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Supporting and sustaining our aging community

Dolly Dastoor
Guest Editor

When Gloria Steinem was told at her 50th birthday party ... “you look great for 50” she replied in her own inimitable style, “this is what 50 looks like today.” Despite the realities of aging, the aches and pains, the forgetfulness, it is true that the 50+ of today are much more youthful looking with active lifestyles, physiologically younger than their parents and grandparents were when they were the same age. When I got married my mother was younger than what I am today! But do I consider myself old? Heavens No!

Aged population growing. Aging is an inevitable process of living, we age from the day we are born. Not only are we living better, we are living longer and there are more of us around. With people living longer and healthier, we will be spending more time in the ‘retirement’ category than in the ‘employed’ category, society needs to give serious consideration to the aging population with its talent and expertise, as a potential pool of untapped resources to be used productively.

The world population doubled from three to six billion between 1960 and 1999. The UN projects the number to stabilize at 11 billion by 2020. Globally we are all living at least 20 years more than what we did in the last century with women living longer than men.

The UN report on World Population Aging 1950-2050, mentions that population aging is unprecedented, without parallel in the history of humanity; and this trend is irreversible due to the transition from high to low levels of fertility and mortality.

Young populations of yesteryear are unlikely to occur again. The growth rate of people 60+ is considerably faster than the population as a whole, growing by 2% each year and expected to grow by 2.8% by 2025. The proportion of older persons was 8% in 1950, 10% in 2000 and projected to rise to 21% in 2050. In addition, the older population itself is aging. The oldest, viz. those over 80 are increasing at 3.8% per year and by 2050, one fifth of people over 60 will be 80 years or older. The Zarathushhti community is way ahead of the statistics if the milestone column in Parsiana is any indication.

Opportunities and challenges. By 2050 the number of people 60+ will exceed the number of young for the first time in history. This will have a direct bearing on intergenerational and intragenerational equity and solidarity, the foundations of society in the economic, social and political areas. It will have an impact on economic growth, savings and investment, labor markets, pensions, taxation, health and health care, family composition and living arrangements, housing, migration, and can influence voting patterns and representation.

Unprecedented demographic changes beginning in the 19th and 20th centuries, and continuing on in the 21st century are transforming the world, producing unprecedented changes in the structure of all societies including the virtual Zarathushhti nation. These pervasive and enduring changes present enormous opportunities as well as enormous challenges for all societies. Is the Zarathushhti community ready for these challenges? Do we have social structures in place to deal with our aging community?

This timely issue of the FEZANA Journal on Aging, helps us look at our community from a different angle. It helps us prepare and plan for our future both financially and emotionally. It helps us to eat well and exercise well to keep healthy. It looks at what our Zarathushhti communities and associations from coast to coast on this continent are doing to support and sustain our rapidly aging community.

IN COMING ISSUES OF FEZANA JOURNAL

Winter 2003:
Special issue: 3000th Anniversary of Zarathushhti Culture – as designated by UNESCO

Spring 2004:
Strategies to Perpetuate the Zarathushhti religion and communities

Summer 2004:
Treasures from the Avesta – Yashts and Nyaeshs Guest Editor: Jamsheed Choksy

Fall 2004:
Death and the Hereafter Guest Editor: Farrokh Mistree Co-Guest Editor: Khojeste Mistree

Future topics in the works:
• Daily rituals and customs
• Good and Evil
• Vegetation on Earth
Zarathushti spirituality in the North American context

Due to the practical and humanistic ethical values propounded by Asho Zarathushtra in the Gathas, it is commonly perceived that the Mazdaean religion of day-to-day living is by practice of the Law of Asha. This creates a perception that the faith is more down to earth and does not include any spiritual aspects until one leaves this worldly abode and faces the consequences of one's actions on the Day of Judgment; thus giving a clear separation of the material and spiritual planes. However, it is clearly indicated in the Gathas and other texts that the Zarathushtrian view incorporates ample opportunity to experience a spiritual connection in our daily lives.

We give recognition to spiritual aspects in performances of rituals and rites that inculcate the belief of the presence of the Asho Fravahars of the departed souls of individuals dear and near to us. To define spirituality in a narrow sense is an exercise in futility, since spirituality is a deeply personal state of being for every individual. It is surely something that needs to be experienced from within, and all one can do to attain it is to bring oneself to a state of consciousness, which enables the spiritual experience to be achieved.

Achieving spirituality. There are innumerable ways of achieving spirituality in all religions. The Mazdaasni faith certainly has a fair share of its own. The faith that ultimately Good will prevail over Evil, the practice of Ashoi, the eagerly awaited Saoshyants, the recognition of divine justice, the belief in a resurrected state of being, the unfolding of frashokereti, the unshaken faith in one supreme being – Ahura Mazda, and the relentless assurance that the Zarathushhti Deen will always make the world a better place to be, are but a few avenues for Zarathushitis to develop their own spiritual consciousness.

Spirituality is a humbling exercise. It is an occurrence that makes one's consciousness uplifted from the worldly material sense into the presence of the divine. Participation in religious ceremonies with a serious commitment to uphold its meaningful benefits, is a good way to encourage and develop a deep sense of religiosity that could lead to spiritual experiences.

We need to inculcate not only ethical values in the next generation, but also ways and means available in our tradition that will inspire religiosity, enabling the individual to be more cognizant of one's own spirituality. Presently, Zarathushtis of North America sorely lack consecrated religious institutions, which does not help in contributing to religiosity.

Institutions and infrastructure. To this end, we need to develop the necessary institutions and infrastructures to enable our future generations to achieve this, along with the seven step approach to understanding and aspiring to live by the attributes of Ahura Mazda represented by the ameshaspands.

FEZANA can facilitate this through the member associations. This does not mean that the institutions need to be identical in their existence to those in other parts of the world. We will have to incorporate requirements of the environment we face in North America, and evolve these institutions to reflect the structure of the society we live in, without sacrificing the fundamental ideology and essence of these institutions.

Evolving the tradition. We know well, that in our long course of history and the multiple geographic locales that our ancestors faced, all the traditions that were transposed or continued, always underwent alterations and osmosis. This is why today we have many ‘different’ traditions, customs and practices; even to the point that some contradicting principles and philosophies have evolved in the way Zarathushitis practice their faith. I am certain that if we keep our attention to the higher levels of religious consciousness, and constantly endeavor to increase our individual and collective spirituality, we will easily look beyond the minor differences that may lead to divisiveness.

We have a highly developed religious spirituality propounded in the Gathas, as a consequence of being one of the earliest revealed religions. So let us emphasize its importance to our next generation, by thought, word and deed.

May health and happiness be with you all.

Respectfully,
Firdosh Mehta, president, FEZANA

Have you visited the FEZANA website lately?

FEZANA officially communicates with the community-at-large via its website, FEZANA Journal and periodic communications from the FEZANA president and executive officers. To keep abreast of FEZANA matters visit:

www.fezana.org
A view from within

It is often said that the view from the driver’s seat is different from the passenger’s side; and I now find myself in the driver’s seat. Being within the sanctuary of the FEZANA executive and its board of member associations, it is very evident that it’s business as usual. Like any other business, this too comes with all its baggage, from the inside and out. Nevertheless, business it is, for these representatives who have volunteered for this job. Their level of commitment and involvement is to be commended.

So, here I am, inside looking out and I see that we have lots to accomplish, achieve and fulfill.

Will all of it ever be accomplished? Probably not; as there will be other goals and territories to follow. But issues will be considered, goals will be achieved and altered, achievements will be applauded, milestones will be set, changes will be thwarted and met, people dynamics will change, and above all, we will leave behind a blazing trail.

History illustrates the rough journeys of those that achieved milestones. Let’s just then say, we are making history.

So, this is what I see. What do you see? Why don’t you tell me? Email me or call me and let us open a door to visions. I know that an open door may just bring more than we asked for, but we can try to deal with whatever comes through that ‘open’ door. I would like to hear about your view looking in.

Rita Engineer
Secretary, FEZANA
secretary@fsezana.org

It is better to light one candle than to curse the darkness. - Christopher Society

Clockwise, incoming secretary Rita Engineer; president Firdosh Mehta presenting a plaque to outgoing secretary Arnavaz Sethna; assistant secretary Farrokh Mistree; treasurer and representative of the California Zoroastrian Center, Rashid Mehin; and vice president Mahrukh Motafram.

FEZANA AGM, BOSTON 2003

The 16th Annual General Meeting (AGM) of FEZANA was held on May 24 and 25, 2003, in Cambridge, MA. The Zoroastrian Association of Greater Boston Area, although a small association, did a commendable job of hosting the AGM at Radisson Hotel, attended by over 40 people.

The meeting commenced with a benediction by Ervad Farhad Panthaki [left] a member of ZAGBA.

ELECTIONS
Results of the election:
Vice President: Mahrukh Motafram
Secretary: Rita Engineer (elected unopposed)

FEZANA OFFICERS’ REPORTS
President Firdosh Mehta welcomed everyone present. Firdosh reported that FEZANA had raised a substantial amount towards medical assistance for baby Nazneen Kolah. He thanked the daughters of Moobed Faridoon Zardoshty for their substantial donation to International Scholarship for Religion Education
and Research and also thanked the Funds and Finance Committee for their fund raising efforts.

Referring to the world body meeting in Mumbai, Firdosh said it was cordial and advised that "we have moved in the right direction" towards forming 'One World Body'. He thanked the Working Group who had worked long hours and enabled the formation of the world body to continue in an articulate manner.

On behalf of FEZANA, Firdosh presented a plaque to outgoing secretary Arnavaz Sethna for her dedication and service to FEZANA.

Vice president Mahrulk Motafram reflected on her nine months in the office and stressed on communicating with the community for a better understanding and respect for one another. Mahrulk also urged the Small Groups to participate.

Treasurer Rashid Mehin presented the financial statement, which was approved. An Audit Committee, consisting of Sarosh Collector, Arnavaz Elavia and Sam Vesuna was appointed to review the financial report and approve as per the constitutional requirements.

Secretary Arnavaz Sethna reported that in her two 2-year terms, she enjoyed working with everyone on the executive, as well as communicating with the members and committee chairs. She emphasized the need for timeliness of responses from member associations, and requested their cooperation in sending their membership list of 'primary members’ so that qualifying votes can be allocated accurately.

ASSOCIATION ACTIVITIES

Delegates of member associations, who were present, made brief reports on the activities of their associations during the past year. Noteworthy was five major awards won by ZAGBA members during the past year. All the associations indicated having religious classes for youngsters, and some even having them for adults. All associations have social events for the celebration of Iranian and Shenshai Nouruz, Jashn-e-Sadeh, and other festivals.

Many associations indicated their participation in local interfaith activities and a variety of community projects.

COMMITTEE REPORTS

[Complete reports may be viewed at www.fezana.org]

Awards Committee. In the absence of chair Dinshaw Joshi, vice-chair Yasmin Pavri [photo page 31] gave a report. The process for selection of winners for the 2004 North American Congress will start early 2004. The committee recognizes the need to establish and adopt standards on all aspects of awards presentation.

Census and Survey. Chair Rashna Ghadialy [below], reported that in the coming year the committee will be conducting a series of analyses to study the changes in the Zarathushti population of North America. Her plan is to mail approx. 7,000 questionnaires. She recommended that such surveys should be conducted every five years.

