. S. Vivekanandan	14, Jln Co-op Cuepacs 4, Tmn Cuepacs Jln Cheras 7 ^{1/2} , 43200 Cheras, Selangor
17687	Ms. S. Thangarany	10, Jln SS3/60, 47301 Petaling Jaya, Selangor
17141	Mr. P. Sinadorey	43, Jln Haiwan, 34000 Taiping, Perak
12144	Ms. Ragu Dhevi Nagalingam	152, Jln Reko, 43000 Kajang, Selangor
12145	Mr. Sinnathanby @ Sinnacuddy	25, Jln Bukit, 43000 Kajang, Selangor
20111	Mr. T. Kanagaratnam	57, Jln Liat, 70000 Seremban, Ng. Sembilan
19135	Ms. S. Yeasotha	266, Leboh Seraya, Tmn Petaling Indah, 41200 Klang
17745	Mr. N. Sivanason	8 Jln B, Jln Intan, Kim Teng Park, 80300 J.B.
20019	Ms. K. Indrani	7, Jln Kiambang, tmn Perdana, 83000 Bt. Pahat, Johor
18003	Mr. S. Satchithananthan	5, Udang Gantung 2, Tmn Cuepacs Segambut, 52000 K.L.
20066	Ms. G. Khamshala	15, Jln Megah 14A, Tmn Megah Bt. 10, Cheras, 43200 Kajang
18002	Ms. C. Sivaneswari	114, Jln Desa Mesra, Tmn Desa, 4th Ml Klang Rd, 68000 K.L.
14568	Ms. Parameswary	224, Jln Ipoh, 51200 Kuala Lumpur
19320	Ms. Uma Revathy	73, Jln Limau Manis, Bangsar Park, 59100 K.L.
19414	Ms S. Suhanthi	7, Jln Ko-op Cuepacs 3A, Tmn Cuepacs, 43200 Kajang
19427	Mr. S. Yohandran	4, Lrg. Sentul Endah Pasar, 51100 Kuala Lumpur
19447	Mr. M. Thavaseelan	686, Happy Gardens, Rasah, 70300 Ng. Sembilan
19528	Ms. S. Kanageswari	1388-E Jln Buloh Kasap, 85000 Segamat, Johor
19539	Mr. S.A. Henry	16 SS 12/4, 47500 Subang Jaya
19558	Mr. S. Satharuban	81, Jln Chenderai, Lucky Garden Bangsar, 59100 K.L.

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
19188	Ms. M. Sulosanah	A5524 Tmn Mariama, Jln Berserah, 25250 Kuantan
19190	Ms. K. Kamala Devi	12, Jln Terasek8, Bangsar Baru, 59100 K.L.
19302	Mr. Keekthi Balan	A2-10 Jln Persiaran Kenaga, Sri Damansara Court, 52200 Bandar Sri Damansara
16778	Ms. Rufina Ravi	43, Jln SS26/7, Tmn Mayang Jaya, 46000 P.J., Sel.
14080	Ms. J. Josephine Marina	572, Sg. Ujong Gdn, Bt 2 ^{1/2} , Jln Rasah, 70300 Seremban
12377	Ms. S. Rukumani	6, Lrg Maarof, Off Jln Bangsar, 59000 K.L.
19324	Mr. K. Yogeswaran	Blk L3-2, Jln Leng ABD, Bagsar, 59000 Kuala Lumpur
20204	Mr. K. Paramaguru	461, Jln 5/46, Petaling Gdn, 46000 Selangor
17496	Ms. S. Jeevajoathy	30, Jln Ang Seng, Brickfields, 50470 K.L.
20298	Mr. C. Poobalasingam	142, Lrg Maarof, Bangsar, 59000 Kuala Lumpur
20264	Mr. S. Kuganeswaran	20, Persiaran Rishah 8, Tmn Rishah, 30100 Ipoh, Perak
18449	Ms. T. Annaletchumie	385, Jln F-10 Fasa 5, Tmn Melawati, 53100 K.L.
18541	Ms. A. Indra	66A, Jln Kasipillai, Off Jln Ipoh, 51200 K.L.
18728	Mr. S. Pathmanathan	10, Jln 16/38A, Tmn Sri SInar, 51200 K.L.
18486	Ms. Parameswari	162-12 Block B Sentul, 51000 Kuala Lumpur
18505	Ms T. Nirmala Devi	112F Jln Sultan Abdul Samad, Jln Tun Sambanthan, 50470 K.L.
18433	Ms. K. Anushiyah	159, Jln Cochrane, 55100 Kuala Lumpur
19369	Mr. S. Kathirkameswara	89-2B, Jln Bidor, Off Jln Tun Razak, 50400 K.L.
17392	Ms. T. Umabhalini	43, Jln Terasek Dua, Bangsar Baru, 59100 K.L.
19804	Mr. Thiruchelvam	5, Jln 18/21, Tmn Kanagapuram, 46000 P.J., Selangor
15824	Ms. Vasantha Devi	5, Raub Hole, Jln Bkt Koman 27600 Raub, Pahang
20468	Mr. David Samuel Paul	64, SS18/4G Subang Jaya, Petaling Jaya, 47500 P.J.
20609	Ms. K. Jasotha	234 Jln C5, Tmn Melawati, 53100 Kuaal Lumpur
20339	Mr. Wilmot Alvin	39, Jln Pipit, Off Jln Ipoh, 51100 Kuala Lumpur
19486	Mr. Anthony	206, Blk 2, Jln 4M, Ampang Jaya, Ampang, 68000 K.L
19397	Mr. S. Nadarajah	135, Jln Rasah, 70300 Seremban, Ng. Sembilan
19547	Mr. Kugaraja Soorian	1222, Tmn Ehsan, Kepong, 52100 Kepong
19441	Mr. Albert Ramesh	1322, Jln T.T.J. 2/1, Tmn Tuanku Jaffar, 71450 S'ban
19671	Mr. P. Jeyabalan	8, SS17/D, Subang Jaya, 47500 Petaling Jaya
19689	Mrs. Thavajoathy	18, Jln Pandan 7/2, Pandan Jaya, 55100 K.L.
19194	S. Sakthi Jothi	A958, Jln Tg. Mahmud, 25050 Kuantan, Pahang
18908	Mr. R. Logan	23, Jln Asa 14, Tmn Asa Jaya, 43000 Kajang, Sel.
18786	Mr. S. Nagarajan	94A, Lrg Lima, Kg. Pandan, 55100 Kuala Lumpur
19813	Ms. S. Gowry	20, Jln Delima, Kim Teng Park, 80300 Johor Bahru
12071	Mrs. T. Woodhill	46, Road SS1/24 Kg. Tunku, 47300 P.J., Sel.
18674	Ms. Maheswari	14, Gerai MPS, Jln Dato Muda Linggi, 70100 S'ban
20246	Ms. I. Vanitha	3/153 Tmn Sri Segambut, 52000 K.L.
19974	Ms. P. Selvarani	14, Jln Sri Raya 4, Tmn Muzaffar Shah Air Keroh 75450 Melaka
19925	Mr. S. Kirupanithi	5207C Tmn Muhibbah, Klebang Besar, 75200 Melaka

