

PATHFINDER

PERINTIS



வழிகாட்டி

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 JES -

Vol 10 Issue 1 (for members only) Koperasi Jaffnese Berhad (Estd. 1924) January 2001

DISTRICT GENERAL MEETINGS - 2001

This year we would have the District General Meetings to elect the District officials for the year 2001 - 2003. The delegates elected at the Kawasan Meetings held in 1999 hold office for the delegates meeting for the year 2001/2002. The tentative schedule is given below and with notice of the meeting you would be informed of the venue.

NO.	DATE	DAY	TIME	DISTRICT
1.	March 10	Saturday	5.00 p.m.	Kuantan
2.	March 10	Saturday	6.00 p.m.	Johor Bharu
3.	March 11	Sunday	11.00 a.m.	Kluang
4.	March 11	Sunday	4.30 p.m.	Melaka
5.	March 11	Sunday	6.00 p.m.	Kajang
6.	March 17	Saturday	5.00 p.m.	Bukit Mertajam
7.	March 18	Sunday	10.00 a.m.	Taiping
8.	March 18	Sunday	5.00 p.m.	Pudu
9.	March 24	Saturday	5.00 p.m.	Seremban
10.	March 24	Saturday	5.00 p.m.	K. Selangor
11.	March 25	Sunday	4.30 p.m.	Ipoh
12.	March 31	Saturday	5.00 p.m.	Rawang
13.	March 31	Saturday	5.00 p.m.	Sentul
14.	April 1	Sunday	5.00 p.m.	Klang
15.	April 7	Saturday	5.00 p.m.	Petaling Jaya
16.	April 8	Sunday	5.30 p.m.	Brickfield

April 22 - 9.30 a.m. AGM

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- * Surat Layang Culture & Klang, New Year Gathering
- * What ASIAH means to us
- * KJB Year End P & L A/C & Balance Sheet

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- * Members Asst. Sought
- * UPSR, PMR, SPM & STPM/ A-Level for the year 2001
- * New Year Greetings & Sai Shanti Comp. Center

MR R. LOGESWARAN DECLARED THE JCS 75TH ANNIVERSARY SCHOLAR

The 19th day of August 2000 may not be of any significance to many of us. But for the Rajasvaran Family it was indeed a day to remember especially so for Mr R. Logeswaran, the eldest son of Mr & Mrs Rajasvaran. It was the day of the presentation of the JCS 75th Anniversary Commemorative award and the recipient of the award is none other than Mr R. Logeswaran who was adjudged as the winner by the selection panel.

The award presentation ceremony was held at 5.00 p.m. on that day at the Royal Klang Club. It was witnessed by about 70 people comprising of the District

Chairpersons, Secretaries of the JCS districts in Klang Valley, committee members and delegates of JCS Klang District, members of the Lembaga and relatives and friends of the Rajasvaran family. The recipient of this award Mr R. Logeswaran was bestowed the title 'JCS 75th Anniversary Scholar' and received a cash award of RM10,000/- and a certificate. The award was presented by the Pengerusi Lembaga Mr P. Vamathevan. In the 75 years of JCS existence JCS Klang District has earned the name of being the only district which on its own efforts raised RM10,000/- and is the biggest single award given to any

student of our Society. This would go down in the annals of history of JCS for never was such an award made before.

The award presentation ceremony was simple and the occasion marked the close of the JCS 75th Anniversary Celebrations.

The Klang District Chairman, Mr P. Sahathevan in his address said that he owed his obligation to the members of the JCS Klang and well wishers who had supported him all the way to achieve the objective and it was indeed a dream come true. He also thanked the Lembaga for their support and encouragement.



The proud recipient with his parents

Mr P. Vamathevan, Pengerusi Lembaga said :-

"Guest of honour Logeswaran Rajasvaran, his proud parents Rajasvaran and Kamalambigai, fellow members of JCS, ladies and gentlemen

We are here today to honour Logeswaran Rajasvaran who has been chosen to receive the JCS 75th Anniversary Commemorative Award. When we invited applicants for this award the conditions were the persons should have an outstanding scholastic record and currently pursuing a course toward a higher degree. In addition the person should be an all rounder involved in other extra curricular activities. The persons eligible

members of JCS, members' children and to give a wider choice we allowed members to sponsor any student of Jaffnese origin even if the parents or the student was not a member.

The selection for the award was done by a panel who were not members of the Board of JCS and the members of the panel were Dato' Sothi Rachagan previously of University Malaya as chairman, with Mr John Doraisamy previously of University Malaya and Mr V. Thangarajah a former education officer, past president of JCS and is now very active in the Sri Sathya Sai Movement. To the three of them our thanks for accepting our invitation to do the selection.

In 1995 the Klang District of JCS made a donation to initiate an education fund for the 75th Anniversary in 1999. The request by Klang District was that they would like the other districts to do the same and also that all members of JCS make a monthly voluntary contribution of RM1 towards the fund. The monies collected to be used to make awards towards education of members and their children but sad to say that the other District did not respond but Klang did not give up the idea.

Congratulations to Klang District - They held a number of functions to collect donations and special thanks are due to the following donors :

Mr & Mrs Thiruchelvam, Mr Navaratnasingam, Mr Alex Thiagarajah and Tan Sri Dato (Dr) Lau Ban Tin. Donations were from members and non-members.

In addition to the collection of the fund for the award Klang has held a number of functions, mainly for the children and younger members of JCS and this was done without any request for funds from HQ.

It is not only the funds that Klang has contributed but their magnanimity in that they wanted the award to be called the JCS 75th Anniversary Commemorative Award and not the Klang District award. The board in recognition decided that the award function should be held in Klang and not in K.L.

The funds for the award is sponsored by Klang District and for the award ceremony by members of the JCS Board. My thanks to Klang and the donors and members of the Board.

I am not touching on the activities of Logeswaran as the citation which will read next would deal with it. Our best wishes to Logeswaran and may he reach greater heights.

On behalf of JCS I would like to thank :

- 1) the President, Committee, Manager and staff of the Royal Klang Club
- 2) the press for the coverage
- 3) members of the Klang District
- 4) members of the Board with special mention to its Secretary Mr K. Thuraisingam

- 5) the Chairperson and Secretaries of KJB District in Klang Valley and Seremban
- 6) all of you present for being with us this evening

Thank you."

[Mr R. Logeswaran in his acknowledgement said that he owed his success to his parents for their love, care and encouragement. He thanked the Koperasi and in particular the Klang District whose effort has benefited him. He pledged to continue to offer his services and would support the Koperasi in their endeavours for the betterment of the members.]

