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*Indian Schools Alumni & Friends
(INSAF) (formerly called FOPUAA)*

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I N S A F

INDIAN SCHOOLS ALUMNI AND FRIENDS NEWSLETTER

INSAF SPONSORS GIVE BACK TO GOOD CAUSES; TOTAL EFFORT DOWN 12%

As usual, we start the first issue of the Newsletter in 2013 with an overall review of the past year for INSAF.

The total project effort in 2012 was at \$67,255 which is down 12% in comparison with the previous year's level of \$76,701. For perspective, INSAF's best year ever was Yr 2006 with \$110,701. The number of projects implemented in 2012 was 24 relative to 34 in 2011.

Page 5 has our "Project Honor Roll" for 2012 which shows the depth and breadth of the project effort. If the **number** of projects indicates "breadth", the **average** amount per project can be taken as an indicator of depth. The average dollars per project actually improved in Yr 2012 from \$2,256 to \$2,802 (the median improved from \$1,000 to \$1,090). Of course, each project is unique in how it makes a difference. Here are types of projects INSAF colleagues chose to help in 2012:

- Promote literacy and good quality education for children in slums and villages
- Support a high quality education program for "out-of-system" village children
- Help eradicate Polio in India
- Support the construction of eye-care facilities and eye-care operations for the poor
- Adopt the operation of two pre-schools in a village
- Help build and operate a children's home
- Help build and operate an educational institution
- Fund the stipends for coordinators of Women's Self-Help Groups & volunteer teachers
- Sponsor nursing diploma education of 2 disadvantaged young women
- Fund basic health care for needy families in a particular community
- Help provide better quality drinking water to a village community
- Help fund a mid-day meal program in a middle school
- Sponsor the education of 6 children at a residential home for the disadvantaged
- Help fund the support and education of children with different abilities
- Help fund the operation of a school for poor students in a backward area
- Incentivize and motivate village high school students to perform better
- Contribute to an organization working towards women's empowerment

Please see Page 5 of this Newsletters for specific names of projects which implemented the ideas listed above. Would you like to "give back" in some way during 2013? Please let the Newsletter Editor or any Exec Member know.

We congratulate each of the Project Leaders and Sponsors for their successful effort in implementing these projects. Let us see if, together, we can do more in 2013.

DUE DILIGENCE: Our efforts on monitoring how the funds were actually used in major projects continue — the Project Leaders are requested to help us complete this task.

MEMBERSHIP: INSAF gained 10 new Life Members in 2012 — thanks to Dr. Prem Bajaj and others for introducing INSAF to the new members.

LETTER FROM THE OUTGOING INSAF PRESIDENT

Dear Friends in INSAF,

Thanks to those of you who joined INSAF as Life Members or Annual Members at my request. In some instances I was nervous to ask you to join INSAF, but you encouraged me to be bold in approaching friends to become Life Members. The addition of every Life Member of INSAF was a joy for me.

Currently INSAF has 170 Life Members. Let us have 200 Life Members by the time of next Newsletter of Fall 2013. One member inspires others to follow up - just like "Jyot se jyot jagate chalo, prem... ..", as mentioned in the Newsletter of April 2011. Encourage at least one person you know to become a Life Member.

I understand that some of you are involved in projects that are part of the mission of INSAF. Going through INSAF will benefit you and the beneficiary both. The operating expenses in INSAF are negligible, giving your contribution a greater value. You deal with the beneficiary yourself - so you know that you are giving back to the country of our origin. Possibly you may get some matching funds.

Just compare the current procedure of your helping other(s) in India with the process through INSAF and make your own conclusion.

There are numerous possibilities to have projects in U.S.A also. So many people of Indian origin, in U.S.A. need help in one way or the other.

Your volunteering gives a good image to the communities in U.S.A. This, itself, is a big plus for us, Indian Americans

If any of you is around Wichita, give me a call at 316 683 3060. I will be glad to take you for lunch/dinner/ coffee as the occasion permits.

