



## **PREM ASHRAM CHARITABLE TRUST**

**Registration No: KWR-4-00043/2007-08**

**PAN NO: AABTP4668E**

**12AA Registration No: P.76/12A/CIT/MNG/2011.12 dated 8-8-2011**

**80G Registration No: F.No.P-76/80G/CIT/MNG/2012-13/AABTP4668E dated 6/8/2013**

**FCRA Registration No: 094600084, dated 19/9/2014**

**Organization ID as per Planning Commission's NGO Partnership System: KA/2014/0083007**

**GuideStar India No: GSN 6026**

**NITI Aayog/DARPAN Unique ID:: KA/2017/0178796**

**Post: Amadalli, Karwar - 581 324  
Karnataka State, India**

**Phone No: +91-8382-262-225**

**Mobile No. +91-944-843-8151**

**E-mail address: [premashram2@gmail.com](mailto:premashram2@gmail.com)**

# **10<sup>th</sup> Annual Report**

## **FY 2017 - 2018**



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## BOARD OF TRUSTEES

President/Chairman	Mr. Gurunath Shankar Naik
Managing Secretary & Treasurer	Mr. Dinesh Vithal Gaonkar
Trustee	Mr. Sitaram Subray Gaonkar
Trustee	Dr. Chandrashekhar M. Kadam
Trustee	Dr. Sukanya Shridhar Hegde
Trustee	Mrs. Reshma Gurunath Naik
Trustee	Mr. Prakash Ganapati Gaonkar
Trustee	Mr. Rainier J. Rodrigues
Trustee	Mrs. Deepa Deepak Gaonkar

## LIST OF DONORS

Donations Received from the Following Donors Between  
1/4/2017 to 31/3/2018

### Rupee Account –Donation in Rupees

No.	Name	Amount
1	Mr. Vedant Bangar	₹50,000
2	Samir & Aruna Shah	₹30,000
3	Krishnanand & Vidya Gaonkar	₹25,000
4	Bal Vikas Academy	₹20,000
5	Kishor Kabse	₹5000
6	Anonymous	₹3000
7	Anonymous	₹150
	<b>TOTAL =</b>	<b>₹133,150</b>

### Foreign Currency (FCRA) Account– Donation in US\$

No	Name	Amount Donated (\$)	Amount in Rs.
1	Dr. R.G. and Mrs. Vimala Krishnamurthy	\$5,000.00	314,104
	Impact Guru deposited ₹489,656 (\$7787 - Transfer charges of \$69.80 = \$7,717.20) on 6/9/2017 through Crowd Funding with Global Giving. Following 36 donors contributed to the crowd funding:	\$7787	489,656
2	Dr. Devang Thakkar	\$1,000	
3	Dr. Roopal Thakkar	\$1,000	
4	Dr. Ashok Bhatia	\$750	
5	Mr. Hans Petermann	\$400	
6	Dr. Barbara Merchant	\$365	
7	Mr. Lawrence L.	\$365	
8	Mr. J.T. & Dr. Jyoti Singh	\$251	
9	Mr. Gautam Gaonkar	\$251	
10	Mr. Gaurav Gaonkar	\$251	
11	Mrs. Pramila Bhatia	\$250	
12	Mr. Vidyadhar Savant	\$250	
13	Mrs. Sujata Savant	\$250	
14	Mr. Ravindra Savant	\$200	
15	Mr. Kedar Gaonkar	\$200	