<u>Mem no:</u>	<u>Name</u>	<u>Last Known Address</u>
19293	Ms. Katherine Annaratnam	47, Jln 6/109B, Tmn Bkt Desa, 58100 Kuala Lumpur
10375	Mr. P. Kanagaratnam	JKR Batu Lima Camp, 28400 Mentakab, Pahang
13847	Mr. G. Rajendran	3, Jln Seraya, Majedi Park, 80250 Johore Bahru
16717	Mr. M. Chandrasegaran	114 Jln Desa Mesra, Tmn Desa, Jln Kelang, 58100 K.L.
18696	Mr. R. Sivananda	166, Tmn Maznah, 41000 Klang
16188	Ms. V. Pusparany	27 Tmn Yarl, Jln Kelang, 58200 Kuala Lumpur
19973	Ms. P. Yogarani	14, Jln Sri Raya 4, Tmn Muzaffar Shah Air Keroh, 75450 Melaka
16067	Mr. K. Senth Lohanath	3A, Jln 12/10, 46200 Petaling Jaya, Selangor
16890	Ms. N. Maharani	1558, Jln Jiram 10, Happy Garden, 58200 K.L.
16774	Ms. K. Shamini	25, Jln Desa Mesra, Tmn Desa, Jln Kelang Lama, 58100 K.L.
18452	Mr. M. Selvam	94, Jln C1, Tmn Melawati, 53100 Kuala Lumpur
20257	Ms. S. Kavita	5, Lrg PJS 7/11A, Bandar Sunway, 46150 Petaling Jaya
9232	Mrs. Rajamani Navaratnam	Level 1-Blk C (South) Pusat Bandar D'sara, 50734 K.L.
19730	Ms. S. Leela Devi	179, Tmn Petaling Garden, Kepong Baru, 52100 K.L.
14582	Mrs V. Singam	11, Jln Chendrawasih 6, Tmn Segar, 85000 Segamat
17489	Mr. C. Ramanathan	14, Lrg 6, Tmn Melati, 08000 Sg. Petani, Kedah
18868	Ms. V. Chunmaga Devi	50, SS 3/64, Tmn University Garden, 46300 P.J.
18666	Mr. P. Kangayan	78, Jln Chan Ah Thong, 50470 Kuala Lumpur
15594	Mr. K. Santhrasegaram	44, Jln Bunga Melat 2/2, 40000 Shah Alam, Selangor
18151	Mr. A. Ganesh	85, Lrg Maarof, Bangsar Park, 59000 K.L.
17885	Mr. M. Ganesh	6, Rd 1/71C, Jln Carey, 46000 P.J., Selangor
11679	Mr. N. Sivapalan	45, Jln Pekeliling Aman 5, Tmn Kj. Utama, 43000 Kajang.
15384	Mr. N. Balasubramaniam	183L-1 Kg Retnam Pillai, Sentul Pasar, 51100 K.L.
12001	Mrs Tholasi Sreedharan	10, Jln SS3/26 Tmn Sentosa, Sg. Way Subang, 47300 P.J.
20217	Mr. R. Arudkumar	35, Lrg B Bakawali 1, Tmn Stephen, 88200 Penampang, Sabah
17990	Ms. Pushparetnam	1, Jln Puding, 41100 Teluk Gadong, Kelang, Selangor
16970	Mr. Mithran Poobalan	9, Jln 12/14, 46200 Petaling Jaya, Selangor
13392	Ms. S. Ganeswary	38, Jln Pipit, Off Jln Ipoh, 51200 Kuala Lumpur
9526	Mr V. Ganasegaram (Deceased)	25, Lrg Chan Ah Thong, Brickfields, 50470 K.L.

Thoughts to live by

"The maximum learning is always the result of maximum involvement"

"It's not what you said but how you say that creates POWER"

"He who hides his Generosity is doubly Generous"

THAT PART OF THE COMMUNITY WHO JOINED US (NOVEMBER 1998 TO DECEMBER 1998)

M/S NO. 21296
SELVARAJAH A/L THAMBIRAJAH
No. 13B, Jln. Timor, Assam
Kumbang, 34000 Taiping, Perak

M/S NO. 21297
THAVAMANI A/P SUPRAMANIAM
No. 105 Batai Avenue, Thompson
Road, 34000 Taiping, Perak

M/S NO. 21298
SIVANESARAJAH A/L ARTHUR
ROBERTS
No. 367 Lrg. 26, Aulong Baru,
34000 Taiping, Perak

M/S NO. 21299
DINESH KUMAR A/L PREM
KUMAR
No. 3 Jln Wan Rashidi, Off
Muzium Hulu, 34000 Taiping,
Perak

M/S NO. 21300
SATHASEELAN A/L
THURAISSINGAM
No. 58, Lengkok Gurdwara,
Tmn. Wali 30200 Ipoh, Perak

M/S NO. 21301
SIVAKUMAR A/L THURAISSINGAM
No. 58, Lengkok Gurdwara,
Tmn. Wali 30200 Ipoh, Perak

M/S NO. 21302
KITISA A/P V. AYATHURAI

No. 45 Jln. USJ 2/2M, Subang
Jaya, 47600 Petaling Jaya, Sel.

M/S NO. 21303
SUDESH A/L PADMANATHAN
No. 76 Jln. SS22/13, Damansara
Jaya, 47400 Petaling Jaya, Sel.

M/S NO. 21304
VIGNESWARI A/P NADARAJ
No. 5 Jln. Ibus, Southern Park,
41200 Klang, Selangor

M/S NO. 21305
SUMITHA A/P ARULANANTHAM
No. 21 Jln Dato Dollah 2,
41100 Klang, Selangor

M/S NO. 21306
ARULANANTHAM A/L
KANAGASABAI
No. 21 Jln Dato Dollah 2,
41100 Klang, Selangor

M/S NO. 21307
SRI GANESH A/L THIRUMALJAH
No. 95 Jln. Lazat 7, Tmn.
Gembira, 58200 Kuala Lumpur

M/S NO. 21308
SHANTHI A/P JEGATHEESAN
No. 267 Lrg. Seragam 1, Tmn
United, 58200 Kuala Lumpur

M/S NO. 21309
THAVAMANI A/P SUPRAMANIAM

No. 105 Batai Avenue, Thompson
Road, 34000 Taiping, Perak

M/S NO. 21310
GNANESWARY A/P PONNUTHURAI
No. 35, Jln. Telawi, Bangsar
Baru, 59100 Kuala Lumpur

M/S NO. 21311
LOGABALAN SRI LA SRI
PONNAMPALAVANAR
No. 728 Jln. Rasah, 70300
Seremban Ng. Sembilan

M/S NO. 21312
PREMNATH A/L NADARAJAN
2429, Jln RJ 3/16, Tmn Rasah
Jaya, 70300 Seremban, N.S.

M/S NO. 21313
GOBINATH A/L NADARAJAN
2429, Jln RJ 3/16, Tmn Rasah
Jaya, 70300 Seremban, N.S.

M/S NO. 21314
CAROLINE ARUNTHATHI A/P
ARULAPPU
No. 5, Jln Sentul Sehaluan,
Sentul Pasar, 51100 K.L.

M/S NO. 21315
B. SIVALINGAM A/L T.
BALASIGAM
4, Jln. Duku, Off Jln. Kasipillay,
51200 Kuala Lumpur

M/S NO. 21316
NAGASWARI A/P KANAGARATNAM
13, Jln. Gopeng Tmn Rainbow,
Bt. 4, Jln. Ipoh, 51100 K.L.

M/S NO. 21317
RAJENDRA A/L BALAKRISHNAN
37, Lrg. Chan Ah Thong, Jln.
Sultan Abdul Samad, 50470 K.L.

M/S NO. 21318
SHAMILATHEVI VEERASINGAM
9812, Jln Awan Kemawan, Tmn
Yarl, 58200 Kuala Lumpur

M/S NO. 21319
GURUPARAN A/L T.
KUMARASAMY
23, Jln. 2, Tmn. Sg. Jelok, 43000
Kajang, Selangor

M/S NO. 21320
MELANIE A/P BALASINGAM
447, Lrg. Ikan Emas 12, Ampang
Campuran, 68000 Ampang, K.L.