Coordination and Planning. Chair Mahrulk Motafram reported the calendar of events planned from June 2003 through Summer 2005. She said she would like to encourage Small Groups to host the AGMs, however these groups need financial help and assistance. She would also like the News Bulletin to carry some of the Standing Committees’ and Ad Hoc Committees’ goals and objectives and their achievements.

External Affairs. Chair Rohinton Rivetaa reported that the primary mission of interfaith work is to bring peace in the world through understanding. The efforts of many associations and individuals working in the interfaith arena are highlighted regularly in FEZANA Journal. Text and photos were provided for the Zarathushtra page of the 2003 NCCJ interfaith calendar. Rohinton also continues to be a trustee of the Council for the Parliament of the World’s Religions and reported that the next parliament will be held in Barcelona, Spain in July 2004. A Parliament event will also be held in New Delhi, India, December 7 - 10, 2003 when 400 religious leaders will come together to make a commitment to work for religious tolerance and a secular India.

World Zarathushti Chamber of Commerce. President Rohinton Rivetna reported that WZCC now has chapters in India, Iran, Middle East, UK, Toronto, New York, Houston, Chicago and Los Angeles. In the past year WZCC recognized three outstanding Zarathushti entrepreneurs: Cyrus Mehta (Cytel Software Corp, MA), Arda-evinaf Minocherhomjee (William Blair Capital Partners) and Hanzo Gandhi (Bose Corporation, MA).

Funds and Finance. Chair Jerry Kheradi [photo page 99] reported that 2002 was not such a good year. As of May 10, only 668 points were collected and the aim is to get 1000! He wished to record special thanks to Farangis, Iran, Homayoun and Pari Zardoshty for their donation of $25,000. The direct mailing to families in Canada and United States yielded $8000. Jerry thanked everyone for helping him and in particular he thanked Rustom and Yasmin Kevala for all their help and support.

Information Receiving and Disseminating. Chair Khorsheed Jungalwala, advised that the Legacy of Zarathushtra book is almost sold out and there is a constant demand for it. The committee was authorized to print 3000 more copies. Brochures for wide scale distribution are also being produced this year. Some members had retired and new committee members had been appointed. The new ones are: Ushatavit Davar (youth editor), Rusi Gandhi (busi-
ness manager), Kershaw Khumbatta (subscription manager), Farrokh Mistree (web manager).

North American Congress. Chair Roshan Sethna advised the dates of the congress as December 29, 2004 to January 1, 2005. The theme is “Being Zarathushtri: Looking at Issues, Searching for Answers.” For future congresses, it may be a good idea to combine all three events – the youth congress, adult congress and sports event at one time.

Congress TOR Committee. Chair Rustom Kevala reported that the Congress Terms of Reference, passed in 1996 are being reviewed and a recommendation based on member comments will be made at a later date.

Small Groups. Hoshedar Tamboli [photo page 55] is the new chair of the committee. The Orlando/Sarasota/Tampa Bay, Central Florida area has about 20 families and are really a small group. In view of supporting the Adult Community Project presented by Yasmin Kevala, that could be developed in Sun City Center, FL, [page 55] he offered to host the 2004 AGM, so that the attendees can visit the facility and check it out.

Academic Scholarships. Chair Dolly Dastoor [photo page 25] stated that during the academic year 2002-03, nine full-time Zarathushtri students from North America applied for scholarship funds. Five scholar-

From top, association representatives Arnavaz Elavia (ZAC-Chicago along with Rashna Ghadiali - photo page 5); Rashna Mehta (ZAA - Alberta); Bomi Patel (ZANC - California), Khushroo Lakdawalla (ZAC - California) and Homi Italia (ZSBC - Vancouver); Ardeshir Bakhtiani (ZAMWI, along with Rustom Kevala - photo above), Jimmy Mistry (TMZA - California); Cyrus Toorkey (ZAPANJ - Pennsylvania).
ships of $1,000 each were awarded to the following students: Zarin Behramshah (University of Texas, Austin), Jehangir Bhada (University of Florida, Gainesville), Vipsy Bharucha (University of Oklahoma), Naushad Edibam (Loyola University Medical Center, Illinois), and Ervad Zal Karkaria (Concordia University, Montreal).

For the Academic Year 2003-2004, a total of $15,000 ($10,000 FEZANA Funds and $5,000 Mehraban Dorab Kheradi Endowment Fund) has been allocated.

Religion Education Scholarship. Chair Kayomarsh Mehta submitted the results of the Moobed Faridoon Zardoshty Scholarship. Applications for the academic year 2003-04 were received from all over the world and four scholarships of $1,000 each were awarded to: Zardosht Atropatene, Mandana Moavenat, Bahman Moradian and Burzine Waghmar.

Sports. Bijan Khosravani reported that the guidelines for running successful events have now been passed and these have been sent to all the members. For 2004, the Zarathushhti Games will be held in Vancouver, BC, and the Sports Committee is looking for hosts for the 2006 Games. The third Unity Soccer Cup will be held in Southern California during Labor Day weekend of 2003. The committee was glad to announce that they are in the process of transferring funds to the local sports groups in Iran, India and Pakistan to help their youth in purchasing basic sports supplies.
Retirement Community. Yasmin Kevala and Celeste Kheradi presented a plan of the retirement community in Sun City, FL. [see photos and article on page 55]. Sun City has low cost living, good climate and homes range between $80,000 to $500,000. It has medical facilities and a hospital with 120 beds. There are plenty of opportunities for full and part time jobs. Sun City is on 5000 acres between Tampa and Sarasota, FL. They requested delegates to share this information with their members.

Zoroastrian Youth of North America (ZYNA). Co-chair Sherazade Mehta gave a report of ZYNA activities. During 2002, they worked closely with the Chicago Congress youth and recommended speakers. For social events they had a Youth Camp at Yosemite, CA, and a Ski trip in Banff, Canada. She acknowledged support from ZANC and ZAA for the events, and thanked all those who participated. ZYNA is actively involved in the 9th Zoroastrian Youth Congress, NeXus 2003.

NeXus 2003. Afreed Mistry, youth representative from ZSO, detailed the upcoming youth congress and post-congress activities, including social events. FEZANA has sponsored the registration, travel costs, etc. of Ervad Mehernosh Bhada (Pakistan), Ervad Darayus Bajan (India) and Mobed Ardeshir Hormazyari (California) to NAYC with financial support from Farangis Zardoshty, Tahamtan Aresh, NAMC and ZYNA.

Next North American Congress. ZANC president Bomi Patel presented plans for the Thirteenth North American Zoroastrian Congress to be held from December 29, 2004 to January 1, 2005 in Santa Clara, CA. The theme is “Being Zarathushtri: Looking At Issues, Searching For Answers.” It will be held at the Santa Clara Marriott at a special rate of $69 plus tax, a suite will be at $139.00 plus tax. The congress registration fee will be announced at a later date.

Directory. Henceforth the North American FEZANA directory will be published electronically in PDF format. No printed copies will be available. Individuals may access it in read-only format or may download a hard copy.

FEZANA World Body Working Group. Members of the FEZANA World Body Working Group (WG) presented their detailed power point report. Based on the outcome of the Mumbai Meeting in January 2003 and communication from WZO, the WG presented a model for ‘One World Body’. It consists of one umbrella entity with two independent arms. One arm would represent individuals and the other the federations. Chair Khorsed Jungalwala, explained the WG’s position and thanked FEZANA member associations for supporting the WG.

The WG will present their final report that would include draft constitutions and by-laws for the three entities by June 30, 2003. The WG recommended that once it had filed its report, further action would be undertaken by the elected leadership of FEZANA, FPZAI, WZO, ZTFE, etc. and the WG would not require any mandate from the FEZANA Member Associations, to continue. Firdosh thanked Khorsed and her team for their hard work and effort to contribute towards the progress achieved so far. The dedication of this committee must be recognized as it was the only complete committee where all five of it’s members were present at this AGM.

UNESCO Project. At the request of Tajikistan, UNESCO has declared 2003 as the 3000th Anniversary of Zoroastrian Culture. A sub-committee under Dolly Dastoor has been set
up to formulate an action plan for the celebration [for further information see www.fezana.org].

North American Mobed Council, NAMC. The important event was a one day seminar on “Zarathushti Rituals, Past, Present and Future,” in April in Toronto. Ervad Parvez Bajan (India), Mobed Kamran Jamshidi (Sweden) and Prof. Almut Hintze (SOAS London) presented their papers. Taking advantage of his presence in North America, many FEZANA Associations invited Ervad Bajan to address their members. Preparation for the book “Understanding and Practice of Obsequies” is progressing. This book is one of the series that will prepare groundwork, of the explanation, mode of performance of the rituals, and prayers; to pass on to the future generations.

GENERAL
At this AGM, FEZANA decided to include presentations from and about many other Zarathushti organizations and individuals, to promote their activities and to give them due publicity with the member associations, in their fund raising endeavors.

Zoroastrian Women’s International Network (ZWIN). Zareen Karani Araoz [right, below] thanked all those who helped create this worldwide networking of Zarathushti women. ZWIN has no office bearers, no meetings, no elections, no membership fees and their busiest members give the most time to ZWIN. In their “Help a Dream Come True” project, ZWIN is sponsoring six young ladies from India to attend the youth congress in Toronto and thereafter visit some cities of the United States and Canada. They will stay with host families and Zareen thanked all those who volunteered for this project.

Film project. Tenaz Dubash talked about her film on Zoroastrianism, and how it is progressing. She projected a video trailer of the film project that shows interviews with Dr. Jehan Bagli, Bapsi Sidhwa, Zareen Hakim to name a few. She requested financial support from the community.

Study of Dari language. Two Iranian linguistics students, Annahita Farudi and Maziar Toosarvandi, have taken up study of Dari lan-
language. This will be a field project in the City of Yazd, Iran to study the endangered language of Dari.

Restoration of Historical Manuscripts. Malcolm Deboo, Information Officer and Librarian, Zoroastrian Trust Funds of Europe, came from London to present an old manuscript that was brought for restoration from Dastoor Meherji Rana Library in Navsari. He gave an excellent slide presentation that showed the deterioration of this particular manuscript and also others that are in need of repair/restoration. FEZANA supports ZTFE in this endeavor.

Later, anyone interested was allowed to view the manuscript closely. One very interesting observation was that the word 'Angre mainyu' was written upside down wherever it appeared.

Community Projects in India

● Zoroastrian Exodus. A request was received from Capt. S.J. Contractor of Mumbai, India to donate towards his project "Zoroastrian Exodus". The aim of this project is to focus on that first migratory voyage; to establish, as closely as possible, the design and construction of the Persian trading vessels of those days; to construct a replica and then to sail her with 25 to 30 Zarathushhti men, women and children from the Iranian port of Hormuzd to Sanjan, via Diu. It is intended that the entire project/venture be recorded on audio and video. A CD explaining this project was distributed to everyone present with a request to respond directly to Capt. Contractor.

● The Third World Zoroastrian Youth Congress will be held in Pune, India from 27 - 31st December 2003. A brochure was distributed.

● World Zarathushti Cultural Foundation of Dr. Homi Dhalla. A brochure was distributed describing the Sanjan/Bahrot Caves Excavation and Preservation Project and many other community based projects.

● WZO Youth Wing’s Report. A brochure was distributed describing "Project Udvada" and support for their community Center, dispensary and other activities in Udvada, Navsari etc.

The next AGM. The 2004 AGM will be held in Tampa Bay, FL over the Memorial Day weekend.

