

HOW TO CONTRIBUTE

We invite compassionate individuals to contribute generously to the continued success of this precious institution.

Tax-exempt contributions may be made to the Kashmiri Overseas Association (KOA), Inc., a registered non-profit organization in the United States.

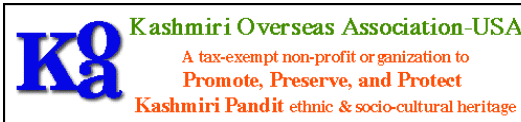
Please send your gifts to

Kashmiri Overseas Association (KOA)
2065 Niagara Dr., Troy, MI 48083
e-mail: treasurer@koausa.org

Make checks payable to
“**Kashmiri Overseas Association**”

Or pay online at:
www.koausa.org

Questions may be directed to
Dr. Chand Bhan, Program Director for
Medical Fund. Dr. Bhan can be reached at
chandbhan@hotmail.com



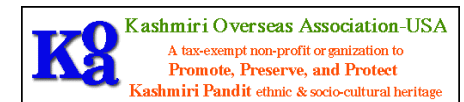
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KOA Medical Fund



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HISTORY

In 1990, terrorism and sectarian violence caused nearly 500,000 Kashmiri Hindus to flee the land of their ancestors, the fabled valley of Kashmir in the Indian state of Jammu and Kashmir. These victims of terrorism, refugees in their own country, left behind virtually all of their worldly possessions, as they had to flee under threat to life and honor.



The ugly face of terrorism: Destroyed homes of community

From time to time KOA started getting letters from Kashmiri Pandits (KPs), mostly from Jammu refugee camps, asking for financial help to treat their seriously ill relatives. The illnesses ranged from the damaged kidneys needing replacement, cancer, heart disease, diabetes, asthma to severe depression. In most of the cases the treatment was going to be provided outside Jammu, as the illnesses could not get appropriate treatment by the Jammu medical establishment. Also, often the letters were like S.O.S's., as the patients in question had reached a serious phase in their illnesses, and therefore required the financial help urgently.

PROGRAM OPERATION

An applicant asking for the Medical Fund assistance, or someone filling the application on his behalf (for some stated reason), has to complete and sign the first page of a two page KOA Medical Fund Application form. The second page has to be filled up and signed up by the physician treating the patient. The first has nineteen questions, the second eighteen. Both these have to be verified by the KOA Liaison Officer in Jammu. (KOA retains a person in Jammu on a part-time basis to provide help in its various programs in Jammu). The Liaison Officer meets the patient and his family to get a feel of the authenticity of the patient's information in the application form. He also reviews the page 2 of the application filled by the physician. He signs both the pages and makes his assessment on the application, and sends it by internet to KOA Medical Program Director in US. If the Director needs some more facts ascertained, he gets back to the Liaison Officer. If the application is finally approved by him, and if there are funds in Medical Fund Budget, he writes a letter to KOA President, copying KOA Treasurer, informing them of his decision of approval and the amount to be donated to the applicant. If the President and the Treasurer see no problems, the latter sends a check in the name of the patient to KOA Liaison Officer in Jammu. The latter hand-carries the check to the patient and gets him to fill KOA Medical Fund Receipt Verification form, with his signature, and signs it himself and returns it by internet to the Treasurer and the Director for records. (The form asks the patient to give the name of the bank and his account number where the check is going to be deposited).

APPEAL FOR DONATIONS

Nothing is more real to man than a serious illness. When a man's health flounders, his whole existence starts to crumble. Since 1989 unrest in Kashmir, thousands of KPs have become prematurely ill due to high blood pressure, heart disease, diabetes, asthma, severe depression, all illnesses well established to be made worse by psychological stress. Refugees have a high load of stress due to having to lose their homes and hearths, cultural and environmental milieu, economic security, and self esteem. Anxiety and depression, blood pressure, and insomnia medications are best sellers in Jammu pharmacies. And these stresses coalesce over time to give birth to the severe illnesses.

KOA members' help toward the seriously ill KPs from Jammu is an act as noble as it can be - it is the epitome of compassion. And



KPs live in squalid camps

No one ever became poor by giving. Open your heart today, it is the highest striving of humankind.