M/S NO. 21321
HARIKRISHNAN A/L
THURAISSINGAM
No. 28, Jln. 7, Asa Jaya, 43000
Kajang, Selangor

M/S NO. 21322
R. SACHITHANANTHAN
No. 1, Jln. SS 1/26, 47300
Petaling Jaya, Selangor

PARTICULARS OF LOAN AVAILABLE

TYPE OF LOANS	MINIMUM PERIOD MEMBERSHIP FOR ELIGIBILITY	NO OF SURETY/ GUARANTORS OR COLLATERAL	RATE OF INTEREST	MINIMUM SUBSCRIPTION DURING THE LOAN PERIOD	MAXIMUM LOAN	PROCESSING FEE	MAXIMUM PERIOD OF REPAYMENT
CREDIT LOAN	6 MONTHS	NOT REQUIRED	7.5% P.A.	UP TO RM20,000 RM10 PER MTH RM20,000 & ABOVE RM20 PER MTH RM25,000 & ABOVE RM30 PER MTH RM30,000 & ABOVE RM40 PER MTH RM35,000 & ABOVE RM50 PER MTH RM40,000 & ABOVE RM60 PER MTH	80% OF SUBSCRIPTION CREDIT	-NIL-	36 MONTHS
SURETY LOAN	6 MONTHS	2 TO 4 SURETIES	10.00% P.A.	UP TO RM20,000 RM10 PER MTH RM20,000 & ABOVE RM20 PER MTH RM25,000 & ABOVE RM30 PER MTH RM30,000 & ABOVE RM40 PER MTH RM35,000 & ABOVE RM50 PER MTH RM40,000 & ABOVE RM60 PER MTH	RM50,000	-NIL-	60 MONTHS

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SUBSCRIPTION PAY ONLY ONCE

Many have voiced that the payment of subscription on a monthly basis is very troublesome. The JB District spent quite a substantial time on this issue at a District Meeting. They were not very happy that many members have been removed due to non-payment of their monthly dues especially the subscription.

Although there are 5 modes of making payments and a member can choose even to pay one year's subscription in advance, there still remains the necessity for the member to recall that he has to make the payment, then to choose

The specific deposit account pays an interest at the rate of 7.0% p.a. every half year. Based on this rate, the table below indicates the initial sum to be deposited into the Specific Deposit account and the first six months payment that the member must pay.

Since interest is only paid once every six months the members should initially remit the six months subscription payment and the required sum for the specific deposit account to the Society. The interest paid on this specific deposit will be utilised to pay the subscription sum.

Members can call the Society

paying subscription falls on the lap of the members.

In the event that the member desires to increase the rate of subscription payment, for example from RM10/- to RM20/- and if had already made the initial Specific Deposit for the RM10/- subscription, according to the table for RM20/- the member needs to contribute RM3440/- and RM120/- (the first six months payment). But he had already contributed RM1720/- (the Specific Deposit) and RM60/- the six months contribution. Hence the member need to only pay the difference (RM1760/- & RM60/-)

Rate of Subscription per month	The first six months payment	The Deposit into Specific Deposit Account	Total to be paid by member
RM 10/-	RM 60/-	RM 1720/-	RM 1780/-
RM 20/-	RM120/-	RM 3440/-	RM 3560/-
RM 30/-	RM180/-	RM 5160/-	RM 5340/-
RM 40/-	RM240/-	RM 6880/-	RM 7120/-
RM 50/-	RM300/-	RM 8600/-	RM 8900/-
RM 60/-	RM360/-	RM10,220/-	RM10,580/-
RM 70/-	RM420/-	RM12,040/-	RM12,460/-
RM 80/-	RM480/-	RM13,760/-	RM14,240/-
RM 90/-	RM540/-	RM15,480/-	RM16,020/-
RM100/-	RM600/-	RM17,200/-	RM17,800/-

the mode of payment, and finally make the trip to conclude the payment. This many say is troublesome. They prefer a one time payment.

Hence to facilitate this single payment, the Society has worked out a system whereby the member deposits a certain sum of money into the Specific Deposit account. The interest paid on this specific deposit will be utilised to pay the subscription sum.

for the 'one time' amount to be paid for any other rate of subscription. Members making this payment will always be in benefit, and this money can be withdrawn according to the rules pertaining to these deposit. Specific Deposit normally within 7 days and Subscription Credit within one year of resigning from the Society.

If this Specific Deposit is withdrawn then the onus of

amounting to RM1780/-.

When the member desires to reduce the rate, the Society will refund the excess Specific Deposit contributed only on the request of the member.

The Society has now provided various simple means to pay the subscription and she hopes that all her members will always be in benefit and reap the rewards of being in benefit.

REGULATIONS PERTAINING TO THE KJB PROPERTY INVESTMENT SCHEME (JPIS)

Please write in to the Secretary if you have any suggestions, comments, criticism, so that the necessary can be done before the Annual General Meeting of Delegates on 31.05.99

Objectives :

- | | | |
|---|--|--|
| <p>1. To pool the funds of members including that approved by the Lembaga of KJB with the intention to purchase properties (any kind of land or building) to develop/ to renovate/ to refurbish and to dispose the properties purchased with or without improvement). Such disposal shall not be restricted to members only.</p> <p>2. To declare a dividend if possible at the end of every year and be paid to each participant by the 28th of February each year.</p> | <p>only the funds in this schemes.</p> <p>b) To develop the property and/or to renovate and/or to refurbish any property purchased or otherwise.</p> <p>c) To develop the land</p> <p>d) To let the properties and</p> <p>e) To dispose the properties purchased or improved.</p> <p>3. The Lembaga of KJB shall dispose of the property purchased at a price that will ensure at least a 10% return for the participant after deducting all the expenses.</p> <p>4. KJB for managing this scheme shall be eligible for a management fee of 5% per annum per year of the net income earned by this scheme.</p> | <p>that sum shall be credited to the participant's investment and thereby increasing the participants' capital.</p> <p>6. The Annual Report of KJB should reflect the funds and the investments in this scheme separately.</p> <p>7. The fund in this scheme is separate from the subscription capital and at all times belongs to the participant.</p> <p>8. Participants are permitted to transfer partially or fully but in lots of 1000 units except the last portion to another member under advice to the Lembaga together with a transfer fee of RM10.00.</p> |
|---|--|--|

Regulations :

- | | | |
|--|---|---|
| <p>1. The minimum investment shall be RM1,000 and in amounts of 1,000 whether the participant is investing periodically or in one lump sum and the investment should reach the Koperasi by 31st March 2000 after which date new participants has to pay a premium as decided by the Lembaga.</p> <p>2. The Lembaga of Koperasi Jaffnese Berhad (KJB) shall utilise the funds pooled for the following purposes:</p> <p>a) Acquire any land or building at the prevailing market price utilising</p> | <p>5. If any of the fund in this scheme is placed in fixed deposits or utilised to improve the building or land the returns from such ventures can be added to any other income earned and be eligible for distribution to the participant after deducting the management fee to KJB and all expenses. Such distribution if more than RM100.00 dividend per participant shall be remitted to the participant by the 28th of February of each year. If the dividend is less than RM100.00 for a participant</p> | <p>9. Lembaga is permitted to advertise all participants who wish to dispose or purchase units in the scheme in the Pathfinder or on the notice board in the Society's office.</p> <p>10. Lembaga must fix the transfer price as at the end of a particular month by the 10th day of the following month and advertise this transfer price in the following Pathfinder or on the notice board in the Society's office.</p> |
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PARTICULARS OF LOAN AVAILABLE

TYPE OF LOANS	MINIMUM PERIOD MEMBERSHIP FOR ELIGIBILITY	NO OF SURETY/ GUARANTORS OR COLLATERAL	RATE OF INTEREST	MINIMUM SUBSCRIPTION DURING THE LOAN PERIOD	MAXIMUM LOAN	PROCESSING FEE (P.F)	MAXIMUM PERIOD OF REPAYMENT
*BUILDING LOAN	3 YEARS	PROPERTY TO BE PURCHASED IS TO BE USED AS COLLATERAL	7.5% P.A.	UP TO RM20,000 RM10 PER MTH RM20,000 & ABOVE RM20 PER MTH RM25,000 & ABOVE RM30 PER MTH RM30,000 & ABOVE RM40 PER MTH RM35,000 & ABOVE RM50 PER MTH RM40,000 & ABOVE RM60 PER MTH	2/3 VALUE OF THE PROPERTY/ RM80,000 SINGLE LOAN OR RM160,000 JOINT LOAN WHICHEVER IS LESS	RM100 P.F RM400 VALUATION IF ANY & LAWYERS FEE	24 MONTHS OR THE AGE OF 65 WHICHEVER IS LESS
* HAVE TO QUEUE IN THE WAITING LIST						<i>Cont'd to page 31</i>	

The JCS Office Revisited by Thamby Thurai



Dr Raj Chandran at the JCS Office



R.N. Thamby Thurai's Family. Dr Raj on his mothers lap. This photo was taken outside their residence in Kuala Lumpur.