Prepared jointly by:
Rita Engineer
Rashid Mehin
Firdosh Mehta
Farrokh Mistree
Mahrukh Motafram
Arnavaz Sethna

Pir-e Sabz memorial in Vancouver

For the seventh year, Vancouver area Zarathushthis celebrated the Iranian tradition of the annual pilgrimage to Pir-e Sabz, the mountain shrine near Yazd, where it is believed the Sasanian princess (Neek Banoo or Hayaat Banoo) disappeared in the mountain to escape from Arab invaders.

The group went to Shannon Falls in Squamish, BC, on June 15th for a day of prayers in the mountain, songs, dances, games and of course cooking of Sirog, a traditional bread. The program was organized by Jamshed Gustavsp and Azadmehr Kaviani.

Ervad Parvez Bajan’s visit to USA and Canada

Ervad Parvez Bajan and his wife Bapsy [shown above, at the Chicago darbe mehr] visited several cities in USA and Canada this Spring. Er. Bajan, assistant panthaky at the Mevawalla dar-e-mehr in Byculla, Mumbai, presented talks on rituals and ceremonies, and regaled audiences with his Shah Nameh recitals.

New CZC Board. The 13th election of the board of directors was held at the Arbab Rustam Guiv dar-e mehr in Westminster, CA on May 18. Mobed Bahram Shahzadi [third from right] is shown with the newly elected board of the California Zoroastrian Center; from left, Mahvash Gohar Rizi, Roya Farsinejad, Keykavous Varjavand, Bijan Shahbahrani, Irandokht Anoushiravani Moubedshahi, Shahryar Afshari and Mehrdad Mondegari. Recently CZC purchased a new building in the Valley for the use of members in the north of Los Angeles, for Avesta classes and some events.
Deed transfer in Houston: Kersi Engineer, president of The Zarathushti Group, handing the deed to ZAH secretary Shaheen Kayani. Purvez Rustomji, secretary of the Group is at right.

Business and charity mix – in a win-win for Houston Zarathushtis

On June 1, 2003 The Zarathushti Group of Houston sponsored a gahambar for members of the Zoroastrian Association of Houston. This gahambar and jashan led by Er. Bomansha Sanjana, drew 300 people, and culminated 12 years of work by this group of 30 devoted families.

In the 1980's, ZAH members searched for a property they could use as a community center. In 1991, Kersi Engineer located a 20-acre property for an extremely low price – centrally located with good access to highways, with potential for appreciation over time.

A group was formed in 1992 and Kersi F. Engineer and Purvez Rustomji have been its president and secretary since its inception and managed its affairs over the years. The first meeting with ZAH members was held at Homi Davier's office.

Soon, we had a group of 30 families who contributed funds for the purchase of this property, and own 1% to 10% of this company. The object of this group was unique; it combined business, profit and charity in a win-win situation.

The Group donated approx. 4.5 acres to ZAH for construction of a Zarathushti Heritage and Cultural Center, which is now a beautiful reality. They later sold 6 acres to a Jewish group to build their community center. Then in December 2002, it was recognized that the Group had completed its mission; we donated an additional 2.5 acres to ZAH for future expansion and the remaining 7.5 acres were sold to members.

We have now accomplished the goals, which we had set over 12 years ago: we donated approx. 7.5 acres of land (with a market value of $350,000) for the construction of our center and at the same time we made a substantial profit for our members from the sale of the remaining 13 acres.

The gahambar on June 1st was a celebration of these achievements of the Zarathushti Group. We have proved that business and charity can work together, to the benefit of everyone.

Kersi F. Engineer
President, The Zarathushti Group.

Roxana Irani speaks on early Zarathushti settlements at World Archeological Congress in Washington

Archeologist Dr. Roxana Irani of Pune, India, was invited to present a paper on “Archeological Traces of Early Zoroastrian Settlements on the Western Seaboard of India” at the 5th World Archeological Congress, held at the Catholic University in Washington, DC, June 21st to 26th. The Congress was in partnership with the Smithsonian Institute’s National Museum of Natural History and the National Museum of American Indian History, in collaboration with the Getty Conservation Institute.

Roxana presented her findings on Ajmalgadh, the only hill-top site in India, which she calls a “mini-Persopolis” [See FEZANA Journal, Spring 2003]. She reported on structures, “especially two rectangular structures which were full of ash,” a fire alter where the ground plan is similar to fire-temples even today, a circular well for water, along with terracotta beads, and pieces of green goblets, probably used for rituals. Two iron nails under cup-shaped stones were indicative of the consecration ceremony done before a fire temple is constructed.

Roxana, who is a researcher at the Deccan College, Pune, writes: “The trip to the Congress was made possible by generous grants from FEZANA and ZAMWI in the US, and the Bai Alama and Seth Ardeshr Talati and Seth Sarosh B. Mody Trusts in India. I also wish to thank Dr. Behram Pastakia for his hospitality during my stay in Washington.” Roxana can be reached at iraniroxana@yahoo.com.
**OZCF fundraiser - “Temulji Noo Timetable”**. The Ontario Zoroastrian Community Foundation (OZCF) and the Toronto Parsi Drama Group presented a full length Gujarati natak “Temulji Noo Timetable” as their fundraiser event on Saturday, May 24. The natak was an overwhelming success with a sold-out crowd of 738.

Directed by Jal Panthaky and produced by Meher Panthaky, the natak was performed by the talented Toronto Parsi Drama Group [photo right].

*Temulji noo Timetable* is two and a half hours of continuous *hasahas* (laughter) as the Parsi *bawaji* Casanova, played by Jal Panthaky flirts with 3 air hostesses, played by Meher Panthaky, Khurshid Engineer and Katy Mulla. Matters are further complicated when the well-meaning Iranian housekeeper, played by Kerman Katrak, tries to keep track of the air hostesses’ schedules to keep his *seth*’s lifestyle in order. *Garbar* and *got-tala* continues as *Kakaji* [photo above] played by Sam Gazdar enters the scene and everyone in the household is on their toes, (including the audience) wondering how the fiasco would unfold.

The Group will be happy to do a repeat performance for any association for their fundraising. Contact Jal Panthaky at 905-568-4946.

**About OZCF.** OZCF was formed in 2002 with the objective to purchase a parcel of land and build a house of worship and cultural center that will serve the future needs of an increasing Zarathushti population in the western Greater Toronto Area. This new center will complement and enhance the existing darbe mehr facility and services.

With an overall target to raise $2,800,000 (Cdn) over the next 3-5 years, of which over $630,000 has been raised in cash and pledges through December 2002.

OZCF has held numerous fundraising events starting with an inaugural jashan in May 2002, followed by a lamb roast picnic, Khordad Sal jashan, a Black Tie Gala, Indian Music night, Nouruz dinner with *patra noo bhonu*. On September 27, OZCF will host a Black Tie Gala fundraiser. For information or to make a donation, contact Gulrukh Patel at 905-542-0237.

- Reported by Roshan Davar
Visit of Uzbekistan minister. Members of the Interfaith Conference of Washington, DC (IFC) including two Zoroastrian board members, Dr. Rustom Kevala and ZAMWI president Behram Pastakia, met with Mr. Shaazim Minovarov, chair, Committee on Religious Affairs of the Cabinet Ministers, Uzbekistan, during his visit to Washington, DC in March.

After the break-up of the Soviet Union, a resurgence in religious affairs has occurred in the Central Asian countries. As part of its ongoing activities, the IFC shares with visitors from abroad the concept of inter-religious activities and urges them to start similar projects in their own countries. Speaking through an interpreter, Mr. Minovarov promised to look into pursuing this concept on his return to Uzbekistan. In answer to a question, he acknowledged the Zoroastrian heritage and history of the people of Uzbekistan. At present, Islam is the dominant religion in the country.

Some interesting information about Zoroastrian presence in Uzbekistan, may be viewed at www.fravahr.org, where mention is made [under “News”] of a class for Zoroastrian children in Uzbekistan, run by Rostam Abdukamilov. For photos and an article on the Zoroastrian Anjuman in Uzbekistan by Mr. Abdukamilov, see FEZANA Journal [Spring 1999].  

- Submitted by Behram Pastakia

Eight youth in FEZANA delegation to UN conference

As an NGO in consultative status with the Economic and Social Council of the UN, FEZANA is sending a delegation to the 56th annual DPI/NGO conference on “Human Security and Dignity: Fulfilling the Promise of the United Nations”, September 8-10, 2003 in New York. Eight youth participants, Neville Antia (Michigan), Nina Billimoria (Indiana), Freyana Billimoria (California), Shanaya Mistry (Canada), Aysha Ghadiial (New York), Suzie Karani (Illinois/New York), Rohan Vilmus (California), Trisha Pari (Sweden/Washington DC) and three adults, Homi Gandhi (New York), Roda Patel (Illinois) and Behram Pastakia (Maryland) form the delegation. Individuals interested in participating in this or future UN events, contact Homi Gandhi (Homi_Gandhi@usa.net) or Behram Pastakia (bpastakia@aol.com).

Commonwealth Day Observance in UK

Out of five children invited to participate at the multi-faith service on Commonwealth Day, in March, at Westminster Abbey, three (Yezdiar Avari, Cyrus Khajotia and Rustom Kapadia) were Zoroastrians.

This was the first time Zoroastrian children were invited to address questions to leaders of nine major interfaith communities. ZTFE Young Zoroastrians chair Farmeen Sorab was also invited and met Her Majesty.

ZTFE president, Dorab Mistry and his wife Shenaz, took part at Westminster Abbey in the Royal Procession and were presented to Her Majesty, Prince Philip and Prince Charles. Later at the Commonwealth reception, Prince Edward and Sophie remembered their visit to Zoroastrian House last year. Sophie appreciated Shenaz and Farmeen’s garas and said one day she would definitely wear such a gara!  

- By Paurushasp Jilla, www.zife.com
Interfaith dialogue on rites of passage

Firdosh Mehta presented the Zarathushhti perspective at an “Interfaith Dialogue on Samskaaras” organized by the Hindu Society of Alberta and the Edmonton Interfaith Centre for Education and Action, on March 8.

‘Samskaaras’ are sacred sacraments of purificatory rites of passage. Firdosh presented the customs, traditions, rituals and festivals associated with milestones in the life cycle of a Zarathushhti. An interesting overview of these traditions (both Parsi as well as Iranian) compiled for the presentation is available from Firdosh, contact firdosh.mehta@primus.ca.

World religions course at Lakeshore Interfaith Institute, Ganges, MI

Jamshed R. Udvalia presented the Zarathushhti Deen to members and guests of the Lakeshore Interfaith Institute, Ganges, Michigan, on Sunday, May 18. The audience of about 25 persons included Christians, Jews, a Hindu from Bengal and a Muslim Sufi. Jamshed covered: (1) Life of Prophet Zarathushtra, (2) Several principles of the Zarathushhti Deen, (3) Some ceremonies in brief, (4) Eschatology, and (5) Some well-known Zarathushhti personalities through the ages.

The Lakeshore Institute. Motivated by the need for understanding among religions, Swami Tapasananda (who grew up in suburban Chicago but has been a Hindu monk for 20 years) founded the Institute, in Ganges, Michigan in the early 1990s. The Institute now offers a nine-month interfaith certification course on the world’s religions, with the goal of promoting better understanding and peace through education.

The Institute’s first program, in April 2002, was on the Religion of Zarathushtra, presented by Rohinton Rivetna. He continues to be a speaker, periodically, at the Institute.

