

PATHFINDER

PERINTIS



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Vol 31 (for members only) Koperasi Jaffnese Berhad (KJB/JCS) Estd. 1924

December 2022 Edition

JCS Celebrates 100th Anniversary in 2024.

We welcome members to volunteer, contribute ideas and articles to enable JCS to plan for memorable celebrations District and National levels.

Past Pathfinder issues - can be viewed at www.jcs.org.my



KJB THAMBY THURAI EDUCATIONAL INCENTIVE AWARDS FOR SPM, STPM AND ITS EQUIVALENT - 16TH OCTOBER 2022

The event was held on 16th October 2022 at the Malaysian Ceylonese National Community Centre (MCNCC), Kanagapuram Gardens, Petaling Jaya. 50 students who performed well in the 2022 SPM, STPM and equivalent exams received their awards. This year, two top SPM students received the R.N. Thamby Thurai MBE Memorial Award. Divani Thisinayagam and Teysha Harichandran both scoring 9A+ in their exams.



NEW FUND!

MAKESWARAN-POOVANESAVARE EDUCATIONAL FUND

KJB appreciates the efforts of two senior members - Mr. S. Makeswaran PPN, ex KJB Chairman and the present P.J District Chairman, and Madam A. Poovanesavare, KJB Ladies Chairperson for establishing the Makeswaran-Poovanes Educational Fund. The aim of the fund is to recognize and reward the top SPM student from Petaling Jaya District. For 2022, the recipient of the award was Divani Thisinayagam (holding the award). KJB welcomes members to establish similar funds to reward members and their children for excellence in their education and other fields.

TABLE OF CONTENTS: Education Awards - pg 6 - 7, 19-21 | Educational Trust Funds - pg 15-16 | 50 years membership - pg 22 | Deepavali Cultural Nite - pg 38-39

THE 91ST ANNUAL GENERAL MEETING OF KOPERASI JAFFNESE BERHAD

26TH JUNE 2022

The Annual General Meeting of Delegates (AGMD) was held on Sunday, 26th June 2022 at Kalamandapam, Brickfields, Kuala Lumpur. A total of 83 delegates out of the 87 eligible delegates attended.

In the elections for Board members for the period 2022 – 2025, there were 5 candidates. Those elected to the Board were Mr. S Sivashankar, Mr. K. Sivagnanasingham and Mr. A. Paramsothy. Mr. C. Mahavishnu and Dr. Christopher V.A. Nicholas were the others who stood for elections.

Subsequently, in the elections for the post of Chairman, Mr. P. Satguna Rajah was re-elected, and for the post of Vice Chairman, Dr. E. Sivananthan BCK was re-elected.

The delegates approved the following:

(1) 3 amendments to KJB Rules & Regulations and (2) 4 resolutions on investments and borrowings.

The details are:

1. Amendments to three (3) KJB Rules & Regulations:

1.1 To delete KJB R&R No. 1 (viii) on Monthly Subscription: When the subscription credit of a member exceeds RM20,000, the excess sum shall be transferred to the Special Deposit (Member) account.

1.2 To Amend KJB R&R No. 3 (vii) on Special Deposit - When a member is in arrears of subscription and / or any other dues for 3 or more months, the Koperai shall utilise the deposit in the Special Deposit (Member) account to offset the outstanding arrears and then notify the member that such an adjustment has been made. A member in arrears of subscription and / or any other dues for less than 3 months can make a formal written request to utilise the deposit in the Special Deposit (Member) account to offset the outstanding arrears.

1.3 To Amend KJB R&R No. 5 (i),(vi),(xi), (xii) and (xv) on loans and it's repayments. KJB is introducing 2 new loans: Personal Loan and Loyalty Loan.



Top left: Delegates at the AGMD 2022. Top right: Last Board Meeting of 2021/2022 on 20th June 2022.

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<http://jcs.org.my/pathfinder.html>

CONGRATULATIONS



KJB Board and members congratulate YAB Datuk Seri Anwar Ibrahim on his appointment as the 10th Prime Minister of Malaysia on 24th November 2022 following the recent 15th General Election (GE15).

KJB BOARD MEMBERS FOR 2022/2023



Left to Right: Mr K. Sathiaselvan PJK (Secretary), Dr. E. Sivananthan BCK (Vice Chairman), Mr. A. Paramsothy, Mr. S. Sivashankar, Mr. K. Shankar (Treasurer), Mr. K. Sivagnanasingam, Mdm. R. Komathy, Mr. P. Satguna Rajah (Chairman) and Ms. P. Shanthi. Also in the photo second from right: Mr. S. Yogeswaran (Internal Auditor).

KJB TAIPING KAWASAN MEETING, 17TH APRIL 2022

After a gap of 3 years, the KJB Taiping Kawasan Meeting was held physically at the historical Ceylon Association of Taiping building on 17 April 2022. It is the oldest Ceylonese association building in Malaysia being established in 1901 by the pioneer batch of officers who came mainly from Jaffna in the 1800s to work in the Malayan Government Service including to build the first railway line from Taiping to Port Weld.

A detail write up on these pioneer Ceylonese Civil Servants by K. Thuraisingam AMN is in Pathfinder 2020/21 issue at Pg. 55. <https://www.jcs.org.my/pathfinder.html>



Ceylon Association of Taiping

KJB Kawasan Meetings Resumes at Kuantan After Almost Three Years

The first KJB Kawasan Meeting for this year started on 2nd April 2022 at Kuantan District.

The meeting was held at Pahang Ceylon Association at 5pm. A total of 28 Kuantan District members attended with some coming from Mentakab. The Board Members, led by Chairman Mr. P Satguna Rajah, also attended to present the 2021 Annual Report. Mr. P. Satguna Rajah in his address conveyed his happiness over a good turn out by Kuantan District members. He also highlighted that although many physical meeting events were not held over the last 2 years, usual activity like education awards was carried out over online. To ease some of the burden faced by members, over RM200,000 COVID-19 relief assistance was given to all members. In addition, flood relief assistance was also given to members affected by recent floods.

The previous physical meeting in Kuantan was the District Meeting held almost 3 years ago on 18th May 2019. The Kuantan Kawasan Meeting in 2020 was held online due to the lockdown imposed by the authorities at the height of the COVID-19 Pandemic.

In addition to the election of new delegates, KJB Kuantan Committee took the opportunity to arrange a fellowship among the members after the meeting. Due to the COVID-19 pandemic, many Kuantan District members have not physically met each other for two years. A variety of traditional Jaffnese food including idiappam and sothi, puttu and sambal were served. The Board also distributed several hard copies of Pathfinder 2020/21, especially to the senior members who do not have access to internet to read it online. It was also heartening to see several young members attending.



KJB BUKIT MERTAJAM KAWASAN MEETING, 16TH APRIL 2022

After a gap of 3 years, the KJB Bukit Mertajam Kawasan Meeting was held physically with the attendance of members from mainland Penang and Kedah. It was also an opportunity for members to meet each other after 2 years of lockdown

Just before the BM Kawasan Meeting there was a heavy downpour. But the turnout was encouraging with about 40 members attending. There were a few first timers as well as a few youths attending.



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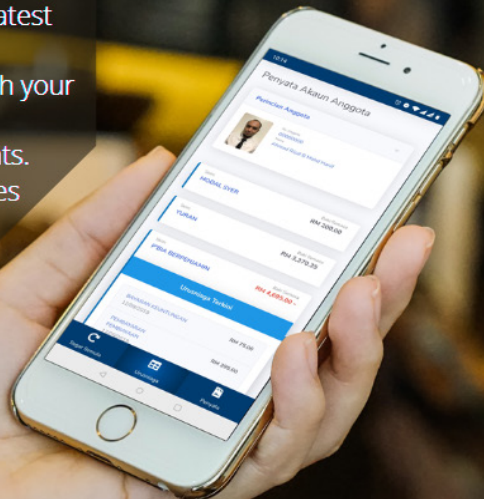
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JCS EDUCATION AWARDS 2022

The ceremony was attended by about 150 students, parents, JCS Chairman Mr. P. Satguna Rajah, Board Members, District Chairmen and Secretaries, Committee members and Internal Auditors.

The Chairman in his speech pointed out that every year since the 1970s, JCS has been giving out this education awards to members children who excel in education, starting from UPSR, PT3, SPM, STPM including those who are continuing their education at first degree level. This event is also to recognize the excellence among our younger generation.

Since the Government has abolished UPSR and PT3, KJB is giving out a fixed amount of RM60 to each Child Depositor reaching the age of 12 years. This amount will be credited to their Special Deposit (Child) account. For Child depositors reaching the age of 15 years (PT3), RM100 is given out.

In this year's award presentation ceremony, 50 students who performed well in the SPM and STPM and equivalent like Malaysian Matriculation and IGCSE exams were recognised. JCS congratulates them all for the excellent academic performance.

The Chairman also thanked Mr. S. Makeswaran PPN, the Past Chairman of JCS and the Chairman of JCS PJ District for initiating the Makeswaran-Poovanes Education Fund to give an award to the top student for SPM or equivalent exam from JCS PJ District which was given out on the same date to Divani a/p Thisinayagam.

The recipients for the top SPM awards are Divani a/p Thisinayagam from Petaling Jaya and Teysha Harichandran from Brickfields for the R.N. Thamby Thurai Memorial Award. The top SPM student from Petaling Jaya District to receive the Makeswaran-Poovanes Educational Award is Divani a/p Thisinayagam.

1. Mr. A. Jeyaratnam with Kajang award recipients
2. Mr. N. Rajasvaran with Klang award recipients
3. Dr. E. Sivananthan presenting the award to Rawang award recipient
4. Mr. R. Narasingam with Sentul award recipients
5. Mr. P. Satguna Rajah with the top SPM student Ms. Divani a/p Thisinayagam and family.
6. Mr. P. Satguna Rajah with the top SPM student Ms. Teysha Harichandran and family.
7. Mr. S. Makeswaran PPN and Mdm. A. Poovanesavare with top SPM student for Petaling Jaya District, Ms. Divani a/p Thisinayagam
8. Part of the award recipients
9. to 12, 18 and 19. Some of the award recipients sharing their experience
13. One of the parent addressing the event.
14. KJB Chairman, Mr. Satguna Rajah giving his welcoming speech
15. Dr. E. Sivananthan BCK, the Education Committee Chairman thanking the students and parents for attending the event.
16. Mr. K. Sathiaseelan PJK, the KJB Hon. Secretary was the Emcee of the event and join the students in reciting the Thirukural (below).
17. Ms. R. Komathy invited each of the recipients to receive the award.

குறள் 391: கற்க கசடற்க கற்பவை கற்றபின்
நிற்க அதற்குத் தக
விளக்கம்: பிழை இல்லாதவற்றைத் தனது குறைகள் நீங்குமளவுக்குக்
கற்றுக்கொள்ள வேண்டும் கற்ற பிறகு அதன்படி நடக்கவேண்டும்





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TRUST FUND AWARD RECIPIENTS

A total of 18 students received the award for the **Saravanamuthu - Saundaripillai Memorial Scholarship / N. Thamoatham Pillay and Annammah Memorial Education Fund/Mdm. Nagasundram Nadarajah & Dato' Seri N.T.Rajah Fund (Awarded in the year 2022)**. The recipients came from the following Districts:

- 1. Brickfields District (3 recipients):** Carol-Ann Margaret Nicholas, Sadashiva Pavananthan and Nageshwaran a/l Ramachandran
- 2. Johor Bharu (1 recipient):** Saheelann a/l Shanmugaratnam
- 3. Kajang District (4 recipients):** Yaalinii a/p Murugan, Joshua Jeyaraj Jeremiah, Alicia Sumithra Jeremiah and Annabel Chrishanthini Jeremiah
- 4. Klang District (1 recipient):** Divashini a/p Gunasingam
- 5. Kuantan District (1 recipient):** Akkhash Sivakumar
- 6. Petaling Jaya District (7 recipients):** Kishen Sivabalan, Arjoon Thillainathan, Aabiraami Thillainathan, Vighnesh a/l Sivanesan, Kuhan a/l Sivanesan, Yashadarshini a/p Paranjothy and Visaahan Selvaraja
- 7. Taiping District (1 recipient):** Prasuci a/p Ee San

INTERNAL AUDITORS (2022/2023)

The Internal Audit Committee for 2022/2023 comprise of the following KJB members:

- Mr. S. Thayanandah (22927) - Team Leader
- Mr. S. Vasanthacumar (12548)
- Mr. S. Yogeswaran (15959)
- Mdm. S. Thavamany (18033)

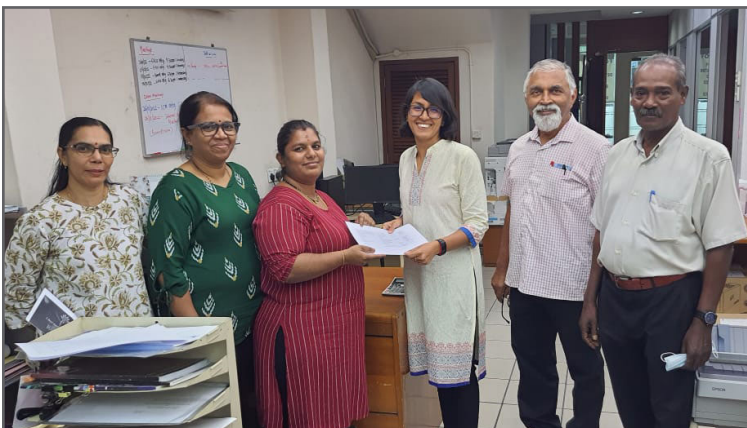
The term of office of the current Internal Audit Committee shall be up to the next AGM of Delegates in 2023.