Prem Bajaj
Member, INSAF
(8108 Greenbriar Ct, Wichita 67226)

WARM WELCOME TO:

A warm welcome is extended to:

Sh. Vijay Katragadda
Sh. Divya Singh Thakur

Vijay & Divya will serve as student representatives for the Indian Students Association (ISA), Wichita State University, and will serve as a link to inform the ISA membership about the Projects being implemented through INSAF. The ISA is a Life Member of INSAF (**Dr. Atul Rai**, Faculty Advisor).

THANKS IN APPRECIATION FOR PROJECT CONTRIBUTIONS

Many thanks to the following for their project contributions during 2012 (some are one-time contributions from non-members). Please forgive any spelling errors — however, please do point them out via an e-mail so appropriate corrections can be made for the future.

Sh. Romel & Ms. Tahira Bhullar
Sh. Ramesh & Ms. Vidhya Borade
Sh. Arun & Ms. Padma Cariappa
Ms. Manju Chexal
Dr. Santosh Chokhani
Dr. Gopal & Ms. Shibani Chotani
Sh. Ajit & Ms. Sucheta Deora
Ms. Radhika Gosavi
Sh. Shirish & Ms. Nirmal Gosavi
Mr. Mark & Ms. Rupa Fritz
Dr. P. & Ms. Shakunthala Harshavardhana
Ms. Shalini Jain
Sh. Job & Ms. Achamma Kakkasseril
Sh. V.H. & Ms. H.P. Kamat
Sh. Rakesh & Ms. Geeta Kapur
Sh. Pradeep Khowash
Sh. Joginder & Ms. Meera Kundra
Dr. Raj & Ms. Padmashri Lad (& The Christensen Fund)
Dr. Suneer & Ms. Laura Maheshwary
Sh. Surinder & Ms. Nirmal Maheshwary
Sh. P.K. & Ms. Suresh Malhotra
Sh. Rishi & Ms. Margarita Malhotra
Sh. Vikram & Ms. Arundhati Malladi
Dr. Soma and Ms. Parvathi Murthy
Sh. Ashok & Ms. Darshan Mehan
Dr. Mahendra & Ms. Jyoti Nanavati (& Fidelity)
Sh. Pankaj & Ms. Rupa Nanavati
Dr. Ramesh & Ms. Pratibha Paliwal
Sh. Sanjay & Ms. Sangita Patil
Sh. Aneesh Prabhu (McGraw Hill)
Sh. Raghu Rajagopalan
Sh. Kris & Ms. Raji Ramprasad
Sh. Kiran & Ms. Smita Rane
Mr/Ms. Randi Rossignol
Dr. Ashok & Ms. Usha Sachdev
The Schwab Foundation
Dr. Bhav & Ms. Kaye Sharma (Fidelity)
Sh. Vasudev & Ms. Pramodini Sheno
Dr. Jairam & Ms. Shashikala Shetty
Mr. John & Ms. Kathi Thonet
Sh. Rajagopalan Tatta
Sh. Vijay & Ms. Jayshree Ullal
Ms. Hemangini Yajnik
Sh. Tanvir & Ms. Mona Zaidi

SUBMISSIONS WELCOME FOR THE NEXT INSAF NEWSLETTER

Readers are encouraged to send in letters, project related updates, photos, and comments to the Editor on any topic which might be of interest to the INSAF Membership.

Deadline for submissions for the next Newsletter is September 10, 2013.

ANNUAL FINANCIALS: We continue our tradition of 37 years to report the state of our finances right on schedule — thanks to the efforts of our Financial Secretary **Ms. Padmashri Lad**. Thanks are also due to former INSAF Exec **Dr. Santosh Chokhani** for stepping in to perform the internal audit this year. Members are encouraged to forward any comments or questions on these Financials to the Newsletter Editor at sharma7336@gmail.com.