On the morning of 10th January 1999, the Society had a surprise visitor from United Kingdom. He was accompanied by his wife Dr Qudsia and he is none other than Dr Thamby Thurai Raj Chandran the son of the late Mr R.N. Thamby Thurai, M.B.E.

Perhaps it would be an opportune moment to add a few lines about the late Mr R.N. Thamby Thurai who had a meritorious career and was the first Asian to hold the post of Secretary, Sanitary Board, Kuala Lumpur what is now known as City Hall. Mr Thamby Thurai was on the first Committee of Management of JCS and became its President in 1925. He held this position till 1946 except for a brief break. An outstanding personality, a good organiser and indefatigable worker. The Society owes a great deal to his sincere and devoted work for 2 decades. He passed away on 20.05.1947 while Dr Raj Chandran who was the youngest in the family was only seven years old. The family went back to Jaffna on 15th August, 1947.

Dr Raj Chandran pursued his education in Jaffna and at the age of 17 he secured a place in the Ceylon Medical School and successfully completed his Medical Degree. He then migrated to United Kingdom and

married Dr Qudsia of the same profession whom he met while working together as Houseman to the same consultant. They have 3 children.

Dr Raj Chandran - the Junior Thamby Thurai has obviously inherited from his father almost all the good qualities and his social standing in the local environment speaks for itself. His father owned an American Dodge car which in those days considered as a luxurious car equivalent to Rolls Royce of today. Likewise, Dr Raj Chandran now owns a Rolls Royce Silver Spirit.

Mr R.N. Thamby Thurai's public activities were multifarious. He was a Rotarian - Hon. Treasurer of the Kuala Lumpur Rotary Club; President of the Selangor Ceylon Tamils Association; President of Malayan Saguna Vilas Sangam, Kuala Lumpur Municipal Club, Sanitary Board Labourers Cooperative Society and quite a number of other organisations. He was a veritable friend and adviser to many public bodies.

Likewise, his son Dr Raj Chandran began to take lead roles while in Medical School. He became a 'Block Chief' and later the Chairman of the University of Federation. In United Kingdom while in Sutton he was elected as

an Independent District Councillor for 4 years. He is now the President of the Ashfields Conservatives. He also served as the General Secretary and Vice Chairman of the Conservative Medical Society and held various posts in similar organisations. He helped to form the Overseas Doctors Associations and presently he is appointed Commissioner, Commission for Racial Equality for a 5 year term which would end on 31.12.2000.

He has been granted his family Coat of Arms by the Queen and his family motto is "Transcends Equalitatem" which means "Aspire to reach beyond equality".

The motto is befitting for the Thamby Thurai Family. In this respect Dr Raj Chandran believes that minorities have to aspire "beyond equality" to reach equal status with the native community".

Dr Thamby Thurai Raj Chandran celebrated his 60th Birthday on 24th October 1998. The JCS wish him and his family every success in the future.

Foot note

For the records, Dr Raj Chandran had an elder brother, the late Mr Rajasingam who served in the Royal Malaysian Police Force and retired as a Senior Assistant Commissioner of Police.

ASSURE CHILD'S / GRANDCHILD'S / DEPENDENT'S EDUCATION

History has proven beyond all reasonable doubt that which assures one a good life is hard work, thrift and education. Everyone whether a businessman or a fixed income earner will tell you that there is no substitute to hard work and thrift. They go hand in hand to ensure success in one's life.

Our forefathers have taught us that education too is very important. Education, thrift and hard work too have brought our kind to a very envious position. Some say we are losing that position now. With this current economic situation you cannot say what is in stock for us, at least for the next three years.

Again that which is going to assure us that we come out of these 'troubled waters' safe is thrift, hard work and education.

Koperasi Jaffnese Berhad (KJB) is here not only to serve thrift but also education. The monthly contribution towards subscription, specific deposit and property purchase scheme are various forms of schemes set by KJB to encourage thrift. The various loans including education loans had been set up to reduce expenditure, which savings are actually thrift.

Now KJB intends to introduce a scheme to ensure the education of members' children or grandchildren or dependents. It is not easy for KJB to employ an agent or train one of her staff in insurance for this scheme. Hence when one of her members, an insurance agent, from one of the top insurance companies in the country approached KJB with a scheme which could be beneficial for the members, we felt it is very timely to introduce the various insurance schemes to the members.

We have heard or we have among us whose education had to stop due to lack of money and or the untimely demise of the breadwinner. Excellent grades have not taken these people to the higher echelons of Society due the adverse effect of fate especially the lack of money.

KJB does not want such an episode in the life of her members. Hence in our discussion with the agent we had insisted the whole spectrum of insurance scheme be made available and some benefits be thrown in. The agent too has agreed to be in the Koperasi's office not only to take calls from members but also

to be physically present to answer all questions of members who drop in with queries. The times he will be in are stated at the bottom of this article.

Under insurance one should know that from the first day the insurance premium is paid, a certain sum is assured to be paid out in the event of the untimely demise, or of permanent disability or upon the diagnosis of critical illness of the assured.

KJB hopes members will first identify the amount of money that will be required for the education of their children or grandchildren or their dependents. This should be then become the sum to be assured.

Say for an example the cost for a LLB degree locally is about RM30,000 in a local university. Then this should be the sum to be assured. Hence in the event of the untimely demise or permanent disability or critical illness this sum will be given by the insurance company and this could be set aside and assure the education of the child or grandchild or the dependent.

Our investigation into the costs or various studies at various institutions are as follows:

COST OF EDUCATION

STUDY PROGRAMMES	LOCAL UNIVERSITIES	PRIVATE EDUCATION (LOCAL)	TWINING CONCEPT	OVERSEAS
L.L.B.	\$25,000.00 TO \$35,000.00	\$35,000.00 TO \$45,000.00	\$80,000.00 TO \$120,000.00	\$100,000.00 TO \$150,000.00
B. ENG.	\$45,000.00 TO \$60,000.00	\$60,000.00 TO \$70,000.00	\$100,000.00 TO \$150,000.00	\$150,000.00 TO \$200,000.00
B.A./M.ECON.	\$35,000.00 TO \$45,000.00	\$45,000.00 TO \$60,000.00	\$80,000.00 TO \$120,000.00	\$120,000.00 TO \$150,000.00
M.B.B.S..	\$100,000.00 TO \$150,000.00	\$270,000.00 TO \$390,000.00	\$350,000.00 TO \$450,000.00	\$250,000.00 TO \$500,000.00

The various schemes are provided as follows :

WHOLE LIFE PLANS FOR SAVING / EDUCATION

Basic Sum Assured RM30,000

Monthly saving for a limited period of 14 years.