## Donations Received in US\$ in FY 2017-18 (contd.)

No.	Name	Amount Donated (\$)	Amount in Rs
16	Mr. Ashok Nayak	\$150	
17	Mrs. Smita Nayak	\$150	
18	Mrs. Shruti VanWicklen	\$101	
19	Mr. Ashish Kathuria	\$101	
20	Dr. Nayan Shah	\$100	
21	Mrs. Neela Shah	\$100	
22	Dr. Reena Shah	\$100	
23	Dr. Anand Rajpara	\$100	
24	Mrs. Anuja Naik	\$100	
25	Mr. Marut Gaonkar	\$100	
26	Mr. Kamil Merchant	\$100	
27	Dr. Albert Thomas	\$100	
28	Mrs. Sheela Thomas	\$100	
29	Mr. Vishwas Savant	\$100	
30	Mrs. Sheetal Savant	\$100	
31	Ms. Krutika G.	\$100	
32	Ms. Heena M.	\$100	
33	Mr. Manoj Shah	\$51	
34	Mrs. Smita Shah	\$51	
35	Mr. Marshall Rankowitz	\$50	
36	Mrs. Cynthia C.	\$50	
37	Drs. Vaman & Surekha Kulkarni	\$250	14,912
38	Ruchi & Banani Chakrabarty	\$101	5,966
39	Mr. David Owens	\$100	5,888
40	Mr. Satish Kulkarni	\$60	3,015
	<b>Total Received from foreign donors</b>	<b>\$13,228</b>	<b>₹833,541</b>

<b>Auditors</b>	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
<b>Bank</b>	State Bank of India, Green St., Karwar.

## OBJECTIVES

Prem Ashram Charitable Trust, Amadalli was registered on January, 10 2008. Registration Number is KWR-4-00043/07-08. The **vision** of Prem Ashram Charitable Trust is to **decrease illiteracy, poverty, hunger, and disease** substantially among the underprivileged and socially disadvantaged citizens. The **mission** of the Trust is to create and support programs that will lead to sustainable changes aimed at upliftment of the lives of economically and socially disadvantaged youth, women, senior citizens, and disabled citizens irrespective of religion, cast, gender, colour, and creed.

### A. Education

Initial focus is on increasing literacy among the youth in villages. We firmly believe that increased literacy will lead to a decrease in poverty.

- Enable the economically and/or socially disadvantaged youth to obtain education and/or vocational training so that they can get a satisfying job, and support themselves and their families. Thus, the underprivileged youths will be self-reliant, responsible, and productive citizens.
- Participate in the social and cultural development of all youth regardless of economic and social status.

### B. Health

Strive to decrease diseases among the lesser privileged children, women, and senior citizens by organizing health (medical, dental, and eye) camps. Provide information on nutrition and good hygiene and financially help the needy, underprivileged citizens with part of their medical expenses.

**Tele Health-** Bring point-of-care vital information collecting devices to people living in remote villages where doctors do not go so that faster and improved access to healthcare is provided to them.

### C. Poverty/Hunger

Serve economically and/or socially disadvantage children, women, and senior citizens. Provide support and services to empower them and enhance quality of their lives.

### D. Women Empowerment

Enable the rural girls to get high school and college education. Create an environment for rural women where they can make decisions of their own for their personal benefits as well as for the society. Services provided may involve counseling, vocational training, and helping to be self reliant.

### E. Serve the Physically Challenged

Champion programs for the lesser privileged, physically challenged people with a commitment to make them productive citizens of our society. This may involve medical treatment if necessary, counseling, vocational training, and making them self reliant.

### Focus

Initial focus is on increasing literacy among the underprivileged children and women's empowerment. Other activities will be taken up as more funds become available.

# Audit Report FY 2017-18

## HEGDE G & CO

CHARTERED ACCOUNTANTS

**PROPRIETOR :**

**Ganapati Hegde**, B.Com., FCA.

GSTNO : 29AANPH7485D1ZA

PAN No. : AANPH 7485 D

Office : 1<sup>st</sup> Floor, Raykar Manor,

Kaikini Road, KARWAR - 581 301

Ph. : (08382) 228366, Mobile : 9448128366

e-mail : hegdegkw@dataone.in / hrmgkwr@gmail.com

### AUDIT REPORT

I have audited the attached Receipts & Payments Account, Income & Expenditure Account & Balance Sheet of PREM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR for the year ended 31-03-2018.

I report that:

1. I have obtained all the information & explanation, which to the best of my knowledge & belief were necessary for the purpose of the audit.
2. All the necessary Books of accounts & vouchers have been maintained by the Trust.
3. The Receipt & Payment Account, Income & Expenditure Account, Balance Sheet dealt with by this report is in agreement with the books of accounts.
4. In my opinion and to the best of our knowledge and according to the explanation given to us the said accounts give a true and fair view.
  - i) In the case of Balance Sheet, of the state of affairs of the Trust as at 31.03.2018 and
  - ii) In the case of the Income & Expenditure Account of the Excess of the Income over Expenditure for the year ended on that date.