Fighting AIDS and TB

The Canadian NGO, CSIHa, embarked on a $5 million project to help Guyana fight its soaring HIV/AIDS and TB epidemic [contact ray@deonandan.com]. A similar initiative, South Asia Against AIDS (SAAIDS) aims to combat the sweeping epidemic spreading from Africa to Asia [contact asha@SAAIDS.org].

This issue cuts across interfaith work, UN-NGO involvement, and Zarathushhti community service. For further information, to volunteer your services or make a donation toward this very worthy cause, please contact Behram Pastakia at bpastakia@aol.com.
In possibly the largest gathering at a North American youth congress to date, 406 young Zarathushtis “connected” – at NeXus 2003, the Tenth North American Zoroastrian Youth Congress at the Radisson Hotel and Toronto Congress Center, in Toronto, July 24 - 27.

Sessions covering Zarathushti history and scriptures included: “When Persians Ruled the World” (Freddy Mirza) stories from the Shah Nameh; “Primeval Scriptures and Quantum Fluctuations” (Pervez Mistry) exploring similarities between ancient teachings with cutting-edge science; “Show Me Where It’s Written” (Freddy Mirza) illustrating sources in the Avesta of Zarathushti practices; “Zoroastrian Myths Legends” (Darius Bharucha) with interpretations and relevance to our times; “Soul Proprietorship: the Business of Death” (Farrah Bhesania) describing traditional Zarathushti funeral ceremonies; “The City that Parsees Built: Bombay” (Ketayun Bana and Nauzer Mistry). A “Play on King Cyrus” was presented by Shahnaz Sidhwa and the youth of Houston.

Other sessions covered topics dealing with Zarathushti community, identity and relationships: “An Evaluation of the Modern Parsi” (Diana Engineer) presented results and conclusions of a survey; “A Community [Continued on page 98]

The Zoroastrian Society of Ontario in association with ZYNA and FEZANA, proudly hosted the 10th North American Zoroastrian Youth Congress in Toronto – another youth congress for the yearbook!

Delegates came from around the globe and brought with them different experiences and viewpoints. Despite these differences, a ‘connection’ was made between the delegates. Even if we don’t all speak the same language, follow the same rituals or believe in the same customs, we are linked to each other through our Zarathushti heritage and our belief in humata, hukhta and huvareshta. Who could ask for a stronger building block for future generations? The torch continues to be passed on from one generation to the next and the ZSO is proud to have played a part as a link to the future congresses to come.

On behalf of the neXus team, we wish to thank everyone for making this event such a success. We hope all delegates took away many pleasant memories to last a lifetime.

Armaity Bamji and Afreed Mistry, co-chairs, on behalf of ZSO and the neXus 2003 Executive Committee

**neXus 2003 team leaders:** standing, Meher Bharucha (entertainment), Michelle Patel (post-congress activities), co-chairs Armaity Bamji and Afreed Mistry, Mantrah Atashband (marketing) and Delnavaz Mistry (education). Seated, Percy Mistry (finance) and Kevin Mancherjee (logistics).
WZCC AGM 2003
The World Zarathushti Chamber of Commerce AGM will be held in Fall 2003. All interested business persons and professionals are welcome. For information, please contact Edul Daver at (732) 469-1866 [page 89].

Iranian Studies Conference in Ravenna, Italy
The 5th European Conference of Iranian Studies will be held, Oct. 6-11, 2003, in Ravenna, Italy. Contact Prof. Panaino, panainoa@alma.unibo.it.

Conference on Indo-Romuvan cultures
The International Center for Cultural Studies, Pennsylvania, and the World Congress of Ethnic Religions, Lithuania, are co-sponsoring a conference “Indo Romuvan Cultures” exploring common Indo-European history and roots, in Atlantic City, October 10-12, 2003. $150 (includes hotel and some meals). Contact iccus@yahoo.com.

Youth conference in Kerman, Iran
The First Iranian Zarootarian Youth conference will be held in the summer of 2003, in the historical city of Kerman, Iran. For further information visit www.asha.co.ir/hamayesh.

Indian Parliament of Religions in New Delhi
The president of India, Dr. Abdul Kalam, will inaugurate the Parliament of Religions, on the theme of “Reviving the Culture of Healing, Harmony and Peace”, in New Delhi, December 7-10, 2003. The event is organized in partnership with the Parliament of the World’s Religions. Contact Rohinton Rivetna at rivetna@aol.com.

Fravardin Jashan
Mah Fravardin, Roz Fravardin Sat Aug 9 (K) Mon Sep 8 (S)
Maidyozarem Gahambar
Mah Ardibehesht, Roy Khorsed - Daepmeher Sun Aug 31 - Thu Sep 4 (K) Tue Sep 30 - Sat Oct 4 (S)
Paitishem Gahambar
Mah Sheherevar, Roy Ashtad - Aneran Fri Sep 12 - Tue Sep 16 (F)
Jashne Mehergan
Mah Meher, Roy Meher Thu Oct 2 (F)
Ayathrem Gahambar
Mah Meher, Roy Ashtad - Aneran Sun Oct 12 - Thu Oct 16 (F)
Jashne Avangan (Avan Ardivisur Parab)
Mah Avan, Roy Avan Sun Oct 26 (F)
Maidyoshem Gahambar
Mah Tir, Roy Khorsed - Daepmeher Thu Oct 30 - Mon Nov 3 (K) Sat Nov 29 - Wed Dec 3 (S)
Jashne Adargan (Atash nu Parab)
Mah Adar, Roy Adar Mon Nov 24 (F)
Death Anniversary of Zarathushtra
Mah Daye, Roy Khorsed Fri Dec 26 (F)
Maidhyarem Gahambar
Mah Dae, Roz Meher - Bahram Wed Dec 31 - Sun Jan 4 (F)
Jashne Daegan
Mah Dae, Roz Daepdin Wed Jan 7 (F)
Jashne Bahmanan
Mah Bahman, Roz Bahman Fri Jan 16 (F)
Paitishem Gahambar
Mah Sheherevar, Roy Ashtad - Aneran Tue Jan 13 - Sat Jan 17 (K) Thu Feb 12 - Mon Feb 16 (S)
Jashne Sadeh
Mah Bahman, Roz Meher Fri Jan 30 (F)
Ayathrem Gahambar
Mah Meher, Roy Ashtad - Aneran Thu Feb 12 - Mon Feb 16 (K) Thu Mar 14 - Wed Mar 17 (S)
Fravardegan/Panjeh/Hamaspainmedayem Gahambar
Five Gatha days Tue Mar 16 - Sat Mar 20 (F)
Char-Shanbe-Soori (Heralding the New Year)
Tuesday prior to Nouruz Thu Mar 18 (F)
Nouruz or Jamshedi Navroz (New Year)
Mah Fravardin, Roz Hormazd Sun Mar 21 (F)

[Continued on page 19]
3000th Anniversary of Zoroastrian Culture
a UNESCO-associated event

Who is Celebrating and Why?

During 2003, North American Zarathushti associations will be joining the nation of Tajikistan for a unique "3000th Anniversary of Zoroastrian Culture". The celebrations are associated with UNESCO, the UN’s cultural organization -- as the first of 47 approved anniversaries suggested by member states. This is more a symbolic than historic celebration – because Zarathushti history may indeed span more than 3000 years.

UNESCO PARIS, Bureau of Public Information has confirmed that “Executive Board and General Conference has voted in favor of celebrating the 3000th anniversary of Zoroastrian culture in the year 2003.” This information was announced by UNESCO at the PARZOR premier and exhibition in New Delhi, in July.

Tajikistan is planning celebrations during November 2003. While the small nation struggles with economic, governmental, and religious issues, it has also seen a rising interest in the religion of Zarathushtra; the government and people are eager to showcase and educate people about their ancestral religion and culture.

Celebrations in North America

FEZANA is supporting Tajikistan’s efforts by coordinating celebrations with North American member associations -- a unique opportunity to create greater international visibility of our Zarathushti communities.

FEZANA is preparing a special brochure and write-up, available soon by email and on www.fezana.org which can be used for distribution to the press and the local community.

FEZANA will publish a special edition of FEZANA Journal in Winter 2003, celebrating Zarathushti culture.

FEZANA is encouraging Zarathushti organizations across North America to:

- Associate their upcoming events and outreach with the “3000th Anniversary” as much as possible.
- Mention the celebration in all printed materials, especially for 2003 events.
- Collaborate with university departments, inter-faith and cultural organizations, and public/school libraries for Zarathushti book displays; seminars/lectures on Zarathushti influence on Western/non-Western cultures; talks by history, arts, and religion experts; and public readings by Zarathushti authors and performers.
- Request interfaith and other organizations to include a paragraph on the celebrations in their newsletters.
- Obtain a proclamation from the local mayor or other elected official.
- Send event press releases to the local press; and suggest story ideas to journalists.
- Organize and orchestrate celebrations of quality that foster interest in the Zarathushti religion, traditions, practice, culture and heritage. Share your plans and ideas with the sub-committee below.

Other ideas include a commemorative pin, totebag, stamp or powerpoint presentation.

Can you help?

You can help make this international effort a success. Do you have ideas, expertise, skills (artistic, graphic, academic), or contacts which could help – locally or continentally? Please feel free to contact any member of the “3000th Anniversary celebration” subcommittee (local committees are also being formed) with ideas or suggestions:

Chair Dolly Dastoor (dastoor@total.net)  co-chair Homi Gandhi (homi_gandhi@usa.net)
Tamina Davar (taminadavar@yahoo.com)      Aysha Ghadiali (aghad@hotmail.com)
Behram Pastakia (BPastakia@aol.com)        Aban Rustonji (aban@coatingengineers.com)

For information Visit www.fezana.org
XIII North American Zoroastrian Congress

December 29, 2004 - January 1, 2005
Santa Clara Marriott Hotel - Silicon Valley
in the San Francisco Bay area

Congress chair: Bomi Patel
Program chair: Erach Tarapore, etarapore@bigfoot.com
Publicity chair: Nazneen Spliedt, nazehler@aol.com
Website: www.zanc.org/congress2004

Theme: “Being Zarathushti: Looking at Issues, Searching for Answers”
Hosted by ZANC in association with FEZANA

The 3rd World Zoroastrian Youth Congress

The ZYA (Pune) and FOZYA (India), with the Bombay and Pune Parsi Punchayets are proud to host this mega event for youth (18 - 40 years) of the worldwide Zoroastrian community.

“Rekindling the Spirit”
An opportunity to voice opinions, interact with and get to know one another, and focus on “Rekindling the Spirit” for generations to come.

VENUE: The five-star Taj Blue Diamond Hotel, Pune, India
PROGRAM: December 27 - 31, 2003
Main conference program at Taj Blue Diamond,
Evening program and dinner at other venues.
December 30 - 31, 2003
Home stays for overseas delegates.
Sight-seeing and visits on the 31st.
New Years’ Eve dinner and dance.
January 1-3, 2004
Pilgrimage tour to Iranshah Atash Bahram, Udvada, Sanjan and Bahrot.

ACCOMMODATION: Five-star (Taj Blue Diamond) or basic (Nagarwalla School Hostel)
INFORMATION: Congress chair Sarosh Palkhiwala (sarosh64@hotmail.com, tel: 020-687-5456)
WEBSITE: Visit www.wzye.org or send email to info@wzye.org
Second Pravasi Bharatiya Divas

The Government of India and FICCI will celebrate the Second Pravasi Bharatiya Divas January 9-11, 2004, in New Delhi, aimed at networking of the Indian diaspora, NRIs/PIOs and creating a framework for a sustained and productive interaction. Visit www.indiaday.org, or send email to indiaday@indiaday.org.