CHANGES IN THE 2022/2023 BOARD OF MANAGEMENT OF KJB

1. The following change occurred in the in-coming Board that took place at the AGMD that was held on 26th June 2022:

Mr. S. Sivashankar was elected to the Board.

2. The KJB Board of Management would like to thank the out-going Board Member, Mr. R. Dharmananda for the services rendered during his tenure of service.



KJB Manager, Ms. E. Sandy Revaathini hands over her duties.

Ms. E. Sandy has been a staff with KJB from December 2012 to November 2022. Her last position was the Manager of KJB. During her 10 years with KJB, she performed a number of tasks including managing the IT system with the help of the vendors, preparing EXCO and Board papers, Editorial work and supervising the staff. Among her final duties, include assisting the Board in the Online Receipting and finalizing the Pathfinder 2022. Ms. Sandy continues to be a member of KJB Petaling Jaya District. KJB extends its best wishes to her future endeavors.

Left: Ms. E. Sandy handing over her duties to Ms. S. Jeyanthi, witnessed by Dr. E. Sivanathan BCK and the staff of KJB on 25th November 2022.

CONQUERING MOUNT KINABALU, SABAH

Devaruban Kamalendran, a Standard 6 student aged 11, made history for SJK(T) Puchong by being the 1st student from the school to climb and conquer Mt Kinabalu and fly the school flag at the peak of 4095m high. Mount Kinabalu is amongst the highest mountain in South East Asia and Devaruban succeeded this mission with the guidance of coach Mr. Ravichandran. KJB congratulates Devaruban for his achievement. He is the grandchild of Mr. N. Rajasvaran, ex Secretary of KJB and Chairman of KJB Klang District.



AATHI ATTHI VARATHAR VAIBHAVAM 2019

by Mr. Pravin R Jayabalan (KJB Seremban)

In 2019, just after Chitthirai Puthandu something was brewing up to be the talk of the world and that was the above mentioned festival which took place in the holy land of Kanchipuram at the Varatharaja Perumal Temple.

It became a huge phenomenon because it was a once in 40 years event to take place & the reach was global all thanks to the social media (Internet, Facebook, Whatsapp, TikTok) which made hundreds of thousands of devotees attend it on a daily basis throughout the 48 days of it being celebrated which totalled to more than 1 crore (10 million) of devotees witnessed Aathi Atthi Varathar once it ended.

KANCHIPURAM

Kanchipuram is one the Saptha Puri (7 holy pilgrimage cities / centres in India) for Hindus that one must visit in their lifetime (the rest being Haridwar, Mathura, Ayodhya, Varanasi, Ujjain & Dwarka) as it blesses the pilgrims with moksha (liberation from the cycle of birth & death).

Kanchipuram city is considered second to Varanasi city in fame and learning. This city in South India is called as Mummurti Vasam (Abode of Trio) as it has 108 Shaiva temples, 18 Vaishnava temples & the ever famous Kamakshi Temple (one of the 51 Shakthi Peethams). If I had to write about Kamakshi of Kanchi, that would be another story by itself.

Just a little to know what is the meaning of Kanchipuram means; Ka = Brahma, Anchi = Puja / Prayers, Puram = City. Hence it means the City where Brahma performed puja.



At Kanchi Kamakshi Temple. Behind me the Thanga Vimanam of Kamakshi.

AATHI ATTHI VARATHAR

Now coming to the main story & the Hero of this story; who is AATHI ATTHI VARATHAR & why is this Vaibhavam (festival) is celebrated for 48 days every 40 years.

Maha Vishnu is known as the deity that looks after on sustaining this entire creation of Brahma & has appeared when Dharmam (rightness) is in danger. Besides HIS Dasavatharam, HE has appeared in all 4 Yugams – Krethayugam as Varathar of Kanchi, Threthayugam as Renganathar of Rengam, Dwaparayugam as Jagannathar of Puri & Kaliyugam as Venkatachalapati of Thirumala. Referring to the meaning of Kanchipuram & relating it to this, it is believed that in Krethayugam Brahma performed a homam / yagam towards Lord MahaVishnu. To have Lord MahaVishnu appear, one has to perform thousand yagam & the only place that by doing just 1 yagam would have MahaVishnu appear was Kanchipuram.

This is because of this city's greatness – 1 equals to 1000. It's still believed up till now that any good deeds (Puja, Yagam, Thanam, Dharmam) done here is equivalent to thousand fold.

So the yagam done by Brahma was fruitful as MahaVishnu appeared in front of Brahma from the yaga kundam (sacrificial fire pit). Brahma was mesmerised by the charming looks of MahaVishnu & immediately started to sculpt the image of MahaVishnu on the Atthimaram (Fig tree) as there were a lot of this tree there.

The sculpted Murti was said to be 9ft in height & has a very captivating face with a smile that can steal ones heart (Mantha hasam). By seeing this image of MahaVishnu with Mantha hasam, sins done by one is believed to be gone.

Brahma was admiring the Murti & that admiration was stopped by a divine voice saying that since the Murti sculpted was an appearance from the yaga kundam; it is radiating heat and to reduce the heat on it, it has to be kept in cold water tank (pond).

Thus the pond named Ananthasiras Pushkarani was erected and the Murti was kept in that pond. As the Murti was kept there, the pond became holy & it's believed all the Saptha Nathi (7 sacred rivers – Ganga, Yamuna, Godhavari, Saraswathi, Narmadham Sindu, Kaveri) & all the sacred oceans are in the waters of the Ananthasiras Pushkarani.

**Ananthasiras Pushkarani is located left of the Kanchi Varatharaja Perumal Temple if entered thru the main entrance.

In Kanchi Varatharajar Temple the Aathi Atthi Varathar is the original Mulavar (Main deity at the main sanctum) but since HE is placed in the Ananthasiras Pushkarani, a replica of the Mulavar was found at Pazhayachivaram as guided from the divine voice that told Brahma to place the sculpted Murti in the pond. The Mulavar that many see now is known as Devaraja Perumal.

There are 5 Murtis (Idols) of Perumal here in Kanchi Varatharaja Perumal Temple. They are:

1. Aathi Varathar – Sculpted from the tree and taken out from the pond every 40 years.
2. Mula Murthi – The main deity in the main sanctum which is Devaraja Perumal.
3. Svayambu Murthi – The deity that emerged from the Yaga Kundam.
4. Utchava Murthi – Panchaloga diety (made out of the 5 metals) that is taken around on special occasions on various Vahanam (vehicle) and Ratham (chariot).
5. Velli Murthi – The deity that is daily worshiped together with the Mula Murthi in the main sanctum. Daily Thirumanjanam (ritualistic bath) is done for this murthi.

AATHI ATTHI VARATHAR VAIBHAVAM

As being said that every 40 years once the Aathi Varathar that is kept in an underground chamber in the Ananthasiras Pushkarani is taken out to have puja (prayers) offered to. As mortals we are, the earliest recorded date of the festival was dated on 12th July 1937 & then it was in 02nd July 1979.

In 1979, only hundreds of people witnessed and was part of this festival but no one would have thought that more than 1 crore devotees would witness and be part of this festival 40 years later.

It was held from 01st July 2019 up to 16th August 2019 for 47 days. As the Aathi Varathar is taken out the day before the festival, HE is given a simple Thirumanjanam & then decorated to be kept in the in the special mandapam (decorated dais) for the viewing of the devotees. For the first 37 days Varathar is in the Kidainda Kolam (Sleeping position) and in the Nindra Kolam (Standing position) for the last 10 days.

On the 48th day, before HE is immersed back into the Ananthasiras Pushkarani, the deity is anointed with Sandhanadhi thailam (a concoction mix containing saffron, vetiver, velamuchi ver, sambrani, cardamom, nutmeg, lavangam) to protect it from fungus & termite.

Then the Swasthi Vaachanam will be chanted followed by 40

Sripadam Kainkarya members who then carry the idol which is placed on a palanquin up to the pushkarani, stopping in front of the mandapam which is on the pushkarani.

From there the priests will lift the idol physically and take it to the underground chamber. Naga stones are then placed on the idols' shoulders, feet & hips to prevent it from floating. And as this takes place, the skies will darken & pour its heart out to fill the pushkarani where the waters were drained out when the festival started. Thus the Vaibhavam ended with lots of fanfare and to be celebrated again in the year 2059.

MY EXPERIENCE



With my Amma, her 2 friends & Myself waiting in line at the Varatharaja Perumal Temple

So many of you must be wondering how I know all this with full detail; well my Amma & I were part of the 1 crore devotees who celebrated this festival in Kanchipuram with many others Hindu devotees from parts of India & from Malaysia, Singapore, Sri Lanka, UK, Europe and USA.

We flew to Chennai on 12th August 2019 (Monday) & headed straight to Kanchipuram that night. We somehow found our way to the temple and joined the VIP line which had few hundreds waiting already.

We walked slowly with the crowd starting at 4am IST (Tuesday, 13th August 2019). All was well for the first 2 hours or so but then I guess Varathar decided to test my devotion, faith & trust as I started experiencing dizziness and was in the verge of fainting as the crowd was not moving at one point.

At that split point I questioned myself, "Pravin, is this really what you wanted?" and quickly I told myself, "What ever may it be, I will see you Varathaaaa!!!!!"

With that the crowd started moving & after nearly 5 hours in line, we finally saw HIM, and if having dizziness with the verge of fainting twice made me see HIM twice up close, well that was truly worth it as many only saw HIM one time just for seconds & some after seeing the long line of people and wait decided not to see HIM but I saw HIM for a total of nearly 1 minute combined; best reward for my determination I guess.

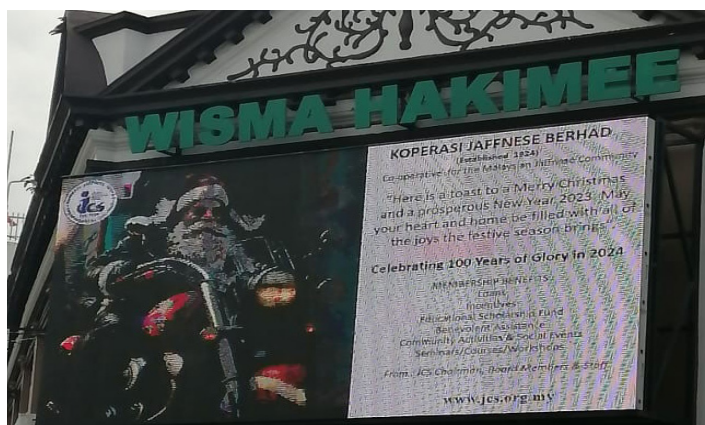
Then we exited and headed to Kanchipuram town centre, to Gandhi Rd to have our breakfast and also purchase new footwear as what we wore earlier was somewhere else.

We spent a good time visiting some saree shops to pass time as we had an audience with the Queen of Kanchi which was not until 3.30pm. It was a memorable evening with HER as we witnessed the evening Abhishegam & Special Prayers as it was the last Tuesday of the month of Aadi. Then we visited Kanchi Ekambaranathar Temple before heading back to Chennai for leisure & shopping as were to return back to Seremban on 20th August 2019.

In a summary I never thought all the excitement would get to me but it did & I am glad I went because I don't know how I would be in 2059 but if HE wishes Me to see HIM, I would truly be delighted to go for it.



AATHI ATTHI VARATHAR on 13th August 2019



KJB promotes its services to members and extends Merry Christmas greetings through LED Billboard advertisement in Klang town.

In a pioneering move to publicize KJB activities, a Billboard advertisement was undertaken at Klang town. This can be considered as an initial publicity towards KJB's 100th year anniversary in 2024. If the response is good, KJB will undertake similar publicity in other places.

The Good Old Days, Growing Up Experience by Mr Thiagarajan Mathiapparanam (KJB Klang)

Life during the 50s and 60s is incomparable to that of what it is now. The standard of living has improved by leaps and bounds. Those born during the 70s and 80s onwards can be said to be the more fortunate ones.

During my childhood days, it was a constant struggle to put food on the table for most of the parents. Digging deep into the recesses of my memory, I would like to trace back some of the basic measures that were practiced to be prudent, to survive. I, being the 7th of 8 siblings, would not know how life was for my elders during the 40s.