Place: Karwar

Date :22-06-2018



HEGDE G. & CO.  
Chartered Accountants  
Karwar  
PROFESSOR N. No. 200771  
FIRM No. 0863005

*[Signature]*  
Managing Trustee  
(Secretary)

# Receipts and Payments for FY 2017-18

**PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR**

**RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2017 TO 31.03.2018**

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
<b>To Opening Balance</b>		By Education Programme Exp.	350,500.00
Cash in Hand	615.00	By Education Programme Hostel	466,419.00
<b>Cash at Bank</b>		By Health Programme	26,000.00
SBI-98474	41,763.25	By Poverty Elimination Programme	22,000.00
SBI-91421	47,375.73	By Cultural Programme	10,000.00
		By Building	136,193.00
To Donation Received	966,691.00	By Building Expenses (Ordinary A/c)	5,320.00
To Interest from Bank	13,797.00	By Accrued Interest on FD Reinvested	489,019.00
To Earnest Money on Tender	61,550.00	By TDS	98,106.00
To Miscellaneous Income	21,000.00		
To Accrued Interest on FD Received	587,125.00	<b>Administrative Exp</b>	
		By Account Maintenance (Salary)	22,000.00
		By Bank Charges	916.46
		By Postage & Telephone	3,649.00
		By Office Expenses	3,563.00
		By Audit & Income Tax Filing Fees	5,000.00
		<b>By Closing Balance</b>	
		Cash in Hand	262.00
		<b>Cash at Bank</b>	
		SBI - 98474	82,113.31
		SBI - 91421	18,856.21
<b>TOTAL</b>	<b>1,739,916.98</b>	<b>TOTAL</b>	<b>1,739,916.98</b>

  
Managing Trustee  
(Secretary)



H. HEGDE & C.  
Chartered Accountant  
  
C.A. G. H. H. HEGDE  
PROFESSIONAL No. 263791  
Firm No. 8069555

# Income and Expenditure for FY 2017-18

**PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR**

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2017 TO 31.03.2018**

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme Exp.	350,500.00	By Donation Received	966,691.00
To Education Programme Hostel	466,419.00	By Interest from Bank	13,797.00
To Health Programme	26,000.00	By Earnest Money on Tender	61,550.00
To Poverty Elimination Programme	22,000.00	By Miscellaneous Income	21,000.00
To Cultural Programme	10,000.00	By Accrued Interest on FD Received	587,125.00
To Building Expenses (Ordinary A/c)	5,320.00		
<b>Administrative Exp</b>			
To Account Maintenance (Salary)	22,000.00		
To Bank Charges	916.46		
To Postage & Telephone	3,649.00		
To Office Expenses	3,563.00		
To Audit & Income Tax Filing Fees	5,000.00		
To Excess of Income Over Expenditure	734,795.54		
<b>TOTAL</b>	<b>1,650,163.00</b>	<b>TOTAL</b>	<b>1,650,163.00</b>



