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Inside this issue:

- 2010 Contributors and New members 2
- Annual Financial Report 3
- Banbhouri Area Schools 4
- 2010 Project Honor Roll 5
- Smt. Dwarkidevi-INSAF Vidya Mandir 6

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INSAF

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

YEAR 2011 IN REVIEW: ALL AROUND EXCELLENT PROGRESS

As has been the case in previous years, the first issue of the Newsletter in 2011 brings an overall review of the past year for INSAF.

First, the overview. The total project effort in 2010 was at \$76,966 which makes 2010 INSAF's 3rd best year ever (best was Yr 2006 with \$110,701 and 2nd best was Yr 2007 with \$83,963). However, by one measure, Yr 2010 was the best ever for INSAF. The number of projects implemented was 33 which bested the 28 from Yr 2006.

As usual, Page 5 has our famous "Project Honor Roll" which shows the depth and breadth of the projects. Of course, each project is making a difference in its own way, and we congratulate each of the Project Leaders and Project Sponsors for their successful effort in implementing these projects. In Yr 2010, **Ms. Arundhati Malladi, Sh. Anees Prabhu, Sh. Arun & Ms. Padma Cariappa**, and others continued their strong support of the child education efforts of Pratham Mysore with their contributions totaling \$14,750. **Shri Kailash & Ms. Savitri Sharma, Sh. Shivendra & Ms. Richa Pandey** joined to support the worthy cause of JRH University for the Handicapped in Chitrakoot, UP with \$9,200. Nine INSAF families (mentioned on Page 6) joined in a team effort to support several projects in the Chipurupalli, A.P. area with a total of \$6,040. The exemplary efforts of **Prof. Ram Chaudhari** with the education efforts at Bhulpur, UP continued with \$5,000. **Sh. Joginder and Ms. Meera Kundra** continued their impressive support of the Children's Home in Pondicherry with \$5,000. **Keith & Lenny Osborn** supported the cause of a Vidyalam in Eagandiyar, Kerala with \$5,000. **Dr. Sudershan Bhateja** added personal efforts and financial support with several thousand dollars from himself and others for three village schools in Punjab (details on Page 4).

Dr. Mehandra & Ms. Jyoti Nanavati supported several worthy causes such as primary health care for the Adivasi people in Maharashtra and eye care and other services for the poor in Gujarat with \$3,500. The Akhand Geetapeeth Shashwat Sevashram Trust (Loosely translated as the Trust for Eternal and Continuous Service School according to the Geeta) received \$4,419 with the support of **the Rawal family, Sh. Mukesh & Ms. Aneesha Saran, Sh. Utpal Joshi** and others. **The Maheshwary family** in the U.S. and **the Zaidi family** in Canada teamed to support several wonderful activities in the Hoshiarpur, Punjab area (more details on Page 5). Please see the Honor Roll on Page 5 of this Newsletter for a full listing of the projects in Yr 2010.

Our focus on due diligence on documenting how the funds were used in the major projects continues — this is a challenging area — so we could do more.

INSAF gained 25 new Life Members and 12 annual members (in 2010 and this year) — A warm welcome to each of them. Thanks to Dr. Prem Bajaj, Sh. Surinder & Ms. Nirmal Maheshwary, Sh. Kumar & Ms. Sudesh Kapur Ramesh Paliwal and others for introducing the new INSAF colleagues to INSAF. Let us now look at what each of us can do in 2011.

DIVYADEEPA, KALIYUVA MANE (MYSORE)

Former President Dr. Soma Murthy has initiated a very worthy new project under which financial support will be provided to two young people from an extremely poor background for their post-secondary education. The Divyadeepa Trust at Kenchalagudu (near Mysore) will receive funding to support Mahesha, 16, a pre-Univ (Commerce) student to complete a B.Com. or a similar course. In addition, Sachin, 16, an ITI (Electronic Mechanic) student will get support for about 3 years until graduation. Both Mahesha and Sachin are children of very poor and illiterate, landless, agricultural workers. Info on the trust is available at <http://divyadeepatrust.org/index1.php>

DAYA GHAR, CHENNAI

New Member Sh. Thangavelu has sent a contribution of \$230 to support the work at Daya Ghar (House of Kindness). Daya Ghar provides a home and education to children from very poor background with a goal to enabling them to become financially self-sufficient. More info is at their website: <http://dayaghar.org/index.html>

JEEVAN PRABHAT, PONDICHERRY

Long-time members Sh. Joginder & Ms. Meera Kundra had provided very substantial financial support to help build Jeevan Prabhat, a children's home during 2007-2008. Joginder ji currently serves as the Secretary and Treasurer. A measure of the excellent quality of care and support the children get can be seen by the fact that we learned in January that 13/30 children placed in the top 10 of their respective classes. More info is at: <http://jeevanprabhat.org/index.html>

A VERY WARM WELCOME to the following:
New Life-Members (includes year-to-date 2011)

Sh. Dushyant R. & Mrs. Arab, Wichita, KS
Ms. Shu Han Jaggi, Wichita, KS
Dr. Suresh (Raju) Keshavanarayana, Wichita, KS
Sh. Gyan Chand & Ms. Manorma Khicha, Wichita, KS
Sh. Krishna K. Krishnan, Wichita, KS
Sh. Vinayak and Ms. Anuradha Kulkarni, Cincinnati, OH
Dr. Arun Kumar, Wichita, KS
Sh. Debasish and Ms. Monisha Mishra, Seattle, WA
Dr. Mahendra & Ms. Jyoti Nanavati, Rochester, NY
Sh. Suresh and Ms. Savita Paliwal, Monmouth Junction, NJ
Sh. Shivendra & Ms. Richa Pandey, Colts Neck, NJ
Dr. Ravi & Ms. Vandana Pendse, Wichita, KS
Dr. Prakash and Ms. Parula Raghavan, Wichita, KS
Ms. Meeta Shah, Wichita, KS
Sh. Rajesh and Ms. Ritu Verma, Wichita, KS

Annual Membership or Renewals (includes year-to-date 2011)

Dr. Sarwan Aggarwal, Nashua, NH
Dr. Francis & Ms. Pearl D'Souza, Wichita, KS
Ms. Lakshmi Kambampati, Wichita, KS
Sh. Pradeep & Ms. Mill Khowash, Marlboro, NJ
Sh. Rishi & Ms. Meredith Maheshwary, Glenshaw, PA
Sh. Vinod Namboodiri, Wichita, KS
Sh. Singanallur Thangavelu, Morris Plains, NJ
Sh. Tanvir Syed & Ms. Mona Zaidi, Mississauga, Ontario

THANKS IN APPRECIATION

Many thanks to the following for sending in contributions during 2010 (some are one-time contributions from non-members). Please forgive any spelling errors — however, please do point them out via an e-mail.