During our schooling days, there was no free school textbooks given to the students. So, as soon as the booklist was out, we would use a ruler to strike out those books which we would receive from our elders. Then, we would quickly do some networking to get as many of the remaining textbooks from seniors at half-price.

I, never saw a plastic hand pail during my younger days. We improvised by cutting open an empty Planta margarine rectangular tin. Using a hammer, the sharp edges were smoothed. An old broomstick is then sawed to size and placed between the opposite sides of the tin and nailed, so as to be used as a handle.

As far as cooking was concerned, gas stoves were unheard of. Firewood was used as fuel for cooking. A bullock cart load of firewood would be split into finer strips with an axe. A muscular guy by the name of Avadiar, in the mould of Charles Branson would be called to do the job for a nominal fee.

Daily bathing with warm water was out of the question. Bathing in cold water was the norm. The initial few scoops of water poured were the most torturous. One had to grit one's teeth and bear with the ice cold water. Only when one was unwell, was one "privileged" to bathe in warm water.

Grooming our hair with Brylcreem or Tancho branded hair cream was beyond the budget. Every member of the family had to use the fragrant smelling green coloured hair oil by the name of Chandanadi Hair Oil. Come to think of it, we had already gone "green" during the 50s itself. This hair oil has passed the test of time, as it is still available at the Indian sundry shops.

Just to dwell a bit on it, this Ayurvedic oil is made using a range of medicinal herbs, with sesame oil as its base. It prevents greying and hair fall. The oil works as a coolant, and thus balances body heat.

Similarly, hair shampoo was a no-no those days - being too expensive for a family of 10. Weekly oil baths were mandatory. Shikakai fruits (Acacia Concinna) were boiled until it became soft, and applied on the head and massaged. It was supposed to give a cooling effect. The hair after that would be soft and puffed up like cotton.

Shikakai fruits were used traditionally for hair care since ancient times. Literally meaning "Fruit of the Hair", it's considered by some to be a better approach to hair care than the chemicals in many shampoos.

We were fortunate to have 2 meals per day. But, chicken was a luxury and was cooked only once a week, on Sundays, unlike nowadays, where it is consumed every other day. Fish was much cheaper then, and was eaten some of the days. We observed a vegetarian diet on Fridays.

The rearing of fowls provided us with a constant supply of eggs to supplement our diet. We had a brood of 20 fowls. At times, my mother would keep some of the eggs for hatching purposes. In a rectangular cream crackers tin, was spread a layer of paddy. The eggs were placed on this paddy spread for safe keeping.

Once about a dozen eggs had been collected, they were placed in an egg nest, made up of hay. The broody hen would sit on it for 3 weeks before hatching could take place. The highlight was to see the beaks of the chicks pointing out of the egg shells; and its process of breaking out of the egg shells into cute fluffy chicks.

Badminton was the craze of our family, and was played by every member of the family. The best shuttlecocks were the Dunlop, RSL and Bluebird brands. The Bluebird shuttlecocks came with 2 tiny ball bearings embedded within it for aerodynamic purposes. These shuttlecocks cost RM 2.40 each and were deemed too expensive. Aeroplane brand shuttlecocks were slightly less expensive, costing about RM 1.00, and was used sparingly and carefully.

To cut costs, my brother would recycle them. From some of the damaged shuttlecocks, he would pluck out some of the better feathers and carefully insert them into another shuttlecock and add some glue to it. It was as good as new! These reconstructed shuttlecocks would last for quite a while too.

Spring cleaning for the Hindu New Year or Deepavali was by an innovative way. My elder brothers would go into the “belukar” behind our government quarters house in Raub, to cut some bamboo leaves and a sturdy stem. I escaped doing this as I was very much younger. The bamboo leaves would be arranged at one end of the bamboo stem and tied tightly. This was then swayed left and right to wipe out the cobwebs and dust on the ceiling. I must have had rhinitis then, because on each occasion when the house was being spring cleaned, I would be sneezing the whole day through.

On a lighter note, deworming exercise was done under the watchful eyes of my mother, for the 8 of us, the cost effective way. On a fine Sunday, 8 small cute glasses would be lined up, each filled with a small “peg” of castor oil. Swallowing it was a horror show. Only the daring one would coolly take it to the verandah, under the pretext of consuming it, and in a split second, wrist flick its contents into the poor flower pots outside.

It was a marching procession to the toilet, which was a good distance away, for most of the day. Even the daring one, who didn't consume the oil would join in the parade nonchalantly.

Being a pensioner now, and having the time to reflect on our lives more than 6 decades ago, we are able to withstand the present day perils that life has to offer, due to the hardships and sacrifices that we had undergone yesteryear.

EDUCATIONAL TRUST FUNDS - CALLING FOR APPLICATIONS

MADAM NAGASUNDRAM NADARAJAH & DATO' SERI N.T. RAJAH FUND

This loan was set up on 13th November 1994 by Dato' Seri N.T. Rajah in the name of his beloved mother. In October 2016, the fund was amended to Madam Nagasundram Nadarajah and Dato Seri N.T. Rajah Fund to give out scholarships to **students pursuing a first degree course in any institution recognized by the Government of Malaysia**. The student will not qualify, if he/she is also applying for the JCS Educational awards (STPM or equivalent), in the same year.

The Scholarship entails a one time payment for the successful student and the closing date is 31st December.

Applications are invited.

[Note: All students applying for the above Scholarship (closing date 31.12.2022) must be a KJB member in benefit (compulsory 2 years as a member) and must also meet the required conditions]

N. THAMOTHARAM PILLAY AND ANNAMMAH MEMORIAL EDUCATION FUND

The N. Thamotharam Pillay and Annammah Memorial Education Fund was established pursuant to a Deed of Trust dated 10th September 1986. The fund was established with an initial contribution of Ringgit Malaysia One Hundred Thousand (RM100,000) by the benefactor, late Mr. N. Thamotharam Pillay.

The 'Trust Deed' was amended (Administrators/ Trustees) from a 'Study Loan' to a 'Scholarship Fund' with effect from March 2011. This Scholarship may be used for the payment of fees, text books or any educational material for **students pursuing a first degree course in any institution recognized by the Government of Malaysia**. The student will not qualify, if he/she is also applying for the JCS Educational awards (STPM or equivalent), in the same year.

The Scholarship entails a one time payment for the successful student and the closing date is 31st December.

Applications are invited.

[Note: All students applying for the above Scholarship (closing date 31.12.2022) must be a KJB member in benefit (compulsory 2 years as a member) and must also meet the required conditions]

SARAVANAMUTHU SAUNDARIPILLAI MEMORIAL SCHOLARSHIP

This scholarship fund was established on 1st January, 2000 by Mr S. Theyaga Rajah, the current Chairman of KJB Bukit Mertajam District, in memory of his late parents. This scholarship may be used for the payment of fees, text books or any educational material for **students pursuing tertiary education leading to a first degree course in any institution recognised by the Government of Malaysia**.

The Scholarship entails an award of a onetime payment to the successful student. The student cannot apply for the SPM/STPM or equivalent award and this

Scholarship award in the same year.

Closing date of application: 31st December.

[Note: All students applying for the above scholarship (closing date 31.12.2022) must be a KJB member in benefit (compulsory 2 years as a member) and meet the required conditions].

T. KANDIAH M.B.E. BENEVOLENT FUND (The Trust amended to provide better benefits)

The donor of this fund late Mr. K. Shanmuganathan AMN, PPT, PJPN the immediate past Chairman of KJB Petaling Jaya District established this 'Trust Fund' on 7th August 2000 in memory of his late father, Mr. T. Kandiah M.B.E. with a contribution of One Hundred and Eight Thousand (RM 108,000.00). The Trust Deed was amended in 2008 and 2015 hereinafter to be known as,

" T. KANDIAH M.B.E. BENEVOLENT FUND".

To grant either by way of loan (to qualified applicant) a sum of not more than Ringgit Malaysian Twenty Thousand (RM 20,000.00) or as an outright gift to any individual or organization any sum not exceeding Ringgit Malaysia Fifty Thousand (RM 50, 000.00) which the Donor or his representative deems necessary.

(Note: Members or children of members of the Society, with continuous membership for a period of three (3) years preceding the application for the loan, are eligible to apply).

Applications are invited.

MR. & MRS. A. RAJARATNAM FINANCIAL STUDIES FUND

This fund was set up on 20th August 2011 by Dato' Ramesh Rajaratnam in the name of his beloved parents for granting loans to eligible candidates who are pursuing **part time studies in Accountancy/Financial Studies** in recognized institutions of higher learning in Malaysia and overseas.

The selected applicant will be paid RM4,000.00 for each academic year, for a maximum of three (3) years. The repayment of the loan shall commence not later than 6 months after the completion of the course.

The interest payable on the loan shall be at 2% per annum during the duration of the course and 8% per annum immediately on completion or discontinuance of the course.

Applications are invited.

R.N. THAMBY THURAI M.B.E. MEMORIAL AWARD

Mdm. Rani Buaneswari Thurairatnam (now residing in United Kingdom) daughter of the late Mr R.N. Thamby Thurai M.B.E, a pioneer member, a 'founding father' and a past President of Jaffnese Cooperative Society, had donated RM10,007.08 to set up an award in memory of her beloved father. Another 100 Sterling Pounds was donated by the great grandson

of the late President.

Annually, the student (a member or member's children) with the best result in the SPM examination will be the recipient of the award known as, "R.N. Thamby Thurai M.B.E. Memorial Award" which came into effect from April 2011.

The award winners are:

SPM 2021 - Ms. Divani a/p Thisinayagam & Ms. Teysha Harichandran
Makeswaran-Poovanes Educational Award winner
Ms. Divani a/p Thisinayagam

THE J.A.R. WELLINGTON AND WELNA WELLINGTON MEMORIAL SCHOLARSHIP
(Established pursuant to a Trust Deed dated 27th May 1985 by Rev. Dr. Caesar Arumugam Wellington)

The above Education Fund is to be used for the purpose of granting University or other suitable equivalent educational scholarship to the needy children of members of Koperasi Jaffnese Berhad. RM2,000.00 per year shall be paid during the course.

The said Scholarships shall be used for the payment of fees, text books and educational materials for Universities, Colleges and Institutions of higher learning locally or abroad as the Trustees shall in the absolute discretion think fit.

In granting the said scholarships, the Trustees shall consider the merits and needs of the candidates and in addition shall give some weightage entirely at the trustee's discretion to candidates who are from Melaka, the donor's home state.

We welcome applicants for the award.

MARRIAGE INCENTIVE AWARD FROM THE PARAMANANTHAM-SUBRAMANIAM-VYALADCHY MEMORIAL FUND

This Fund was set up on 20th June 2016 with a contribution of RM150,000.00 by the administrators of the Estate of Paramanatham, namely, Makeswaran Subramaniam and Mohd Pancha bin Abdullah, in memory of their beloved elder brother, Mr. Paramanatham; their beloved father, Mr. Subramaniam and their beloved mother, Mdm. Vyaladchy. The Fund is to be used to provide members having more than 5 years membership with a one time marriage incentive award of not less than RM150.00 and to also automatically provide an one time incentive award of RM30.00 to all new Special Deposit (Child) depositors who join the scheme when they are below 3 months of age. The payments for the award shall be disbursed in the month of March of the following year.

Applications for the marriage incentive award shall be open from 1st January and the closing date shall be 31st December.

The application forms for the above mentioned education loans & scholarship are available on request from the KJB Office or the KJB Website. All completed applications should be addressed to :-

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

LOAN ARREARS

All those borrowers who are in arrears of their loan repayments for **six (6) months** or more are being notified that the arrears **MUST** be reduced to a maximum of **three (3) months** in arrears.



Left: Vetting Committee members at a meeting held on 22 July 2022 at KJB HQ to finalize the AGMD 2022 Minutes

PARAMANANTHAM-SUBRAMANIAM-VYALADCHY MEMORIAL FUND AWARDS YEAR 2021 (Paid in 2022)

The 2 recipients of the marriage incentive award of RM150.00 each were the following members:

1. Praveena a/p Vijayakumar from Seremban
2. Cheryl Jacinta Nicholas from Brickfields

The recipient of the Special Deposit (Child) Award of RM30.00, given to a child below 3 months of age enrolled as a depositor, is Mr. Arjhay Vardhan, son of Ms. Mahaletchumy a/p Krishnamoorthy from Brickfields District.