The high tea, which concluded the function, gave an opportunity for those present to meet with fellow members while being feted to a sumptuous snack.]

EXHIBITION & CULTURAL NITE

The above function was organised jointly by the JCS Districts (Wilayah Persekutuan, Petaling Jaya, Klang and Rawang) and the Selangor/ Wilayah Persekutuan Ceylon Saivites Association.

It was held on the 21st and 22nd of October 2000 at the Kalamandapam, Jalan Scott, Kuala Lumpur.

The exhibition was launched at 7.30 p.m. on 21st of October, 2000 by the President of the Selangor/ Wilayah Persekutuan Ceylon Saivites Association. The photos and posters on display traced the history and origin of Deepavali

The Deepavali Cultural Programme was held at 7.00p.m. on 22nd October, 2000. The Cultural Programmes were put up by the participating districts and the Ceylon Saivites Association.

PLEASE TAKE NOTE

The application form for membership should be correctly filled and signed by the applicant, proposer and seconder. A photocopy of the applicant's identity card and RM1.00 should accompany the application form.

MODES TO PAY DUES

In order to make it easier for members to pay their monthly dues, KJB allows the following modes of payment :

1. **Subscription Pay Only Once** - (please contact the office)
2. **Direct over the counter** - a member can come to KJB office and pay his /her due over the counter from 9.30 a.m. to 5.00 p.m. Monday to Friday and 9.30 a.m. to 12.30 p.m. on Saturday.
3. **By Post** - members can post their cheques, bank drafts banker's cheques, postal order and money order to Koperasi Jaffnese Berhad, No. 40, Jalan Tun Sambanathan 3, P.O. Box 10265, 50708 Kuala Lumpur.
4. **District Collectors** - members can pay to their district collectors who will then remit the collection to KJB office. District collectors will collect all dues from the 1st to the 10th of each month.
5. **Direct credit into KJB's bank account**
 - * **Bank Simpanan National (Giro)** - A/C No : 14100-29-88011825-1
(use Form SGR-4(1196))
 - * **Bank Bumiputra Commerce Bhd.** - A/C No : 113-00139-11
(formerly Bank Bumiputra Malaysia Bhd)
 - * **Standard Chartered Bank** - A/C No. 312-1-0088800-1
 - * **EON Bank Bhd.** - A/C No. 142-13747-10
(formerly Oriental Bank Bhd)
 - * **Bank Bumiputra Commerce Bhd.** - A/C No : 021-40330-50
(formerly Bank of Commerce Bhd)

When using this method of payment, members are requested to send a copy of the bank-in-slip to KJB office with their name and membership number clearly written

6. **Angkasa Deduction** for those in the Government service- deductions are done from members' salary and sent to KJB office by Angkasa. Members can obtain the relevant form from KJB office.
7. **Salary Deduction** - members can also request their employers to deduct their salary and send it to KJB.

INFORMATION FOR MEMBERS

1. The Society is now sending out computer generated notice to those in arrears of dues.
2. Receipts issued for payments made by cheque will be considered as valid only upon the cheque being cleared.
3. Members are to ensure that payment slips are always filled accordingly whenever making payments.

TAXATION AND YOU

by K. Aruljothi

Direct taxation in Malaysia was introduced during the second world war (1940-1944). It was known as the 'War Tax'. The purpose was to finance the expenses. After the war was over, this tax still continued. The British Government realized the need for constant revenue to administer and develop the country. Despite strong objection from the people, income tax was introduced with effect from 01.01.1948 with the passing of the Income Tax Ordinance 1947. This Ordinance was repealed and replaced by the Income Tax Act 1967 which is now in force. To improve and streamline the administration the Inland Revenue Department (a government department) was converted to a Statutory Board and is now known as the Inland Revenue Board (IRB).

System of Taxation prior to 01.01.2000

Since the inception of income tax, tax was raised on a preceding years basis (P/Y basis) up to 31.12.1999. Under this system, the income earned the previous year was taxed the following year. For example, income earned in the calendar year 1997, is assessed to tax in 1998 and is called the 1998 assessment. The payment of tax for the Year of Assessment 1998 is based on income 1997. As such the payment of taxes, especially by businessmen and companies, faced hardship if the economic situation turned bad in the following year like the 1997 economic crisis. During 1996 most businesses were making good profits and as such, the taxes for the Year of Assessment 1997 (based on 1996 income) was high. Consequently when the 1997 tax notices were sent out to taxpayers, most of them faced problems paying the taxes after mid 1997, due to cashflow problems.

Another feature was that, the taxpayers were required to complete the annual tax forms and return them to the Inland Revenue Office where the tax officers would go through each and every tax return, make the necessary adjustments, compute the taxes and issue a Notice of Assessment to them. This system is called the Office Assessed System (OAS). Under this system, most

of the tax officers have been confined to the office, most often making judgements and assessments based on records furnished by taxpayers. The accuracy of these records were much to be ascertained. Only a small group of officers from the investigation units went into the field to inspect records at the taxpayers' premises. After 52 years, the government strongly felt that the taxation system must be reviewed to face the challenges in the new millennium to improve tax compliance and tax collection.

System of taxation from 01.01.2000 onwards.

In October 1998, the Minister of Finance announced in his budget Speech that :

- i) system of taxation to be changed from the preceding year basis to the current year basis with effect from 01.01.2000.
- ii) the tax on the income earned in 1999 be waived.
- iii) system of tax be changed from Office Assessed System to that of Self Assessment commencing with companies in the year 2001, self employed in 2003 and those in employment in the year 2004. These changes have great implications on the taxpayers, accountants, tax agents and also the IRB.

Current Year System Assessment

With effect from 01.01.2000 the system of taxation has been changed from the preceding year basis (P/Y basis) to that of current year basis (C/Y basis). Under the C/Y basis, you are required to pay your taxes as you earn. This means that the income earned from 01.01.2000 to 31.12.2000 will have to be paid during the same period. At the same time what was earned during the period 01.01.1999 to 31.12.1999 which was on a P/Y basis will also have to be paid during the calendar year in 2000. This would mean having to pay two years' taxes in one year, i.e. in the year 2000.

The government with the view not to burden the taxpayers with two years' taxes, decided to waive the tax on 1999

income, which is collectable in the year 2000, but instead just collect the tax on the income earned in the year 2000 from January to December 2000. By doing so, the taxpayers were spared the burden of paying two years' taxes in the year 2000 meanwhile the government will still collect the revenue for the year 2000.

Self Assessed System

This system is being introduced in stages as mentioned earlier to replace the Office Assessed System (OAS).