Sh. Shankar Sankaryann Appendurai
Dr. Prem Bajaj
Sh. Umesh Bakhru
Dr. Sudershan Bhateja

Sh. Romel & Tahira Bhullar
Sh. Girish & Ms. Seema Bhutani
Sh. Amey Bordikar
Sh. Ram Chandra

Sh. Ramesh Chandra
Dr. Ram Chaudhari
Sh. Ved Chaudhary
Dr. Santosh Chokhani

Dr. Gopal & Ms. Shibani Chotani
Sh. Nandan Gad
Mr. Daniel Hardy & Ms. Uma Rawal Hardy
Sh. Utpal Joshi

Sh. Kumar & Ms. Sudesh Kapur
Sh. Rakesh & Ms. Gita Kapur
Sh. Ajit Kithari
Sh. Joginder & Ms. Meera Kundra (Capital Cost & ExxonM)

Dr. Raj & Ms. Padmashri Lad
Sh. Rishi & Ms. Meredith Maheshwary
Sh. Surinder & Ms. Nirmal Maheshwary
Sh. P.K. & Ms. Suresh Malhotra

Ms. Arundhati Malladi
Ms. Aruna Marathé
Sh. Ashok & Ms. Darshan Mehan
Dr. Mahendra & Ms. Jyoti Nanavati

Mr. Keith & Lenny Osborne
Dr. Ramesh & Ms. Pratibha Paliwal (AT&T Corp)
Sh. Suresh and Ms. Savita Paliwal
Sh. Shivendra & Ms. Richa Pandey

Dr. AJ & Ms. Thankamma Poulse
Sh. Aneesh Prabhu (McGraw Hill)
Sh. Darshan & Ms. Raj Rawal
Sh. Sham & Ms. Anita Rawal

Dr. Ashok & Ms. Usha Sachdev
Ms. Sucheta Sachdev
Ms. Alpna Samant
Dr. Sadhana Samant

Sh. Mukal & Ms. Aneesha Saran
Ms. Saumya Saran
Dr. Bhav & Ms. Kaye Sharma (Fidelity)
Sh. Kailash & Ms. Savitri Sharma

Dr. Jairam & Ms. Shashi Shetty
Dr. Manoj & Ms. Maneesha Shrivastav
Sh. Sikander & Ms. Kamlesh Tuli
Sh. Tanvir Syed & Ms. Mona Zaidi

ANNUAL FINANCIALS: With many thanks to INSAF Financial Secretary **Sh. K. Kumar Kapur**, we continue our tradition of 35 years to report on schedule the state of our finances right . Special thanks are also due to **Ms. Padmashri Lad**, who took over the computerization of accounts in 2009. Please feel free to forward any comments or questions on these Financials to the Newsletter Editor.

	2010	2009	2008
Opening Balance Jan 1	51,647.33	38,173.52	31,859.44
Operating Funds	7,789.97	7,751.16	7,812.08
Project Trust Funds	33,802.47	22,198.47	16,048.47
Membership Trust Funds	10,054.89	8,223.89	7,998.89
Receipts	91,950.65	87,203.96	64,404.66
Membership Dues -- Life & Annual	1,535.00	1,831.00	225.00
Project Contributions/Other	90,276.00	85,009.60	63,808.24
Interest Income	139.65	363.36	371.42
Expenditures	77,487.87	73,730.15	58,090.58
Projects	76,966.00	73,560.00	57,705.00
Other -- Newsletter, Website, Mail	581.87	170.15	385.58
Closing Balance Dec 31	66,110.11	51,647.33	38,173.52
Operating Funds	7,241.75	7,789.97	7,751.16
Project Trust Funds	47,278.47	33,802.47	22,198.47
Membership Trust Funds	11,589.89	10,054.89	8,223.89

Note: The three sub-accounts above in the "Closing Balance" and "Opening Balance" are for internal INSAF administrative use only.

NEW EXEC TEAM FOR 2011-2013

As mentioned in the previous Newsletter, a new Executive Term began Feb 1, 2011 and will continue until Jan 31, 2013. INSAF is fortunate to have the following Exec Team for the new term:

Dr. Prem N. Bajaj, President

Ph.D. Math, Case Western, Retd. Associate Prof. Wichita State University

Dr. P. Harshavardhana, Vice President

Ph.D. Control Systems, USC; Chief Scientist, Network Management Strategies, Johns Hopkins U. Applied Physics Lab, Baltimore, MD

Dr. Suresh (Raju) Keshavanarayana, General Secretary

Ph.D. Aerospace Eng. Wichita State University (WSU), Assoc. Prof. WSU

Sh. K. Kumar Kapur, Financial Secretary

M.B.A. New York Univ., Retd. from the India Mission to the United Nations

In addition, **Ms. Padmashri Lad**, who is an accountant at the Christensen Fund, San Francisco, CA has been appointed **Auditor (internal)** for a term continuing until Jan 31, 2013.

We'd like to take this opportunity to thank the outgoing Exec Dr. Ashok Sachdev for his service to INSAF. We know INSAF can count upon Ashok to actively support INSAF along with so many of the former Exec members who have been exemplary in their support.