EDUCATION INCENTIVE AWARD

Requirements for SPM , GCE O-LEVEL, IGCSE, CBSE / STPM, GCE A – Level Examinations Award (Exam Year 2022/2023)

1. The applicant (the parent or the student) should be a member of KJB for at least 3 continuous years or more at the time of submitting the application.
2. The applicant must have a subscription credit of RM 1,200.00 or more on the closing date of the award application, except for STPM award applicants.
3. The child of a member deceased within 3 years from the time of applying for the award and who meets the requirement mentioned in a. and b. above can apply for the award.
4. The applicant should be a member in benefit (not in arrears of dues for more than 3 months) at the time of submitting the application.
5. The student should have passed the following subjects.
 - i) SPM or equivalent examination– Bahasa Melayu, Bahasa Inggeris and Matematik and should have secured a minimum of 2As of any type: 1A of any type and 1B(b) or 2B(b).
 - ii) STPM or equivalent examination – should have secured a minimum of 2As of any type: 1A of any type and 1B(b) or 2B(b).
6. The child of a member who is aged below 18 years should be a depositor in the KJB Special Deposit (Child) Scheme for Minors and a child above 18 years of age should be a member, at the time of submitting the application for the award. STPM students must have been a member for a continuous period of at least 6 (six) months at the time of submitting the application.
7. Please take note that applicants who do not possess the requisite criteria and qualification will not be considered for the award. Eligible members who wish to apply for the awards for PT3, SPM & STPM or equivalent examination can obtain the application from the KJB office or from their District Secretary, or JCS Website: www.jcs.org.my
8. Photocopy of the application forms are allowed.

Please contact the KJB office if an acknowledgement is not received for the application form submitted.

The closing date shall be 3 months from the date the results are announced i.e. SPM/IGCSE-O level/CBBS/GCE-O Level and STPM/IGCSE-A Level/GCE-A Level.

NOTE: Kindly take note that submitting the application late will result in a child / member being denied of the award.

MEMBERSHIP DRIVE COMPETITION 2022

TERMS & CONDITIONS

KJB has been providing incentives for members in recruiting fellow Malaysians of Jaffnese origin as KJB members through Membership Drive Competition. For the purpose of the competition a member recruited would mean a member who has been formally admitted from the January to the December Board Meetings and who remain on the Membership Register as at 31st December. He / She should be a member in benefit with a minimum subscription of RM 10.00 as on 31st December. The following awards are given under this competition:

The Award for the Highest Recruitment of 10 or more members

A member who recruits the highest number of members will receive an incentive of RM100 + 0.70 cents. for every member recruited.

District Award

An incentive of RM100 + 0.30 cents. for every member recruited will also be awarded to the District of the above winner.

The Award for the Highest Collection

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

Special Award (Recruitment)

A member who has recruited the most number of members between the ages 18 and 30 years will receive RM100 + 0.70 cents. for each member recruited. The 1st and 2nd runner up will receive an incentive of RM75 + 0.75 cents for each member recruited.

Incentive Award for Highest Recruitment by District (Less than 200 members)

A member who recruits the highest number of members from his district will receive RM20.00 plus RM1.00 for every member recruited.

Incentive Award for Recruitment of Minors (child depositors below the age of 18)

A member (parent / grandparent) who has enrolled the most number of 'minors' is eligible for a cash award of RM5.00 per child.

NOTE: Results of the Membership Drive Competition 2021

The results appear on page 10-11 of the Annual Report 2021.

DIVIDEND PAYMENT

A total of RM 229,057.95 of dividend (1.11%) has been credited to members' Special Deposit account on 26.09.2022

INTEREST PAYMENT ON SPECIAL DEPOSIT (MEMBER) AND SPECIAL DEPOSIT (CHILD) FOR YEAR 2022

Please be informed that the rate of interest on Special Deposit (Member) shall be as follows: 1st half year 2022 (January to June 2022) 0.3% p.a., and 2nd half year 2021 (July to December 2022) 1.7% p.a. and for Special Deposit (Child) shall be 1.25% p.a. as at 31st December 2022. (Kindly note that the interest payment would be credited to the Special Deposit).

JCS THAMBY THURAI EDUCATIONAL INCENTIVE AWARDS 2022

JCS continues motivating and encouraging the members especially their children with various education incentive awards. In 2022, various awards worth RM 22,100.00 were given to members' children for excellent performance at STPM/Equivalent and acceptance into degree programmes. Below are the photographs of STPM and SPM award recipients. Those who did well in the Tamil language were given additional awards.

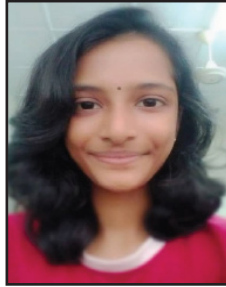
A. SIJIL TINGGI PELAJARAN MALAYSIA AND EQUIVALENT AWARDS 2022

KLANG
3A, 1A-, 1B



Salini
Ravinthiran

3A, 2B



Samita
Ravinthiran

PETALING JAYA
5A



Yogieita Ram a/p
Ramalingam

2A, 1A-, 1B+



Ilina a/p
Ravindra Kumar

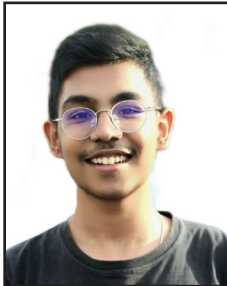
SEREMBAN
1A*, 2A, 1B



Darshana
Vigneswaran

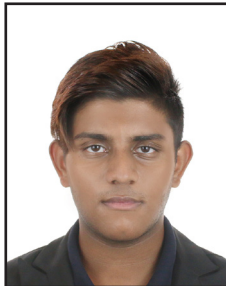
B. SIJIL PELAJARAN MALAYSIA AND EQUIVALENT AWARDS 2022

BRICKFIELDS
1A+, 4A, 4A-



Ahshwiyn
Dharmond
Ravindra

1A+, 2A, 3A-



Dev Jeyarajah

3A+, 5A, 1A-



Gururaj a/l
Ramachandran

5A+, 4A



Keisha
Jeyasingam

6A+, 3A



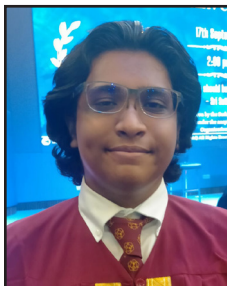
Laavanya Kugan
Thirugnanam

9A+



Teysha
Harichandran

3A+, 4A, 2A-



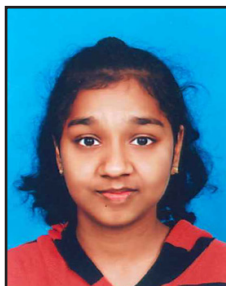
Thareesh
Eswaran Dinesh

CHERAS
1A+, 1A



Annisa Hidayah
Binti Ibrahim Ghani

2A, 1A-



Divya Shree
Richard Gomez

2A+



Rohan Kaghan
a/l Balachandran

JOHOR
2A+, 2A, 3A-



Lydia Rekha
Manohar

KAJANG
5A+, 1A, 2A-



Keshwin
Maharajah

2A+, 4A, 2A-



Priyannga
Gunalan

1A+, 3A, 1A-



Ryan Jeyakumar
James

3A+, 3A, 2A-



Sharona Preethi
Fernandez

3A+, 3A, 1A-



Tishalni a/p
Jaya Prathab

2A, 2A-,
Tamil: 1A, 1A-



Yashini a/p
Murugan

KLANG
2A+, 4A, 1A-



Anshula Ravin

1A+, 5A, 1A-



Shanuja Shri
a/p Gubendran

1A+, 2A, 1A-



Suvarna Ruban
a/l Raja Singam

5A+, 5A



Thusshenty
Darumaraja

KLUANG
2A, 3A-



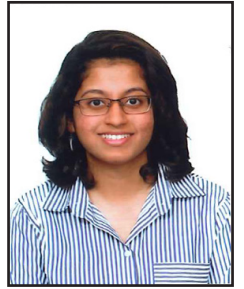
Shivaani a/p
Sundralingam

PETALING JAYA
3A, 1A-



Devin Harendra
a/l Sehar

9A+



Divani a/p
Thisinayagam

1A+, 1A, 2A-



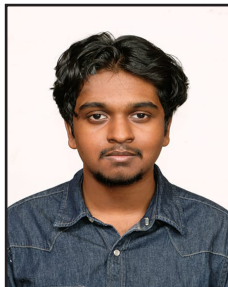
Divashinii
Ramesh

1A+, 5A, 1A-



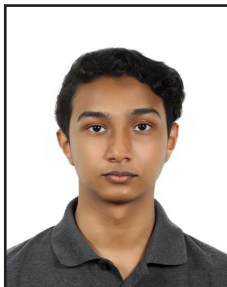
Durga Lakshmie
a/p Karthigeyan

1A+, 1A, 1A-



Lakshman
Chandra
Saravanamuthu

1A+, 3A, 3A-



Siva Ruben a/l
George

1A+, 3A, 2A-



Surya Sudesh

4A+, 5A



Yogarani a/p
Murali

2A, 1A-



Yuvashrri a/p
S. Sivanesan

RAWANG
8A+, 1A



Jayshen a/l
Ratnadurai

SENTUL
1A+, 2A, 1A-



Danisha
Yogavanam

2A+, 1A, 2A-



Kishaan Kandiah
a/l Sivagasan

1A+, 4A, 4A-



Sandraleka
Kirupanantham

4A, 2A-



Shavitaa
Arulanathan

SEREMBAN
1A+, 4A, 2A-



Kishan
Vigneswaran

3A, 2A-
Tamil: 1A-



Raagavarishini
a/p Ganesan

1A+, 4A



Tharseeney a/p
Yogadass

TAIPING
8A+, 1A



Dayaanan a/l
Ee San

AWARD RECIPIENTS WITH NO PHOTOGRAPHS

SPM

MELAKA

- Sharon Joseph

- 1A+, 2A

PETALING JAYA

- Akesh Kumar a/l Sivakumar

- 2A, 1A-

- Divya Darshini Surendren

- 5A+, 4A

- Hareesh Aruljothi

- 2A+, 3A, 1A-

- Jeevetha a/p Vinayagam

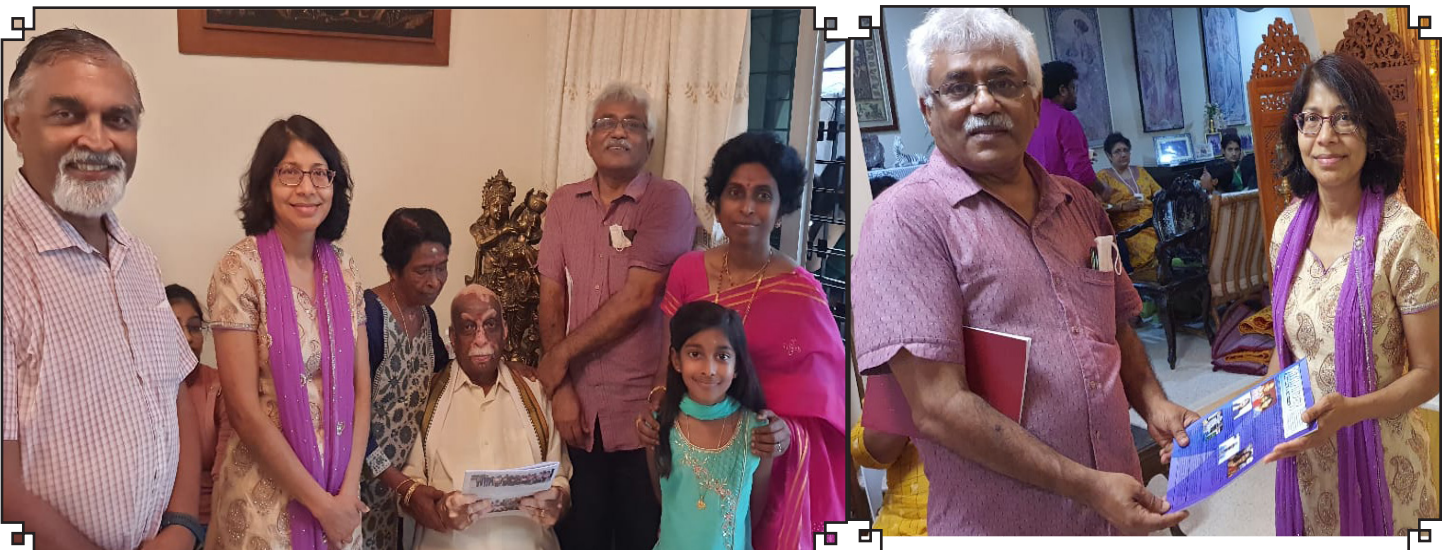
- 2A, 2A-

Late Dr. Shree Vishna Rasiah's 2nd Anniversary Prayers on 1st May 2022 at Gombak, Selangor

Mr. P. Satguna Rajah, JCS Chairman handing over a copy of the Pathfinder to Dr. Liza Harry, wife of the Late Dr. Shree Vishna at her in law's residence. The family appreciated KJB for giving recognition to members including the Late Dr. Shree Vishna for their efforts in combating the COVID-19 Pandemic that affected Malaysia and the rest of the world in 2020 and 2021.

In the 2020/2021 Pathfinder, JCS had covered articles of members who were at the frontlines combating the COVID-19 Pandemic. It was unfortunate that one of the victims of COVID-19 was the Late Dr. Shree Vishna who had been treating COVID-19 patients in UK. His wife, Dr. Liza and daughter came down to Malaysia to attend her husband's 2nd year prayers at the family home in Gombak, Selangor.