World Youth Congress

The Third World Zoroastrian Youth Congress, will be held in Pune, India, from December 27, 2003 to Jan 3, 2004. [See ad on page 18].

NA Congress 2004

The XIII North American Zoroastrian Congress will be held in the San Francisco Bay area December 29, 2004 to January 1, 2005. Contact Publicity chair Nazneen Spliedt, nazehler@aol.com [see page 18].

2004 Zarathushti Games

The next Zarathushti Games co-sponsored by the Zoroastrian Sports Committee (ZSC), FEZANA and ZSBC, will be held at the University of British Columbia, Vancouver, BC, July 1-4, 2004, zsc@fezana.org.

Parliament of Religions, Barcelona 2004

The 4th Parliament of the World’s Religions will be held July 7-13, 2004 in Barcelona, Spain. This follows 5 years after the Parliament in Cape Town, S. Africa. Registration is $495. Family/group rates available. Visit www.cpwr.org or contact Rohinton Rivetna, rivetna@aol.com.

Next World Congress

The 8th World Zoroastrian Congress will be held in the UK, in the summer of 2005. For information, contact ZTFE president Dorab Mistry at godrej@globalnet.co.uk.

Iran salutes pre-Islamic history

UNESCO WORLD HERITAGE SITES
KISH ISLAND, IRAN (AP)

It started small – a few babies named after the pre-Islamic heroes Darius or Cyrus, a bit more government money for preserving ancient sites, advertisers using the image of the ruins of Persepolis to sell salad dressing and motorbikes.

Now comes modern Iran’s most audacious salute yet to a Persian past ...

It’s a $125 million hotel built in the style of Persepolis, all graceful columns, statues of winged bulls with human faces and bas reliefs showing envoys bearing gifts for ancient Achaemenian kings ... decorations that violate Islam’s ban on graven images.

“The glory of ancient Persia has been revived. It is the rebirth of Persepolis,” said tourist Hasan Ezzati after visiting the new Dariush Grand Hotel on the Persian Gulf tourist island of Kish.

After the 1979 Islamic revolution, hard-line clerics opposed any symbols from Iran’s pre-Islamic days. Few resources were funneled to ancient sites, including the palaces and citadels of Persepolis, a UN-designated World Heritage Site. The ruling clerics particularly disdained Persepolis ...

The government’s initial rejection of Iran’s pre-Islamic past lessened with the realization that ancient monuments could draw tourists and boost the struggling economy.

The government allocated $5 million to Persepolis this year for restoration work, pollution protection, new facilities for visitors and promotion of the ancient city as a tourist destination.

In further evidence of changed attitudes, the government has dropped its ban on parents registering such pre-Islamic names for children as Darius or Cyrus. Images of Persepolis and the tomb of Firdowsi, Iran’s ancient epic poet, turn up on T-shirts, salad dressing and other products ...

“We simply can’t remove the names of our ancestors because we don’t like it,” said Mohammad Alavi, who designed the hotel.

“It’s part of our history. It’s Iran’s symbol, identity.”

Help a Dream Come True
ZWIN: Zoroastrian Women's International Network

On July 22nd four carefully selected candidates from India boarded a plane to Toronto as their first step to “Make a Dream Come True” – a project organized by ZWIN. These four girls (between 19 and 26) attended the North American Zoroastrian Youth Congress in Toronto and stayed with families in Canada for a month.

This idea was initiated by Hovi Shroff of Florida and expanded with sponsors from all over the US, by ZWINers, working with other associations and many diverse individuals in North America and India, coordinated by Dr. Zareen Karani Araoz.

Kashmira Udachia (Pune), Khursheed Mistry (Mumbai), Pearl Mistry (Mumbai) and Sheherazade Irani (Pune) were chosen, based on their long-standing involvement with the Zarathushtri community, their obvious potential and talents, their endearing personalities, their vision and promise for the future – to give them the opportunity to be ambassadors of our culture and of good-will between the youth in their communities and North America, strengthening the future of our young leaders.

When we were unable to get the US visas in time, Dr. Mahrukh Rostami arranged for hosting them in Canada.

Many ZWINers and supporters in North America and in India have enabled this program, through their tireless efforts. Diverse people came together dedicatedly and in harmony to work toward a common cause (via e-mail). These include all the US sponsors (Hovi Shroff of Florida, Yasmin Pavri and ZAH of Houston, Yasmin Ghadiali and ZAGNY of New York, Dhun and Nari Deboo of Connecticut and Bucky Amaria of Colorado), who continued to sponsor the girls even though they were unable to come to the US.

We also thank the intended US hosts and helpers – Roshan Sethna, Sarvar Irani, Soli Dastur and others.

The Canada godfather, Sam Vesuna, has gone all out to assist the girls. We are deeply grateful to the generous sponsors.

[Continued on page 97]
ZUM - Zoroastrian Universal Movement

Prof. Meher Master Moos, president, Zoroastrian College, India, writes:

“Arising out of the thousands of years old Zoroastrian tradition in Tajikistan and neighboring countries, the people who have Zoroastrian ancestry, are wanting to come back into their original faith.

“The government of Tajikistan has sponsored three Avesta world conferences in Dushanbe and last year President Rahmanov of Tajikistan requested UNESCO to declare 2003 as the “3000th Anniversary of Zoroastrian Culture”.

“The Tajik Technological University has sent Prof. Rustom Fuzalov to Zoroastrian College for six months to write the Khorda Avesta in Tajik-Cyrillic script, for school children.

“In Tashkent, Uzbekistan, there is a school of 400 children studying Avesta. They are requesting help to build a fire temple.

“It is mainly such people that Sohrab Luth has in mind — those who wish to revive and spread their ancestral religion — when he enthusiastically promotes the idea of a new organization Zoroastrian Universal Movement.”

Broadly, the aims of ZUM are to spread knowledge and understanding of the Mazdaean Zarathushtrian Daena amongst all persons of Mazdaean ancestry globally, and to develop a global platform to interact with governments and with international organizations like UN, UNESCO, UNICEF, WHO, ECO-SOC and FAO.

Mr. Luth urges all “born and unborn, united Zoroastrians of the world” to support the movement and become members of ZUM.

Donation checks, made out to “Shah Behram Baug Society” may be sent to Mr. Luth, Adi Manor, Kavi Khabardar Road, Tin Batti, Daman, 396 210 (UT), India; tel: 91-260-2242989. Or contact Dr. Moos at mmastermoos@yahoo.com.
Dr. Shernaz Cama, M.Phil, PhD, Delhi University, has spearheaded the UNESCO-assisted PARZOR project.

**PARZOR: a UNESCO-assisted project**

Dr. Shernaz Cama spearheads program to preserve and promote Zarathushti culture and heritage

The **PARZOR project.** In 1999, UNESCO, New Delhi invited Dr. Shernaz Cama of Delhi University to “set up a program to record and document various aspects of Zoroastrian contributions to the heritage of humanity.”

“Zoroastrianism, the world’s oldest revealed religion has survived from pre-history with its core beliefs still intact, a driving force that impels its followers to excel in all fields of human endeavor and contribute vastly for the benefit of humankind,” writes Cama, “Yet in India, the community is declining so rapidly that they lose 10% of their population at every decennial census.”

UNESCO’s concern was the loss of Zarathushti heritage due to globalization and diminishing numbers. Thus “Project 302 IND 70 (PARZOR)” was initiated.

Among the lofty aims of the project are to preserve and archive various aspects of Zarathushti heritage and enable researchers to access this data, and ultimately to build a permanent museum of international standards where both the researcher and the tourist can learn about this unique heritage. All researched materials from the past, present and future would be housed in its Archival Center.

**Ongoing projects.** Work is currently underway on the following modules:

- **Meherjirana Library Project:** The archival project was undertaken with assistance from the National Archives, Govt. of India. Preliminary preservation work on the books and manuscripts has been done. 90,000 manuscript pages have been microfilmed. Their librarian, Mrs. Bharati Gandhi, has supervised this and some binding work has been done. An air-conditioned chamber, with proper temperature and humidity controls, has been set up and the microfilm reader and microfilms are now maintained here.

**Arts and Crafts:** Embroidery and textiles, furniture, jewelry, silver and traditional foods reflect the colorful culture of the Zarathushits. The publication “Threads of Continuity: a Study of the Textiles used in Rituals and Customs of the Zoroastrian Community”, by Ashdeen Lilawala, explores the art of kushti-weaving.

**Environment:** The very unique “Tanka System of Water Harvesting” found in the homes of Zarathushits in Bharuch, was researched. It is believed this concept of harvesting water was brought from Iran.

**Linguistics, literature and the Parsi Theater:** This is an area where much work needs to be done.

**Oral traditions (Reet-Rivaj), customs and ceremonies:** The recording of oral traditions with a target group in Gujarat, and with the priesthood, has generated valuable data. This will be made available on the web.

**Zarathushits in public life:** Biographies have been published of Field Marshal Sam Manekshaw, MC, and photographer Homai Vyarawala.

**Medical databank and research center** will be a bank of medical information and research.

**Tangible heritage protection**, will include protection of sites and objects as well as preservation of visual materials.

**Museum:** An international museum is envisaged, with a living culture component.

[Contd. on page 72]
Unearthing our past

WZCF continues archeological and historical investigations at Sanjan and Bahrot.

The Sanjan landing. After landing at Sanjan, sometime in the 7th to 8th centuries, the Parsis lived there peacefully for about 700 years. In 1393, they were defeated by Sultan Mahmud Tughlaq’s general Alaf Khan, and they fled, with the sacred Iranshah fire to the nearby Bahrot Caves, where they sought refuge for 12 years (1393 - 1405).

Excavations. In 2002, the World Zarathushhti Cultural Foundation (WZCF) under the leadership of Dr. Homi Dhalla and Dr. Mani Kamerkar and other archeologists, embarked on archeological and historical investigations of this region, to collect evidence of early Zarathushhti settlement.

The excavations lasted for three months and reveal some very valuable data.

The dig at Sanjan’s Varoli riverside site has yielded six whole skeletons and a few partial ones, found lying with their hands crossed and legs tied. They will be sent to Oxford University for carbon dating and DNA testing to find out if they are of Parsis.

Prominent amongst the artifacts found were 32 Indian and Persian coins, five dating back to the 7th and 8th centuries. The coin findings show that Sanjan was a flourishing port from the 1st-2nd century CE.

Almost 1200 artifacts have been recovered, including iron nails, fragments of glass vessels, perfume bottles, glass beads and pendants, carnelian cobbles and chunks of garnet, hinting at possible lapidary activities. A variety of pottery was unearthed – porcelains, glazed and coarse ware, some with elaborate designs. The turquoise glazed ware (also known as Sasanian Islamic ware) has also been found at sites in

[Continued on page 85]
This issue of FEZANA Journal is dedicated to the first generation of Zarathushtis in North America, now facing the challenges of growing old in their adopted homeland. It provides information needed to enjoy the second half of one's life and prepare and plan for the future – physically, emotionally and financially – with articles on health and ethics, long-term care and financial planning.

We also take a look at what our Zarathushti communities and associations, from coast to coast on this continent are doing to support and sustain our rapidly aging community; and how people, young and old, perceive the aging process.
With longevity on our side, the incidence of developing Alzheimer’s disease is high for Zara­thushtis. The community has to make a concerted plan to provide care and support.

is it memory loss or alzheimer’s disease?