Male Entry Age	Amount			Estimated Total Saving	Benefit at year End		
	Plan A	Plan B	Plan C		15	20	25
1 to 19	46.25	46.65	50.25	7,500	38,800	44,900	51,100
20	47.15	47.55	51.15	7,600	38,700	45,100	51,600
25	51.25	52.00	56.65	8,300	38,600	44,600	51,100
30	56.40	57.85	64.50	9,100	38,500	44,100	50,300
35	63.60	66.15	76.35	10,300	38,800	44,300	50,500
40	74.95	79.50	● 95.25	12,200	39,000	45,000	49,700
45	89.10	* 97.40	● 121.15	14,500	39,200	45,600	51,000
50	108.70	123.35	* 151.48	17,700	36,500	43,400	52,200
55	126.55	141.15	181.15	20,600	36,600	43,600	53,000
60	156.95	174.85	N/A	25,500	36,500	45,200	58,900
65	* 202.65	N/A	N/A	35,400	39,400	50,800	77,400

Notes to the schedule above

* Minimum 15 years saving

● Minimum 16 years saving

Plan A does not cover critical illness, only covers death and permanent disability

Plan B covers death, disability and critical illness and waiver of premiums upon diagnosis of critical illness.

Plan C will pay immediately RM10,000 upon diagnosis of a major illness.

ENDOWMENT PLANS FOR SAVING / EDUCATION

Basic Sum Assured RM30,000

Monthly saving for a limited period of 13 years.

Male Entry Age	Amount			Estimated Total Saving	Benefit at year End		
	Plan A	Plan B	Plan C		15	20	25
1 to 19	138.70	139.90	143.50	21,000	34,000	33,600	68,000
20	138.75	139.95	143.55	21,000	34,000	33,600	68,000
25	138.80	140.80	145.45	21,000	34,100	33,700	68,200
30	138.90	142.50	149.15	21,000	34,200	33,800	68,500
35	139.35	144.90	155.10	21,100	34,200	33,800	68,500
40	140.30	148.85	* 164.60	21,200	34,200	33,800	68,400
45	142.00	155.25	* 179.00	21,500	34,200	33,600	67,900
50	145.00	* 164.55	● 195.45	21,900	34,200	33,300	67,400
55	186.55	214.40	254.40	28,200	36,300	57,800	N/A
60	239.50	276.75	N/A	36,200	53,100	Max Age + Term = 75	
65	346.60	N/A	N/A	36,300	41,800	(Max Term - 10 years)	

Notes to the schedule above

* Minimum 14 years saving

● Minimum 15 years saving

Plan A does not cover critical illness, only covers death and permanent disability

Plan B covers death, disability and critical illness and waiver of premiums upon diagnosis of critical illness.

Plan C will pay immediately RM10,000 upon diagnosis of a major illness.

The days and time the agent, Mr Arthur Jeremiah, CLPM, will be at the Koperasi's office are as follows :

Tuesdays : 2.30 p.m. to 4.30 p.m.
 Wednesday : 10.30 a.m. to 1.30 p.m.
 Fridays : 11.30 a.m. to 1.30 p.m.

REGULATIONS PERTAINING TO THE KJB SHARE INVESTMENT SCHEME (JSIS)

Please write in to the Secretary if you have any suggestions, comments, criticism, so that the necessary can be done before the Annual General Meeting of Delegates on 31.05.99

Objectives :

1. To pool the funds of members including that approved by the Lembaga of KJB with the intention to purchase shares quoted on the KLSE and subsequently to dispose the shares purchased.
2. To declare a dividend if possible at the end of every year and be paid to each participant by the 28th of February each year.

Regulations :

1. The minimum investment shall be RM1,000 and in amounts of 1,000 whether the participant is investing periodically or in one lump sum and the investment should reach the Koperasi by 31st March 2000 after which date new participants has to pay a premium as decided by the Lembaga.
2. The Lembaga of Koperasi Jaffnese Berhad (KJB) shall set up a sub-committee called the Investment Sub-Committee to acquire any shares listed on the KLSE at the prevailing market price utilising

only the funds in this scheme.

3. The Lembaga of KJB shall dispose of the share purchased at a price that will ensure at least a 10% return for the participant after deducting all expenses.
4. KJB for managing this scheme shall be eligible for a management fee of 5% per annum per year of the net annual income earned by this scheme.
5. If any of the fund in this scheme is placed in fixed deposits the returns from the fixed deposits can be added to any other income earned and be eligible for distribution as dividend after deducting the management fee for KJB and all expenses. Such dividend if more than RM100.00 per participant shall be remitted to the participant by the 28th of February of each year. If the dividend is less than RM100.00 for a participant that sum shall be credited to the participant's investment and thereby increasing the participants' capital.

6. The Annual Report of KJB should reflect the funds in this scheme separately.
7. The fund in this scheme is separate from the subscription capital and at all times belongs to the participant who may claim it at any time.
8. Participants are permitted to transfer partially or fully but in lots of 1000 units except the last portion to another member under advice to the Lembaga together with a transfer fee of RM10.00.
9. Lembaga is permitted to advertise all participants who wish to dispose or purchase units in the scheme in the Pathfinder or on the notice board in the Society's office.
10. Lembaga must fix the transfer price as at the end of a particular month by the 10th day of the following month and advertise this transfer price in the following Pathfinder or on the notice board in the Society's office.

cont'd from page 27

PARTICULARS OF LOAN AVAILABLE

TYPE OF LOANS	MINIMUM PERIOD MEMBERSHIP FOR ELIGIBILITY	NO OF SURETY/ GUARANTORS OR COLLATERAL	RATE OF INTEREST	MINIMUM SUBSCRIPTION DURING THE LOAN PERIOD	MAXIMUM LOAN	PROCESSING FEE (P.F)	MAXIMUM PERIOD OF REPAYMENT
*COLLATERAL LOAN	6 MONTHS	PROPERTY	10.00% P.A.	UP TO RM20,000 RM10 PER MTH RM20,000 & ABOVE RM20 PER MTH RM25,000 & ABOVE RM30 PER MTH RM30,000 & ABOVE RM40 PER MTH RM35,000 & ABOVE RM50 PER MTH RM40,000 & ABOVE RM60 PER MTH	RM50,000 OR 2/3 VALUE OF THE PROPERTY WHICHEVER IS LOWER	RM500 DEPOSIT FOR PROCESSING & LAWYERS FEE	60 MONTHS
*GUARANTEED LOAN	6 MONTHS	2 GUARANTORS (MINIMUM SALARY RM1,500 EACH)	12.00% P.A.	UP TO RM20,000 RM10 PER MTH RM20,000 & ABOVE RM20 PER MTH RM25,000 & ABOVE RM30 PER MTH RM30,000 & ABOVE RM40 PER MTH RM35,000 & ABOVE RM50 PER MTH RM40,000 & ABOVE RM60 PER MTH	RM10,000	RM350 PROCESSING, AGREEMENT & STAMP FEE	36 MONTHS
* HAVE TO QUEUE IN THE WAITING LIST							

THE VICTORY OF THE CROSS

by Rev Caesar A. Wellington

The 40-day period of Lent observed yearly by the Church begins this year with Ash Wednesday on 17th February and ends with the celebration of Easter on Sunday 4th April 1999. The figure 40 is associated with holiness and is found throughout the Scriptures. The Bible records that Moses fasted for 40 days; the Israelites wandered in the wilderness for 40 years; Elijah's fast on his journey lasted 40 days; the grace given to Nineveh in the story of Jonah lasted for 40 days; Jesus began His Ministry with a fast for 40 days and the tradition observed by the Church today is the 40 hours Jesus spent in the tomb between His death on Good Friday and His resurrection on Easter Sunday. In order for us to have a deeper understanding about the **Victory of the Cross** we have to focus our thoughts on :

- The **Way** to the Cross
- The **Place** of the Cross
- The **Purpose** of the Cross
and - The **Victory** of the Cross

Many of us are today richly blessed and victorious because we were willing to go through the Garden of Gethsemane like Jesus to experience loneliness, disappointments, and the rejection of people; to have our burdens lifted at Calvary by believing that Jesus died on the Cross at Calvary and shed His precious blood to save his people from their sins (Matthew 1:21) and to finally conquer death which is our last enemy through His resurrection on Easter Day.