Self assessment system is a total process change from the previous system as mentioned earlier. This system places greater responsibilities on the taxpayers to manage their own tax affairs. They will be required to keep proper records. At the commencement of the year, they are required to estimate the tax to be paid for the current year and make monthly payments from January to December based on their estimate. At the beginning of the following year a tax return will be sent to taxpayers to complete their income earned the previous year. This return should be completed and returned by the stipulated dates. Taxpayers will be required to compute their own taxes correctly and deduct the amount of tax paid and return the Tax form together with the balance of payment due (if any). However, no notice of assessment will be sent to taxpayers.

For the IRB, this would mean modernizing and streamlining the tax administration to ensure a more efficient system and faster collection of taxes while at the same time increasing the level of income tax compliance. The work process for the tax staff will change from that of assessing at the desks to that of field audit where they will be required to make regular visits to taxpayers' premises to inspect their records for accuracy.

Conclusion

This new system will involve a new work culture and would require a positive change in the mind set of all, the taxpayers, tax officers, the accountants and the tax agents.

DISTRICT NEWS

SENTUL DISTRICT :

Get Together Function

The Sentul District organised a 'Tamil New Year Get Together Nite' on 13.05.2000. It was held at Hotel Inapan Moccis, Jalan Ipoh and was attended by about 120 people mostly Koperasi members and their families. It was a full house and the guests were entertained to vocal songs and musical hits. Lucky guests walked away with hampers and prizes.

District Chairman

Mr R. Segarasasingam, a committee member has been appointed as the District Chairman of KJB Sentul District with effect from 28.09.2000 following the resignation of Mr P. Ravindran who was the Chairman since the last District AGM held on 24.04.1999. Mr P. Ravindran would however continue to serve in the District Committee.

BUKIT MERTAJAM DISTRICT :

The following members of the Bukit Mertajam District Committee have resigned from the District Committee.

- 1) Mdm. C. Poopathy resigned with effect from 16.06.1999.
- 2) Dr S. Kanagalingam resigned with effect from 19.11.1999.
- 3) Mdm. T. Santhini resigned with effect from 14.12.1999.

Mr R. Karithikeyan was co-opted as a member of the Committee on 19th June 1999.

JCS SEREMBAN DISTRICT'S "FAMILY NITE"

Please be informed that The District's *Family Nite* will be held on :

DATE : 3RD MAC 2001
TIME : 7.00 P.M. ONWARDS
VENUE : NSCA HALL, SEREMBAN

It is an evening filled with Entertainment, Fun & Food a Nice to be remembered!!!
For the invitation cards, kindly contact anyone of the following District Committee Member :-

Mr Senathipathy	06-7625179	Mr Kumarasamy	06-7630440
Mr S.P. Vanar	06-7628345	Mr Nayagam	06-7626428
Mr Vijendran	06-6313106	Mr Anthony	06-7611326
Mr Nadarajah	06-7633164	Ms Pushpa	06-7637009

THE JAFFNESE CO-OPERATIVE HOUSING SOCIETY (JCHS) LTD

1988 TO 2000

by P. Vamathevan AMN

Pengerusi Koperasi Jaffnese Perumahan Bhd.

This article sets out to put on record what was done by the Board of JCHS from December 1988 until now. It also brings to the notice of the Jaffnese Community that all was not lost but with the patience and tolerance shown by members and a group who were willing to work for the members with a belief that a recovery can be made, and have made recovery possible. We could achieve more if we set out to do it together and have faith in ourselves as a community.

The JCHS has paid out a sum of RM1,852,766 to members who held deposits with the Society and with this refund the depositors have received RM7,741,433 or 92.5% of the deposit to date as set out in the resolution. The ex-members totalling 1850 will receive RM2,107,304 which is equal to 75% of their credit with the Society from now up to March 2001.

At the 33rd Annual General Meeting of the Jaffnese Co-operative Housing Society Limited held on 24th April 1988 the following resolution was passed:

“That a Special Committee (SC) be appointed to study all aspects of the General & Financial problems currently faced by the Society and make its report to the house within 6 months”. The S.C. completed its work and at the Extraordinary General Meeting held on 2nd October 1988 presented its report - “that the Committee of Management elected on 24th April 1988 be removed and a 5 man caretaker Committee to be appointed to :

- i) save the Society and keep it as a going concern for our future generation.
- ii) safeguard the contributions of its members.
- iii) generate funds to pay up what is owed to others
- iv) redeem the properties that were mortgaged
- v) restore the Society to its dignified status that it was, to be the pride of the community in particular and the country in general.”

The following 5 were appointed to the Caretaker Committee :

Mr P. Vamathevan AMN	Chairman
Mr C. Ayadurai AMN	Hon. Secretary
Mr P. Thanarajah	Hon. Treasurer
Mr V. Thangarajah PJK	Member
Mr M. Pararajasingam AMN	Member
The Caretaker Committee on taking office	

appointed Coopers & Lybrand, Public Accountants to give a status report of the financial affairs of the Society. Coopers not only gave a report on the financial affairs of the Society but also a detailed report, of their findings and recommendations.

The Registrar General of Co-operatives ruled that in accordance to the by-laws of the Society there should be 11 members on the Committee of Management and he therefore called for an Extra Ordinary General Meeting on 17th December, 1988 to elect a committee of 11. The following were elected to the committee :

Mr P. Vamathevan AMN	President
Mr E. Sivapathasundram	Vice President
Mr C. Somasuntaharam	Hon. Secretary
Mr P. Thanarajah	Hon. Treasurer
Mr M. Pararajasingam AMN	Comm. Member
Mr S. Kanesalingam	Comm. Member
Mr V. Thangarajah PJK	Comm. Member
Mr C. Vinayagamoorthy	Comm. Member
Mr T. Thanapalan	Comm. Member
Mr K. Sitheravel	Comm. Member
Mr K. Manohar	Comm. Member

of the 11 elected on 17.12.1988 the following are still serving :

Mr P. Vamathevan AMN
Mr E. Sivapathasundram
Mr M. Pararajasingam AMN

and the late Mr K. Sitheravel until his death on 12.12.2000, Mr C. Ayadurai is still with us from 31.12.1989.