By Dolly Dastoor
Montreal, Quebec

It is a well known fact that the world population is aging, we are all living longer, and by UN estimates by 2050, 25% of the population will be over the age of 65, with women outnumbering men 2:1. It is necessary therefore that we know what changes we should expect in our mental and physical health with the aging process.

The net effect of aging in varying degrees, is an accumulation of physical and psychological losses. There is a progressive decline in overall physical health through normal wear and tear, the acquisition of chronic degenerative diseases and often an increased susceptibility to acute illness.

The psychological losses may be brought about by geographical separation from and deaths of relatives and friends, by changes in social roles and loss of social esteem. However in spite of all the wear and tear, our brain, the most important organ which defines us as humans, maintains its potency and is far more resilient than previously thought. Language skills, abstract thinking, verbal expression, all get better except when the brain is attacked by diseases like Parkinson’s and Alzheimer’s; and wisdom is an attribute associated with aging – generally. The brain grows and changes all the time. It feeds on stimulation and it is never too late to feed it. Learning a new skill every year keeps the brain healthy and active.

However, in spite of all the positive advances that have been made in our knowledge of the aging brain, the most common problem which people are afraid of, as they age, are losing their memory and subsequently developing Alzheimer’s disease.

Our lives are largely made up of memories (our past) and hopes (our future) with ‘now’ a grammatical

The views expressed in these articles are those of the authors, and do not necessarily reflect the views of FEZANA or FEZANA Journal. Per its editorial policy, FEZANA Journal does not endorse or espouse any specific perspective.

Dolly Dastoor, PHD, is a clinical psychologist specializing in the assessment of Dementia. She is currently the clinical administrator of the program for Dementia at Douglas Hospital, Montreal and assistant professor, Department of Psychiatry, and Centre for Studies in Aging, McGill University. She was past president of Alzheimer Society of Montreal and vice-president of Alzheimer Society of Canada.

Born in Mumbai, and living in Montreal since 1973, Dolly was president of the Zoroastrian Association of Quebec, and secretary and then president (1994-98) of FEZANA, responsible for developing the Strategic Plan for the North American community; she received the Outstanding Zarathushtri Award in 1994. Dolly has presented papers at the World Parliament of Religions in Chicago (1993) in Cape Town (1999), and at the 4th and 6th World Zoroastrian Congress in Mumbai and in Tehran (1996). She was co-chair of the very successful 7th World Zoroastrian Congress in 2000 in Houston. She is governor of District 2, Zonta International, a service organization, promoting the status of women worldwide. Dolly is married with three children and three grand-children.
The ethicism of Zarathushti law and scripture place benevolence, beneficence and the trilogy saying, 'humata, hukhta, huvareshta', as paramount. The ethical perspective reflected in Zarathushti thought is to be applied in practice to all people, regardless of creed, community or religious affiliation. By the same token, beneficence and benevolence is to apply to old as well as young members of society. While the elderly are often left at the margins of our society because they lack the voice that younger generations have, it is important to note the particular regard for the elderly in Zarathushti thought.

By Susan Karani
New York, New York

DEDICATED TO
THE MEMORY OF MY GRANDMOTHERS
MARY C. HOLM AND
BAPAI R. KARANI

The rhetoric of Zarathushti law and scripture place benevolence, beneficence and the trilogy saying, 'humata, hukhta, huvareshta', as paramount. The ethical perspective reflected in Zarathushti thought is to be applied in practice to all people, regardless of creed, community or religious affiliation. By the same token, beneficence and benevolence is to apply to old as well as young members of society. While the elderly are often left at the margins of our society because they lack the voice that younger generations have, it is important to note the particular regard for the elderly in Zarathushti thought.

I. Religious family law
In matters concerning guardianship and inheritance, Zarathushti family law of the Sasanian period denotes the elderly as respected and crucial advisors on legal matters. The perspective of the aged members of the community is considered venerated due to the general religious belief that sagacity comes with age. The Rivayat-i Hemit-i Asawahistan is a 9th century compilation of laws based on Zarathushti codes, which is grounded in Avestan laws and scripture. This collection of laws suggests that the religious judiciary looks to elder members of the religious community when a question of guardianship arises after the head of household dies:

Any adherent of the religion of Zarathushtra in [any given] town who is elderly, well known, and with good reputation, and his veneration for the soul and his wisdom are attested more (than the others'), to him the request (of the official declaration of the guardian) should be made [1].

Thus as is evident in this transliteration of Dr. Safa-Isfehani, being elderly (and also necessarily, reputable or respected) is a requisite quality that the judiciary must observe in seeking good legal and ethical advice to assist them in court. Concerning inheritance, Zarathushti thought is indicative in Sasanian Zarathushti law where the elder members of the family are considered wiser and more capable than their less experienced, younger counterparts. In Farraxvart i Vahraman the property of the deceased head of household passes down to the ‘capable’ hands of the eldest child, often to the son, or to the daughter in the case of...
no son [2]. Likewise in this extract of the law, older children are considered wise in comparison with their younger siblings. Here we see that the elder (sibling), and the elderly in general, play an important supervisory, counseling role in family law.

Zarathushhti law was founded upon religious ethics imbedded in Zarathushhti scripture, such as the Gathas and the Yashts. The creation of Zarathushhti laws on guardianship and inheritance which include the elderly were strongly influenced by more basic, overarching beliefs about morality. These laws largely serve to bind the adherent to Divine Law and solidify his or her obligations to Ahura Mazda.

The next section looks at obligations towards other human beings, for which Ahura Mazda, through the words of Zarathushtra, finds all Zarathushtis responsible.

II. Religious ethics

Both the Old and the Young Avesta command a general moral discourse. In the Gathas, Yasna 33 discusses the harmony of the adherent with other living beings. Ahura Mazda tells his adherents that the triumph of good over evil in each individual act brings fulfillment to his request. The adherent replies to Ahura Mazda:

The person who is very good to a truthful man, be he allied by family, or a member of his community, or allied by clan, Lord, or be he someone who continues to serve the cow with zeal, such a person shall be on the pasture of truth and good thinking [3].

The response of the adherent in this passage suggests that we must offer our goodwill toward all people in order to fulfill our duties to Ahura Mazda, in his various forms (either as God the spirit, or to the cow as specified here).

The Young Avesta contains language that suggests the eventual triumph of good over evil. This struggle is enhanced by our individual acts as adherents to the Divine Law, and our acts must reflect this struggle. In the Zamyad Yasht [Yt.19.24] it reads:

Imperishable will be the world that is of truth, being endowed with strength; / deceit will be done away with, / ... to the place whence it had come / for making the truthful one perish, / himself, his progeny and his property, / in terror and destruction, and the scoundrel will be done away as well [4].

These lines reveal a prophecy of the final judgment. One of the central purposes of this prophecy is to encourage a general goodwill among all Zarathushtis, to treat other human beings in goodness and respect, recognizing that each living being is a creation of Ahura Mazda.

While the ‘elderly’ are not explicitly referenced in much of Zarathushhti scripture, no specific type of human being really is. Rather, Zarathushtra’s words are generalized, at best vague, and there is good reason. It can be interpreted that our prophet and our ancestors recorded divine dialogue between the adherent and Ahura Mazda in order to encourage a Zarathushtrian ethical behavior toward all members of our society.

The same conclusion follows in Zarathushhti laws. Drafters of Sasanian civil and family law instituted a code based on the religious ideas and rhetoric prevalent in the Avesta.

Their purpose was to promote honesty, virtue and generosity among adherents, which must be applied to all people — toward your grandmother and mine. [5]

Susan Karani is completing her MA in Human Rights Studies at Columbia University in New York City. She is active as a FEZANA-UN liaison and has been involved in various Human Rights efforts in India, the United States and France.

NOTES


Aged to Perfection

Age is a matter of mind; if you don’t mind, it doesn’t matter.
The aging process is a lot like grapes,
Some turn to vinegar, but the best to wine.
The longer we live, the more we learn.
It is not who has the most,
It is who makes the most of what he has.
Age stiffens the joints but softens the heart.
You are young at any age if you are planning for tomorrow.
A man is not old until regret takes the place of dreams.

- By Khurshed Pastakia, Fed Newsletter 2002
The editor invited me to write an article on aging from an actuarial perspective. Since I am a health actuary working in the United States, the information in this article is based on US health data. Depending on how you look at things, there is good news and bad news. The good news is that we are living longer and our health is improving. On the other hand, increased longevity puts enormous strains on our pension systems. This article takes a look at the truly remarkable advances in health care that have occurred in the last 50 years. It then addresses the impact of the resulting increase in life span on economics and society.

Advances in health care. During the twentieth century, as immunizations and antibiotics reduced the impact of infectious diseases, heart disease and cancer became the major health problems in developed countries. Although these two diseases continue to be the leading causes of death for those over fifty, the mortality for both continues to decline. Mortality rates from Coronary Heart Disease (CHD) have declined two to four percent every year in the last 30 years. These significant decreases coincide with reductions in the major risk factors such as hypertension, smoking, high cholesterol for CHD as well as more effective treatment of coronary events. Overall, the rate of new cancers, which increased during the 1970s and 1980s, were stable during the 1990s. The stabilization coincides with improvements in prevention, screening and treatment of cancer. Cancer death rates have fallen by slightly more than one percent per year for every year between 1993 and 1999. Although cancer death rates have declined over all age groups, the decrease in death rates was greater for those over 65. Of special note is the continuing decline in death rates for the four most common cancers: lung, colorectal, breast and prostate, although rates for these cancers continue to increase for certain ages and populations. The rate for cancers such as lymphomas, has increased as well.

Not all the news on the health front is good. The much reported epidemic of obesity has resulted in greatly increased rates of diabetes. Incidence of Chronic Obstructive Pulmonary Disease (COPD), including emphysema, also increased from 1980 to 1997. The impressive progress in heart disease and cancer treatments have so far, trumped the growing problems with obesity, diabetes and COPD. However, the metabolic syndrome that leads to obesity is affluence and life-style related and will continue to be the focus of medical research and public policy.

Living longer. The pessimistic view is that people are living longer, only because we are keeping sick or disabled people alive and delaying death, and not by improving the quality of their life. This view argues that as the number of acute, fatal diseases diminishes, more chronic, nonfatal, and currently untreatable disorders will emerge. They cite the increase in Alzheimer's disease, osteo-arthritis, and problems with vision and...
listening, which have no effective treatments and are common in the 80+ age group. The optimistic view suggests that medical science and healthier lifestyles will mean shorter periods of disability compressed into the last few years or months of life. Recent studies support the optimistic compression of disability theory. We all hope for medical breakthroughs to prevent or better treat arthritis, Alzheimer’s disease, macular degeneration, hearing loss and other scourges of old age.

One of the biggest fears for most people is that they will lose the ability to live independently. Surveys generally define independence as the ability to perform “Activities of Daily Living” (ADLs) such as eating, bathing, and dressing. Long Term Care policies usually start coverage based on the inability of a person to perform a certain number of predetermined ADLs. Recent studies indicate that a smaller portion of the elderly face significant limitations in these activities.

Life expectancy. A study published in Science reports that during the last 160 years, the average human life expectancy has grown at a rate of one year of life every four years. Researchers theorize that life expectancy will continue to grow at this rate with no future cap in sight (not counting wars, epidemics such as AIDS, or natural disasters). At this rate, in another 60 years, average life expectancy should be 100 years! A male aged 85 is currently expected to live another 5.5 years and has a 3% probability of reaching age 100. An 85-year-old female has a life expectancy of 6.6 years (the gap between male and female life expectancy continues to narrow) and has a 6% probability of reaching age 100. The 100+ cohort is expected to grow at 6% per year compounded annually indefinitely. In terms of percentages, this is the fastest growing age group.