The death of Jesus on Good Friday was not accidental as His death on the Cross was in accordance with God's plan and purpose. It was already prophesied in the Old Testament in Genesis 3:15 and Isaiah 53. Jesus himself told His disciples who followed him in Mark 8:34 that - "If anyone would come after me, he must deny himself and take up his cross and follow me". Hundreds of men and women who have believed Jesus as a

trusted friend, Saviour and guide in all circumstances have taken the Cross whether heavy or light and lived lives to prove to the world that Christians believe in the Victory of Cross and that they will never suffer loss. The famous hymn-writer Isaac Watts wrote :
*"At the Cross, at the cross where I first saw the light
And the burden of my heart rolled away
It was there by faith I received my sight,
And now I'm happy all the day."*

In our present uncertain world, people find it very difficult to find a good leader to follow. No-one today will regard anyone as a good leader unless he or she is able to convince by his promises and actions that :

- He knows the way; is able to **show** the way and also proves that he himself **follows** the same way.

1. The Way to the Cross

The Way to the Cross experienced by Jesus was dark and ugly. The people around Him were like wolves, cruel and merciless, thirsty for blood, malicious, envious, cunning and sly. The way was bitter as His clothes were torn, His body whipped and a crown of thorns placed on His sacred Head.

2. The Place of the Cross

The place of the Cross was named Golgotha. What a frightful name? It meant "the place of a skull" and it was a playground for vultures, jackals and hyenas. Yet from this frightful hill came the **hope** of the world.

3. The Purpose of the Cross

The purpose of the Cross is given in John 19:30 when Jesus said : "**It is finished.**" People of other faiths ask the question : "What was finished on the Cross at Calvary?" When four deadly nails were driven into the hands and feet of Jesus, Heaven, Earth and Hell looked on. When the last nail was driven into the wounded body of Jesus, a shout went up from all creation with the Good News that the

Way of Salvation had been completed with the words : "It is finished."

4. The Victory of the Cross

a. The Christian world knows, believes, preaches and teaches at all times about the Victory of the Cross. Though the way to the Cross is the way of weakness, humiliation, pain, suffering and finally death, but beyond it is the **resurrection power, joy and external life**. There is victory because the forces of evil are overcome at the Cross of Jesus. If we are truly united with the Living Christ we should be experiencing His Victory.

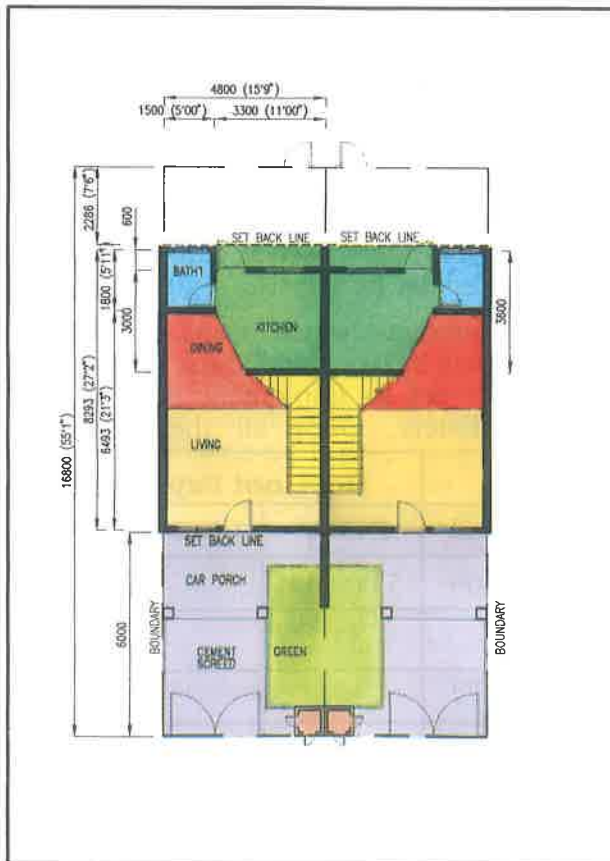
b. Church History confirms that though the Cross was regarded in the days of Jesus as something horrible to face, but after the resurrection of Jesus, became in the minds of believers the symbol of all that is **holy** and **precious**. The exact time of its adoption as a Christian emblem is unknown but the world has seen the Cross on the tombstones of the early Christians as the emblem of **victory** and **hope**. It is recorded that the Empress Herlena, the mother of Emperor Constantine (the first Roman Emperor to embrace Christianity) visited Palestine about AD 326 was shown three Crosses by a Jew. In order to know which was the genuine one used by Jesus, the Bishop of Jerusalem Macarius, suggested that they be tested by their power of working miracles. Only one of them was reported as possessing this quality and from that day the Christian world has always regarded the Cross of Jesus Christ as the Cross of Victory. We are today proud of the Crosses over Churches, in Churches and even by using them as pendants.

Finally, the Victory of the Cross to the believing Christian is : victory over sin, victory over Satan and victory over death. As we go through 1999 let us experience this victory by taking up the Cross and follow Jesus and find that joy and eternal life that awaits us.

CHEMBAGAM

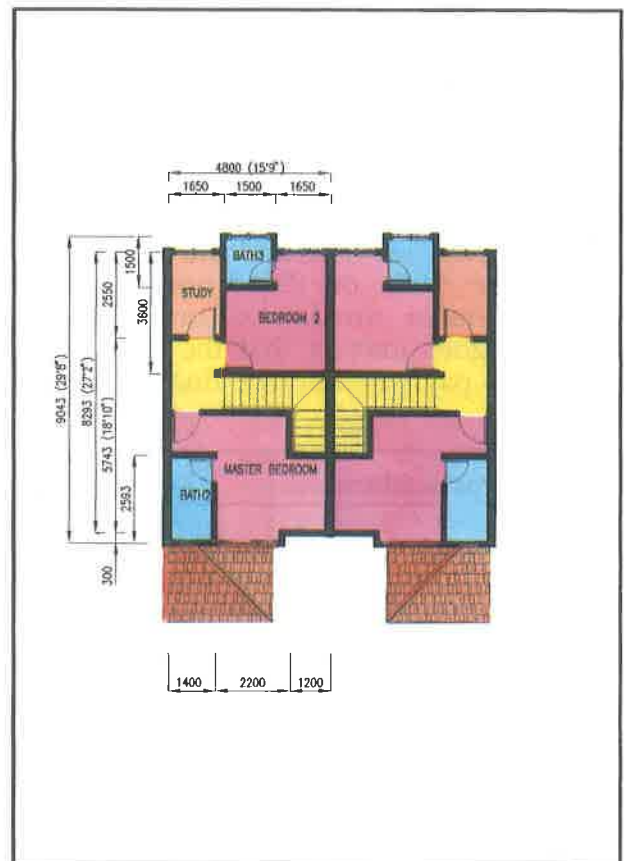


FRONT ELEVATION



GROUND FLOOR PLAN

	AREA	FINISHING
LIVING	16'00" X 15'7"	MARBLE
DINING	11'00" X 8'1"	MARBLE
KITCHEN	11'00" X 10'00"	CERAMIC
BATH1	5'11" X 5'00"	CERAMIC



FIRST FLOOR PLAN

	AREA	FINISHING
MASTER BEDROOM	12'7" X 11'8"	CERAMIC
STUDY	8'4" X 5'5"	CERAMIC
BEDROOM2	10'9" X 10'5"	CERAMIC
BTH2	8'6" X 4'7"	CERAMIC
BATH 3	5'00" X 5'00"	CERAMIC

RE : STUDY LOAN AWARD - YEAR 1999

Applications in writing will be considered from students (Malaysian Ceylonese) who have gained admission to a local University, College or Institution of Higher Learning and studying for a recognised degree or diploma course accredited by the Malaysian Government. 15 Study Loan awards are intended for the year 1999.