For more details on the Late Dr. Shree Vishna, please refer to the Pathfinder 2021 issue.



50 YEARS OF MEMBERSHIP - JCS REWARDS RM 7,800 TO 26 MEMBERS IN 2022

The 26 members who received the incentive in 2022 are as follows:

The amount was credited into the account on 31st March 2022. More details in the 2022 Annual Report.

NO.	MEM NO.	NAME	DISTRICT
1.	12150	KUGENDRADEVI A/P SINNATHAMBY	PETALING JAYA
2.	12166	PATHMATHASAN A/L NAGALINGAM	SEREMBAN
3.	12371	SIVAPATHASUNDRAM. C.	KLANG
4.	12375	THAIYALNAYAGI. S.	CHERAS
5.	12396	MAGESWARI A/P AYADURAI	SEREMBAN
6.	12405	SOTHIVADIVEL A/L RATNAVALE	BRICKFIELDS
7.	12411	THURAI SINGAM A/L KANDIAH AMN	BRICKFIELDS
8.	12414	PALAVENI A/P M CHELLATHURAI	MELAKA
9.	12415	VIJENDRAM A/L S. ALAGANDRAM	PETALING JAYA
10.	12416	MAHARAJAH A/L KANDIAH	BRICKFIELDS
11.	12428	SIVAPALAN A/L V SEENIVASAGAM	PETALING JAYA
12.	12438	KANAGAMBIHAI A/P THILLAIAMPALAM	SEREMBAN
13.	12440	GNaNAMBIGAI A/P KATHIRASU	PETALING JAYA
14.	12457	SATKUNATHEVY A/P VYRAMUTHU	BRICKFIELDS
15.	12468	PATHMA DEVI A/P K. CUMARAVELU	BRICKFIELDS
16.	12475	SANTHIRASEGARAM A/L THAMBYPILLAI	KLANG
17.	12479	BALASUBRAMANIAN A/L SEEVARATNAM JMW AMW PJK PK PP	BRICKFIELDS
18.	12490	BHASKARAN. C.	KLANG
19.	12504	RASAMALAR A/P KULATHUNGAM	KAJANG
20.	12525	VIJAYA LAKSHMI A/P K MYLVAGANAM	BRICKFIELDS
21.	12538	SELVARANY A/P MARKANDU	BRICKFIELDS
22.	12541	KANAGENTHIRAN A/L AMPALAVANAR	KLANG
23.	12543	SIRANJEEVIAMMAL A/P KANAGASABAI	SENTUL
24.	12548	VASANTHACUMAR A/L SEEVARATNAM	BRICKFIELDS
25.	12577	GHANESWARY ALAGANDRAM	KLANG
26.	12587	VIMALA DEVI A/P AMBALAVANAR	SENTUL

**AMENDMENTS TO KJB RULES & REGULATIONS PASSED AT THE AGM OF DELEGATES
ON 26TH JUNE 2022**

TO AMEND KJB RULES AND REGULATIONS NO. 1 ON MONTHLY SUBSCRIPTION	
Existing R & R No. 1	Proposed amendment to R&R No. 1
<p>1. MONTHLY SUBSCRIPTION</p> <p>(i) The minimum monthly subscription shall be RM10.00. (AGM 2004)</p> <p>(ii) There shall be a maximum limit of RM100.00 to the amount of monthly subscription, but the rate of subscription shall not be changed without first informing the Society in writing. (AGM 2016)</p> <p>(iii) In addition to the monthly subscription, every member may make monthly deposits.</p> <p>(iv) A member in arrears of subscription may request for a reduction of the monthly rate of subscription back dated for a period not exceeding six months. (AGM 2000)</p> <p>(v) For the purpose of Regulation 4(ii), 5(iii) and 5(ix) subscription credit shall include subscription paid in advance by the member for a period not exceeding 12 months. (AGM 2004)</p> <p>(vi) Member admitted upon attaining the age of 18 years but before the 19th birthday and who has completed a continuous membership of 36 months shall have RM50.00 credited to the subscription. (AGM 2006)</p> <p>(vii) A member in benefit, who pays 12 months subscription directly to the Society, shall receive an interest not exceeding 2% p.a. on that 12 months subscription payment. The interest shall be credited to the member's special deposit account at the end of the month following the month when the payment is made. (AGM 2017)</p> <p>(viii) When the subscription credit of a member exceeds RM20,000, the excess sum shall be transferred to the Special Deposit (Member) account. (AGM 2017)</p>	<p>1. MONTHLY SUBSCRIPTION</p> <p>(i) The minimum monthly subscription shall be RM10.00. (AGM 2004)</p> <p>(ii) There shall be a maximum limit of RM100.00 to the amount of monthly subscription, but the rate of subscription shall not be changed without first informing the Society in writing. (AGM 2016)</p> <p>(iii) In addition to the monthly subscription, every member may make monthly deposits.</p> <p>(iv) A member in arrears of subscription may request for a reduction of the monthly rate of subscription back dated for a period not exceeding six months. (AGM 2000)</p> <p>(v) For the purpose of Regulation 4(ii), 5(iii) and 5(ix) subscription credit shall include subscription paid in advance by the member for a period not exceeding 12 months. (AGM 2004)</p> <p>(vi) Member admitted upon attaining the age of 18 years but before the 19th birthday and who has completed a continuous membership of 36 months shall have RM50.00 credited to the subscription. (AGM 2006)</p> <p>(vii) A member in benefit, who pays 12 months subscription directly to the Society, shall receive an interest not exceeding 2% p.a. on that 12 months subscription payment. The interest shall be credited to the member's special deposit account at the end of the month following the month when the payment is made. (AGM 2017)</p> <p>(viii) Deleted (AGM 2022)</p>

TO AMEND KJB RULES AND REGULATIONS NO. 3 ON SPECIAL DEPOSIT

Existing R & R No. 3	Proposed amendment to R&R No. 3
<p>3. SPECIAL DEPOSIT (AGM 2010) (i) In addition to the monthly subscription, a member may make special deposit which shall be classified under distinct categories as follows:- (a) Special Deposit (Member) (b) Special Deposit (Child) (AGM 2010) (ii) The amount of such monthly deposit shall not be limited for the Special Deposit (Member). For the Special Deposit (Child) the amount shall be RM10.00 per month. (AGM 2016) (iii) Interest if any on deposits shall be reckoned half-yearly on the 30th June and 31st December and shall be calculated on the lowest balance standing to the credit of a member during the previous 6 months. The rate of interest shall not exceed 7% per annum. Such interest shall not be paid in cash but shall be credited to the deposit account of the member. Such interest shall be calculated only on complete months. (AGM 2010) (iv) Such deposits shall be withdrawable, together with interest up to the last day of the month previous to withdrawal at the request of depositor or on the cessation of membership or when the child attains 18 years of age. (AGM 2010) (v) A notice of one week in writing shall ordinarily be given for the withdrawal of deposits, except for illness and funerals in which case shorter notice may be accepted. (vi) The Koperasi may transfer any excess payment including subscription paid in advance in excess of 12 months by the member, into the Special Deposit and notify the member accordingly. (AGM 2004) (vii) Any amount of deposit in the Special Deposit (Member) account shall be utilised to offset the subscription arrears and / or any other dues to the Koperasi. However, such adjustments shall be made only upon a formal written request by the member concerned. (AGM 2018)</p>	<p>3. SPECIAL DEPOSIT (AGM 2010) (i) In addition to the monthly subscription, a member may make special deposit which shall be classified under distinct categories as follows:- (a) Special Deposit (Member) (b) Special Deposit (Child) (AGM 2010) (ii) The amount of such monthly deposit shall not be limited for the Special Deposit (Member). For the Special Deposit (Child) the amount shall be RM10.00 per month. (AGM 2016) (iii) Interest if any on deposits shall be reckoned half-yearly on the 30th June and 31st December and shall be calculated on the lowest balance standing to the credit of a member during the previous 6 months. The rate of interest shall not exceed 7% per annum. Such interest shall not be paid in cash but shall be credited to the deposit account of the member. Such interest shall be calculated only on complete months. (AGM 2010) (iv) Such deposits shall be withdrawable, together with interest up to the last day of the month previous to withdrawal at the request of depositor or on the cessation of membership or when the child attains 18 years of age. (AGM 2010) (v) A notice of one week in writing shall ordinarily be given for the withdrawal of deposits, except for illness and funerals in which case shorter notice may be accepted. (vi) The Koperasi may transfer any excess payment including subscription paid in advance in excess of 12 months by the member, into the Special Deposit and notify the member accordingly. (AGM 2004) (vii) When a member is in arrears of subscription and / or any other dues for 3 or more months, the Koperai shall utilise the deposit in the Special Deposit (Member) account to offset the outstanding arrears and then notify the member that such an adjustment has been made. A member in arrears of subscription and / or any other dues for less than 3 months can make a formal written request to utilise the deposit in the Special Deposit (Member) account to offset the outstanding arrears. (AGM 2022)</p>

ARTICLES FOR PATHFINDER 2023

JCS welcomes members, Child Depositors and District Committees and members to contribute articles for the Pathfinder 2023 issue. Please email to JCS email: admin@jcs.org.my by 31st July 2023. Past articles can be downloaded at JCS Website: <https://jcs.org.my/pathfinder.html>

TO AMEND KJB R&R NO. 5 (i),(vi),(xi),(xii) AND (xv) ON LOANS AND ITS REPAYMENTS

Existing R & R No. 5 (i),(vi),(xi),(xii) and (xv)	Proposed amendment to R&R No. 5 (i),(vi),(xi),(xii) and (xv)																				
<p>5. LOANS AND ITS REPAYMENTS</p> <p>(i) No loans shall be granted to any member within 6 months from the date of admission to the Society.</p> <p>(ii) Any member wishing to take a loan shall present an application to the Lembaga or to any Sub Committee appointed in a form as prescribed by the Lembaga from time to time. He shall appear before the Lembaga when his loan application is considered, if required to do so and shall be prepared to answer all questions relevant to his application</p> <p>(iii) The Lembaga shall have power to appoint a Sub Committee within itself of not less than three members, of whom the Pengerusi shall be one, to consider and approve urgent applications for loans in connection with illness, or death. Such loans shall not exceed 80% of the borrower's subscription credit less any liabilities to the Society. All such loans shall be submitted to the Lembaga at its next meeting for ratification.</p> <p>(iv) Loans shall be limited to the amount of RM 50,000/- except in the case of Credit, Mortgage Loans and Land & Building Loans which shall be dealt with as stipulated in Regulations 5(ix) 5(x) & 6(v). (AGM 2003)</p> <p>(v) Deleted. (AGM 2002)</p> <p>(vi) Loans shall ordinarily be repayable in monthly installments commencing from the month in which the loan was granted.</p> <p>Notwithstanding Regulation 5(vii) the quantum of loans and their repayment period shall be as follows :</p> <table border="0" data-bbox="105 1375 657 1585"> <tr> <td>Quantum</td> <td>Repayment Period</td> </tr> <tr> <td>Up to RM 5,000</td> <td>36 months</td> </tr> <tr> <td>RM 5,001 – RM 20,000</td> <td>48 months</td> </tr> <tr> <td>RM 20,001 – RM 30,000</td> <td>60 months</td> </tr> <tr> <td>Above RM 30,001</td> <td>72 months</td> </tr> </table> <p align="right">(AGM 2005)</p>	Quantum	Repayment Period	Up to RM 5,000	36 months	RM 5,001 – RM 20,000	48 months	RM 20,001 – RM 30,000	60 months	Above RM 30,001	72 months	<p>5. LOANS AND ITS REPAYMENTS</p> <p>(i) No loans shall be granted to any member within 6 months from the date of admission to the Society, except for a Personal Loan which shall be within 3 months. (AGM 2022)</p> <p>(ii) Any member wishing to take a loan shall present an application to the Lembaga or to any Sub Committee appointed in a form as prescribed by the Lembaga from time to time. He shall appear before the Lembaga when his loan application is considered, if required to do so and shall be prepared to answer all questions relevant to his application</p> <p>(iii) The Lembaga shall have power to appoint a Sub Committee within itself of not less than three members, of whom the Pengerusi shall be one, to consider and approve urgent applications for loans in connection with illness, or death. Such loans, except for a Personal Loan, shall not exceed 80% of the borrower's subscription credit less any liabilities to the Society. All such loans shall be submitted to the Lembaga at its next meeting for ratification. (AGM 2022)</p> <p>(iv) Loans shall be limited to the amount of RM 50,000/- except in the case of Credit, Mortgage Loans, Personal Loans and Land & Building Loans, which shall be dealt with as stipulated in Regulations 5(ix), 5(x), 5(xi) & 6(v). (AGM 2022)</p> <p>(v) Deleted. (AGM 2002)</p> <p>(vi) Loans shall ordinarily be repayable in monthly installments commencing from the month in which the loan was granted.</p> <p>Notwithstanding Regulation 5(vii) the quantum of loans and their repayment period shall be as follows :</p> <table border="0" data-bbox="824 1449 1485 1627"> <tr> <td>Quantum</td> <td>Repayment Period</td> </tr> <tr> <td>Up to RM 5,000</td> <td>36 months</td> </tr> <tr> <td>RM 5,001 – RM 20,000</td> <td>48 months</td> </tr> <tr> <td>RM 20,001 – RM 30,000</td> <td>60 months</td> </tr> <tr> <td>Above RM 30,001</td> <td>72 months</td> </tr> </table> <p align="right">(AGM 2005)</p>	Quantum	Repayment Period	Up to RM 5,000	36 months	RM 5,001 – RM 20,000	48 months	RM 20,001 – RM 30,000	60 months	Above RM 30,001	72 months
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TO AMEND KJB R&R NO. 5 (i),(vi),(xi),(xii) AND (xv) ON LOANS AND ITS REPAYMENTS