INSAF RECOGNITION FOR BHAVENDER PAUL SHARMA

INSAF co-founder and Newsletter Editor Bhavender Paul Sharma has been honored by the organization for his nearly 40 years of dedication and service. A plaque was presented to Bhav by INSAF Auditor Padmashri Lad on behalf of the current INSAF Executive. The INSAF Exec issued a citation and has raised funds which Bhav may use for a project of his choice.

Several INSAF colleagues have written comments about their association with Bhav. Those comments, and a photograph of Padmashri presenting the plaque and Bhav's reaction are published in a Newsletter supplement. Bhav's response is that the honor actually belongs to each of the long-time supporters and builders of INSAF, all the co-founders, and Kaye Sharma — each of whom continue to motivate Bhav. The supplement is not included in the paper copy of the Newsletter but is available to those who read an e-copy of the Newsletter at **INSAFWEB.ORG**.

Former INSAF Exec Dr. Sudershan Bhateja expands his educational efforts to two additional Schools:

Dr. Bhateja paid a 2 month visit to four Punjab village schools in late 2010. Apart from visiting the Banbhouri Primary and High schools, he initiated interactions with 2 neighboring schools (in Banbhaura, and Dhuri) as well. Given below is the progress report for all four schools.

Govt., High School (GHS), and Primary School (GPS), Banbhouri (Sangrur) Punjab [250 + 100 students]

GHS being short by two teachers at the time, Sudershan's visit was doubly fruitful. Apart from motivating students in both schools, he taught English, Science and Math in GHS.

Sex Education Program (SEP) for GHS: Sudershan felt fortunate being able to attend the special state-required SEP (STD's, including AIDS, and Alcohol and Drugs) and was impressed by the participation. He also participated and made a spontaneous monetary award to the one 7th grade girl who spoke for her courage & outstanding speech.

Raising and maintaining the Bar: It was gratifying to see that inspiring students for the last few years has been paying dividends. This year, four boys earned 81% marks and one girl, 86%, in the 10th Grade. While commending them, Sudershan again emphasized that they are fully capable of earning 90-95 % marks. He has already announced monetary prizes for high marks. It was pleasing to see many students excitedly declare that they will indeed try. It is worth noting that the high scorers are now maintaining the habit. Three students with 80% marks last year, came first, second, and third in the 11th Grade.

The projects accomplished: (1) Finished desks delivered: fifty to GHS, and thirty smaller ones to GPS; GPS students will not have to sit on the floor any more; (2) Awarded prizes to students standing first or second (1st - 10th Grade); (3) Awarded special prizes (Rs 2,000 ea) to the 4 students earning 80% marks in the 10th Grade Exam; (4) Announced prizes for students who currently have low marks but improved significantly; (5) Reminded all stakeholders about what they need to do for students to fare well; and (6) Gave another mini-lecture on Safety, citing examples from the village/school accidents.

An unfortunate incident: After returning from India, Sudershan heard a very sad news that one of the 10th grade boys committed suicide - apparently, a "love affair" with a 9th grade girl gone awry? Sudershan, immediately wrote two emails on "suicide no answer", and "love and suicide" and asked the Principals of all three schools to share with all the students to warn and protect them.

Govt. Senior Secondary School (GSSS), Banbhaura (Distt Sangrur), 6th - 12th Grades [650, co-ed students]

While living in Banbhouri, Sudershan spent time at GSSS, Banbhaura (4 km away) to motivate, teach and guide the students. The teachers, and especially the students were pleasantly surprised that somebody cared for them. Sudershan again pointed out that the students should stop wasting their minds/efforts and should start shooting for 100 % marks in every subject, albeit not exactly easy to achieve. He announced that students earning 80-95% marks in the 10th and 12th Grades Board Exams will earn sizable cash prizes!

Projects currently in progress: The two pressing school needs pointed out by the Principal were: (1) Fixing the existing twelve drinking water-

taps and adding ten new ones (it currently takes the boys about 20 minutes during recess, just to drink water), and (2) Building decent lavatories for female students and staff. The \$1,800 donation sent earlier fell short. An additional \$850 donation by Sudershan has already been received by the school Principal. The projects are now expected to be complete by June, 2011.

Govt. Girls Senior Secondary School (GGSSS), Dhuri (Distt. Sangrur), 6th - 12th Grades: [850 girl students]

Sudershan, while still living in Banbhouri, made several visits to GGSSS, Dhuri (11 km away) to motivate, teach and guide students, who were also extremely surprised but grateful that somebody cared. Once again, Sudershan reminded the students that he will monitor his own success strictly by the improvement in their studies and results. One of the teachers stayed in all classes while Sudershan taught. That was extremely helpful because the teacher asked timely questions and made comments which made teaching very efficient.

Projects currently in progress: (1) Purchase of a Table Tennis Table; (2) Purchase of a Laser Printer/Scanner/Copier; (3) Purchase of a projector to be hooked up with the Computer; and (4) Prizes to be awarded to the students standing first, second, and third in each class.

Conclusion: Sudershan is on course in his main mission to "light a fire" in students' minds for education and excellence. The first visit to the two new schools was also extremely fruitful. Sudershan has already built an exceptional rapport and trust with the teachers and the students. The students in the new schools were inquisitive, attentive, took notes and asked a lot of questions. All students were encouraged to shoot for 80 - 95 % marks and informed about the attending prizes they can win. All this was extremely well-received. Many students personally told Sudershan that nobody ever asked them to set the goals so high. But after getting the encouragement from him, they will indeed do just that.

In order to maintain some continuity, after returning from India, Sudershan keeps sending the students timely emails which are read there during the morning prayers. In addition, the teachers also remind them of his messages from time to time.



Primary & High School students at Banbhouri at an awards function for the high performing students. Dr. Bhateja is seated front right.