FORMS are available at the above address on request in writing stating the Course, the cost, the duration and family income.

Students studying overseas will not be considered.

Students (in the first year) must attach copy of the Admission Letter.

Application for year 1999 will close on 30th September 1999

Only selected candidates will be notified in writing.

Selected candidates will be given 2 weeks to complete the required agreement (in duplicate) and return duly stamped for the issue of a cheque for the approved award RM3,000 for a Degree Course and RM2,000 for a Diploma Course annually. Award is based on **need** and **merit**.

No. further correspondence will be entertained from candidates not selected and the decision of the COUNCIL in making the awards for the year will be deemed final.

NOTE :

In the application letter, please indicate if any one in your family is a member of the M.C.W. & E.FUND or JCS/JCHS/MCPF/SOORA/YARLENT.

A COMMUNITY FUND BY THE COMMUNITY FOR THE COMMUNITY AND COUNTRY

Cont'd from Page 9

The example below which compares a member who pays on time and the other who pays after the 10th or does not pay the monthly repayment instalments on schedule depicts the higher interest that the defaulting member has to pay when he/she finally pays or is adjusted.

Under the monthly rest calculation the borrowing member is set to gain in comparison to the earlier flat rest basis.

The Lembaga hopes that all borrowing members will repay their loans promptly. The society has yet to implement the charges for reminder letters. Once all the back log of

Date	Particulars	Pays Promptly			Does not Pay Promptly		
		DEBIT	CREDIT	BALANCE	DEBIT	CREDIT	BALANCE
01.01.99	Loan Released	5,000.00		5,000.00	5,000.00		5,000.00
31.01.99	Interest	31.25			31.25		
10.02.99	Repayment		155.53	4,487.72			5,031.25
28.02.99	Interest	340.47			31.45		
10.03.99	Repayment		155.53	4,750.66			5,062.70
31.03.99	Interest	29.69			31.64		
10.04.99	Repayment		155.53	4,624.82			5,094.34
30.04.99	Interest	28.90			31.84		
10.05.99	Repayment		155.53	4,498.19			5,126.18

Since no advance interest is charged under the monthly rest calculation, the 60% rebate will no longer be applicable.

reminders have been sent the Lembaga may impose the reminder letter charges.

A Friendly Match : JOY vs. NSCA

by K. Anand

When the majority of the current JOY committee took office in December 1996, one of our prime objective was to have more inter-state and inter-society activities, focusing mainly in sport. Though it was a long time coming, our efforts toward that objectives bore fruit on August 9, 1998.

The first badminton friendly match between JOY and the youth wing of the Negeri Sembilan Ceylonese Association was held at the La Salle Petaling Jaya Badminton Hall.

JOY was represented by Raj Kumar,

chairperson Ashok, Yohini, Ravi, Kugan and Sugan.

Memorable moments that morning included the unique warm-up routine (though it seemed more of a freeze-frame pose) by Ashok, and the great effort by Yohini, who said it was the first time she was holding a badminton racquet (though she seemed to have no trouble with the group).

Okay, we lost, actually we were soundly beaten by 4 games to one, by the

semi-pro Seremban men and women.

But who's counting. After all, it was a friendly.

Afterward, we adjourned to the school canteen where we enjoyed some snacks and drinks. Both youth groups then exchanged mementoes to honour the occasion.

We were looking forward to the return match, that was to be held in Seremban. Not for any chance of revenge of course, but simply for the joy of a 7 a.m. drive to Seremban on a Sunday morning. Yeah, right.

JOY vs. NSCA : The Sequel

Though this took place a lot sooner than most sequels do after the original, the outcomes was the same. That is, the winners and losers were the same.

The return leg of the badminton friendly match between JOY and the youth wing of the Negeri Sembilan

Ceylonese Association (NSCA) was held on Sunday, September 20, 1998, in Seremban.

JOY was represented by Sugan, Shalini, Raj Kumar, Ashok and a guest player Eswaran.

On the positive side, we did

improve, but we still lost 3-2. What can we say, Seremban life is a lot simpler, and people probably have a lot more time to practice.

Cont'd from Page 11

The books were also available for sale at a discounted price, with half of the proceeds going to the JOY charity fund.

On the entertainment front, the JOY Annual Dinner 1998 packed the same punch as it did the previous year, with cultural music, dance (both Indian classical and modern) and stand-up comedy being the order of the day.

Popular local comedian Yusof Chong had the audience in stitches with his brand of political satire and impressions of various members of the Cabinet, including Datuk Seri Dr Mahathir Mohamad, Datuk Mohamed Rahmat and Datuk Seri S. Samy Vellu.

In dance, Bavani Kanesamoorthy, who had

performed a solo *bharathanatyam* dance at the inaugural JOY Annual Dinner the year before, contributed further by leading a group of dancers to the accompaniment of a hit Tamil movies songs while having a young protege present the solo classical performance this time around.

As usual, the night ended with the youths and the young-at-heart, including Datuk Ambi and Datin Susila, getting on the dance floor to the tune of popular English and Tamil numbers, as well as the obligatory bhangra music. Incidentally, the generous Datuk had on the spur of the moment donated a microwave oven as a special prize for the lucky draw held earlier in the night.

All in, the function was a

success monetarily as well as in the satisfaction level of the audience. Speaking for the committee, this writer feels that we had every reason to stand tall and proud of the way the night progressed, with almost perfecting timing, great food and a very supportive audience making the night a winner.

The committee is grateful to the JCS President, Board members, and all other parties who have contributed in some way or other towards the function.

A special thanks goes to the VIP Guests who graced the event, especially, Datuk Ambi, Datin Susila, Anthony, his mother, friend Andrew Martin, Mr K. Kalaiselvan and Justice Datuk K.C. Vohrah.

Honorary MBE Conferred on Supt (Rtd) R. Thambipillay by her Majesty Queen



On Sunday 20th Sept. 1988, at an Investiture Ceremony at Carcosa Seri Negara, Her Majesty Queen Elizabeth II conferred the award of Hon. Member of the Most Excellent Order of the British Empire on Supt (Rtd) R Thambipillay - the only Malaysian Jaffna Tamil amongst the three Malaysians who received this prestigious award.

H.E Sir D J Moss, the High Commissioner for the United Kingdom in reading the citation, inter alia stated that Supt (Rtd) R. Thambipillay, whilst serving as the Officer-in-Charge of the Batu Gajah Police District inaugurated that first Remembrance Day Ceremony at the Batu Gajah Christian Cemetery on 10th April 1980 to commemorate and honour those British Servicemen, Police personnel - both local and expatriate, planters, miners and other civilians who fell in the service of the country during the Emergency Years of the Communist Insurrection - 1948 - 1960.

After being transferred to

Ipoh as Dy OCPD he continued his association with the ceremony which has been held continuously for the past 18 years under the aegis of the Perak Planters Association and with the unstinting support and co-operation of the Chief Police Office, Perak, Commonwealth High Commissions of the United Kingdom, Australia and New Zealand.

1998 was the fiftieth anniversary of the beginning of the Emergency, and in conjunction with this, after considerable research and personal effort, he compiled a 200 page volume entitled "God's Little Acre - (1948 - 1960)" which was published by the Perak Planters Association.

The book was fittingly launched by Commissioner of Police (Rtd) Yuen Yuet Leng on behalf of the Inspector General of Police (Rtd) Tun Hanif Omar on the eve of the special 50th Anniversary Memorial Service which was held on the 12th June 1998. Well over 200 comrades-in-arms, relatives and well wishers attended the

ceremony.