	2012	2011	2010
Opening Balance Jan 1	71,411.43	66,110.11	51,647.33
Operating Funds	6,957.37	7,241.75	7,789.97
Project Trust Funds	50,669.17	47,278.47	33,802.47
Membership Trust Funds	13,784.89	11,589.89	10,054.89
Receipts	71,043.41	82,151.33	91,950.65
Membership Dues -- Life & Annual	795.00	2,195.00	1,535.00
Project Contributions/Other	70,195.19	79,856.70	90,276.00
Interest Income	53.22	99.63	139.65
Expenditures	67,520.23	76,850.01	77,487.87
Projects & Related Expenses	67,254.89	76,701.21	76,966.00
Other -- Newsletter, Website, Mail, Bank	265.34	148.80	581.87
Closing Balance Dec 31	74,934.62	71,411.43	66,110.11
Operating Funds	5,943.86	6,957.37	7,241.75
Project Trust Funds	54,364.98	50,669.17	47,278.47
Membership Trust Funds	14,625.78	13,784.89	11,589.89

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

ONLINE AND MATCHING CONTRIBUTIONS TO INSAF

Just a reminder that it is also possible to contribute to INSAF online if you have a Paypal account. At the INSAF website, INSAFWEB.ORG, there is a button at the top of the home page which says "DONATE" via Paypal. This option does have pros and cons. The advantage is convenience — you are all done with just a few clicks. No need to write and mail a check. The flip side is that although 100% of your contribution is tax deductible, a fee will be deducted for Paypal. In most cases, about 97.5% of the funds will be available for your project. But one contributor found it useful on Dec 31, 2012 to make a donation that day and squeeze it into a Yr 2012 tax deduction.

Also, good to check if your employer might match your contributions. Examples of those already matching for INSAF are: AT&T, Exxon Foundation, Gap, Google, Macy's, McGraw Hill, The Christensen Fund, and Tyco. Congratulations to all those who have successfully accomplished this match from their employers — thus doubling the funds they can use to help those in need.

PARTIAL MATCH BY INSAF FOR NEW PROJECTS

In a bid to spur all INSAF members to start new projects, INSAF provides a partial match from its Operating Funds (see above) in accordance with a few rules affirmed by the INSAF Exec:

- INSAF would provide 50% of the first \$200; then 10% of the amount above \$200, up to a total max of \$500.
- This is only for new projects in the first year of the project. Thus, the concept is not meant for on-going projects or additional new projects at an on-going site.

Some examples to illustrate the partial match:

Member/group raises \$500 for a new project; can get \$100+\$30 = \$130 to make it \$630.

Member/group raises \$3,000 for a new project; can get \$100+\$280 = \$380 to make it \$3,380.

Member/group raises \$10,000 for a new project; can get \$500 to make it \$10,500.

Pratham Mysore

Pratham Mysore is dedicated to the education of the underprivileged in urban and rural part of Mysore district in Karnataka. The organization runs pre-school programs in addition to programs aimed at improving the Kannada and Math skills of the children as well as their reading, creative thinking, and knowledge skills. Pratham Mysore has touched the lives of over 15,000 children during its 10 years of operation.

Project Leaders **Arun & Padma Cariappa** have not only done an outstanding job over the past 7 years of persuading others to join in the cause, they also personally contribute their efforts to Pratham Mysore. Padma teaches a "spoken English" class to Pratham Mysore staff & volunteers either in person or via Skype. The January 2013 Pratham Mysore Newsletter carries a photo of Arun & Padma along with their comments.

During 2012, an amount of \$17,450 was sent to support the work at Pratham Mysore. Contributors joining our Project Leaders were:

Schwab Foundation, Mark & Rupa Fritz, Shalini Jain, Job & Achamma Kakkasseril, Vikram & Arundhati Malladi, Kris & Raji Ramprasad, Randi Rossignol, Rajagopalan Tatta, John & Kathi Thonet, Vasudeva & Promodini Shenoi, Hemangini Yajnik.