The present Committee of Management :

Mr P. Vamathevan AMN	Pengerusi
Mr E. Sivapathasundram	Naib Pengerusi
Mr C. Ayadurai AMN	Setiausaha
Mr A. Natthondan	Bendahari
Mr M. Pararajasingam AMN	Ahli Lembaga
Mr K. Sitheravel	Ahli Lembaga (up to 12.12.2000)

Mr C. Prakhesh	Ahli Lembaga
Mr S. Jendran	Ahli Lembaga
Mr T. Jegathesan	Ahli Lembaga
Mr S. Veerakumaran PJK	Ahli Lembaga
Mr S. Ariaratnam	Ahli Lembaga
Mr S. Ravindran	Ahli Lembaga

When the committee took over it inherited a liability amounting to RM11,487,457. A well planned programme was drawn up immediately and it must be pointed out that the task was a mammoth one, riding on thin lines and always conscious of the fact that at any time the Society could be asked to wind up if members were not co-operative. The Committee was firm but reasonable, dedicated to complete the task they had embarked on. It has worked hard to achieve at what it set out to do. It is pertinent to state here that the majority of the members of the Society were unselfish and it is their patience and tolerance that enabled the committee to achieve what it has.

What were the liabilities inherited ?

1. **External Borrowings :**

- a) mortgage of 18 titles, without the consent of members who had paid for the lots to CCB and the sum owing was RM1,266,250.
- b) mortgage of 2 lots in Taman Yarl to OCBC for RM250,000.
- c) 7 titles in Yarl to BPK for RM206,575.

2. **Deposits from Members**

- a) Fixed Deposits RM6,102,022
- b) Savings Investment Account RM1,401,875

3. **Outstanding Loans to Members**

The sum of RM3,515,354 was due from members and of this non-performing loans amounted to RM2,815,519

4. **CCB Shares**

A sum of RM2,900,000 was invested with CCB and this sum had to be written off.

5. **Sums paid in full to Developers without obtaining Titles**

a) **Taman Maznah**

19 Units were booked with the developers Perusahaan Haz Sdn. Bhd. of which 4 were transferred to members. The Society made full payment direct to the developers without taking due caution to secure the titles. The developers had mortgaged the properties to Bank Bumiputra and the Society had to pay a sum of

RM227,500 to redeem the title. 11 paid up all dues on reworked sums and the property was transferred to them and 4 did not service their loans and the Society took action against them and have sold these lots but was not able to recover the book value of the houses.

b) **Taman Senawang Jaya**

20 single storey terrace units were booked at Taman Senawang Jaya from the developers. All progress and final payments were made directly to the developers without due caution to ensure that unencumbered titles were obtained. On obtaining the certificate of fitness, members who had booked the houses were given the keys although most of them were not servicing the loans. The property was mortgaged by the developers and is now under receivership. After lengthy negotiations and a payment of RM10,000 per title, the titles are in the final stages of being handed. 2 titles were transferred to members earlier, 5 titles would be transferred to the beneficial owners who have paid all dues and the other 13 titles would be kept in the name of the Society and if the occupants do not pay up their dues, the Society would take action to sell them to recover whatever sums possible.

Steps taken to rehabilitate the Society

Loan Recovery

A committee was appointed under the Chairmanship of Mr E. Sivapathasundram with Mr P. Thanarajah and Mr S. Kanesalingam as members. The Committee met with the borrowers to find out their problems and rescheduled their loan instalments, and happy to report that all loans were recovered. With the monies available from loan recovery all external borrowings were settled to stop the large outflow of cash by way of interest. Negotiations were carried out with the lending organisations to reduce the interest charged.

A formula was worked out for refund of monies to the depositors and was presented for approval at an EGM on 21st May 1989. Under this system all depositors were treated alike in that no priority was given to any group or person and up to date 92.5% of the deposits have been refunded.

Amendments was made to by-laws in that titles could be released on full payment of all dues although a house was not erected on the lot and this brought in a substantial sum of money.

The minimum monthly subscription from RM10 was reduced to RM2 and this was done with a view of encouraging members to continue their membership

and have a say in the running of the Society. Sad to say that not many responded. The character of the Society could have been changed by bringing in new members but the Board did not do so.

Lots belonging to the Society were sold to enable refunds. In the case of the two lots in Kajang a good price could have been obtained if there was a quorum for the AGM or EGM when called.

Acknowledgement

The depositors and ex-members owe a debt of gratitude to the few who have kept the Society going by keeping up their membership. If not for this small group no general meetings would have been held and the Society would have wound up!

Thanks to the group of concerned members who in 1987/88 were responsible to call for an investigation into the affairs of the Society and for removal of the Committee of Management. To name a few of them :-

the late Mr C. Ananthakrishnan, Mr T. Balasingam, Mr A. Kanagasingam, the late Mr P. Muthucumar, Mr S. Rajalingam, the late Mr P. Thanaraja, Mr K. Thillainathan and a few others.

Thanks to the 10 man Special Committee for their investigation and report. The members of the committee :

1. Mr V. Balakrishnan
2. Mr T. Balasingam
3. Mr S. Karunakaren
4. Dr J.T. Ponnampalam
5. Mr S. Rajalingam
6. Ms R. Sachithanandan
7. Mr V. Thangarajah PJK
8. Mr S. Thasapalan
9. Mr T. Thanapalan
10. Mr P. Vamathevan AMN

Thanks to the members of the Board from December 1988 who have contributed their time and effort to make it possible for depositors, ex-members and land owners to get back what was due to them. The names of those not listed elsewhere in this article, but had served the Board are :-

Mr A. Sivapathelingam, Mr A. Jeyakumar, Mr Shan Thuraisingam AMP. A record of special thanks to the late Mr C.V. Moorthy and the late Mr P. Thanarajah, who in spite of their health problems served the Society well.

Thanks to :

The Pengarah and staff Jabatan Koperasi Wilayah Persekutuan Kuala Lumpur the Ketua Pendaftar Koperasi and staff for all assistance and guidance. To Mr J.J. Felix, Senior Co-operative Officer, now retired, who was a guide, advisor and the force behind the rehabilitation programmes of the Society.

The panel of Solicitors, valuers and external auditors. To Mr Tay Chong Chin and the staff from Coopers & Lybrand for the very comprehensive Status Report of JCHS made in November 1988.

The Internal Auditors and the Staff of JCHS. All others who have helped in one way or other.

What Next ?

Since taking over in December 1988 the committee maintains that this Society is a going concern and have managed to keep it this way in spite of the litigations faced. With the assets that the Society has the balance of 7.5% to the depositors and the 25% to ex-members could be met and this would take between 2 to 3 years or more if all goes well. The other lots lend a possibility of development and would require participation from the current members and new members that should be brought in. Or should we not as what is happening to the banks and others institutions in this country join hands with others?

Quotes

We are apt to forget that we are only one of a team, that in unity there is strength and that we are strong only as long as each unit in our organisation functions with precision.

Samuel Tilden

Proper cooperation cannot be secured between groups of men who are constantly quarreling among themselves over petty grievances.