**HEGDE G. S.**  
 Chartered Accountant  
*(Signature)*  
 CA G. S. HEGDE  
 PROPRIETOR M.No. 20/10  
 FIRMA No. 086501

*(Signature)*  
**Managing Trustee  
(Secretary)**





# Balance Sheet as at 31/03/2018

**PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR**

**BALANCE SHEET AS AT 31.03.2018**

LIABILITIES	AMOUNT	ASSETS	AMOUNT
<b>CORPUS FUND</b>	18,000.00	<b>Furnitures &amp; Fixtures</b>	405,025.00
<b>GENERAL FUND</b>	5,600,000.00	<b>Fixed Deposit</b>	
		Opening Balance	56,43,755.00
		Add:Accrued Interest	3,88,978.00
			6,032,733.00
<b>Income &amp; Expenditure A/c</b>		<b>Fixed Deposit No 36215162145</b>	
Opening Bal	34,91,671.98	Opening Balance	9,57,839.00
Add:Surplus	7,34,795.54	Add:Accrued Interest	32,783.00
	4,226,467.52		990,622.00
		<b>Fixed Deposit No 36513153969</b>	
		Opening Balance	4,00,000.00
		Add:Accrued Interest	23,863.00
			423,863.00
		<b>Fixed Deposit No 36513153482</b>	
		Opening Balance	4,00,000.00
		Add:Accrued Interest	23,863.00
			423,863.00
		<b>Fixed Deposit No 36513151768</b>	
		Opening Balance	4,00,000.00
		Add:Accrued Interest	19,532.00
			419,532.00
		<b>Land (N.A)</b>	7,60,305.00
		Add:Addition	1,36,193.00
			896,498.00
		<b>Building</b>	22,000.00
		<b>CURRENT ASSETS</b>	
		Cash in Hand	262.00
		<b>Cash at Bank</b>	
		SBI - 98474	82,113.31
		SBI - 91421	18,856.21
		Tax Deducted at Source	30,994.00
		Add:Addition	98,106.00
			129,100.00
<b>TOTAL</b>	<b>9,844,467.52</b>	<b>TOTAL</b>	<b>9,844,467.52</b>

*[Signature]*  
**Managing Trustee  
(Secretary)**



**HECDE G. & Co.**  
Chartered Accountants  
*[Signature]*  
CA C. HANUMANTH REDDY  
PROPRIETOR S.No. 203771  
FIRM No. 0680220

## **ACTIVITIES CARRIED OUT BETWEEN 1/4/2017 – 31/3/2018**

The main objectives of the Prem Ashram Charitable Trust are to decrease illiteracy, poverty/hunger, and disease among the lesser privileged people. Providing education (increasing literacy) is the current focus as it would empower and enable the rural, underprivileged youths to find decent jobs and support their families financially. Thus, the underprivileged youths will be self-reliant, responsible, and productive citizens.

### **A. EDUCATION PROGRAMS—INCREASE LITERACY**

**Total of Rs. 816,919 was spent on all Educational Programs (including Hostel)**

#### **1. Girls' Hostel at Asnoti for the Poor Girls from Remote Villages**

Twenty-seven underprivileged girls from remote villages were accommodated in the Girls' Hostel in a rented house in Asnoti. They have been provided with free boarding, lodging, and other essentials free of cost. A Warden has been engaged in looking after students' well-being. Meals were sourced from local restaurant. Coaching in English, Maths, and Science was provided to enhance their academic ability. Rs. 466,419 was spent on Girls' Hostel Program.

#### **2. Financially Supported Boys' Hostel for the Rural Students at Asnoti**

Thirty two students from remote villages, stayed in the Boys' hostel managed by Shree Shivaji Vidya Mandir High School, Asnoti. Prem Ashram Charitable Trust contributed Rs. 50,000 towards part of their boarding expenditure.

#### **3. Financially Supported Saraswati Vidyalaya's Boys' Hostel at Karwar.**

Rs. 30,000 was paid towards part of their boarding expenditure to 30 poor students staying in Saraswati Vidyalaya Hostel, Karwar.

#### **4. Girls' Hostel Building for the Poor Girls from Rural Villages**

Prem Ashram Charitable Trust is striving hard to increase literacy and espouse to realize full potential among the lesser privileged children through a special focus on education.

GOPIO Chicagoland (Global Organization of People of Indian Origin) had donated Rs. 4,994,772 in the past for construction of a hostel building for the underprivileged, rural girls so that they can continue their education. GOPIO is a not-for-profit organization in Glenview, IL, USA and supports charitable, cultural, and educational activities for the people of Asian Indian origin. FCRA Prior-Permission approval to receive foreign currency amount from GOPIO was obtained from The Ministry of Home Affairs, Government of India, in November 2013.

Our trust had purchased 2 guntas of Non-Agricultural (NA) land near Shree Shivaji Vidya Mandir in Asnoti and another 3 guntas of land, adjoining the current NA land, will be bought after it gets NA approval. Plot development work has begun. Tender process for the construction of the hostel building is completed and awarded to Er. Gireesh A. Desai of Asnoti as his bid was the lowest. Construction will begin soon after the purchase of 3 guntas of adjoining NA land and after obtaining necessary permissions.