"Read India" is one of Pratham Mysore's newer programs under which it has held camp like whole day sessions in 47 villages in Narsipura Taluk, Chamarajanagar district, and Mysore Taluk to teach the kids how to read and write Kannada and to learn creatively about Math. Pre- and post-session testing indicates a significant increase in percentage of children who can read with comprehension and do better in Mathematics.

Former INSAF Exec Dr. Harshavardhana Site Visit Report

Kaliuva Mane, which means a house of learning in Kannada, is a unique educational institution run by The Divyadeepa Trust, located on the outskirts of Mysore. Kaliuva Mane was established by M.R. Ananth Kumar with the goal of providing a solid education to "Out of System" rural children coming from illiterate, and often broken, families.



Photo shows Harsha (2nd from right) with three 10th grade students. Each wants to continue his education. So far Kaliuva Mane has a rather impressive 100% pass rate in SSLC. There are a total of 80 students currently enrolled at Kaliuva Mane. Of these roughly 25 are residential students requiring room

Govt. Sr Secondary School, Bhaee Rupa, Punjab

The Govt. School in Bhaee Rupa serves students from rural and poor families and was reported to have a high drop-out rate. A project was begun to motivate the students in memory of Bhav's late brother Sh. Raminder K. Sharma, who was school principal there many years ago. The model is simple. Students who finish 1st, 2nd, or 3rd in their class receive a cash award ranging from a few hundred to a few thousand Rupees.



The photo above shows the award winners along with the school staff. In this example, an annual contribution of just \$560 has helped motivate not just the 21 award winners but also the other students as well as the staff. The awards function was covered by the Ajeet and the Punjabi Tribune newspapers in Punjab, source of pride for the school..

and board, the rest are day scholars. Ananth has a team of young teachers and two German volunteers. The irrepressible energy of the pre-schoolers was palpable. It was hard to believe that these kids came from illiterate, dysfunctional



homes. Ananth wants to provide lunch for all the 80 kids who are enrolled, but cannot afford to do so today. He wants to have a full-fledged teacher training program. He wants to fight the chronic water shortage by digging deeper wells. He wants to have energy efficient solar batteries and Gobar gas powered furnaces for meeting Kaliuva Mane's energy needs, and has other ideas as well, provided he gets help with the funding.

I concluded my 2-hour visit quite enthused about partnering with Ananth in this unique and deserving cause.

(Excerpted notes from a visit to Kaliyuva Mane, Dec 6, 2012)
Harsha, Marlboro, NJ 07746

24 PROJECTS IN YEAR 2012 PROJECT HONOR ROLL ...

Our Project Honor Roll for the year 2012 is presented on this page. First of all, congratulations to each of the project contributors and the Project Leaders. We know that your efforts will make a much needed difference.

Our collective effort on the number of projects dropped from 34 projects in Yr 2011 to 24. These covered 11 states & territories — versus 13 from last year.

Please know that your Editor appreciates receiving a copy of your correspondence and/or photos on the project site. This not only helps with articles for the Newsletter, the materials fulfill a critical due diligence requirement. INSAF is registered with the IRS as a tax-exempt non-profit, so your contributions are tax deductible. Since INSAF is subject to an audit, please help document how, specifically, the funds were utilized by the recipient. Due diligence is very much an INSAF goal, and the Project Leader's follow-up is greatly appreciated. Also, if a project you meant to support is not on the list below for 2012, how about making sure it will be for 2013. If you wish to start a new project, that is great — please e-mail a note to the Editor.