Existing R & R No. 5 (i),(vi),(xi),(xii) and (xv)	Proposed amendment to R&R No. 5 (i),(vi),(xi),(xii) and (xv)
<p>In case of Collateral Loan it will be dealt with as stipulated in Regulation 5(x)(c). (AGM 2003)</p> <p>(vii) Borrowing member may at any time before due date repay a loan either in whole or in part.</p> <p>(viii) Surety loans are loans granted to members on the personal security of the applicant borrowing and that of the one or more sureties.</p> <p>The amount of loan applied shall be fully secured by the subscription and any other amount held in the Special Deposit (Member) account of the borrower and the sureties. (AGM 2017)</p> <p>a) It is the duty of the Lembaga to see that fresh security is provided or that the entire loan is immediately recalled in full whenever any of the existing sureties die or cease to be a member or is otherwise ineligible to continue his surety ship, provided that the original surety shall not be relieved from liability until a new surety has been accepted in his stead by the Lembaga or full payment of the loan has been made.</p> <p>(ix) Credit Loans are loans granted to members on the security of 90% of the borrowing member's subscription credit and any other amount of credit in the Special Deposit (Member) account. (AGM 2017)</p> <p>(x) Mortgage Loans are loans granted to members on providing collateral as stipulated in Regulation 5x(a). (AGM 2018)</p> <p>(a) Collateral security in the form of a mortgage or charge of immovable property found to be legally enforceable may be accepted by the Lembaga and the quantum of the loan shall not exceed 80% of the value of the property or RM 200,000/- whichever is less for a single loan with Mortgage Reducing Term Assurance (MRTA) or RM 300,000/- whichever is less for a joint loan by 2 or more members with MRTA to each member. (AGM 2015)</p>	<p>In case of Mortgage Loan it will be dealt with as stipulated in Regulation 5(x)(c). (AGM 2003)</p> <p>(vii) Borrowing member may at any time before due date repay a loan either in whole or in part.</p> <p>(viii) Surety loans are loans granted to members on the personal security of the applicant borrowing and that of the one or more sureties.</p> <p>The amount of loan applied shall be fully secured by the subscription and any other amount held in the Special Deposit (Member) account of the borrower and the sureties. (AGM 2017)</p> <p>a) It is the duty of the Lembaga to see that fresh security is provided or that the entire loan is immediately recalled in full whenever any of the existing sureties die or cease to be a member or is otherwise ineligible to continue his surety ship, provided that the original surety shall not be relieved from liability until a new surety has been accepted in his stead by the Lembaga or full payment of the loan has been made.</p> <p>(ix) Credit Loans are loans granted to members on the security of 90% of the borrowing member's subscription credit and any other amount of credit in the Special Deposit (Member) account. (AGM 2017)</p> <p>(x) Mortgage Loans are loans granted to members on providing collateral as stipulated in Regulation 5x(a). (AGM 2018)</p> <p>(a) Collateral security in the form of a mortgage or charge of immovable property found to be legally enforceable may be accepted by the Lembaga and the quantum of the loan shall not exceed 80% of the value of the property or RM 200,000/- whichever is less for a single loan with Mortgage Reducing Term Assurance (MRTA) or RM 300,000/- whichever is less for a joint loan by 2 or more members with MRTA to each member. (AGM 2015)</p>

TO AMEND KJB R&R NO. 5 (i),(vi),(xi),(xii) AND (xv) ON LOANS AND ITS REPAYMENTS

Existing R & R No. 5 (i),(vi),(xi),(xii) and (xv)	Proposed amendment to R&R No. 5 (i),(vi),(xi),(xii) and (xv)
<p>(b) All expenses incurred by the Society as professional fee in inspecting, valuing, execution of legal documents and all expenses incidental thereto shall be paid by the borrower. The applicant/s shall pay the Society a non-returnable processing fee of RM 100.00 for a single loan and RM 200.00 for a joint loan. All legal and appraisers' fees are to be paid directly by the applicant/s to the solicitor and appraiser respectively. (AGM 2011)</p> <p>(c) Repayment of such loan shall be by monthly installments within the stipulated period as per Rule (vi). The member shall be given the option to repay only the interest for the first 36 months and thereafter the full loan installment within the balance period or earlier. However, the maximum period of the loan shall be 120 months or the member attaining the age of 60, whichever is earlier. (AGM 2014)</p> <p>(d) If more than one person has interest (as joint owners) in the property to be mortgaged or charged the Lembaga shall insist on all parties signing jointly in the execution of deeds. (AGM 2003)</p> <p>(e) When the loan is approved on the security of a building it shall be the duty of the Lembaga to see that it is insured by the Society for the full duration of the loan against fire before the loan is disbursed. The insurance premium is payable by the member. The amount of fire insurance shall be for the insurable value and for the duration of the loan. The Insurance Policy shall be in the name of the Society and registered owner. As soon as the loan is settled in full the insurance policy shall be transferred to the member.</p> <p>(xi) Guaranteed loans are loans made to members on providing two (2) guarantors who are members of the Society. The maximum amount of such loan shall not in any case exceed RM 10,000.00. The borrowing member shall show proof of his ability to meet the loan installments and that the guarantor's income is not less than RM 1,500.00 per month.</p>	<p>(b) All expenses incurred by the Society as professional fee in inspecting, valuing, execution of legal documents and all expenses incidental thereto shall be paid by the borrower. The applicant/s shall pay the Society a non-returnable processing fee of RM 100.00 for a single loan and RM 200.00 for a joint loan. All legal and appraisers' fees are to be paid directly by the applicant/s to the solicitor and appraiser respectively. (AGM 2011)</p> <p>(c) Repayment of such loan shall be by monthly installments within the stipulated period as per Rule (vi). The member shall be given the option to repay only the interest for the first 36 months and thereafter the full loan installment within the balance period or earlier. However, the maximum period of the loan shall be 120 months or the member attaining the age of 60, whichever is earlier. (AGM 2014)</p> <p>(d) If more than one person has interest (as joint owners) in the property to be mortgaged or charged the Lembaga shall insist on all parties signing jointly in the execution of deeds. (AGM 2003)</p> <p>(e) When the loan is approved on the security of a building it shall be the duty of the Lembaga to see that it is insured by the Society for the full duration of the loan against fire before the loan is disbursed. The insurance premium is payable by the member. The amount of fire insurance shall be for the insurable value and for the duration of the loan. The Insurance Policy shall be in the name of the Society and registered owner. As soon as the loan is settled in full the insurance policy shall be transferred to the member.</p> <p>(xi) Personal loans are loans made to members without guarantors. The maximum amount of such loan shall not in any case exceed RM 5,000.00. The borrowing member shall show proof of his ability to meet the loan installments with an income of not less than RM 1,500.00 per month. (AGM 2022)</p> <p>(a) The applicant shall pay the Society a sum of RM100 for loans of RM5,000 and below for processing, agreement and stamp fee and any surplus shall be refunded to the member and</p>

TO AMEND KJB R&R NO. 5 (i),(vi),(xi),(xii) AND (xv) ON LOANS AND ITS REPAYMENTS

Existing R & R No. 5 (i),(vi),(xi),(xii) and (xv)	Proposed amendment to R&R No. 5 (i),(vi),(xi),(xii) and (xv)
<p>(a) The applicant shall pay the Society a sum of RM350.00 for processing, agreement and stamp fee and any surplus shall be refunded to the member and any excess will be charged to the member.</p> <p>(xii) The interest shall be on the amount outstanding as at the 15th day of each month except for the first month which shall be on the principal amount for the balance period of the month of release and if the full loan is repaid before 30 days of the date of release the minimum interest for 30 days shall be charged. The rate of interest shall be as follows:-</p> <p>Credit loans 3.8% per annum on monthly rest (AGM 2021) Surety loans 3.8% per annum on monthly rest (AGM 2021) Mortgage loan 4.8% per annum on monthly rest (AGM 2019) Guaranteed loan 8% per annum on monthly rest (AGM 2017)</p> <p>Such interest shall be payable in the month following the month for which interest is charged. At the end of the period for which a loan has been granted for any balance of the loan outstanding, interest shall be charged at double the rate as prescribed under the Regulation 5(xii). (AGM 2017)</p> <p>(xiii) All dues to the Koperasi shall be made on or before the 10th of each month and non payment by this date shall be treated as arrears under Regulation 8(ii). (AGM 1999)</p> <p>(xiv) Members running Land & Building Loan or Collateral Loan are eligible to take Credit Loan or Surety Loan and also be sureties subject to the Credit and Surety Loan regulations. (AGM 2000)</p> <p>(xv) Pilgrimage Loan (i) The pilgrimage loan is for a pilgrimage which involves overseas travel only. The applicant should submit documentary evidence of intended travel overseas. (ii) The member must have 20 years of continuous membership with the Society.t</p>	<p>any excess will be charged to the member. (AGM 2022)</p> <p>(xii) The interest shall be on the amount outstanding as at the 15th day of each month except for the first month which shall be on the principal amount for the balance period of the month of release and if the full loan is repaid before 30 days of the date of release the minimum interest for 30 days shall be charged. The rate of interest shall be as follows:-</p> <p>Credit loans 3.8% per annum on monthly rest (AGM 2021) Surety loans 3.8% per annum on monthly rest (AGM 2021) Mortgage loan 4.8% per annum on monthly rest (AGM 2019) Personal loan 8% per annum on monthly rest (AGM 2022)</p> <p>Such interest shall be payable in the month following the month for which interest is charged. At the end of the period for which a loan has been granted for any balance of the loan outstanding, interest shall be charged at double the rate as prescribed under the Regulation 5(xii). (AGM 2017)</p> <p>(xiii) All dues to the Koperasi shall be made on or before the 10th of each month and non payment by this date shall be treated as arrears under Regulation 8(ii). (AGM 1999)</p> <p>(xiv) Members running Land & Building Loan or Collateral Loan are eligible to take Credit Loan or Surety Loan and also be sureties subject to the Credit and Surety Loan regulations. (AGM 2000)</p> <p>(xv) Pilgrimage Loan (AGM 2022) - Deleted</p> <p>(xvi) Loyalty Loan (a) The loyalty loan can be taken by a member for any valid purpose. (b) The member must have 20 years of continuous membership with the Society.</p>

TO AMEND KJB R&R NO. 5 (i),(vi),(xi),(xii) AND (xv) ON LOANS AND ITS REPAYMENTS

Existing R & R No. 5 (i),(vi),(xi),(xii) and (xv)	Proposed amendment to R&R No. 5 (i),(vi),(xi),(xii) and (xv)
<p>(iii) A member shall be eligible for the pilgrimage loan once in a life time only.</p> <p>(iv) The loan is limited to RM7,000.00 or 90% of the subscription credit and any other amount of credit in the Special Deposit (Member) Account of the borrowing member, whichever is less. However, the borrowing member may borrow a sum up to a maximum sum of RM7,000.00, provided the sum borrowed is fully secured by the subscription and other amount of credit in the Special Deposit (Member) Account of the borrower and that of one or more sureties who are members of Koperasi Jaffnese Berhad. (AGM 2018)</p> <p>(v) The pilgrimage loan shall be interest free.</p> <p>(vi) The loan is repayable in not more than 36 monthly installments.</p> <p>(vii) A processing fee of RM10.00 is payable. (AGM 2011)</p> <p>(viii) The entire loan shall be recalled unless a fresh surety is provided to replace any of the existing sureties who die or cease to be a member or is otherwise ineligible to continue as the surety. The original surety shall not be released from his/her liability until a new surety has been accepted in his/her stead by the Lembaga or full payment of the loan has been made. (AGM 2018)</p>	<p>(c) A member shall be eligible the loyalty loan once in a life time only.</p> <p>(d) The loan is limited to RM7,000.00 or 90% of the subscription credit and any other amount of credit in the Special Deposit (Member) Account of the borrowing member, whichever is less. However, the borrowing member may borrow a sum up to a maximum sum of RM7,000.00, provided the sum borrowed is fully secured by the subscription and other amount of credit in the Special Deposit (Member) Account of the borrower and that of one or more sureties who are members of Koperasi Jaffnese Berhad.</p> <p>(e) The loyalty loan shall be interest free.</p> <p>(f) The loan is repayable in not more than 36 monthly installments.</p> <p>(g) A processing fee of RM10.00 is payable. (AGM 2011)</p> <p>(h) The entire loan shall be recalled unless a fresh surety is provided to replace any of the existing sureties who die or cease to be a member or is otherwise ineligible to continue as the surety. The original surety shall not be released from his/her liability until a new surety has been accepted in his/her stead by the Lembaga or full payment of the loan has been made.</p> <p>(i) A member who had taken the pilgrimage loan previously is not eligible to apply for the loyalty loan. (AGM 2022)</p>