YEAR 2010 PROJECT HONOR ROLL

We are proud to present our Project Honor Roll for the year 2010. **Last year, our collective effort more than doubled the number of projects from 15 to 33** and covered 10 states/territories — same as last year. Nice work by each of you — the project contributors and project leaders.

To those who have done so, thank you for forwarding a copy of your correspondence and/or photos on the project site to the Editor. As a tax-exempt non-profit, INSAF is registered with the IRS, so your contributions are tax deductible. Since INSAF is subject to audits, please continue to ask your project contacts how specifically the funds were utilized. The due diligence is very much an INSAF goal and the project sponsor's follow-up is greatly appreciated. Also, if your project is not on the list below for 2010, how about making sure it will be for 2011. If you wish to start a new project, please send a note to the Editor.

Rank Y10	Rank Y09	PROJECT	2010 \$ Level
1	2	Pratham (Child Literacy) , Mysore, Karnataka	14,750
2	8	University for the Handicapped, Chitrakoot, UP	9,200
3	3	SODHANA — Chipurupalli, A.P. Ramalingapuram Village, Funds for Medical and Student Aid, Women's Support in Chipurupalli area	6,040
4	-	Bhulpur Shiksha Samiti, UP	5,000
4	-	DECC Saraswati Vidyalam, Kerala	5,000
4	6	Pondicherry Children's Home (Arya Pritinidhi Sabha)	5,000
7	4	Govt. High School, Village Banbhouri, Punjab	4,500
8	1	Akhand Geetapeeth Shashwat Seva. Trust, Kurukshetra, Haryana	4,419
9	11	Maheshwary Charitable Trust, Hoshiarpur, Punjab	2,750
10	7	Balabhavan Nazareth Orphanage, Kerala (Student Education Support)	2,680
11	-	Govt. Senior Secondary School, Village Banbhaura, Punjab	1,800
11	-	Govt. Girls Senior Secondary School (GGSSS), Dhuri, Punjab	1,800
13	-	CASP Student Sponsorship, Pune	1,350
13	5	IndiaPrep Project, Annamalai University, Annamalai, Tamil Nadu	1,350
15	-	Sh. Samartha Educ. Society, Mumbai	1,200

Rank '10	Rank Y09	PROJECT	2010 \$ Level
16	-	Dardionu Rahat, Ahmedabad	1,100
17	-	Shankara Eye Foundation, USA	1,000
18	10	Soni Charitable Trust, Punjab	971
19	12	SOS Children Home, Punjab	960
20	-	Adiwasi Unnati Mandal, Maharashtra	800
20	-	Sh. Rahchandra Adhyatmic Kendra, Ahmedabad, Gujarat	800
22	-	Clinton-Bush Haiti Fund, USA	500
23	-	Friendico Animal Welfare, Delhi	400
23	-	Drishti Netralay, Dahod, Gujarat	400
25	14	Child Sponsorships — Balniketan, Panchkula, Haryana	380
26	-	Nar Seva Narayan Seva, Punjab	356
27	-	DISHA, Bareilly, UP	350
27	-	Arya Samaj, Houston, TX	350
29	-	OSDAV School, Kaithal, Haryana	300
29	15	Animal India Trust, New Delhi	300
31	-	Dardi Sahayak Trust, Gujarat	250
31	-	Partners in Health (for Haiti), USA	250
33	-	Ekal Vidyalay (Literacy in India)	100

SHRIMATI DWARKIDEVI-INSAF VIDYA MANDIR & MCT

During a two month visit to India, INSAF co-founder **Surinder and Nirmal Maheshwary** were able to personally devote about a month's time to the Dwarkidevi-INSAF Vidya Mandir (DIVM) project. The project is going well. Surinder also devoted about three hours each day to teach the children, along with the teacher hired for the school. The learning center's suitable location is conducive to attracting poor students from the neighboring areas.

In early February, Surinder was on the scene to witness a serious devastation — thank God no one got hurt. The existing tin roofs of two rooms were blown away due to strong winds/hurricane that had hit the area. The Maheshwari Charitable Trust (MCT) contracted to reroof the rooms and an adjoining open room with more permanent structure. Construction, with small expansion, is nearing completion. During the construction phase, the class continued to be held in an open area in Baradari Shiv Temple compound with minimal interruption.

There has been a small hiccup in depositing an INSAF Check for \$1500 sent in Dec.2010 in the Maheshwari Charitable Trust account due to new Reserve Bank of India (RBI) regulations relating to foreign donations. As per two attorneys consulted, unless the Maheshwari Charitable Trust, a family Trust, includes non-family members on its board, RBI is less likely to approve MCT to accept foreign donations. As per the recommendation of the attorney, a new separate Trust only for the Dwarkidevi-INSAF Vidya Mandir should be formed that includes board members from outside of the Maheshwari family. The process from filing of application with RBI to obtain approval may take 3 months to one year.

In light of the above, a new Smt. Dwarkidevi-INSAF Vidya Mandir Trust plans to file an application with the RBI. The MCT will continue to operate and will run the following projects with funding/donations within India:

1. Hunger Alleviation (Feeding the hungry)
2. Assisting children with disabilities (Food and clothing)
3. Support a Book Bank for school children
4. Late Smt. Dwarkidevi Maheshwari Scholarship for boys and girls at S.D. Higher Secondary school, Hoshiarpur (Rs. 10000 annually awarded to deserving students based on Merit since year 2000).
5. Smt. Dwarkidevi-INSAF Vidya Mandir (through MCT donations with funds within India)

The Smt. Dwarki Devi-INSAF Vidya Mandir (DIVM) is a bigger project and will require continued support from INSAF. Maheshwary families in USA and Canada are committed to the continued support of DIVM. Other INSAF members and community members are encouraged to join and help grow the DIVM project.

