

NOVEMBER 2015



Karachi Zarthosti Banu Mandal

Registered under Registration & Control Ordinance 1961

NOTICE

The Annual General Meeting of the Karachi Zarthosti Banu Mandal will be held on **Wednesday, November 25, 2015 at 5:30 pm** at the Manijeh Hommie Mehta Building, Sohrab Katrak Parsi Colony, Karachi.

Agenda:

- To read the notice convening the meeting
- To read and confirm the Minutes of the last Annual General Meeting
- To consider and adopt the Annual Report and Audited Accounts for the year ended June 30, 2015
- President's Address
- To elect
 - President
 - Vice President
 - 2 Secretaries
 - Treasurer
 - 6 Subcommittee Chairpersons
 - 3 Members
- To appoint Honorary Auditors
- Any other business with the permission of the Chair

Sarfaraz Feroze Golwalla
Farahnaz Ardeshir Marker
Honorary Secretaries

KZBM PROGRAMME

Grand Tambola

Followed by Dinner on Saturday 28 November



Bring your luck and we will give you a night of lucky numbers which will bag you lots of prizes!!!

It's a card full of lines, full house and snow ball which will make you, your family and friends happy with exciting wins.

Venue: KPI Lawn

Time: 7.30 p.m. onwards

Ticket per person: Rs 400/- Tambola card will be sold for Rs 100/-

Last Date: Tuesday, November 24, 2015 till 1p.m.

Z-CLIPS

To See the World



“In 1986 while we were on a tour bus in Amsterdam, when I noticed that all the other tourists were retired persons (some even in wheel chairs). On asking the tour guide, she informed, “Tourists are retired/old people. Young ones are busy working/making money.” Back home I asked my mother-in law if she would like to join us on a tour of Thailand. Her reply was, “YOU (young people) do not take us on picnics /outings. Keep us at home. YES I WILL DEFINITELY COME.” This one sentence opened my eyes and I decided to encourage / arrange to take people from my community (those who cannot go on their own) to see the world at minimum cost and in maximum comfort.”

In letter and spirit this is how Aspi and Dilshad Irani have organised and accomplished 32 tours to-date, with the youngest person being one year old and the oldest 80-years of age.

Upto 200 people have travelled in the Iranis’ tours, with 50 of them having taken three and more tours. It’s not just the people from Karachi, but ones from Quetta/Lahore/Islamabad/ Faisalabad and, even China / Canada / USA / India join-up, with some of them returning home looking forward to the next one. Comfort and quirks are all catered to, and spirit of fun and entertainment all the way through. Lot of bonding also occurs on these tours.

The Iranis have taken tours to Asian countries (Thailand, Singapore, Malaysia, Vietnam and China), to Europe (Russia, Turkey, Spain, Portugal, Hungary, Austria and the Czek Republic) and even to Egypt. In future they “intend to travel to rest of Europe, Uzbekistan, Tajikstan, Iran and India, and also one more trip to China and Russia and, to any other places which people request.” says Aspi.

This ‘travel as family’ tour, in actual fact is professionally organized and economical in price due group discounts and special offers with the result you spend half the amount of what you would travelling on your own. You have the bonus of convenience and comfort: paying a one-time lump-sum for visas, all transportation, accommodation and meals: Visas are not individual’s hassle; airlines are chosen for most convenient transfers and least travel time; accommodation is in 4 or 5 star hotels and inland travel is by luxury buses. Thoughtfully, detailed daily itinerary is provided before you set out, so you can make personal plans to meet friends or relatives in any given place too. Wheelchairs and rooms with ancillary facilities are also arranged. The Iranis want each one to have a memorable time and they do it in a most natural way.

The commitment too is complete: “In 2010 my tour of Turkey was finalized with money being transferred and my brother Kaiko became very sick. But he insisted that I should take the tour as it was a commitment. So he was admitted in the hospital the day we had to leave. His last words were, ‘Brother don’t worry I am not going to die.’ While we were in Turkey my brother died and I had to return back, but my wife stayed behind and continued with the tour,” informs dependable Aspi.

Despite best effort, unexpected challenges can raise their head but the Iranis are upto any: “In 2011, 34 persons were set to travel to China with flights confirmed, tickets issued, visas arranged and the money transferred. One week before travel, the Chinese Consulate cancelled our group’s visa and no reason was given! I spent the most stressful week because of a huge financial loss (beyond my resources) would have occurred, but by the grace of God we were able to take the group instead to Thailand and Malaysia. AND, two years later a group of 34 persons did tour to China.”