Charles Gow

“SURAT LAYANG CULTURE”

by concerned member

It is indeed with a great sense of remorse and shame that I wish to make this open address to all our members.

Over the last few years, the “Surat Layang Culture” has invaded our community and taken a pervasive hold. Be it a Temple Annual General Meeting, or that of a Co-operative Society, the authors of these vicious letters, all of a sudden become busy at work.

The contents of these letters are often libelous and scurrilous and the hidden agenda of these “underground” authors is all too clear. They seem to have something to say but yet do not have the moral fibre or the courage to put their names to these letters for fear of the possible ramifications.

If indeed their intention is to topple the leadership of these organisations, I am happy to say that

they have not really succeeded as the “Jaffnaman” has the intellectual capacity to separate “the chaff from the wheat.”

What indeed is sometimes nauseating about the contents of these letters, is the lowest level that these authors would stoop to. Often, the names of the spouses of our leaders is drawn in to score mileage. This is most unbecoming and uncalled for. These good ladies are not pawns to be made use of in any power struggle, and hence why drag their names?

I feel ashamed at times to repeat some of the contents of these letters even to a very close friend. My greatest underlying fear is that a “Lie told once too many times, would often become the truth.”

We have moved into the Twenty-First Century, and yet our mentality appears to be steeped in the

18th century “Feudalistic” mode. We have not moved with the times and I dread to think what kind of signals we are sending to the generations that come after us. After all, the greatest heritage that coming generations could inherit from us and enable them to emulate, is a good value system, embodying decent and honourable human values and exemplary statesmanship and not one befitting the gutter.

My only sincere appeal to our learned members is to pay scant or no regard to these letters, and if it is unsigned, its destination should immediately be the nearest dustbin.

The democratic tradition of our institutions is well grounded and any aggrieved member has numerous avenues to seek redress.

Please do not resort to this cheap and lowly form of poison-pen letter writing.

JCS KLANG DISTRICT NEW YEAR GATHERING & AWARD PRESENTATION

(SPM - 1999; UPSR & PMR 2000)

VENUE : MUM'S CORNER (*PRAMES*)
DATE : 24 FEBRUARY 2001
TIME : 7.30 P.M.
PRICE : RM15.00 PER PERSON,
(Free for Award Recipients)

Contact any of the following persons for information :-

S. CHANDRAN	03-33231004 (<i>After 7.30 p.m.</i>)
K. SIVAYOGAN	03-40451033; 019-3529743
MR & MRS RAJASVARAN	03-33710392; 013-3331020
MR & MRS SAHATHEVAN	03-33232350

WHAT ASIAH MEANS TO US!

A - Adventurous
S - Simplicity
I - Integrity
A - Affectionate
H - Humanitarian

ASIAH,

YOU'VE TRAVELLED ALL, AROUND THE WORLD
OR IS THERE ANY LAND YOU'VE NOT STEPPED ON?
GAINING KNOWLEDGE AND EXPERIENCE WITH EVERY TRIP
YOU'VE BECOME OUR VERY OWN "INDIANA JONES"!

SIMPLICITY IS YOUR MIDDLE NAME

ALWAYS DOWN TO EARTH AND HUMBLE
YOU'RE RESPECTED AND ADMIRER
BY YOUR FAMILY, COLLEAGUES AND ALL WHOM YOU MEET

YOU'RE A MAN OF INTEGRITY

HOLDING UP TO PRINCIPLES AND IDEALS
YOU'RE WHAT WE ASPIRE TO BE
BUT WE KNOW IT'S NOT EASY

LOVED BY EACH AND EVERYONE

BECAUSE OF THE LOVE YOU SHOWER ON OTHERS
YOU TAKE GOOD CARE OF US LIKE YOUR OWN
YOU'RE A GOD-SENT FATHER TO US ALL

AS A HUMANITARIAN

CARING FOR THE WELFARE OF THE PEOPLE AROUND YOU
STRUGGLING FOR THE BENEFITS OF OTHERS
AND LEADING THE PATH TO THE NEVER-ENDING QUEST.

HAPPY BIRTHDAY ASIAH!!!

HAVE A MEMORABLE BIRTHDAY WITH YOUR LOVED ONES
AND FORGET YOUR AGE
AS YOU ALWAYS LOOK YOUNG TO US!

YOUR BELOVED NEPHEW,
A.S. THAYAHARAN

Quotes

True wisdom consists not only in seeing what is before your eyes, but in foreseeing what is to come.

Terence

Undertake something that is difficult; it will do you good. Unless you try to do something beyond what you have already mastered, you will never grow.

Ronald E. Osborn

**KJB UNAUDITED PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED
31ST DECEMBER 2000**

	(RM)
<u>INCOME</u>	
Loans to Members	604,214.04
Fixed Deposits	42,618.05
Current Account	11,992.82
<u>OTHER INCOME</u>	
Commission on Insurance	3,415.98
Dividends	18,724.13
Rental	496,431.08
Others	10,660.37
Gain on Disposal of Investment	141,068.70
TOTAL INCOME	1,329,125.17
<u>ADMINISTRATION EXPENSES</u>	
Auditors Remuneration	8,000.00
Affiliation Fees	450.00
Depreciation	74,430.44
Electricity & Water	14,824.39
EPF & SOCSO	24,312.70
Incentive Awards	2,950.00
Insurance	2,542.85
Legal Fees	1,635.00
Meeting Expenses :	
* AGM & District Committee	52,249.27
* Committees & staff	2,223.71
Medical Expenses	1,398.00
Newsletter	11,139.50
Printing & Stationery	38,617.80
Professional Fees	1,350.00
Salaries, Cleaning Services & Allowances	183,998.02
Security	900.00
Telephone & Postage	13,517.82
Travelling Allowances :	
* Board Members	29,631.68
* District Secretaries / Collectors	28,394.03
* Internal Auditors	15,925.00
* Staff	388.05
Upkeep & Maintenance of :	
* Computer	13,054.00
* Equipment & Furniture	1,627.10
Misc. Expenses	1,119.35
<u>FINANCE EXPENSES</u>	
Bank Charges & Commission	2,407.60
Interest on Specific Deposit	15,065.16
Interest on Property Purchase Scheme	15,807.35
Service Charges (Angkasa)	1,353.65
TOTAL EXPENDITURE	559,312.47
SURPLUS FOR THE YEAR	769,812.70