Rank Y12	Rank Y11	PROJECT	2012 \$ Level
1	2	Pratham (Child Literacy) , Mysore, Karnataka	17,450
2	16	Divya Deepa Charitable Trust, Mysore, Karnataka	10,251
3	-	Polio Foundation, Ahmedabad, Guj.	10,000
4	24	Shankara Eye Foundation, USA (hospitals in Punjab & UP)	5,000
5	3	SODHANA — Chipurupalli, A.P. Ramalingapuram Village Adoption	3,000
6	6	Pondicherry Children's Home (Arya Pritinidhi Sabha)	3,000
7	7	SODHANA — Chipurupalli, A.P. Volunteer Teacher Stipend, Medical and Student Aid, Women's Support	2,600
8	27	Ekal Vidyalay (Promote Literacy)	2,500
9	11	Smt Dwarki Devi INSAF Vidya Mandir	1,750
10	10	Balabhavan Nazareth Orphanage, Kerala (Student Education Support)	1,500
11	5	Jain Swetamber Murtipujak Vishashrimali Mitra Sangh, Ahmedabad, Gujarat	1,250
12	13	Sh. O.P. Soni Charitable Trust, Punjab	1,180

Rank Y11	Rank Y10	PROJECT	2011 \$ Level
13	-	Mori-Podu, Andhra, Water Supply Project (Rotary Club, Carlsbad, CA)	1,000
14	-	Arya Samaj, Greater Houston, TX	1,000
15	21	Akshay Patra Foundation, Rajasthan	980
16	19	SOS Children's Home, Rajpura, Punjab	960
17	4	Manav Kalyan Trust, Navsari, Gujarat (School for the Disabled)	750
18	-	Seva Bharti, Abohar, Punjab	589
19	23	Govt Senior Secondary School, Bhaee Rupa (Bhatinda), Punjab	560
20	-	Arpana Trust Foundation (Women's Empowerment), Karnal, Haryana	500
21	-	Friendship Foundation, Ahmedabad, Gujarat (eye care for the poor)	500
22	32	Rotary Club, Ahmedabad, Gujarat	500
23	1	Akhand Geetapeeth Shashwat Seva. Trust, Kurukshetra, Haryana	401
24	31	DISHA, Bareilly, UP (Physically Challenged Children)	400

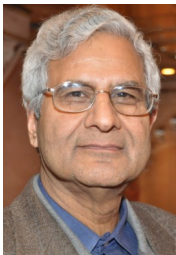
CHILDREN FROM PURREYAVALLASA (A.P.) PRE-SCHOOL



Photo shows children from an INSAF sponsored pre-school, performing at a workshop on pre-primary education in A.P. India

Feb 1, 2013 – Jan 31, 2015 INSAF Executive Team

Dr. Ramesh Chandra Paliwal (President) is a Senior Technical Architect in AT&T. Ramesh was born in Kakore (U.P.). He obtained his Bachelor's in Mechanical Eng. from Banaras Hindu Univ. (1964), MS in Mechanical Eng. from Univ. of Minnesota (1968), and Ph. D. in Mechanical Eng. from Rutgers Univ. (1979). After his MS degree, Ramesh returned to India and taught at G. B. Pant Univ., Pantnagar, as an Associate Prof. until 1974 when he returned to USA for his Ph. D. degree at Rutgers. Ramesh did a post-doctoral year at UCLA and worked as a Systems Engineer in West Long Branch, NJ, until he joined AT&T in 1984.



Ramesh and his wife, Pratibha are long-time life members of INSAF and live in Ocean Township, NJ. Ramesh has previously served on the INSAF Exec for several years in every decade starting in 1981, including as President. Ramesh & Pratibha have sponsored several projects over the years through INSAF. They have also funded the concept of INSAF matching funds for members who wish to start new projects.

Ramesh and Pratibha have two children - son, Rajeev and daughter, Jaya. Rajeev and daughter-in-law Saloni (both INSAF Life Members) have two children - son, Kamron and daughter, Amara. Jaya is married to Shamir.

Dr. Vimal Goyle (Vice President) is a practicing gynecologist in Wichita, KS. Her husband Dr. Krishan Goyle is a Cardiologist. They have two sons, Sanj and Raj, both lawyers by education. Sanj is in Business and Raj (an INSAF Life Member) is in Politics.