Impact on society. Longer lifetimes will have a profound impact on economics and on society. It will be harder and harder to tax working adults to support ever increasing numbers of retirees. Alternatively, improved health and longevity may mean that age 60 is a good time to start a second career – you could have 40 years in this new career. At the very least it means that it is more important than ever to plan well ahead for retirement. Government retirement pensions (Social Security in the US and CPP/QPP in Canada) are not likely to provide more than a minimum floor of protection, and both those systems are strained already.

How much should you plan to set aside for retirement? The average rule of thumb has been that to maintain your current life style you will need 70% of your current income. This assumes that you will have paid up your mortgage and your expenses related to work, such as transportation, food and clothes would be greatly reduced. However, if you plan to travel around the world or dream of indulging in an expensive hobby, you will need to factor those costs into your plans.

[Source: excerpts from 'Americans are Getting Healthier', Milliman USA.]

Yasmin S. Pavi is a Fellow of the Society of Actuaries and a consulting actuary in the Houston office of Milliman USA.

The much-revered Cypress

Such, indeed, was the reverence of the Airyanic/Gathic peoples for vegetation that they nurtured it with affectionate care. Originated in their homeland and carried to the classical world, the Cypress – derakht-e-sarv is loved for its rich evergreen color, luxuriant foliage and longevity (over 2000 years).

In Yazd, Zarathushti villagers will vouch their Cypress reflects a certain silent affection – “the tree grows on us” – as it shares their life, hopes and aspirations. Their deep affection for greenery reflect their naming trees after children/people and admiration of the color green.

Yazamaide, naameni, aapo; Yazamaide, naameni, urvaro

Reverence, by name, to the waters; reverence, by name, to the trees.

[Fravardin Yasht, XIII.79]

It is symbolic that Ahura Mazda created plant life (urvara) ahead of animals and humans and designated Ameretat (Amesha Spenta – Immortality) as its protector.

The infamous cutting down of the ‘Tree of Zaradust’ (Sarv e Kashmar in Khorasan by Caliph Ja’far al-Mutawaqqil in 861 CE prompted Zarathushhti villages all over Iran to plant and nurture a Cypress “taller and greater than any other in the land of Iran.”

- Sam Kerr

The probability of needing Long Term Care is very real, and an issue that the majority of seniors may face in their golden years. No one can predict the future - but one can at least plan ahead.

By Jimmy M. Bharucha
Ardmore, Pennsylvania

Today, it is quite common for many individuals to live 20 or more years beyond the normal retirement age of 65. With advances in medicine, more and more people are surviving critical illnesses, previously thought terminal. And, although all of us want to believe that we will grow old gracefully and maintain active lives, this is not always the case. Studies have shown that nearly 50% of people over the age of 65 will spend at least one visit in a nursing home before they die. The average cost of a nursing home stay (depending on your geographical location) is $48,000 a year, and with inflation this cost increases each year.

Unfortunately, the probability of needing long-term care (LTC) is very real, and an issue that the majority of seniors may face in their golden years. According to a Life Association News survey [1993], our chances of being in a major house fire are only 1 in 1200 and in an auto accident with the car totalled 1 in 240; however the chances of needing LTC in a nursing home are an astronomical 1 in 3!

What is Long-Term Care?
Generally, individuals with prolonged physical illness, a severe disability or a cognitive impairment (such as Alzheimer’s disease) require LTC. This type of care differs from traditional medical care, in that you are not sick enough to visit a hospital, yet you are not well enough to function completely on your own. Typical LTC services include:

- **Personal/custodial care**: assists individuals with the activities of daily living (i.e. bathing, dressing, transferring, toileting, eating and continence.)
- **Home health care**: includes occupational, physical, respiratory, and speech therapies.
- **Respite care**: designed to offer a few hours or days of help, to relieve other family care givers.
- **Adult day care**: care given to adults during the day, usually at senior or community centers.
- **Assisted living facilities**: a residential living arrangement that provides individualized personal care and health services to those who need assistance with the activities of daily living.
- **Care management services**: a service in which a healthcare professional arranges, monitors and coordinates LTC needs.

Who pays for LTC expenses?
People pay for long term care, in a variety of ways:

- **Personal resources** (33%): savings and accumulated assets.
- **Private health insurance** (5%): personal, group or association policies.
- **Government programs**: Medicare (18%) and Medicaid (38%).

It is important to note that currently Medicare pays 100% only for the first 20 days of skilled nursing care, pays $101 per day for the next 80 days and nothing after that. On the other hand, Medicaid currently pays for all LTC expenses – if you qualify. To receive these benefits, you have to meet strict federal and state guidelines for income and assets which tend to be near poverty level. Therefore, it may not be prudent to rely on Medicare and Medicaid alone to pay for your LTC needs.

- **Family support** (6%): sometimes, this burden falls on your immediate family member.
Remember that this type of prolonged care takes a tremendous physical, emotional and financial toll on the caregiver.

Why should you plan to cover the risk of LTC?

Most of us plan for retirement through savings plans and investment strategies. We buy medical/health insurance to guard against medical emergencies. We purchase life insurance to provide for our dependents. Yet, we tend to overlook an important aspect — that someone we love may need long term care, either at home or in an outside facility. LTC planning, is vital and should be an integral part of your overall financial plan. Without proper protection, you may easily deplete your lifetime savings and hard-earned assets in just a few years. Proper planning and coverage enables you to:

- Protect your current assets
- Avoid dependence on others
- Guarantee yourself quality service and care when you need it
- Freedom to choose and select the level and type of care you desire
- Ensure that your estate passes intact to your designated heirs
- Avoid leaving a legacy of debt.

Why should you consider LTC insurance?

Since the bulk of the cost for LTC expenses is often burdened upon you, and indirectly on your family, it may be prudent to consider purchasing a LTC insurance policy to help provide for this unforeseen risk.

Today, there are several A+ rated life insurance companies who market comprehensive tax-qualified LTC policies. A licensed insurance agent should be consulted to design coverage to meet your specific objectives and premium constraints. Insurance policies, besides providing the basic level of protection, can offer many optional rider benefits. In addition, several tax incentives are now offered by the US government to ease the burden of providing for LTC expenses. Individuals may be able to deduct a portion of their policy premiums, if their itemized medical expenses exceed 7.5% of their adjusted gross income (subject to age/income criteria). A financial advisor may be consulted to maximize tax savings.

Only you can determine whether LTC insurance is appropriate in your particular situation. Circumstances have a way of changing in life.

No one can predict the future — but you can at least plan ahead.


Jimmy M. Bharucha, MBA was past president of the Zoroastrian Association of Pennsylvania and New Jersey. He is owner of Bharucha & Associates, a full-service life/health insurance agency located in Ardmore, Pennsylvania. Jimmy has been in the insurance business since 1974 and has over 29 years of experience in risk management. For consultation or information, he can be reached at 610-649-4552, fax: 610-649-1399, website: www.jbharucha.com. email: jbharucha@msn.com.

Women and couples have a greater risk

- 75% of informal (non-paid) caregivers are female.
- Without LTC insurance, a couple can deplete their entire life savings in as little as 26 weeks.
- On the average, women outlive men by eight years.
- A woman can expect to spend 17 years caring for a child and 18 years caring for a parent.
- The average person receiving care at home is: 71 year old male, married and suffering from Alzheimer’s for 5 years.


The high cost of waiting

- If you wait 3 years to purchase LTC insurance, it will cost you 24% more money every year for the rest of your life.
- If you wait 5 years to purchase LTC insurance, it will cost you 68% more money every year for the rest of your life.
- If you wait 8 years to purchase LTC insurance, it will cost you 128% more money every year for the rest of your life.
- If you wait too long you may not be able to purchase LTC insurance, even if you wanted to.

Your money pays for LTC insurance — but your health buys it.

“How to Stay Young” - gems from George Carlin

- Throw out nonessential numbers. This includes age, weight and height.
- Keep the doctor worry about them. That is why you pay him/her.
- Keep only cheerful friends. The grouches pull you down.
- Keep learning. Learn about computers, crafts, gardening, whatever.
- Never let the brain idle. An idle mind is the devil’s (Alzheimer’s) workshop.
- Enjoy the simple things.
- Laugh often, long and loud. Laugh until you gasp for breath.
- Tears do happen. Endure, grieve, and move on. The only person who is with us out entire life is ourselves. Be alive while you are alive.

[more on page 47]
A look at the nutritional requirements of the elderly, with general guidelines and practical tips on healthy eating. A quiz is given to assess one’s nutritional health.

By Nancy Bugwadia
San Jose, California

Food and nutrients provide the energy and building materials for the countless substances that are essential for the growth and survival of living things. Good nutrition becomes important in later years, to maintain a good quality of life. The aging process can affect the physiological, economic, psychosocial, and functional status of the older adult. These changes also influence the nutritional status of older adults. This article will touch upon:

- The nutritional requirements of the elderly including calorie, protein, fat, vitamins and minerals.
- General guidelines to healthy eating
- Practical tips on eating healthy
- A quiz on determining your nutritional health
- Community Nutrition Programs

Nutritional requirements of the elderly

(a) Calories. Calorie needs decrease with age due to a gradual reduction in lean body mass as well as a decrease in physical activity. Lean body mass declines approximately 2% to 3% per decade. The average body fat percentage in males increases from about 15% when young to 25% at the age of 60 years. In women it increases from 18% to 23% when young to 32% at the age of 60 years. This change in body fat is attributable to less intense physical activity and to an alteration in hormone levels such as testosterone and growth hormone that affect lean tissue growth. It is important to know that increased body fatness, especially around the waist, is associated with increased risk for several chronic diseases. The older adult who maintains a high activity level can preserve muscle mass and requires a higher energy intake to maintain body weight.

Appropriate weights in relation to height for adults aged 65 years and older are available [Chumlea W. Nutritional assessment of the elderly through anthropometry. Columbus, OH. Ross Laboratories, 1984, p.10]. These recommendations illustrate the wide ranges of weight associated with health and longevity in the elderly.

(b) Protein. Dietary protein intake becomes important to meet essential needs as people age, since there is less protein stored away with a decline in lean body mass. There are some suggestions that a high-carbohydrate diet, when accompanied by
insufficient protein intake, may lead to poor attention and decreased alertness in older people. Good sources of protein include chicken, fish, and dried beans.

(c) Fat. Current recommendations are that no more than 30% of the daily caloric intake comes from fats. Emphasis should be placed on reducing intake of saturated fat (mainly found in animal products) and increasing the amount of monounsaturated fats (such as olive oil) and polyunsaturated fats (such as canola oil). This recommendation supports the principles of weight control and cancer prevention.

(d) Vitamins and minerals. Much needs to be learned about vitamin requirements and efficiency of vitamin absorption in the elderly. It is impossible to give justice to every single vitamin and mineral in this article. However, the most important ones will be touched upon. Women, especially of postmenopausal age are at risk of developing osteoporosis. Osteoporosis can lead to increased risk of fractures. Calcium and Vitamin D play an important role in the prevention of osteoporosis. Vitamin D is important for calcium absorption. Exposure of the skin to sunlight appears to be an important factor in maintaining appropriate Vitamin D status in the elderly. Vitamin D supplementation should be considered for housebound or institutionalized elderly people.