KZBM is pleased to portrait this happy, helpful and fun couple. To see the world is a privilege. If you do not have company or are daunted by paperwork but have the means and mobility, A&D’s tours are a way to go! - **SFG**



A&D's first tour (1986) picture in sepia to their most recent one in August 2015, showcase the miles they have travelled

Zoroastrian Women

"Zoroastrian women were among the first to be admitted to higher education and the professions. Avabai Wadia founded the International Planned Parenthood Federation and used her legal skills to lead the campaign for the right to birth control. Today Maja Daruwala heads the Commonwealth Human Rights Initiative and Shireen Irani has founded the i-ProBono legal website.

Professor Zenobia Nadirshaw, the clinical psychologist, is one of many outstanding women academics recognised as leaders in their fields. Others champion the cause of the oppressed and those with disabilities, women like Dhun Adenwalla who has devoted her life to those with hearing impediments....." informs 'The Z Factor' website: <http://the-z-factor.org>

You will be surprised to read about a number of Zoroastrian women and their achievements at: <http://the-z-factor.org/killer%20queens%202.html>

The website has been created for Zerbanoo Gifford, Founder Director of the ASHA Centre, recognized internationally as a hub of activity for young people from Britain and the world to experience each other's cultures, faiths and shared humanity.

The website also celebrates Zoroastrian men's achievement on its page "We are the Champions"

PlayDate as Playmate



"Our apps are designed to teach kids how to read, learn vocabulary, imbibe social emotional skills and more," says New York based Shaan Kandawalla of her two-year-old enterprise PlayDate Digital (PDD) that creates high quality, interactive, mobile educational software for children allowing them "to explore, interact and have fun in a digital world."

More at: <http://www.parsiana.com/current-issue/articles.aspx?id=MHDPNb1sriE%3d&issue=281>

OUR FRIENDS

Karachi Parsi Institute

Their AGM was held on Sunday 18th October 2015 at which the following new Committee was formed for 2015-16:

President: Shahveer JHP Byramji

Honorary General Secretary: Maju Mavalvala

Honorary Treasurer: Roshan Mehri

Secretary Cafeteria: Virasp Umrigar

Secretary Games: Zarir Doctor

Secretary Swimming: Zubin Sethna

Vice President: Dinshaw Anklesaria

Joint Secretary: Kaizer Behram Irani

Extra Members: Navaz Aga

Neville Mehta

Secretary Garden: Azdiar Mobed

Secretary Billiards & Cards: Tiraz Umrigar

Secretary Cricket: Neville Wadia

Mushkil Asaan Prayers

6th November 2015 at 5:30pm

Jamshed Baugh Club House

The JB Club Committee is thankful to the community members for their presence at the Mushkil Aasaan prayers and invites all Zarthostis to attend.

MILESTONES

Janam

Aiden, a boy to Kamal and Adil Poonegar on 10th June 2015 *

Yazad, a boy to Sherry and Danny Birdie on 22nd October, 2015 at Toronto, Canada

***It will be appreciated if family members write at kzbm1912@gmail.com to inform about births, as they are difficult to track.**

Maran

Aban Bhada, w/o Eruch Bhada, m/o Ferzeen Bhada on 27th September

Ex-Karachiite: Gulmoher Gandhi, w/o (Late) Behramjee, m/o Jamshed & Ader, in California, USA, on 8th October

Zarin Dinshaw, w/o Dinshaw Dinshaw (DD), m/o Feroz Dinshaw and Dinaz Engineer on 15th October

Bapsy Vakil, w/o Dinshaw, m/o Dr Jasmine N Ferozepurwalla and Dr Shernaz D Ferozepurwalla on 16th October

Noshirwan Pestonjee Cooper, h/o Nergis Cooper, f/o Pouruchisty Freddy Sidhwa and Neena Yazdi Haveliwala on 19th October

Zareen Makujina, w/o Jimmy Makujina, m/o Hufrish Dastoor, Khorshed Daruwalla, Roshan Dastoor and Ratanshaw Makujina on 25th October

POSTING

Cancer Society Multan

Seeking Donation

The above Society has been setup since 20 years and has been serving poor cancer patients. The Government of Pakistan has donated equipment for radio therapy and other machinery.

The Society needs funds to build 3 rooms for OPD, Chemotherapy Bay and Recovering Room. The estimate of it is Rupees 2 crores. Hoshang P Bomanji, the Honorary Finance Secretary and all members of the Society will be heartened by support from our Zarhosti community as well.