RAMALINGAPURAM VILLAGE ADOPTION PROJECT:

INSAF Members to help build another Class Room and Veranda

As reported earlier in the Newsletter, nine INSAF families made a commitment about 5 years ago to provide a sustained support for the cause of education in the Ramalingapuram Panchayat area near Chipurupalli, Andhra Pradesh. First, a school room and a veranda were added in 2006-07 at one of the two Primary schools. Since then, the families have been providing funds to operate two pre-schools in the area, and plan to do so for another 4-5 years. The picture below shows a few children at the Primary school at a children's function in



Nov. 2010. Currently, the families are in the process of raising about \$7,000 to help build a classroom and veranda at the Purreyavalasa Primary School. Contributions to join with the 9 families (**Chokhani, Chotani, Kundra, Shrivastav, Lad, Mehan, Poulse, Shetty, Sharma**) are welcome.

CHILD SUPPORT PROJECT, SOS RAJPURA, PUNJAB

A few INSAF families have been supporting the education of six children at the SOS Children's Home, Rajpura (Lad, Mehan, Kapur, Kundra, Sucheta Sachdev, Sharma). The concept is to make a long-term (>10 yrs) commitment to the education of a specific child. The latest update shows each of the six children are progressing very nicely. The oldest is Bharti, 14, who came in 2nd in her 7th grade exam, and was to appear in the 8th grade exam this year. As the new school year starts in April, Shreya, 10, is expected to graduate from 4th grade. Shalini, 9, graduated from her 3rd grade with 74% marks. Krish, 8, is expected to enter 3rd grade this year. Bhavna, 7, passed with 45% marks from her 1st grade but we remain hopeful for the future. The youngest is Akanksha, 7, who is now in 1st grade. It is delightful to see these children growing up.

GOVT. HIGH SCHOOL, BHAEE RUPA, PUNJAB

Under a project at the Bhaee Rupa School near Bhatinda, merit awards to 21 students were presented in honor of the former school Principal Late Sh. Raminder K. Sharma. The awards ranged from Rs. 500 to Rs. 5,000 and were awarded for taking the 1st, 2nd or 3rd position in grades 6th thru 12th. The awards are aimed at motivating the students at this high drop-out rate school and were announced well before the annual exams. The awards will be given once again in Yr 2011 for which a contribution of \$560 has recently been sent to the school.

2011 CONTRIBUTIONS

Here is a menu of project-types for you to consider for your 2011 contribution. Please mark your choice(s) and enter the tax-deductible dollar figure you would like to contribute. Don't see a cause you would rather support? Feel free to start something new for your idea with a contribution, and one of your fellow INSAF colleagues will be in touch with you to help.

Your Choice	Your 2011 Contribution	Type of Project	Example of Current or Recent INSAF Projects
1 <input type="checkbox"/>	\$ _____	Community Development Build a School-Room or some durable facility	Pondicherry Children's Home School Room at Rishikesh School, Uttaranchal School Room at Ramalingapuram, AP Shri Samartha Society School, Mumbai Saraswathy Vidyalam, Eagandiyur, Kerala Govt High School, Banbhouri, Punjab Dwarka Devi-INSAP School, Hoshiarpur, Punjab
2 <input type="checkbox"/>	\$ _____	Teacher Staff Support Stipend for volunteer staff at a school for the poor	Ramalingapuram area schools, AP Bhulpur Shiksha Samiti, UP
3 <input type="checkbox"/>	\$ _____	Basic Health Services Provide simple medical services for the poor	O.P. Soni Charitable Trust, Jagraon, Punjab Sodhana, Chipurupalli, AP
4 <input type="checkbox"/>	\$ _____	Women's Empowerment Fund awareness seminars for rural women	Sodhana, Chipurupalli, AP
5 <input type="checkbox"/>	\$ _____	Literacy Improvement Fund efforts to increase literacy	Pratham, Mysore, Karnataka
6 <input type="checkbox"/>	\$ _____	Hunger Alleviation Fund food services for the poor	Maheshwary Charitable Trust, Kothari Charitable Trust
7 A <input type="checkbox"/>	\$ _____	Child Sponsorship (School Education) Sponsor a specific child Primary thru 12th grade education (6-10 yr commitment)	SOS Children's Village Rajpura, Punjab Bal Niketan, Panchkula, Haryana CASP Pune, Maharashtra Balabhavan, Paduapuram, Kerala
B <input type="checkbox"/>	\$ _____	Child Support for Higher Education Help a student for higher Ed (2-4 yr commitment)	Bal Niketan, Panchkula, Haryana Balabhavan, Paduapuram, Kerala Divyadeepa, Kenchalagudu (Mysore), Karnataka
C <input type="checkbox"/>	\$ _____	Non-specific Education Support Grant funds to a school for operations or tuition/books for students on a merit-cum-means basis or to award a teacher	OAS DAV School, Kaithal, Haryana India Prep Project, Annamalai, Tamil Nadu Daya Ghar, Chennai, Tamil Nadu
8 <input type="checkbox"/>	\$ _____	Animal Welfare Grant funds for care of stray animals in major urban centers	Animal Trust, New Delhi Friendicoes, New Delhi
9 <input type="checkbox"/>	\$ _____	Start a new project based on your idea. Please describe your idea in an e-mail to: sharma@interspex.com	

Membership Contribution:

☐ \$150/Couple Life-Membership ☐ \$100/Single Life-Membership ☐ \$15/Couple Annual-Membership ☐ \$10/Single Annual-Membership

Readers are encouraged to report errors and omissions as well as additional ideas so we can continue to improve this for the future.

NAME(S) _____

ADDRESS (If changed in the last 1-2 years) _____

PHONE _____ E-MAIL _____

TOTAL TAX DEDUCTIBLE CONTRIBUTION (payable to INSAF): \$ _____

Federal Tax ID # 23-7338355. Please mail your check and this sheet to:

Sh. K. Kumar Kapur, INSAF Financial Secretary, 33 Waddington Avenue, West Orange, NJ 07052.

INSAF PROJECTS

The following is a partial snapshot of INSAF current activities over the past 3 years. One time projects are not listed. Kindly do let the Editor know of any errors and omissions including any corrections to the names listed under Project Leaders.