Vimal went to Govt. Medical College, Patiala. In the U.S, she went thru progressive residency training in Obstetrics and Gynecology in Rochester, NY, and passed certification examination to practice as an OB/GYN. She has been in solo private practice in Wichita since 1976. She is active in the Cultural Association of India, is a board member of Central Plains Regional Red Cross organization and Dress for Success. She is the Medical Director as a Volunteer at the recently opened Mayflower clinic, an event attended by Kansas Governor Sam Brownback. Vimal also volunteers at the Guadalupe Clinic in Wichita. She and Dr. Krishan Goyle became life members of INSAF in 2009.



CHILD SPONSORSHIPS COMPLETE 6-7 YEARS

In Yrs 2006-07, responsibility for the education of six children (then ranging in 3 to 8 yrs of age) was undertaken as a 10-15 yr commitment by Kumar & Sudesh Kapur, Jogi & Meera Kundra, Raj & Padmashri Lad, Ash & Darshan Mehan, Sucheta Sachdev, and Bhav & Kaye Sharma, at a cost of \$160 per child per year. The annual cost would likely be higher as the children approach grades 10-12 and beyond.

We are pleased to report that this commitment has been kept and the children are progressing and receiving good education in the Rajpura, Punjab area. The two youngest ones are now in 3rd grade, and the oldest is in the 10th grade. We look forward to celebrating her 12th grade graduation in ~ 2 years.

Dr. Atul Rai (General Secretary) is an Associate Professor and Larry Jones Faculty Fellow in Corporate Governance at Wichita State University. He came to the US from India, more than twenty years ago, after completing his B.Tech. from IIT Kanpur and MBA from IIM, Calcutta. He obtained his Ph.D. from New York University and has taught at Univ. of Alabama, Florida State Univ., City Univ. of New York, and New York Univ. He has supported community work through his fellow alumni in India, in Kanpur and Calcutta. He volunteers as advisor of Indian Student Association at Wichita State University. In his free time he enjoys hiking, travelling and playing bridge. He lives in Wichita, KS, with his wife Ann, and two daughters, Hannah and Maya.



Ms. Padmashri Lad (Financial Secretary) is an accountant with the Christensen Fund in San Francisco, CA, conducting research and interpreting data to support financial decision-making.

Padmashri earned her B.Sc. from Fergusson College in Pune, India. She also earned an MBA from the Institute of Management Development & Research in Pune.



Padmashri and her husband Dr. Raj Lad are long-time Members of INSAF.

INDIA RANKS 43 OUT OF 50 ON NEWLY DEVELOPED SOCIAL PROGRESS INDEX

A new measure of well being for countries was launched on April 11, 2013 by a team led by Harvard Professor Michael Porter. The index compared 50 countries using the following criteria: nutrition and basic medical care; air, water and sanitation; shelter; personal safety; access to basic knowledge; access to information and communication; health and wellness; ecosystem sustainability; personal rights; access to higher education; personal freedom and choice; and equity and inclusion.

India's rank was surprisingly low. India was reported at number 43, lower than 42 for Bangladesh, and 36 for Sri Lanka (Pakistan and Nepal were not evaluated in this study). The United States ranked 6th, behind No. 1 Sweden, UK (2), Switzerland (3), Canada (4), Germany (5).

Underscores once again how much work people like INSAF members and others, working to improve one or more of the criteria for well being, have to do.

EDITOR'S CORNER

"Giving Back" is the purpose for which INSAF exists. INSAF doesn't tell you what cause to support or which organization to support or in which part of India. INSAF does encourage each of us to come up with our own cause, organization, and location — and we are free to do it alone or to join with others to do it. How about getting into this act of giving back in your own way in 2013, if you are not in it already.