KJB UNAUDITED BALANCE SHEET AS AT 31ST DECEMBER 2000

	(RM)
<u>LIABILITIES</u>	
Members' Subscription	16,428,329.91
Capital Reserve Fund	367,729.49
Other Funds	364,471.66
Retained Profit	1,228,911.63
Statutory Reserve Fund	352,033.00
Members Deposit	668,570.00
Other Creditors & Accrued Liabilities	220,435.84
TOTAL LIABILITIES	19,630,481.53
<u>ASSETS</u>	
Freehold Land & Building	6,126,349.45
Leasehold Land & Building	654,486.37
Other Fixed Assets	157,438.16
Property Development Expenditure	1,604,056.45
Investments	1,138,550.15
Loans to Members	7,276,864.41
Other Debtors, Deposits & Prepayments	37,156.54
Fixed Deposits with Licensed Banks	2,229,818.29
Cash & Bank Balances	405,761.71
TOTAL ASSETS	19,630,481.53

* Details will be available in the Annual Report

DISTRICT GENERAL MEETINGS 2001

Notice of District General Meeting will be duly served to eligible members or members in benefit. Members in benefit means members who are not in arrears of subscriptions and other dues for more than 3 months.

Members of Districts whose meetings are scheduled in March 2001, should pay up their dues payable up to November 2000 and such payments should be made before February 10, 2001.

Members of Districts whose meetings are scheduled in April 2001, should pay up their dues payable up to December 2000 and such payments should be made before March 10, 2001. Payments will not be accepted at the place of meeting.

MEMBERS ASSISTANCE SOUGHT

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>NO</u>	<u>MEMB. NO.</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>
SEPTEMBER 1999			
1.	15602	Ms S.Rajeswary	53, Jalan 18/14, Taman Kanagapuram, 46000 Petaling Jaya.
2.	16062	Mr A. Kanagaretnam	587-2, Jalan Mersing, 86000 Kluang, Johor
3.	16298	Mr M. Kathiravelu	775, Lorong Enam off Jalan Sentul, 51000 K.L.
4.	16462	Mr A. Raveenthiran	87, Jalan SS2/55, 47300 Petaling Jaya.
5.	16858	Mr S. Nagalingam	No. 31, Rumah LKNP Jalan Pekeliling, 27200 Kuala Lipis.
6.	17317	Mr S. Navaratnam	123, Lorong Tamarind, Southern Park, 41200 Kelang.
7.	19054	Mr R. Chandran	18, Jalan Hijau Emas 4, OUG Jalan Kelang Lama, 58200 K.L.
8.	19155	Ms N. Saroja	686, Happy Gardens, Jalan Rasah, 70300 Seremban.
9.	19447	Mr M. Thavaseelan	686, Happy Gardens, Jalan Rasah, 70300 Seremban.
10.	12241	Ms T. Navamany	58, Lot 208, Lorong Setiajasa Satu, Damansara Heights, 50490 K.L.
11.	16653	Ms S. Vikanasuvvari	18, Jalan 16, Taman OUG, Jalan Kelang Lama, 58200 K.L.
OCTOBER 1999			
12.	20112	Mr K. Selvadurai	223, Jalan Tok Ungku, 70100 Seremban
13.	15967	Mr K. Nadana Sapai	6, Jalan Tan Sri Manikavasagam, 9, Taman Menara Maju 41200 Kelang, Selangor
NOVEMBER 1999			
14.	20195	Mr R. Selvaraju	18, Jalan 16, OUG Jalan Kelang Lama, 58200 K.L.
15.	20018	Ms G. Navamalar	18, Jalan 8, Taman Bukit Kuchai, 47109 Puchong
16.	20017	Mr G. Ayaduray	18, Jalan 8, Taman Bukit Kuchai, 47109 Puchong
FEBRUARY 2000			
17.	18449	Mr T. Annaletchumie	385, Jalan F10, Fasa 5, Taman Melawati, 53100 K.L.
18.	20268	Mr D. Suresh Sinniah	BEB 15, Block BE, Jalan Pandan Indah, 14/4C, 55100 K.L.
19.	10375	Mr P. Kanagaratnam	JKR Batu Lima Camp, Mentakab 28400, Pahang.
20.	9984	Mr V. Ariyarathinam	No. 357, Jalan Desa Mesra, Taman Desa, 58100 K.L.
21.	20117	Ms S. Kala Devi	1524, Jalan E 3/3, Taman Ehsan , 52100 Kepong.
22.	20150	Ms S. Vasantha	No. 363, Jalan 5/54, Petaling Garden, 46000 Petaling Jaya
23.	21033	Ms S. Jothi Letchumi	No. 40, Tingkat Ipoh 3, Ipoh Garden , 31400 Ipoh, Perak.
24.	21156	Mr M. Sithampara Nathan	Pantai Hill Park, Phase 5, Aprt. #2035, Jalan Pantai Dalam, 59200 K.L.

<u>NO</u>	<u>MEMB. NO.</u>	<u>NAME</u>	<u>LAST KNOWN ADDRESS</u>
25.	17834	Mr S. Kylanathan	No. 19, Jalan Kelapa, off Persiaran Raja Muda Musa, 41200 Kepong.
26.	18221	Ms K. Indra Devi	8, Jalan Ria, Sunrise Park, 86000 Kluang, Johor
APRIL 2000			
27.	16650	Ms Thanam Rasiah	18, Jalan 16, Taman OUG Jalan Kelang Lama, 58200 K.L.
28.	19352	Mr Thayalan Ganeshan	143A, Jalan Sultan Abdul Samad, Brickfields, 50470 K.L.
29.	15115	Ms Puvaneswari Muthiah	No. 22A, Lorong Sentul Bhg. 2, Sentul Pasar, 51100 K.L.
30.	18982	Mr K. Thiunavukarasu	Kandy Service Station B.P., 113 Jalan Rasah, 70300 Seremban
JULY 2000			
31.	7463	Mr C.S. Moorthy	55, Jalan Thmaby Abdullah, 50470 K.L.
32.	7799	Ms Jayamalar Lee	41, Jalan Kovil Ulu, off Jalan Sentul, 51000 K.L.
33.	14478	Mr K. Arulampalam	No. 7, Lorong Bt. Caves 2, 68100 Batu Caves.
AUGUST 2000			
34.	13859	Mdm. Marimuthu Sinnadurai	No. 86, Lorong 17/33A, 46400 Petaling Jaya
35.	6238	Mr N. Thamoatham Pillai	226, Jalan Ipoh, 51200 K.L.
36.	17016	Ms J. Meenambal	No. 15, Taman Bahagia, Jalan Cheroh, Raub 27600 Pahang.
SEPTEMBER 2000			
37.	12453	Mr A. Chinnathamby	26, Jalan Tanjong Dua Bela, Klang Road, 58000 K.L.
38.	19966	Ms N. Thanaletchumi	11A, jalan SS5D/13, Kelana Jaya, 47301 P.J.
39.	12171	Ms M. Meheswari	No. 9, Jalan SS3/64A, 47300 Petaling Jaya
40.	20020	Mr K. Mahesthasan	No. 7, Jalan Kiambang, Taman Perdana, 83000 Batu Pahat.
41.	18486	Ms M. Parameswari	162-12, Block B, Sentul, 51000 K.L.
42.	19288	Mr N. Sivarajan	102, Jalan Nyaman, Happy Garden, 58200 K.L.
43.	20341	Ms P. Shiamala	No. 31, Jalan PJS 9/26, Bandar Sunway, 46150 Petaling Jaya.
44.	19925	Mr S. Kirupanithi	5207C, Taman Muhibbah, Klebang Besar 75200 Melaka.
45.	17493	Ms S. Bahma	No. 5, Taman Paroi Jaya, 70400 Seremban, Ng. Sembilan.
46.	16844	Mr N. Mohan	206, Lorong Maarof, Bangsar, 59000 K.L.
47.	18538	Mr Alahakone Steve	21, Tamab Sri Reko, 43000 Kajang.
48.	11487	Mr S. Rajaratnam	43, Animal Infirmary Road, 34000 Taiping.
49.	20149	Ms S. Annapoorani	No. 363, Jalan 5/54, Petaling Garden, 46000 Petaling Jaya
50.	21321	Mr T. Harikrishnan	No. 28, Jalan 7, Asa Jaya, 43000 Kajang.
51.	19418	Ms N. Nageswary	2, Jalan helang Lima, Bandar Puchong Jaya, 47100 Puchong, Selangor.