Project Leader (s)	Project
Brij & Shail Agarwal	<ul style="list-style-type: none"> D. N. Inter College, Gulaothi, UP (Scholarship)
Sudershan Bhateja	<ul style="list-style-type: none"> Govt. Primary, High, and Sr. Secondary Schools, Banbhouri, Banbhaura, and Dhuri, Punjab
Ram Chaudhari	<ul style="list-style-type: none"> Bhulpur Shiksha Samiti, Bhulpur, U.P
Arunadhathi Malladi, Chaya Rao, Anees Prabhu Arun & Padma Cariappa (and Friends)	<ul style="list-style-type: none"> Project Akshara, Pratham Mysore, Karnataka
Manju Chexal	<ul style="list-style-type: none"> OSDAV Public School, Kaithal, Haryana
Santosh Chokhani	<ul style="list-style-type: none"> Balabhavan Child Support for Higher Education (w Lads, Mehans, and Sharmas)
Santosh Chokhani, Gopal & Shibani Chotani, Joginder & Meera Kundra, Raj & Padmashri Lad, Ashok & Darshan Mehan, Ramesh & Pratibha Paliwal, AJ & Thankamma Poulose, Manoj & Maneesha Shrivastav, Jay & Shashi Shetty, Bhav & Kaye Sharma	<ul style="list-style-type: none"> Stipends for volunteer social workers (through SODHANA), Chipurupalli, AP Emergency medical aid for the poor (through Sodhana) Ramalingapuram Village Adoption Project, AP (through Sodhana)
Om and Veena Garg	<ul style="list-style-type: none"> A.S.D. High School, Narnaul, Haryana
Shakunthala & P. Harshavardhana	<ul style="list-style-type: none"> Government Model Primary School, Saneguruvanahalli, Karnataka
Keshyap & Abhilasha Joshi	<ul style="list-style-type: none"> Blood Donor Council, Nawanshahar, Punjab
Kumar & Sudesh Kapur	<ul style="list-style-type: none"> SOS Children's Village Child Sponsorship, Rajpura, Punjab (w Sharmas)
Joginder and Meera Kundra	<ul style="list-style-type: none"> Adivasi Child Education, Lathakhaman, Jharkhand Disadvantaged Children's Home (Jeevan Prabhat), Pondicherry
Tarun & Kamal Kothari	<ul style="list-style-type: none"> Kothari Charitable Trust, Raipur, Chhatisgarh
Raj & Padmashri Lad	<ul style="list-style-type: none"> Shree Samarth Education Society School, Mumbai (w Mehans, Sharmas) Child Sponsorships, CASP, Pune, Maharashtra (w Aruna Marathé, Sharmas)
Aruna Marathé	<ul style="list-style-type: none"> Animal India Trust, Friendicos (both based in New Delhi area)
Ashok and Darshan Mehan	<ul style="list-style-type: none"> Integral Education Mission, Dehradun, Uttaranchal (w Kundras) Child Sponsorship, SOS Village Rajpura, Punjab (w Kapurs, Kundras, Sharmas)
Surinder & Nirmal Maheshwary Suneer & Laura Maheshwary	<ul style="list-style-type: none"> Maheshwary Charitable Trust, Hoshiarpur, Punjab
Shreedhar & Padma Murthy (& Friends)	<ul style="list-style-type: none"> Pratham Mysore
Soma & Parvathi Murthy	<ul style="list-style-type: none"> Gov. Pre-Univ. College, Batlahally, Karnataka Govt. School, Munganhalli, Karnataka
Suresh & Savita Paliwal	<ul style="list-style-type: none"> Akhand Geetapeeth Shashwat Seva Trust, Kurukshetra, Haryana
Ashok & Usha Sachdev	<ul style="list-style-type: none"> Bal Niketan, Panchkula, Haryana (w Kundras, Sharmas)
Bhav & Kaye Sharma	<ul style="list-style-type: none"> Trees for Life, Wichita, Kansas Balabhavan Orphanage, Paduapuram, Kerala (w Lads, Mehans, Chokhani) Govt. High School, Bhace Rupa, Punjab
Kailash & Savitri Sharma	<ul style="list-style-type: none"> JRH University for the Handicapped, Chitrakoot, UP
Ashok & Sanjeevan Soni	<ul style="list-style-type: none"> O.P. Soni Charitable Hospital, Midtown Jagraon and Raikot, Punjab
Vijay & Laxmi Varma	<ul style="list-style-type: none"> Sri Satya Sai Seva Samiti Public School, Alwar, Rajasthan
Vasu & Lalitha Vasudevan (and Friends)	<ul style="list-style-type: none"> Saraswathy Vidyalayam, Eagandiyur, Kerala



I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

April 2011

Supplement

INSAF RECOGNIZES BHAVENDER PAUL SHARMA



Ms. Padmashri Lad (Left), INSAF Auditor (Internal), is shown presenting a plaque on behalf of INSAF to Bhav (with wife Kaye) to honor his devotion and exceptional service to INSAF [Dr. Raj Lad photo].

A few INSAF colleagues have shared their personal experiences below. A resolution was also passed by the Executive Committee to raise funds through voluntary contributions for charitable causes selected by Bhav.

INSAF Executive Citation

On behalf of INSAF, it is truly a privilege to recognize Dr. Bhavender Paul Sharma for his immeasurable contributions to INSAF over the last four decades.

As a bit of history for those not in the know, INSAF had its humble beginnings in Friends of Punjab University Alumni Association (FOPUAA), founded in 1972 by Dr. Sharma and colleagues, in New Jersey, USA. This group believed that those who got their start in India should give something back. With extremely limited membership and budget those days, members had to be content with small projects like sending notebooks, pencils, pencil sharpeners to Indian schools or installing a water hand pump in a remote village school.