KJB UNAUDITED ACCOUNTS AS OF 30TH JUNE 2022

PROFIT AND LOSS ACCOUNT

REVENUE	RM
<u>Interest</u>	
Loans to Members	48,519
Fixed Deposits	127,575
Current Accounts / PQMMDM	709
<u>Other Income</u>	
Commissions on Insurance	1,477
Dividends	55,410
Net Rental (Note 1)	232,123
Gain on disposal of shares (Note 2)	71,757
Misc	718
TOTAL INCOME	538,288
<u>EXPENDITURE</u>	
<u>Administrative Expenses</u>	
Affiliation Fees	200
Depreciation	24,222
Electricity and Water	6,203
E.P.F Socso & PCB	
Medical	544
Printing and Stationery	3,745
Professional/Legal Fees	4,619
Salaries and Allowances	112,462
Training & Seminar	1,250
Telephone and Postage	2,899
Web site	1,408
Insurance & PA Policy	12,366
Refreshments	
Service Tax	
Membership Drive	
Meeting Expenses :	
AGM and District Meetings	116,655
District / Youth / Ladies Committes	743
Allowances :	
Board Members	37,020
Internal auditors / Sub Com	11,560
Upkeep and Maintenances of :	
Building and Office	73,375
Computers (Note 3)	36,250
Others	4,536
<u>Finance Expenses</u>	
Bank Charges	1,062
Interest : Special Deposit	11,136
Service Charge (Angkasa)	41
TOTAL EXPENDITURE	462,296
SURPLUS FOR 6 MONTHS	75,992

Notes:

1. Rental is based on actual collected
2. The gain is based on sales value less Fair Market Value as of Dec 31 2020
3. This relates to the software maintenance charges of the KJB system
4. We have not considered impairment of investments as this is a charge at year end

FROM MEMBER'S ARCHIVE

Community members in addition to serving the government service were also active in sports. At the 1925 football Championship, Late Mr. Nagalingam Krathigesu (seated far right) represented the Perak State. If members recognise any of the individuals in the photos, please inform JCS.

Photo contributed by Dr. A. Karthigesu, JCS member and grandson of the Late Mr. K. Nagalingam.



ஆசிய மாஸ்டர் மராத்தோன் புரிந்துணர்வு ஒப்பந்தம் உடன்படிக்கை கையொப்பம்

கோலாலம்பூர், அக். 4-
முதலாவது ஆசிய மாஸ்டர் மராத்தோன் போட்டிகள் இந்தியாவின் பெங்களூரு நகரில் வரும் 2023ஆம் ஆண்டு மார்ச் 3ஆம் நாள் நடைபெற விருக்கிறது. இவ்வருடம் ஜூலை 14ஆம் தேதி போங்காக்கில் நடைபெற்ற ஆசிய மாஸ்டர் கவுன்சில் கூட்டத்தில் இந்திய மாஸ்டர் ஒட்டப்பந்தயச் சங்கத்திற்கு அனுமதி வழங்கப்பட்டுள்ளது. இந்திய மாஸ்டர் ஒட்டப்பந்தயச் சங்கம் அதன் பொதுச் செயலாளர் டேவிட் பிரேதந்த் தலைமையில் துரித ஏற்பாடுகள் நடைபெற்று வருகின்றன. இவர்கள் மராத்தோன் ஏற்பாடுகளைக் கண்டு கேட்டறிய ஆசிய மாஸ்டர் சங்கம் தெரிவிப்பதுபோல் சேதனைக் குழுவைக் கட்டி மாதம் பெங்களூருக்கு அனுப்பி வைத்துள்ளது. சேதனைக் குழுவுக்கு தலைமையேற்ற சிவப்பிரகாசம் சிவசம்பு, உதவித் தலைவர் சிங்கப்பூர் கண்ணன் ஆறுமுகம், ஆசிய மகளிர் தலைவி செல்வி கலைவல்லி ரெத் தினம் ஆகியோர் இடம்பெற்றுள்ளனர். இப்போட்டிகளை நடத்துவதற்கு ஆசிய மாஸ்டர் ஒட்டப்பந்தய பிரதிநிதிகளும் இந்திய மாஸ்டர் சங்கப் பிரதிநிதிகளும் கடந்த சனிக்கிழமை புரிந்துணர்வு ஒப்பந்த உடன்படிக்கை கையொப்பமானது. பேங்காக்க நகரில் நடைபெற்ற இக்கையொப்பத்தின் சடங்கில் ஆசியாவின் சார்பில் தலைவர் விவாட் விக்ரண்டோன், செயலாளர் சிவப்பிரகாசம், இந்தியாவின் சார்பில் அதன் தலைவர் டாக்டர் தரமன் டில்லன், சட்ட ஆலோசகர் கே. ஜி. காந்த் ஆகியோர் அதிகாரப்பூர்வமாக கையொப்பம் இட்டனர். இந்திகழ்ச்சியில் ஆசிய மாஸ்டர் மகளிர் தலைவி கலைவல்லி, உதவித் தலைவர் கண்ணன், ஆசிய கவுன்சில் உறுப்பினர்கள் உட்பட 50க்கும் மேற்பட்டோர் கலந்து கொண்டனர். இம்மராத்தோன் ஒட்டப் போட்டிகள் மூன்று பிரிவுகளாக நடத்தப்படும். மராத்தோன் (42.195 கி. மீ), 21 கிலோ மீட்டர், 10 கிலோ மீட்டர். இப்போட்டியில் இந்தியாவில் இருந்தும், ஆசிய நாடுகளில் இருந்தும் 20,000க்கும் மேற்பட்ட போட்டியாளர்கள் கலந்து கொள்வார்கள் என்று எதிர்பார்க்கப்படுவதாக இந்திய மாஸ்டர் ஒட்டப்பந்தயச் சங்கத்தின் தலைவர் டாக்டர் டில்லன் இக்கையொப்பத்தின் சடங்கில் தெரிவித்தார்.

ASIA MASTERS MARATHON

Several JCS Members are also active in Senior Citizen sports as participants and in the organization. The Asia Masters Marathon will be held in Bangalore, India on 5th March 2023. Source: Makkal Osai



Mr. S.Balasubramaniam JMW, AMW, PJK, PK, PPA, PKB presenting an award to one of the recipients from the Brickfields District and witnessed by Ms. P. Shanthi (Board Member)

FUN WALK ORGANISED BY KJB BUKIT MERTAJAM DISTRICT - 6TH NOVEMBER 2022]

by Mr. K. Shankar - KJB Bukit Mertajam Chairman and KJB Treasurer

The Bukit Mertajam District organized a Fun Walk on 6th November 2022 in Georgetown. There was a slight drizzle, that went away as fast as it came. The route was around the Explanade area & the participants stopped by for a few photo shoots. A total of 22 participated- which included a few children. The participants had some stretching & breathing exercises & the fellowship at Shobana's Kerala Kitchen added spice to the event. Immediately, all wanted to know about the next event up North! KJB Bukit Mertajam District can share this event with the other Districts.



JCS DEEPAVALI BAZAAR OCTOBER 2022

JCS enabled members to establish a Deepavali Bazaar at 48, Jalan Padang Belia, Brickfields. Several members took the opportunity to display and sell their products. Among them included Jaffna food items, spices, beads and clothes. The event was organized in collaboration with the KJB Women's Committee and Appiah's Hut.





WHATSAPP - FASTER WAY TO SEND YOUR PROOF OF PAYMENT

To facilitate members sending their payments slips to the office, we now have a WhatsApp account with the number: **017-988 3374**. Kindly take a clear photo of the payment slip or proof of online transaction and send it to us through WhatsApp with your name and membership number so that we can receipt it.

PAYMENT OF ONE YEAR'S (12 MONTHS) SUBSCRIPTION IN ADVANCE

1. KJB had implemented, from **1st January 2018**, the scheme to **allow members**, who are in **benefit at the time of payment**, to pay **one years subscription in advance**. In return, KJB **will credit an incentive of 2% of the total subscription paid in advance** to the **Special Deposit (Member) account**, in the **month following the month in which the payment is made**. **Members can join this scheme on any month in the year**.
2. The **monthly subscription** can be any amount **between RM10.00 to RM100.00**.

Monthly Subscription (RM)	One year's (12 months) Subscription (RM)	Incentive of 2% (RM)
10.00	120.00	2.40
20.00	240.00	4.80
40.00	480.00	9.60
60.00	720.00	14.40
80.00	960.00	19.20
100.00	1200.00	24.00

HELP US IDENTIFY YOUR PAYMENT

Many members have opted to pay their subscriptions and dues through banks. On the assumption that you have filled up the required details in pay-in-slip, the remittance would certainly find its way to the society's bank account. But hold it, the process is not over for you. You have to fax or send to us a copy of the pay-in-slip with the following details in order for the Society to credit to the individual membership account by you.

i. Name

ii. Membership no

iii. Payment purpose i.e. loan, subscription, special deposit, etc.

Please help us with the above details to enable the office to identify and post the amount appropriately. Please check your annual statement and notify the office of any discrepancy. If the pay-in-slip has no details of payment, the Society would not be in a position to identify the remittance in order to post it to the appropriate members account. The 3 bank accounts of JCS are:

- | | | | | | |
|----------------|---|--------------|------------|---|--------------|
| 1. Public Bank | - | 3197779209 | 3. Maybank | - | 564717515241 |
| 2. CIMB | - | 8000-821-551 | | | |

1924 PIONEER MEMBERS OF KJB – Part 3.
by Ms. T. Nirmala (KJB Staff and Member)

The first 26 members of Koperasi Jaffnese Berhad, approved at the first Board Meeting held on 4th August 1924, was listed in the previous Issue of the Pathfinder (October 2019). The original membership application forms have become brittle and efforts are being taken to scan these copies before further deterioration takes place. The initiatives taken by our founding fathers and their effort in preserving the society through the War Years must be appreciated and treasured. In this Issue we present the details of the next 86 members approved at subsequent meetings held on 15th August 1924 and 4th September 1924. Below is listed the details of these members, including their names, age at the time of enrolment, place of birth; occupation & Membership No.

(Membership, Name, Occupation, Date of Approval)

111	Selvadurai Markandu	Clerk, Trade & Customs	18.09.1924
112	Aru-Maugham Karthygesu	Clerk III, Central Trade Registry	18.09.1924
113	Kandappu Kathirgamu	Clerk, PWD	18.09.1924
114	Neelapillai Ampalavanar	Clerk, Law Office	18.09.1924
115	Kandiah Sinnathamby	Clerk, Law Office	18.09.1924
116	Subramaniam Saravanamuttu	Clerk, M.S.V.R. Office, S'ban	18.09.1924
117	Rasiah Veluppillay	Clerk, Legal Adviser's Office KL	18.09.1924
118	Sithamparapillai Veluppillai	Contractor	18.09.1924
119	Spencer Mailvaganam Ponniah	Tamil Interpreter, S'ban	18.09.1924
120	Sinnappoo Sivaguru	Health Inspector, S'ban	18.09.1924
121	Nallatamby Kasinathar	Clinical Service, S'ban	18.09.1924
122	Richard Arasaratnam Proctor	Overseer, PWD S'ban	18.09.1924
123	Candavanam Sinnathambiar	Town Overseer, PWD, S'ban	18.09.1924
124	Mana Mudaliyar Vaithilingam Chelliah	Govt. Service, FMS	18.09.1924
125	Kulathungam Veluppillai	Clerk, Govt. Printing Dept. KL	09.09.1924
126	Rasiah Murugasu	Auctioneer	09.09.1924
127	Arunasalam Kanapathipillai	Clerk, M.S.V.R. Ipoh	09.09.1924
128	Vettivalu Viswanathan	Draftsman PWD	09.09.1924
129	Thampoo Visuvalingam	Overseer, PWD	09.09.1924
130	Chittampalam Muttucumaru	Technical Subordinate PWD	09.09.1924
131	Leslie J. Koch	Teacher, Victoria Institution	18.09.1924
132	Raja Karian A. Sellappah	Health Inspector, Sanitary Board Office KL	18.09.1924
133	Sinnathangam V.Vyramuttu		18.09.1924
134	Naganather Malavarayar	Chief Clerk, PWD	18.09.1924
135	Ponniah S. Muthucumaru	Head Overseer, PWD	18.09.1924
136	Kandiah M. Visuvanather	Chief Clerk, Land Office	18.09.1924
137	Sinnadorai Sabapathipillai	Technical Subordinate Special Grade, Revenue Surveys	18.09.1924
138	Vaitilingam Sinnatamby	Clerk Class II, P.M.O. Office	18.09.1924