KJB/UPSR AWARDS FOR THE YEAR 2001

Applications for the above mentioned awards are invited from members of KJB. Eligibility of the applicant are as follows:-

1. CRITERIA

- a) Applicant - Either parent of the student applying should be a member of KJB for at least 3 years as at 28.02.2001 (i.e. should have been a member on or before 28.02.1998) and have a subscription credit of RM1200/- or more.
- b) Member in benefit - At the time of submitting the application the applicant should be a member in benefit (not in arrears of dues for more than 3 months).
- c) Student - Eligible students who have been successful should have passed Bahasa Melayu, Bahasa Inggeris and Matematik and should have secured a minimum of 2As'.

2. AWARDS

Eligible students will be awarded a stipulated sum, the quantum of which varies according to the number of As' secured in the UPSR Examination 2000.

3. PHOTOGRAPHS

Students obtaining 5As' or more will have their photographs published in the PATHFINDER. Other award winners will have their names and results published.

4. APPLICATION FORMS

Application for the award should be correctly completed in the prescribed form, which appears in this issue. You may photocopy the form or use the form printed in the PATHFINDER.

5. CLOSING DATE

The Application for the UPSR award for the year 2001 duly completed should reach KJB Secretariat not later than **Wednesday, 28th February 2001.**

Note:

Awards are also given to children whose parent(s) passed away and was/were member(s) in benefit at the time of death.

- **LATE SUBMISSIONS WILL NOT BE ENTERTAINED**
- **MEMBERS WHO MEET THE REQUIREMENTS ONLY SHOULD APPLY.**

BORANG PERMOHONAN ANUGERAH UPSR BAGI TAHUN 2001

*Photo applicable
for student with
5As' or more*

Bahagian A - BUTIR-BUTIR AHLI

NAMA	NO. AHLI	NO. K.P. (Baru)
IBU/BAPA :		
ALAMAT :		
POSKOD :		TEL. NO.

Tarikh :

.....
Tandatangan Ahli

Bahagian B - BUTIR-BUTIR PELAJAR

NAMA :	NO. K.P./SURAT BERANAK :
TARIKH LAHIR :	NAMA SEKOLAH :
KEPUTUSAN UPSR 2000 :	

Bahagian C - KEPUTUSAN MATAPELAJARAN

	Mata Pelajaran	Gred		Mata Pelajaran	Gred
1	Bahasa Melayu (Pemahaman)		5	Sains	
2	Bahasa Melayu (Penulisan)		6	Bahasa Tamil	
3	Bahasa Inggeris		7		
4	Matematik		TOTAL NO. OF As'		

BAHAGIAN D - PERAKUAN OLEH PEMOHON

Disahkan bahawa maklumat di Bahagian B dan C di atas adalah benar.

.....
TANDATANGAN PEMOHON

Satu Salinan keputusan ujian UPSR tahun 2000 yang disahkan oleh Guru Besar/ Ahli KJB mesti disertakan.

INCOMPLETE FORMS WILL NOT BE CONSIDERED

KJB/PMR AWARDS FOR THE YEAR 2001

Applications for the above mentioned awards are invited from the children of members of KJB. Eligibility of the applicant are as follows:-

1. CRITERIA

- a) Applicant - Either parent of the student applying should be a member of KJB for at least 3 years as at 28.02.2001 (i.e. should have been a member on or before 28.02.1998) and have a subscription credit of RM1200/- or more.
- b) Member in Benefit - At the time of submitting the application, the applicant should be a member in benefit (not in arrears of dues for more than 3 months)
- c) Student - Eligible students who have been successful should have passed Bahasa Melayu, Bahasa Inggeris and Mathematic and should have secured a minimum of 2 As'.

2. AWARDS

Eligible students will be awarded a stipulated sum, the quantum of which varies according to the number of As' secured in the PMR examination 2000.

3. PHOTOGRAPHS

Students obtaining 7As' or more will have their photographs published in the PATHFINDER. Other award winners will have their names and results published.

4. APPLICATION FORMS

Application for the award should be correctly completed in the prescribed form, which appears in this issue. You may photocopy the form or use the form printed in the PATHFINDER.

5. CLOSING DATE

The Application for the PMR award for the award year 2001 duly completed should reach KJB Secretariat not later than **Wednesday, 28th February 2001.**

Note:

Awards are also given to children whose parent(s) passed away and was/were member(s) in benefit at the time of death.

- **LATE SUBMISSIONS WILL NOT BE ENTERTAINED**
- **MEMBERS WHO MEET THE REQUIREMENTS ONLY SHOULD APPLY.**

KJB SPM AWARDS FOR THE YEAR 2001

(For Students who sat for Examination in the year 2000)

Applications for the above-mentioned awards are invited from members for their children. Eligibility of the applicant is as follows:-

1. CRITERIA

- (a) Either parent applying should be a member of KJB for a continuous period of at least 3 years and should have a minimum subscription credit of RM1,200 at the time of application.
- (b) Applicant should have become a member on or before 31.05.1998
- (c) At the time of submitting the application the applicant should be a member in benefit (not in arrears of their dues of subscription and loan instalment)
- (d) The student must apply for membership at the time the parent makes the application for the SPM Award if he/she is 18 years old and is not a member yet.