Donations are requested by Pay Order be in the name of "Cancer Society Multan" to be mailed to Mr Hoshang P Bomanji, 84/2 Nusrat Road, Bomanji Chowk, Multan 60000, Pakistan. Mobile: (92)3008730039. Cancer Society Multan also maintains a US \$ A/c. Please include your mailing address when sending pay orders to enable the Society to send you receipts. Thank you and the Society looks forward to your generosity.



WHAT'S MORE



The Little Shoulders on which Rests The Biggest Welfare Empire in the World

One evening, around five months ago, a frail Edhi Sahib, the country's most loved social worker, called out to his son who was leaving the centre to go home to his wife and four children. "Faisal tum meray pass yaheen rahna. Kaheen mat jana [Faisal, you stay here with me, don't go anywhere]," were the unexpected words uttered by a man who has never been fond of emotions or embraces.

The son had been waiting for these words his entire life. They were enough to make him stay. Faisal decided to settle down, then and there, in his father's modest room at their Mithadar head office.

Complete story at: <http://tribune.com.pk/story/963477/edhis-legacy-the-little-shoulders-on-which-rests-the-biggest-welfare-empire-in-the-world/>

(Contributed by Rustom Bhurikhan)

FAMILY FINANCE

A letter written by a wife after her husband's death in an accident

Pease read this. It is important:

"Few things I learnt after my husband's death: We always believe we will live forever. Bad things always happen to others till things hit us bang on your head you realize life is so unpredictable.

My husband was an IT guy. All technical. And I am a chartered accountant. Awesome combination you may think. Techie guy so everything is on his laptop. His to do list, his e-bill and his bank statements in his email. He even maintained a folder which said IMPWDS wherein he stored all login id and passwords for all his online accounts. And even his laptop had a password.

You may think me being a Chartered Accountant would mean everything is documented and filed properly. Alas many of my chartered accountant friends would agree that the precision we follow with our office documents and papers do not flow in to day to day home life. At office you have to be epitome of Reliability / Competent / Diligent etc but. **At home front there is always a tomorrow.**

One fine morning my hubby expired in a bike accident on his way home from office. To say I was shaken my whole life had just turned upside down was an understatement. **You realise you don't have time to morn and grieve for the person with whom you spend the best years of your life because you are busy sorting all the paper work.**

I realised then how much I took life for granted. I thought being a chartered accountant I am undergoing so many difficulties, what would have happened to someone who was house maker who wouldn't understand this legal hotchpotch.

Lessons learnt this hard way were meant to be shared. After all why should the people whom we love the most suffer after we are no more. Sorting some paperwork before we go will at least ease some of their grief.

1. Check all your nominations

Most of us have named our parent as a nominee for investments, bank accounts opened before marriage. We have not changed the same even years after they are no longer there with us. Even your salary account usually has no nomination. Kindly check all your Nominations.

- Bank Accounts
- Fixed Deposits, NSC
- Bank Lockers
- Insurance (Life, Bike or Car or Property)
- Investments
- PF Pension Forms

2. Passwords

We have passwords for practically everything. Email accounts, Bank accounts, even for the laptop you use. What happens when your next in kin cannot access any of these simply because they do not know your password. Put it down on paper, along with other valuables you have.

3. Investments

Every year for tax purpose we do investments. Do we maintain an excel sheet for it. If so is it on the same laptop whose password you had not shared. Where are those physical investments hard copy?

4. Will

Make a Will. I know you will smile, but I would have not have gone through all what I did. It would have made my life lot easier: a lot less paperwork. I wouldn't have to provide an indemnity bond, get it notarised, ask surety to stand up, no objections certificates from others.

5. Liabilities

When you take a loan say for your house or car. Check out on all the 'what if', what if I am not there tomorrow, what if I loose my job. The people left behind will not have to worry on something as basic as their own house.

My battles have just begun, but let us at least try and make few changes so that our loved ones would not suffer after we go. We do not know what will happen in the future. But as the Scout motto goes: Be prepared."

Excerpt from an email

Despatch: Last Saturday of the month.

Previous Issues: www.banumandal.com/what's on

Change of email: inform on kzbm1912@gmail.com to ensure continuity of receipt of newsletter.

Input from Community Members only: on kzbm1912@gmail.com latest by last Thursday of the month. If received later it will be placed in the following issue.

To unsubscribe: Write UNSUBSCRIBE in subject line and email to kzbm1912@gmail.com