His sustained effort in the cause of the fallen and unsung heroes has received wide-spread appreciation locally and abroad and the conferment of this Award, undoubtedly well deserved, is a testimony to the high regard and esteem he is held.

At the Investiture Ceremony, to share in his joy, were his wife Thavamani, a retired teacher, son Ganesan, a Project Manager with Hewlett Packard, his daughter Shanti and her husband Paul Subramaniam - both lawyers in Kuala Lumpur. Supt (Rtd) R. Thambipillay and Mrs T. Thambipillay were again presented to Her Majesty Queen Elizabeth II at a Veterans Tea held on the 22nd Sept. 1998 at which HRH Prince Philip, the Duke of Edinburgh was present.

We heartily congratulate Supt (Rtd) R. Thambipillay on this signal honour bestowed on him by her Majesty Queen Elizabeth II - he has done our community proud.

CONGRATULATIONS



Mr Anthony is receiving the JOY Citation for special Achievement award for 1998 from Y.B. Datuk V. Ambikapathy



JOY Charity Trip to Port Dickson



A Friendly Match : JOY vs. NSCA

THAMBY THURAI EDUCATION LOAN

Please write in to the Secretary if you have any suggestions, comments, criticism, so that the necessary can be done before the Annual General Meeting of Delegates on 31.05.99

Regulation 12 : To read "The Thamby Thurai Education Fund" and not "The Thamby Thurai Education Loan" as the original name of the fund is "The Thamby Thurai Education Fund". Changes are proposed to give a wider scope to this Fund with all education awards be they be loans or cash, be channeled through this Fund. Funds set under trust deeds would remain in accordance to the donors wish. (The proposed new on amendments are in bold)

- i) A Fund to be known as "The Thamby Thurai Educational Fund" in memory of the late Mr R.N. Thamby Thurai established with effect from the 20th day of July 1972 which shall hereinafter be referred to as the Fund.
- ii) In each year a sum equivalent to 10% or such lesser sum of the net profits of the Society shall be appropriate to the Fund. Such appropriation commencing from the profits of 1970.
- iii) The Fund shall be administrated by the Lembaga of the Koperasi Jaffnese Berhad. The Lembaga shall, as it thinks fit from time to time invest all or part of the Fund in any of the approved securities and any interest accruing from such investments shall form part of the Fund.
- iv) **The Lembaga may solicit donations from members, non-members and any lawful institutions with the view to enhance the financial position of the Fund.**
- v) **The Fund shall be used for the following :-**
 - a) **Monetary awards to members or member's children who perform well in examinations recognised by the**

Government of Malaysia from primary school to University level. The list of examinations and eligibility for award and the quantum is in Annexure 1.

- b) **Study loans to Malaysia Government approved course at diploma, first degree and post graduate degree level. The eligibility and quantum of loan and mode of repayment is in Annexure 2.**

- vi) The Lembaga shall submit annually for the information of the members of the Society a report on the Fund together with an income and expenditure account and balance sheet.

- vii) The Society's Auditors shall audit the Account of the Fund yearly.

ANNEXURE 1

The Fund may make monetary rewards to children of members, or to members, who perform well in the following examination either conducted by the Malaysian Government or Private Institutions recognised by the Malaysian Government. The applicant shall be a member in benefit and be a member for at least three years at the time of application and have a subscription credit of RM1,200 or more.

UPSR

Must have passed the Bahasa Malaysia, English & Mathematics paper and the award for :

- a) 2As RM30
- b) 3As RM50
- c) 4As RM80
- d) 5As RM120

PMR

Must have passed the Bahasa

Malaysia, English & Mathematics paper and the award for :

- a) 2As RM50
- b) 3As RM80
- c) 4As RM120
- d) 5As RM170
- e) 6As RM230
- f) 7As RM300
- g) 8As RM380

Those who scored a grade B for Tamil will be awarded RM100 and those who scored A will be awarded RM200.

SPM

Must have passed the Bahasa Malaysia, English & Mathematics paper and the award for :

- a) 2As RM70
- b) 3As RM110
- c) 4As RM160
- d) 5As RM220
- e) 6As RM290
- f) 7As RM370
- g) 8As RM460
- h) 9As & above RM560

Students eligible for the Sir George Maxwell award given by Midland Co-operative shall apply for it and the Lembaga of KJB shall credit the sums awarded to the Thamby Thurai Education Fund.

STPM / A Levels

The student must be a member for at least 6 months prior to sitting for the examination. The award is as follows :-

Received a full certificate and for :

STPM

- a) 2As RM150
- b) 3As RM240
- c) 4As RM340

A Levels

- a) 2As RM150
- b) 3As RM240
- c) 4As RM340

Cont'd to Page 39

For Awards at University/ Higher Educational Institution (Local and Foreign) recognised by the Government of Malaysia the applicant must be a member of KJB for at least three years and the award shall be

a) Second Class Upper RM500

b) First Class RM1,000

ANNEXURE 2

Loans

Advance shall be at the discretion of the Lembaga and payments in any one year shall not exceed RM3,000/- for Malaysia/Singapore or RM6,000/- for overseas to any one applicant.

1) Eligibility for advances from the Fund shall be confined to the following :

i) Member who had continuously been in membership with the Society for a period of 3 years at the time of application.

ii) Children of any past member or guardian deceased while in membership (excluding children of those who had left or expelled from the Society) whose membership with the Society had been for a continuous period of 5 years.

iii) **For Post Graduate courses, the applicant must be a member of the Society and at the time of application had continuously been in membership for a period of 3 years. Advances shall be at the discretion of the Lembaga and payments shall not exceed RM5,000 for any one year and the maximum advance for the course shall not exceed RM15,000.**

The advance for Masters

and PhD shall be for only a maximum of 3 years and 5 years respectively or completion date whichever is earlier. Repayment must commence 6 months after the period mentioned or of completion whichever is earlier.

2) The applicants shall provide security sufficient to cover the maximum amount granted. Such security shall be any one of the following :

i) Land with permanent brick building at 75% of the valuation by an appraiser appointed by the Society. Second charge may be considered with the consent of the first chargee.

ii) Unencumbered subscription credits of the applicant and two or more members of the Society who shall be sureties to the advance.

iii) Bank Guarantee

iv) Any 3 members whose individual monthly income is not less than RM1,500/- as guarantors.

3) The advance granted shall be for education in Universities and University level Institution, Technical, Vocational, Trade and other recognised training institutions (herein referred to as Institutions).

4) a) All applications for advance from this fund shall be addressed to the Setiausaha and shall be in form prescribed by the Lembaga for this purpose.

b) Any advance disbursements shall be subject to the execution of an agreement as prescribed by the Koperasi.

5) Payment shall ordinarily be made in advance terms or semester through the

Institution concerned, save in exceptional circumstances where direct payment shall be deemed to be in order. If an adverse report on the academic progress is received from the Institutions further advance payments may be withheld until such time as a satisfactory report on the students' diligence and moral behaviour is received from the Head of the Institution concerned. No student shall change his course of study without the prior approval in writing from the Lembaga.

6) A student who is already in receipt of any other scholarship or similar grant from any other source shall not be eligible for any advance from the fund.

7) The repayment of the advance shall be in monthly instalments to commence not later than 6 months after qualifying or on discontinuation of the said course with the proviso that the Lembaga shall have the discretion to extend, this period only when it is satisfied that despite reasonable effort by the beneficiary of the advance has not secured gainful employment or is bereft other regular source on income.

8) The loan granted under this Regulation for each academic year shall be repaid over a period of two years. The interest payable on the advance shall be on the basis of 6% per annum month rests during the duration of the course and 6% per annum month rests immediately on completion or on discontinuance of the said course. An interest rate of 12% p.a month rest is applicable if repayments exceeds the repayment period.

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