The first Executive Committee formed in 1972 headed by Dr. Sudershan Bhateja as its President, Sh. Ashok Mehan as Vice President, Dr. Bhavender Sharma as General Secretary and Sh. PK Malhotra as treasurer deserve a great deal of credit. As a member of this Pioneer Committee, Dr. Sharma was the guiding force to get FOPUAA/INSAF started on the right path. First steps, first leadership, is more significant than what it appears. To let any title/position go for the wider interests of the public is not an easy job, nor is it easy for any person to volunteer for a new organization. A solid foundation is very essential for the formation of a new organization.

In 1994, the name of the organization was changed to Indian Schools Alumni and Friends (INSAF) to accurately reflect its all-India focus almost since inception. Bhavender has been one major, constant driving force to keep the charitable efforts and the organization growing. His generosity and selfless contributions have never known any bounds.

Bhavender is one Ph.D. engineer, who uses his MBA also exceptionally well. His humble and mild-mannered approach, together with people and management skills, bring out the best in others. From the very early days of "notebooks and pencils", INSAF has grown substantially, and Bhavender has had something to do with all of it!

It is really satisfying to finally and formally acknowledge Dr. Bhavender P. Sharma for his exceptional contributions to INSAF. We look forward to his future association with INSAF and wish him continued success in his personal and professional life as well!

Some of the friends of Dr. Bhavender Paul Sharma

The current Executive Committee (Dr. Prem Bajaj, Dr. P. Harshavardhana, Dr. Suresh (Raju) Keshavanarayana, Mr. K. Kumar Kapur) sincerely appreciates the support of several founding members who have had long-term association with Bhavender and INSAF. We thank the

following members who have provided help in this effort: Dr. Sudershan Bhateja, Sh. Joginder Kundra, Dr. Ramesh Paliwal, Dr. Soma Murthy, Sh. P.K. Malhotra, Sh. Ashok Mehan, Dr. Ram Chaudhari, Ms. Manju Chexal, Dr. Santosh Chokhani, Sh. Surinder Maheshwary, Ms. Padmashri Lad, and Dr. Ashok Sachdev.

The personal notes honoring Bhavender shared by some of his friends follow on the remaining pages of this Newsletter Supplement:

Bhav ji,

You have been a source of inspiration to many. When, in 1971, you decided to pay back to our country of origin, you took up a cause, larger than life. That says it all. I wish you and your family all happiness in life.

Prem N. Bajaj, INSAF President

I have known Bhavender for over four decades when he came to the USA in 1969 to further his education. My wife Sudesh has known him since childhood days so she has all the good things to say about him — too many to list here. I was immediately impressed by this young gentleman and knew right then that he would not only accomplish his goal of excelling in his education and career but also knew that there was something very special about him since he showed a great deal of empathy for those less fortunate and how best to give back to the country where he got his start. It was this passion and desire that he shared with his colleagues in 1971 and an idea was brought to fruition by creating FOPUUA/INSAF. Bhav, you have great qualities and your dedication and self-service to INSAF have no bounds. It is great to see that Kaye also possesses this philanthropic nature and both of you have devoted yourselves to this great cause. You have inspired many others and always believe in getting the work done and are always ready to help out to accomplish this with credit to others. Sudesh, myself, Suman, Monisha along with family members wish you all the best.

Kumar Kapur, INSAF Financial Secretary

Dear Bhav,

You have taught me the art of patience and polite persistence and demonstrated its value time and again, thank you.

Harsha, INSAF Vice President

Bhavender has been one constant driving force since the inception of FOPUUA (later renamed INSAF). Through his untiring and relentless posture, he has kept the charitable efforts and our organization growing. His generosity and selfless contributions know no bounds and his impact on INSAF spans an entire spectrum.

His humble, mild-mannered approach, people and management skills enhance others' contributions as well. Personally, working with him has been a memorable journey. Since suffering health problems many years ago, I significantly escalated my INSAF efforts, especially for my Punjab schools projects. Bhavender's input has been invaluable there too. I love to call him "Dr. Kirkut" for his knowledge of Cricket as well."

Sudershan K. Bhateja, Former INSAF President

My friendship with Bhavendra and his whole family goes to 1975 when we both were Graduate Students at Rutgers University — Bhavendra in Chemical Engineering and me in Mechanical Engineering. Our families were neighbors. Bhavendra introduced me to FOPUA at that time. I liked FOPUA's mission and goal and joined it as a member around 1975.

Besides knowing Bhavendra as a dedicated founding and continuing member of INSAF, I have known Bhavendra in many other ways. For self-less service to community, I have not yet come across a better person than Bhavendra. Since its birth, whether holding INSAF office or not, Bhavendra's contribution to INSAF's day-to-day working has been more than anybody else, say 70 to 80%.

Whenever I have called Bhavendra, I have felt motivated and enthusiastic. For my children, he is the most favorite uncle among my friends. He connects to them with unparalleled love and affection.

I salute Bhavendra for his dedication, integrity, honesty, sincerity and self-less service.

Ramesh Paliwal, Former INSAF President

I was first connected to Bhavender Sharma since my first day in the USA, June 6, 1971. Bhavender ji opened the doors of his apartment to me when I had just come to the USA. Bhavender ji has touched many lives due to being kind at heart and his innermost desire to serve the society. We listened to the first and only Indian music program from Rutgers University broadcasted by Bhavender ji in the New Brunswick, NJ area in early seventies. This program was one of the very few entertainments available to the new Indian immigrants in the region.

Then came INSAF, organized by Bhavender ji and his friends as payback to the society and the country we came from. Under INSAF we have touched the lives of many people especially the young children who needed support from the society to survive. There is no better way to change and enrich someone's life than giving him or her the gift of education. By doing so we change their lives forever.

All this would not have been possible if we did not share our thoughts and feelings to influence each other and encourage each other that it is the right thing to do. Bhavender ji, you have provided the leadership and an avenue for all of us to connect to each other and guidance to serve the underprivileged. You have worked very hard to keep this torch stay lighted and we are very thankful to your untiring desire to serve. We are also very thankful to your family for their continuous support in this noble cause.