139	Ganapathy Murugesu	Clerk, M.S.V.R. Hq.	18.09.1924
140	Ayampillay Rajah	Clerk, M.S.V.R. Hq.	18.09.1924
141	Veluppillai Ramanathan	Second Class Artificer, M.S.V.R. Hq	18.09.1924
142	Vythilingam Saravanamuttu	Overseer, Public Garden KL	18.09.1924
143	Savirimuthu Joseph	Clerk, Agricultural Dept. KL	18.09.1924
144	Ayadurai Chandra Segaram	Clerk, Agricultural Dept. KL	18.09.1924
145	Veerasingam Nagalingam	Clerk, General Stores, FMS	18.09.1924
146	Chellamuttu Nagalingam, Ms		18.09.1924
147	Sapapathy Sethurajah	Stores Superintendent's Office, Railways Sentul	18.09.1924
148	M.W.Navaratnam Muttutamby	Clerk, Audit Dept. KL	18.09.1924
149	J.D.A. Puvirajasinghe	Clerk, Audit Dept. KL	18.09.1924
150	M. Saravanamuttu	Overseer, Sanitary Board KL	18.09.1924
151	Sinnathamby Sinniah	Assist. School Master, English School, Batu Gajah	18.09.1924
152	Arthur Muttiah	Teacher, Govt. English School, Kuala Kangsar	18.09.1924
153	Sangarapillai Rajaratnam	Assist. School Master, English School, Batu Gajah	18.09.1924
154	Ampalavanar Subramaniam	Overseer, Sanitary Board KL	18.09.1924
155	Candyah Saravanamuttu	Teacher, Victoria Institution	18.09.1924
156	Sanmugam Muttiah	Clerk, Education Office KL	18.09.1924
157	Nagamuttu Murugasu	Clerk, Chief Accountant's Office, KL	18.09.1924
158	V.K. Murugasapillai	Planter	18.09.1924
159	Benjamin Aloysius	Stenographer, General Managers Office	22.09.1924
160	Canagaratnam Saravanamuttu	Dresser, General Hospital KL	22.09.1924
161	Vaithilingam Supramaniam	Medical Practitioner, Hosp. Kajang	22.09.1924
162	Saravanamuthu Chinnappoo	Station Master, Kajang	22.09.1924
163	Vaithilingam Subramaniam	Head Overseer, PWD, Kajang	22.09.1924
164	Veluppillai Thamothersampillai	Dresser, Dist. Hosp. Kajang	22.09.1924
165	Sinnathamby Kandiah	Clerk, Dist. Office, Kajang	22.09.1924
166	Thillaiampalam Kandiah	Clerk, Forest Office, Kajang	22.09.1924
167	Deogupillay Pedrupillay	Clerk, Land Office, Kajang	22.09.1924
168	Lily Josephine Deogupillay		22.09.1924
169	Valuppillai Poothapillai	Indian Interpreter	22.09.1924
170	Vallippillai, Mrs		22.09.1924
171	Karupalpillai Murugupillai	Clerk, Dist. Office, Kajang	22.09.1924
172	Vaitianather Rajaratnam	Clerk, Dist. Office, Kajang	22.09.1924
173	Kovindar Kanagasabay	Dresser,	22.09.1924

174	Sellappah Suppiah	Chief Clerk, S.M.O.'s Office, Taiping	22.09.1924
175	Sellappah Candiah	Financial Clerk, S.M.O.'s Office, Taiping	22.09.1924
176	Subramaniam Kumara Swamy Sinnappa Pillai	Dresser, Special Class / Store Keeper, Perak	22.09.1924
177	Sabapathy Pillai Kathiramar	Steward & Store Keeper, G.H., Taiping	22.09.1924
178	Kandappar Somasundram	Dresser, Dist. Hospital, Taiping	22.09.1924
179	Canagasabai Arulambalam	Dresser, Dist. Hospital, Taiping	22.09.1924
180	Anne, Mrs Savarimuttoo		22.09.1924
181	Anne Mary	Schooling	22.09.1924
182	Manikam Kaderavelu	Dresser, St. Thomas Dispensary	22.09.1924
183	Sinnappu Chellamuttu	Draftsman, Revenue Survey Office, S'ban	22.09.1924
184	Karthigasar Saravanamuttu	Planter & Contractor, Seremban	22.09.1924
185	Arumugamchttiyar Theyaga Rajah	Chief Clerk, Revenue Survey Office, S'ban	24.09.1924
186	Karthigasu Arulampalam	AG Sub-Treasurer Krian (Parit Buntar)	24.09.1924
187	Kandiah Ponnampalam	Tele Inspector, FMS Railway, Parit Buntar	26.09.1924
188	Vyramuttoo Kandiah	Permanent Way Overseer, FMSR	26.09.1924
189	Sinnathamby Ponniah	Clerk Class 1 (FMS) Dist. Parit Buntar	26.09.1924
190	M. Valupillai alias Kathiraveloo	Clerk, ? Fund Office, KL	02.10.1924
191	Appapillay Duraiappah	Clerk, Commissioner of Police Office, KL	02.10.1924
192	Kandapillay Sellappah	Draftsman, Survey Dept., KL	02.10.1924
193	Veluppillai Thambipillai	Overseer, PWD, Works & Building, KL	02.10.1924
194	Venayager Nallathamby	Clerk, Works & Buildings Office, KL	02.10.1924

The First Annual General Meeting of the Society was held on 20th September 1925 at 10.00 am at the Town Hall, Kuala Lumpur. The number of members on the Register on 30th June 1925 was 1044 with a total subscription of \$6034.00. Of the total 1044 members 918 of them were Government servants. This gives an indication that 88% of the working members of the community then were employed by the Government with 12% in the private sector. In all principal towns Sub-Committees were appointed and their duties were to investigate into and report on loan applications, to enlist members and generally promote the interest of the Society in the Districts.

Members who maybe descendants of the above mentioned pioneers can contact JCS office for further details. We also welcome articles and photographs of these pioneers to be featured in the Pathfinder.

*To be continued in the next issue of the Pathfinder.

KJB KAJANG ORGANISES HI-TEA AT CHASITY HOME - 26TH NOVEMBER 2022



KJB Kajang organised a first major event since the COVID-19 Pandemic by having a hi-tea at the Chasity Old Folks home on 26th November 2022. The event was attended by about 20 members and was graced by several Board Members including, KJB Chairman, Mr. P. Satguna Rajah. Among the events held were drawing by the inmates and the Home Manager, Ms. Amutha gave a briefing on the welfare activities undertaken by the home. Based on the home's request, KJB Kajang contributed adult diapers and groceries. The hi-tea included idli, bee hoon, chicken curry and cakes.



Above: Some of the JCS members who were part of the organising committee of the Deepavali Nite 2022, together with participants held on 12th November 2022 (see back page)

From the archives...

In 1952, JCS Kajang had its third meeting after Second World War in October 1952. Those elected at the JCS Kajang District Committee were Chairman - Mr. T. Karthigesu, Secretary/ Treasurer- Mr. P. T. Sambanther.

Source: Sunday Standard, 12th October 1952, Page 3.

DEEPAVALI CULTURAL NITE: BACKGROUND

by Ms. T. Nirmala (Ex-KJB Staff and Member)

With the noble intention of preserving the Tamil language, arts, culture and tradition the Malaysian Ceylon Saivites Association together with Koperasi Jaffnese Berhad, Wilayah Districts organized the First Joint Deepavali Cultural Nite in 1997. The first Organising Chairman was the Late Sri Retnam Sivanathan, who was also an ex Board Member of KJB. The joy was extended when other Organizations joined in and today we are proud to say that 12 Organization have come together to celebrate this occasion. The list below shows the date of the event and the year when other Organizations joined in:

No.	Date/Year	Organizations
1st	26th October 1997	MCSA & KJB Brickfields District
2nd	11th October 1998	MCSA & KJB Klang Valley Districts
3rd	31st October 1999	MCSA & KJB Klang Valley Districts
4th	2nd December 2000	MCSA & KJB Klang Valley Districts (On this day an exhibition on 'Significance of Deepavali') was held together with a cultural item entitled 'Drum Beats' by Louis Pragasam, ASIABEAT)
5th	2nd December 2001	MCSA & KJB Klang Valley Districts
7th		MCSA & KJB Klang Valley Districts (It was an 'An evening with Rajaraja Cholan')
8th	20th November 2004	MCSA & KJB Klang Valley Districts
9th	12th November 2005	MCSA & KJB Klang Valley Districts
10th	18th November 2006	MCSA & KJB Klang Valley Districts
11th	1st December 2007	MCSA & KJB Klang Valley Districts (More than 70 artistes participated in this function)
12th	9th November 2008	MCSA, KJB Klang Valley Districts, FOMSO & JCHS
13th	8th November 2009	MCSA, KJB Klang Valley Districts, FOMSO & JCHS
14th	23rd October 2010	MCSA, KJB-HQ, Klang Valley Districts, FOMSO & JCHS
15th	19th November 2011	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, MCC, CTKS & PERMA
16th	3rd November 2012	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, MCC, CTKS & PERMA
17th	26th October 2013	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS & PERMA
18th	15th November 2014	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, PERMA & TPCA
19th	31st October 2015	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam
20th	22nd October 2016	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam, KSB & KSST (2011)
21st	2017	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam, KSB & KSST (2011)
22nd	24th November 2018	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam, KSB & KSST (2011)
23rd	2019	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam, KSB & KSST (2011)
	2020 & 2021	No event due to Covid
24th	12th November 2022	MCSA, KJB-HQ, Klang Valley Districts, FOMSO, JCHS, PERMA, MCC, CTKS, TPCA & Sangeethalayam, KSB & KSST (2011)

The event is held at the Kalamandapam, normally after the Kantha Sashti festival. The Organizing Committee comprises of 1 or 2 representatives from each organization and meetings are held beginning from the month of September each year. Koperasi Jaffnese Berhad is represented by a Board member and a representative from districts of the Klang Valley including Brickfields, Cheras, Kajang, Klang, Petaling Jaya, Rawang, Sentul and the Ladies Wing.

The programme includes dances, traditional and folk dances, comedy sketches, classical and semi-classical songs, instrumental presentations and children's item. The dances are presented by artist of the local Dance Academies and Music Schools.

Lucky Draws is another highlight of this event and there is always more than 50 hampers and gifts to be given away.

All the 12 Organizations share the total cost of the expenses at the same time grateful to the kind donors for sponsorship of the Gifts and Lucky Draws prizes. We also appreciate the Malaysian Ceylon Saivites Association for the use of their premises.

It is not only for the sake of Deepavali but also a day to meet members of our community meeting, sharing and caring in every possible way. We have completed 24 years and we hope the coming generation would continue to build and extend this lovely family. It is a very proud achievement for us, as we work together putting aside all our differences with the aim of preserving our ancient and rich culture.

Hi Tea by Ladies' Wing on 20th November 2022



JCS Ladies' Wing organized a Hi Tea on 20 November 2022 at a prominent hotel in Kuala Lumpur. The event was attended by 50 members including several Board Members led by KJB Chairman Mr. Satguna Rajah. A number games and lucky draws were held with all guest receiving memorable door gifts. They were treated to a wide range of food.

KJB extends its appreciation to the Ladies' Wing for organising a wonderful fellowship event.



RATHA KAJANG BANANA LEAF CUISINE



- Diagonally opposite from MRT Kajang
- Near Subramaniya Temple, Jln Reko
- South Indian & Sri Lankan cuisine
- Catering for small events
- Complimentary moru drink for lunch for JCS Members, valid till 28.02.2023
- Open from 6.30 a.m. to 7.00 p.m. daily



**VISIT US AT NO. 8 JLN JELITA
1, OFF JLN REKO, KAJANG.**

**Contact: Mr. C.
Sundaralingam
012-3139430 /
012-2209755**

HOUSE FOR SALE AT KLANG

Double storey link house located only 2 minutes drive from KESAS Highway exit into Bandar Puteri Klang. Size is 20 ft x 75ft, has 4 rooms and 3 bathrooms. Still in good condition. Has super Vastu. Faces sun rise towards east. Located on a zero flood area. Welcome serious buyers. Asking for RM565,000.

Please contact owner at 013-3304595





*With best
compliments from*

**Ceylon
Association
Taiping**

DEEPAVALI CULTURAL NITE 2022 - 12TH NOVEMBER 2022



The annual Deepavali Cultural Nite was held on 12th November 2022 at Kalamandapam, KL. This cultural event showcasing cultural dances and music of the community could not be held in 2020 and 2021 due to the COVID-19 Pandemic. This year's event saw several dance schools and musical academy participating. It was attended by 500 community members and leaders of various Malaysians of Sri Lankan origin based organisations, led by MCSA. See page 38 for history of this event.