**5. Financial Assistance of Rs. 255,500 was Provided to 220 BPL Students Towards Education-Related Expenses**

Increasing literacy among the underprivileged students from remote villages is the major focus of our trust. There are many students in Uttar Kannada district who are struggling to meet the financial needs for attending schools and colleges. Upon receiving requests for financial assistance for educational purpose from many primary to post-graduate level students, the trust provided financial assistance totaling **Rs. 255,500** to **220** BPL (Below Poverty Line) students from several schools and colleges. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary	2
High School	46
Junior College (11 <sup>th</sup> & 12 <sup>th</sup> )	30
Degree (BA, BCom, BSc, BCA, BPharm)	116
BE (Engineering)	5
MBA	1
Diploma in Engineering	18
ITI	2
<b>TOTAL Number of Beneficiaries =</b>	<b>220</b>

**Photos of the Events Related to the Education Program**





**6.Rs. 43,300 in Other Education-Related Initiatives Benefitted More than 316 Students from Several Schools.**

Kitchen stand, cookers, uniforms, Globe, Water Filter, Fans, Notebooks etc. were provided upon request to several schools and colleges as shown below:

**Things Provided to Different Schools During FY 2017-18.**

Items	To Whom Given	No of Beneficiaries
1 SS Kitchen Stand	LP School, Kanriwada	7
1 Skillet and Cooker (10 L)	LP School, Jedigadde	6
1 Cooker (12 L) + 1 Globe	MHP School, Amadalli	116
1 SS Water Filter	LP School, Jedigadde	8
1 Fan	LP School, Hunasemakki	35
3 Fans	Shivaji Vidya Mandir, Asnoti	27
600 Notebooks	Shivaji Vidya Mandir	60
Uniforms	Shivaji Vidya Mandir	30
Uniforms	Girls' Hostel Residents	27
<b>TOTAL =</b>		<b>316</b>



**Personality Development and Career Guidance Workshops**

Many rural students lack presentation skills and do not possess adequate interpersonal skills. Personality development holds a key role in person's ability to succeed in whatever career one chooses. Effective development of personality will help build stronger relationship and positive attitude towards life and ultimately will dictate success in one's career and in family life. Unfortunately, these skills are not taught in schools or colleges.

Day long workshops on Personality Development and Career Guidance were conducted for the students of two local colleges by volunteer professionals. The workshop covered several topics such as leadership, team building, motivation, positive thinking, planning, creativity, innovation, and communication skills.

## B. PROGRAMS TO ENHANCE HEALTH

Our Trust organized and co-organized the following activities to enhance health.

### 1. Blood Donation Camp and Blood Grouping Camps

Blood donation camp was organized in Civil Hospital, Karwar and free blood grouping camps were conducted at three primary schools during the celebration of Swami Vivekananda's 155<sup>th</sup> Birth Anniversary from January 12 to 18, 2018 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center as National Youth Week.

### 2. Financial Help to the Poor Towards Medical Expenses



Many BPL people do not have health insurance. As a result, they are unable to pay the medical bill when they have a major illness, surgery etc. Some BPL people approached our trust for financial help for paying medical expenses. Total of Rs. 26,000 were given to eleven BPL persons towards their medical expenses. Some of them were physically challenged, hearing impaired, HIV positive, blind, cancer patients, and some underwent surgery.

## C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER

Financial help totaling Rs. 22,000 was given to twelve BPL people who contacted our Trust for help as they could not make both ends meet. Many beneficiaries were older and were not able to earn their livelihood due to an old age/sickness.

## D. WOMEN EMPOWERMENT

Women population is about half of the total population of the world. The empowerment of women would result in overall development of society and world would definitely become a better place to live. Active participation of women in economic activities and decision making would contribute towards overall economic development. **Women Empowerment** refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Hence, Women Empowerment is about strengthening the social, economic, and educational powers of women. Towards this end, we focus on empowerment through education. We encourage parents of rural girls to continue their daughters' education and encourage them not to send their daughters as maid to cities. By providing free hostel facility in the vicinity of a high school and by inspiring them to achieve their fullest potential, rural girls continue their education and become productive citizens. Another program is to enhance economic status of women by providing financial assistance to local women's Self Help Groups (SHG).