Joginder Kundra, Long-time INSAF Member

The idea of FOPUAA (INSAF's previous name), was first conceived and discussed about 40 years ago (1972 my recollection, when some of us from P.U. Chemical Engineering Dept. Class of 1969 were in an apartment near Rutgers University's campus in New Jersey).

BHAV was the key driving force and took initiative to give the idea the practical shape to form FOPUAA. He spent numerous hours, days, months and years to give the organization " direction, purpose and leadership". Without his untiring and timely efforts, FOPUAA would

not have survived or grown to become INSAF as we know it today. Thank you, Bhav, for your fabulous contributions.

Surinder Maheshwary, INSAF Co-Founder

Dear Brother, You have been a role model to me when it comes to values, behaving and treating others.

Santosh Chokhani, Former INSAF President and Newsletter Editor

I believe, it was around the year 1991, Dr. Bhavender Sharma was at Rochester (NY), and he was invited to address a meeting in Syracuse. In the meeting, he talked about formation of a new organization, named FOPUAA (Friends Of Punjab University Alumni). The concept was very simple, it was to enable Indian donors to send funds to Charitable Organizations in India without charging any fee. (Organizations like OXFAM did charge a fee). Since then I started sending money to Charitable organizations in India, via FOPUAA, later via its new name INSAF. As time went on, I found that, occasionally, Dr. Sharma sent additional funds to my projects, a very pleasant surprise.

Dr. Ram Chaudhari, Long-time INSAF Member

Bhav has been the pillar of INSAF. I don't think there is any way we could meaningfully honor his contribution. Besides his efforts, Bhav is a role model for everyone.

Soma Murthy, Former INSAF President & Newsletter Editor

I was among the first handful of people who was instrumental in starting this non-profit organization. INSAF without Bhav and Kay shall be like muscles without ligaments. Bhav's patience and persistence was quite obvious when he taught me how to drive a car in 1971. At that time, he had expressed his ardent desire to pay back to our motherland among our circle of friends. Some of us put it off due to laziness except Bhav and Kay.

Bhav made extra effort to meet most of the INSAF members in person whenever he got a chance. He has

been a source of motivation for me .

I feel pleasure in joining other members of INSAF in recognizing his efforts. "Many Many Thanks !"

P.K.Malhotra, Co-Founder & Former-President, INSAF

I would like to share some of my memories of Bhavendra Paul Sharma who has influenced my personal growth for the last 10 years. I met him in 1984 and we quickly became friends; we were unaware of our common interest in charitable work till much later. Our friendship has grown out of respect and common interests in music, Indian films and sports. One day he asked me to find an organization in Pune for sponsoring children. Since beginning that first project, we have done many projects with Bhav and Kay. Bhav motivates people, by example - and by excitement, by having productive ideas and making others feel involved.

Bhav is one of those people who talks the talk and walks the walk. He is dedicated to his work, family, sports, politics and most importantly giving back to the communities that were such an integral part of his education and life. I don't know how he finds a time to do all these things and still remains a fun and joyful friend, but I continue to strive to emulate him. I have had the pleasure of introducing him to many family members and friends; every one of them enjoys his company and is surprised by how amazing he is.

In recognizing Bhav it would be a disservice to not mention his better half. Kay and Bhav are truly a team. Kay supports him in every assignment he takes and is a constant source of insight and calm for all of us. I feel fortunate to have Bhav and Kay in my life as friends and colleagues at INSAF.

Padmashri Lad, Auditor (Internal), INSAF

Dear Bhavender,

Since the time I have known you which is 1975, in my eyes you have had only one mission in life, which is to do something to make a difference in the lives of people of your country whether they are here or in our motherland. The most beautiful thing I have seen in you is the passion you carry in your heart to do the utmost you can in a given situation. Your actions have spoken for themselves. You were a very dear friend of my late husband Bindi Chexal. After he left us in 2001, my family and I went through quite

a bit of rough time and it would've been a lot rougher if it wasn't for you and Kaye. I can never forget the selfless kindness and assistance I got from you during the most needful time of my life. You are only one of a kind. My heartfelt gratitude to both of you. I admire you for so many years of total dedication to INSAF and its projects. You deserve the highest degree of honor there is and I wish you all the best to accomplish all your missions successfully and in the process inspire many of us to follow your footsteps. Reminds me of the song "Jyot se jyot jagate chalo, prem ki ganga bahate chalo". Goodluck and God bless!!

Manju Chexal (Long-time Member with Former INSAF President Bindi)

I have known Bhavender since 1965 and he is one of the most compassionate persons I have come across. His and Kay's contributions to INSAF projects are the living proof of his strong desire to make a difference. We were all lucky to have been associated with him in our personal lives too. His genuine interest in well being of every one reflects in regular conversation. We wish him success.

Ashok Sachdev Family (Former INSAF Vice-President)

Bhav's comments

I feel both humbled and embarrassed upon this recognition and upon seeing so many extremely generous and kind comments above. I know in my heart that my work for INSAF was actually possible only because of the constant encouragement of each of the folks who have written the comments above, as well as others who are not mentioned in these pages. We all collaborated together about INSAF and its projects whenever the opportunity came. So many of the INSAF colleagues have been amazingly generous with their financial contributions to the various projects and with their time. Kaye's consistent and sincere support has been a critical ingredient. Therefore, this recognition equally belongs to all the long-term friends, to Kaye, and to the fellow co-founders of INSAF. It is a tribute to each of them that almost all are still active in INSAF and support INSAF to this day even after about 40 years.

We all know that the need is greater than our joint capabilities to give back. However, if we in INSAF did our duty, and the others did in their own way, there is a real chance that all that could add up to make a difference. I hope in my remaining years of good health, I will continue to be worthy of the sentiments expressed in these pages. My heartfelt thanks to each of my INSAF teammates. Let's keep it up.