2. AWARDS

Eligible students must have been successful in the SPM Examination 2000. Must have passed the Bahasa Malaysia, English and Mathematics and secured at least 2 (two) Distinctions 'A's. The sum awarded will be as per the rates prescribed in the KJB Rules and Regulations. Successful students in the Examination who have scored a grade of A, B or C in the Tamil subject will be given an additional sum at the prescribed rates. However, if in any one year if the number of applications is large, the Lembaga may reduce the quantum of award.

3. PHOTOGRAPHS

Students obtaining 7As' or more will have their photographs published in the PATHFINDER. Other award winners will have their names and results published.

4. APPLICATION FORMS

Application for the award should be correctly completed in the prescribed form, which appears in this issue. You may photocopy the form or use the form printed in the PATHFINDER.

5. CLOSING DATE

The Application for the SPM award for the year 2001 duly completed should reach KJB Secretariat not later than 31st May 2001.

- **LATE SUBMISSIONS WILL NOT BE ENTERTAINED**
- **MEMBERS WHO MEET THE REQUIREMENTS ONLY SHOULD APPLY.**

BORANG PERMOHONAN ANUGERAH SPM BAGI TAHUN 2001

*Applicable for
students who
have secured
7As' or more*

Bahagian A - BUTIR-BUTIR AHLI

NAMA	NO. AHLI	NO. K.P.
AHLI :		
* Hubungan dengan pelajar :	<input type="checkbox"/> Bapa	<input type="checkbox"/> Ibu
ALAMAT :	POSKOD :	TEL. NO.

* Sila tanda didalam kotak yang sesuai.

.....
Tandatangan Ahli
Tarikh :

Bahagian B - BUTIR-BUTIR PELAJAR

NAMA : NO. K.P. :

TARIKH LAHIR : NAMA SEKOLAH :

KEPUTUSAN SPM 2000 :

Bahagian C - KEPUTUSAN DALAM SEMUA MATAPELAJARAN

Bahasa Malaysia	Matematik								
Bahasa Inggeris									

Bahagian D - PERAKUAN OLEH PEMOHON

Disahkan bahawa maklumat di Bahagian B dan C di atas adalah benar.

.....
TANDATANGAN PEMOHON

Satu Salinan keputusan ujian SPM tahun 2000 yang disahkan oleh Guru Besar/ Ahli KJB mesti disertakan
Tarikh tutup permohonan 31hb Mei 2001.

KJB STPM/A LEVEL AWARDS FOR THE YEAR 2001

(For Students who sat for Examination in the year 2000)

Applications for the above-mentioned awards are invited from members for their children. Eligibility of the applicant is as follows:-

1. CRITERIA

- (a) Either parent of the student should be a member of KJB for a continuous period of at least 3 years and have a minimum subscription credit of RM1,200 at the time of application.
- (b) Applicant should have become a member on or before 31.05.1998.
- (c) At the time of submitting the application the applicant should be a member in benefit (not in arrears of their dues subscription and loan instalment)
- (d) Applicant must have received a full certificate.
- (e) Student should have been a member for at least 6 months at the time the application for STPM/A Level award is made.

2. AWARDS

Eligible students must have been successful in the STPM/A Level Examination 2000 and must have secured at least 2 (two) Distinctions 'A's. The sum awarded will be as per the rates prescribed in the KJB Rules and Regulations. Successful students in the Examination who have scored a grade of A, B or C in the Tamil subject will be given an additional sum at the prescribed rates. However, if in any one year if the number of applications is large, the Lembaga may reduce the quantum of award.

3. PHOTOGRAPHS

Students obtaining 3As' or more will have their photographs published in the PATHFINDER. Other award winners will have their names and results published.

4. APPLICATION FORMS

Application for the award should be correctly completed in the prescribed form, which appears in this issue. You may photocopy the form or use the form printed in the PATHFINDER.

5. CLOSING DATE

The Application for the STPM/A Level award for the year 2001 duly completed should reach KJB Secretariat not later than 31st May 2001.

- **LATE SUBMISSIONS WILL NOT BE ENTERTAINED**
- **MEMBERS WHO MEET THE REQUIREMENTS ONLY SHOULD APPLY.**

BORANG PERMOHONAN ANUGERAH STPM / A-LEVEL BAGI TAHUN 2001

*Applicable for
students who
have secured
3As' or more*

Bahagian A - BUTIR-BUTIR AHLI

NAMA	NO. AHLI	NO. K.P.
AHLI :		
* Hubungan dengan pelajar :	<input type="checkbox"/> Bapa	<input type="checkbox"/> Ibu
ALAMAT :	POSKOD :	TEL. NO.

* Sila tanda didalam kotak yang sesuai.

.....
Tandatangan Ahli
Tarikh :

Bahagian B - BUTIR-BUTIR PELAJAR

NAMA :	NO. K.P. :
TARIKH LAHIR :	NAMA SEKOLAH :
KEPUTUSAN STPM/A-LEVEL 2000 :	

Bahagian C - KEPUTUSAN DALAM SEMUA MATAPELAJARAN

Bahagian D - PERAKUAN OLEH PEMOHON

Disahkan bahawa maklumat di Bahagian B dan C di atas adalah benar.

.....
TANDATANGAN PEMOHON

Satu Salinan keputusan ujian STPM/A-Level tahun 2000 yang disahkan oleh Guru Besar/ Ahli KJB mesti disertakan

Tarikh tutup permohonan 31hb Mei 2001.



To our members

Greetings of the Season
&
Best Wishes for the
New Year

from

Board of Management & Staff
Koperasi Jaffnese Berhad

SAI SHANTI COMPUTER CENTER

The Center is providing free training classes for students in Form 1 to Form 5 within the lower income bracket, to equip them with adequate computer knowledge and expertise.

Classes are held from Monday to Friday with 2 sessions each day between 10.00 a.m. - 12.00 p.m. and 2.30 p.m. - 4.30 p.m. A student will attend classes once a week for 2 hours. The duration of the course is 8 months.

Classes are held at MESUMA SPORTS SDN. BHD., 65A Jalan Thambapillay, Brickfields, K.L.

For further information, please contact ALLAN (03-22741981) PATHMANABAN (03-22734054, H/P: 016-2942154)