## Celebration of Swami Vivekananda's 155<sup>th</sup> Birth Anniversary

Swami Vivekananda's 155<sup>th</sup> Birth Anniversary was celebrated from January 12 to 18, 2018 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center as National Youth Week. Elocution competitions on Swami Vivekananda were cosponsored at two primary schools and one high school. Prizes were distributed to the top 3 winners.

## Received Award from Bal Vikas Academy, Government of Karnataka

Prem Ashram Charitable Trust was chosen for a Distinguished Service Award for service to the children by Bala Vikas Academy of Government of Karnataka. This award was given by Mr. Siddaramaiah, then Chief Minister of Karnataka, at a ceremony held in Dharwad. Our secretary, Mr. Dinesh Gaonkar, received the plaque and a cheque for Rs. 20,000 from the Chief Minister on behalf of our trust.



ಉತ್ತರ ಕನ್ನಡ ಜಿಲ್ಲೆಯ ಹೆಮ್ಮೆಯ ಚಾರಿಟೇಬಲ್ ಟ್ರಸ್ಟ್ ಕಾರವಾರ ತಾಲೂಕಿನ ಅಮದಾಳ್ಳಿಯ ಪ್ರೇಮಾಶ್ರಮ ಚಾರಿಟೇಬಲ್ ಟ್ರಸ್ಟಿಗೆ ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಬಾಲ ವಿಕಾಸ ಅಕಾಡೆಮಿಯು ಮಕ್ಕಳ ಕ್ಷೇತ್ರದ ಗಣನೀಯ ಸೇವೆಯನ್ನು ಪರಿಗಣಿಸಿ, 'ಮಕ್ಕಳ ಚಂದಿರ ಪ್ರಶಸ್ತಿ'ಯನ್ನು ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳಾದ ಶ್ರೀಮಾನ್ ಸಿದ್ದರಾಮಯ್ಯನವರು ಧಾರವಾಡದ ಕಲಾಭವನದಲ್ಲಿ ಟ್ರಸ್ಟಿನ ಕಾರ್ಯದರ್ಶಿಗಳಾದ ಶ್ರೀ ದಿನೇಶ ಗಾಂವಕರವರಿಗೆ ನೀಡಿ ಗೌರವಿಸಿದ್ದು, ಅತೀವ ಸಂತಸದ ಸ್ಪಂದನವನ್ನು ಮಾಡಿದೆ.

## Closing Remarks

Education of underprivileged rural youths, especially girls, has been the focus of our trust. We had been providing financial assistance for education and hostel facility for the poor girls. It is our hope that the students that we help educate will in turn help other underprivileged children when they start earning and such chain reaction will lead to the sustainable upliftment of the lesser privileged and socially disadvantaged citizens of our society.

Trustees and volunteers of Prem Ashram Charitable Trust, Amadalli are striving hard to bring a positive change in our society by serving the needy, and the underprivileged people with **LOVE** (as depicted in our trust's logo).

**President, Secretary, and all the Trustees of Prem Ashram Charitable Trust, Amadalli, Karwar, INDIA**

August 15, 2018

## NOTABLE QUOTES

**Nobody can do everything, but everyone can do something.**

**Be the change you wish to see in the world**  
**-Mahatma Gandhi**

**We can do no great things, only small things with great love.**  
**-Mother Teresa**

**You cannot do a kindness too soon, because you never know how soon it will be too late.- Proverb**

**Love is doing small things with great love**

*It is not how much we do, but how much love we put in the doing.....  
It is not how much we give, but how much love we put in the giving.*  
**- Mother Teresa**

**We make a living by what we get, but we make a life by what we give.**  
**~Winston Churchill**

**There are two ways of spreading light.....  
(1) to be the candle or (2) the mirror that reflects it.**  
**- Edith Wharton**

**Happiness depends on what you can give,  
Not on what you can get.**  
**- Swami Chinmayananda**

*What we have done for ourselves alone dies with us;  
what we have done for others remains and is immortal.*  
**- Albert Pike**

**It is the greatest of all mistakes to do nothing because you can only do little... Do What You Can.**  
**~Sydney Smith**