2013 CONTRIBUTIONS

Here is a menu of project-types for you to consider for your 2013 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 2013 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 Ramalingapuram, AP Shri Samarth Society School, Mumbai Saraswathy Vidyalam, Eagandiyur, Kerala Govt High School, Banbhouri, Punjab Dwarka Devi-INSFAF School, Hoshiarpur, Punjab Kaliyuva Mane (Divya Deepa), Mysore, KA
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 Vatsal Chhaya
5 <input type="checkbox"/>	\$ _____	Literacy Improvement Fund efforts to increase literacy	Pratham, Mysore, Karnataka Ekal Vidyalaya
6 <input type="checkbox"/>	\$ _____	Hunger Alleviation Fund food services for the poor	Maheshwary Charitable Trust, Akshay Patra
7 A <input type="checkbox"/>	\$ _____	Child Sponsorship (School Education) Sponsor a specific child's Primary thru 12th grade education (6-10 yr commitment)	SOS Children's Village Rajpura, Punjab Seva Sadan, Pune, Maharashtra 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 Shmt. Dwarki Devi INSAF Vidya Mandir, Punjab 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: sharma7336@gmail.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:

Ms. Padmashri Lad, INSAF Financial Secretary, 137 Seagate Drive, San Mateo, CA 94403

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
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
Arundhati Malladi, Ashok Malladi Reddy, 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) Akshay Patra, Jaipur, Rajasthan (w Bhav & Kaye Sharma)
Santosh Chokhani, Gopal & Shibani Chotani, Joginder & Meera Kundra, Raj & Padmashri Lad, Ashok & Darshan Mehan, Ramesh & Pratibha Paliwal, AJ & Thankamma Poulse, 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"> Kaliyuvu Mane, Divya Deepa Trust, Mysore, Karnataka (w Soma & Parvathi Murthy, Raj & Padmashri Lad, Bhav & Kaye Sharma)
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)
Rakesh & Geeta Kapur	<ul style="list-style-type: none"> DISHA , Bareilly, UP
Joginder and Meera Kundra	<ul style="list-style-type: none"> Adivasi Child Education, Lathakhaman, Jharkhand Disadvantaged Children's Home (Jeevan Prabhat), Pondicherry Ekal Vidyalay (with Kumar & Sudesh Kapur)
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)
PK & Suresh Malhotra	<ul style="list-style-type: none"> Seva Bharti (with Rishi & Margarita Malhotra)
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 Shrimati Dwarki Devi INSAF Vidya Mandir, Hoshiarpur, Punjab
Shreedhar & Padma Murthy (& Friends)	<ul style="list-style-type: none"> Pratham Mysore
Mahendra & Jyoti Nanavati, Pankaj & Rupa Nanavati	<ul style="list-style-type: none"> Adivasi Unnati Mandal (Maharashtra) Manav Kalyan Trust, Navsari, Gujarat Jain Swetamber Murtipujak Vishashrimali Mitra Mandal, Gujarat Polio Foundation, Ahmedabad, Gujarat Friendship Foundation, Ahmedabad, Gujarat
Suresh & Savita Paliwal (and Friends)	<ul style="list-style-type: none"> Akhand Geetapeeth Shashwat Seva Trust, Kurukshetra, Haryana
Ashok & Usha Sachdev	<ul style="list-style-type: none"> O. P. Soni Trust, Jagraon, Punjab
Bhav & Kaye Sharma	<ul style="list-style-type: none"> Balabhavan Orphanage, Paduapuram, Kerala (w Bhullars, Chokhani, Lads, Mehans, Pouloses) Govt. High School, Bhaee Rupa, Punjab Shankara Eye Foundation (with Chokhani, Kundras, Lads)
Kailash & Savitri Sharma	<ul style="list-style-type: none"> JRH University for the Handicapped, Chitrakoot, UP
Vasu & Lalitha Vasudevan (and Friends)	<ul style="list-style-type: none"> Saraswathy Vidyalayam, Eagandiyur, Kerala