The recommendations for calcium intake are 1200 mg per day for men and women aged 51 and older. It is recommended that the supplement have both calcium and Vitamin D in it for better absorption. A good natural source of calcium is milk and milk products. If you are unable to tolerate milk and milk products, soy products such as tofu are a good source of calcium. Other vitamins that have been studied include Vitamin B6 and Vitamin B12.

Although overt malnutrition is relatively uncommon in the healthy elderly population, a maintenance-level multivitamin and mineral supplement may be helpful (such as Centrum Silver). Good food sources of vitamins and minerals are given below:

Vitamin A: carrots, vegetable soups, greens, spinach, green salad, orange juice, sweet potatoes, beef stew, mixed vegetables, cantaloupe.

Vitamin D: salmon, fortified cow's milk, canned sardines, chicken liver.

Vitamin K: broccoli, cabbage, turnip greens, dark lettuce.

Vitamin B6: liver, oatmeal, banana, chicken breast, mashed potatoes, avocados.

Folic Acid: liver, mushrooms, green leafy vegetables, lean beef, potatoes, whole-wheat bread, dried beans.

Vitamin B12: liver, kidney, milk, eggs, fish, cheese.

Vitamin C: orange juice, broccoli, papaya, cantaloupe.

Calcium: milk, yogurt, cheddar cheese, cottage cheese, spinach, tofu.

Iron: liver, oysters, seafood, lean meats, poultry, fish.

Potassium: fruits, milk, vegetables, legumes.

Magnesium: seeds, nuts, legumes, dark green vegetables, milk.

Zinc: meat, fish, poultry, milk and milk products, oysters, shellfish, whole grain cereals, dry beans, nuts.

**General guidelines to eating healthy**

The Food Guide Pyramid [below] gives some practical hints on eating healthy:

- Eat regularly; small, frequent meals may be best.
- Eat protein-rich foods like fish, skinless chicken, lean meats and eggs or egg substitutes. Eat high-fiber foods like raw/cooked green vegetables, fresh or canned fruits, and whole grain breads.
- Try new foods, new seasonings, and new ways of preparing foods.
- Don't just use convenience foods.
- Keep some easy-to-prepare foods and snacks, such as canned fruit/vegetables and frozen yogurt.
- Eat in a well-lit or sunny area; serve meals attractively; use foods with different flavors, colors, shapes, textures, and smells.
- Make mealtimes pleasurable. Eat with friends, relatives, or at a senior center when possible. Listen to music while eating. Share cooking responsibilities with a neighbor.
- Use community resources for help in shopping and for other daily care needs.
- Stay physically active and drink plenty of fluids, especially water.
- If possible, take a walk before eating to stimulate your appetite.

The Food Guide Pyramid above, gives guidelines on healthy eating.

The Food Guide Pyramid [below] gives some practical hints on eating healthy:
When necessary, chop, grind, or blend hard to chew foods. Softer, protein-rich foods like beans, eggs, fish, can be substituted for meat when poor dental function limits normal food intake.

Prepare soups, stews, cooked whole-grain cereals, and casseroles.

The diets of many elderly people may be lacking in certain vitamins and minerals, and therefore it may be a good idea to take a multivitamin with minerals daily (such as Centrum Silver).

So, stay physically active, eat well and have fun!

Community programs
Community based nutrition programs for the elderly are administered by governmental, private, non-profit and volunteer agencies throughout the US. Nutrition services, funded under various parts of the Older Americans Act, are valuable services that assist older individuals to remain independent and live at home in the community. The Elderly Nutrition Program authorizes funds for congregate and home-delivered nutrition programs. One meal that provides one third of the Recommended Daily Allowance for persons older than 50 years of age is served to senior citizens in congregate meal settings or in the home.

To be eligible participants must be 60 and over, or be the spouse or primary caretaker of an eligible participant. Other services include outreach transportation, nutrition education and recreational activities. Many of the advantages of this program are related to the social interaction encountered at the meal sites.

Other community resources include home health care agencies, hospice organizations, commodity food sources, food banks, food co-ops, and home-delivered grocery services. Chore services may be secured for shopping and meal preparation for senior citizens who are unable to shop or prepare their own meals. Internet websites relevant for the elderly include the Administration on Aging at www.nih.gov/nia and www.fiu.edu/-nuteldr/AoAdoc.htm.

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Determining your nutritional health
The warning signs of poor nutritional health can often be overlooked. Use the checklist below to find out if you or someone you know is at nutritional risk. Read the statements below. Circle the number alongside each statement that applies to you. Total all the circled scores, to get your Nutritional Score.

I have an illness or condition that made me change the kind and/or amount of food I eat. 2
I eat fewer than 2 meals a day. 3
I eat few fruits or vegetables, or milk products. 2
I have 3 or more drinks of beer, liquor or wine almost every day. 2
I have tooth or mouth problems that make it hard for me to eat. 2
I don't always have enough money to buy the food that I need. 4
I eat alone most of the time. 1
I take three or more different prescribed or over-the-counter drugs a day. 1
Without wanting to, I have lost or gained 10 or more pounds in the last 6 months. 2
I am not always physically able to shop, cook and/or feed myself. 2

Total Nutrition Score: ______

If your Nutrition Score is …

0-2 Good! Recheck your score in 6 months.
3-5 You are at moderate nutritional risk. See what can be done to improve your eating habits and lifestyle. Your office on aging, senior nutrition program, senior citizens center or health department can help. Recheck your nutritional score in 3 months.
6 or more You are at high nutritional risk. Bring this checklist the next time you see your doctor, dietitian, or other qualified health or social services professional. Talk with them about any problems you may have. Ask for help to improve your nutritional health.

(remember, that warning signs suggest risk, but do not represent diagnosis of any condition).

[Questionnaire developed and distributed by the Nutrition Screening Initiative, a project of: The American Academy of Family Physicians, The American Dietetic Association, and The National Council in the Aging Inc.]
vibrant health for seniors
with yoga & ayurveda
natural ways to perfect health

The sciences of Yoga and Ayurveda offer the best and least expensive solution to senior Zarathushtis for good health in their golden years.

By Mehlli Bhagalia
Carlsbad, California

With age our metabolism rate slows down, with reduction in the digestion and assimilation of food, which cause a myriad of other problems. There are two ways of dealing with this – we can moan, groan, blame God and go to a dozen doctors who will prescribe two dozen medications, giving a boost to the pharmaceutical companies. Or – we can do something about it!

The other alternative. The sciences of Yoga and Ayurveda offer the best and least expensive solution to senior Zarathushtis for good health, in their golden years. They will learn to use their bodies in the most efficient manner to avoid injuries. They will also learn to improve the functions of joints, bones and muscles so that these are kept flexible and strong.

Yoga - a rejuvenating system for body, mind and spirit

Yoga is a complete rejuvenating system for the body, mind and spirit. It is the art of conscious living through the Eight-fold Path (the Asthanga) [see table at right].

These steps are practiced by the student in a daily sequence, which to an observer appears, as meditation in movement.

Yoga has hundreds of exercises to suit every person and every need, at every age. There are many yoga

Above, the Sacred Tree of Buddha. Tabriz, 1314.
Courtesy “Persian Painting” by Basil Gray.

THE EIGHT-FOLD PATH

| Yama:   | Discipline   |
| Niyama: | Observance of discipline |
| Asana:  | Physical exercise |
| Pranayama: | Breathing exercises |
| Pratyahara: | Non-attachment and mastery of the five senses |
| Dharana: | Concentration |
| Dhyan:  | Meditative state |
| Samadhi: | The experience of bliss |
exercises which can be modified to be safely and easily performed by most seniors, so that they can gradually gain flexibility, mobility and strength for daily enjoyment of life. Yoga is a perfect science and has many levels of knowledge.

For instance, we learn that disorders like Osteoporosis and Osteoarthritis have their real cause in faulty lifestyle, which causes excess or insufficient calcium in the body. Only Yoga has specific physical and breathing exercises for the two glands in our body, which regulate the metabolism and assimilation of calcium, and naturally regulate the glandular working to make for healthy bones and joints.

Precautions. Certain yoga exercises, positions and movements should, however, be avoided by seniors. For instance, a senior person should not perform the inverted 'head stand' position or other inverted positions, without the permission of their physician and the presence of a qualified teacher.

These asanas have to be performed correctly, with practice and only after the whole body is sufficiently prepared. If not performed correctly such positions could be very dangerous for persons with high/low blood pressure, heart problems, shoulder problems, excess weight, blocked arteries and eye disorders.

Pranayama Yoga for seniors. The deep-breathing yoga exercises, performed under supervision, will help in gradually strengthening the entire breathing apparatus, increase lung capacity and oxygenation, clear the blood vessels and strengthen cardiac muscles.

The gentle breathing methods will slow down the entire body and mental system relieving both mental and physical stress. Specific meditation techniques, suitable for each person, will refresh the whole body. Anger, strife, stress, impatience, waste of time in useless arguments and the need to win them, slowly goes away.

Ayurveda - science of life

Zarathushthihs have to realize that sickness and ill-health are expensive, uncomfortable, and very painful, while prevention is much less expensive and much less painful, and better than trying to cure a disorder, which is a much longer process.

The proof is in the pudding. Everything in nature, including the human body, is made up of the combination of the five elements: fire/air (pitta), water/earth (kapha) and air/ether (vata). Every fruit, vegetable, herb, grain and even meat has these qualities. Ayurveda teaches us what to eat, when to eat, how to eat, with what to eat and what not to eat. This is in order to prevent the excess of any one of these three elements – vata, pitta, kapha – accumulating in our system.

In effect, we have an entire pharmacy right there, in our bodies and in our kitchen cupboards, and if we follow this simple, natural, preventive healthcare we will bring continued good health into our lives. If Zarathushthihs can get this realization, half the battle is won. There is no medicine to take and no pills to swallow! Some very simple, harmless, preventive healthcare, Ayurvedic practices, which will bring continued good health are:

- Do not eat cold foods and drink cold drinks in the morning and late evening or last thing at night.
- Do not drink cold drinks with any meal. If you must drink water, do so at least a half hour before the meal.
- Do not eat any meal with a cold food or drink.

Zarathushthihs faithfully following this practice will be pleasantly surprised to find that they will no longer suffer from colds, coughs and other ‘flu-like’ respiratory disorders, as others do. They will also no longer have to make regular ‘donations’ to the pharmaceutical companies. This method of keeping well, is over 5,000 years old and known in every village in India.

Contrary to popular thinking, Ayurveda teaches that:

- The human body is the most perfect self healing system in the world and disorders are not produced by germs and bacteria.
- Germs and bacteria are always part of our living environment. They are generally dormant and benign. They only awaken and turn virulent when our internal environment becomes toxic through our lifestyle. Only in this toxic environment do germs, bacteria and viruses thrive to cause disease.
- Disorder could have a karmic origin.

Conclusion

The twin path of Yoga and Ayurveda is a way of life. If we follow this path from a young age, the process of aging would be much smoother. Everyone must age, that is a given, but that does not mean that we have to have creaky bones, and grunt and groan through later life. We can make the process less painful, and our golden years truly golden. It is up to us. LET FOOD BE OUR MEDICINE AND MEDICINE BE OUR FOOD!

Mehli Bhalagia is a registered Master Yoga Teacher and a native of India. He has a Bachelor’s degree in economics and law; was regional manager – Bank of India; and general manager of two merchant banks in India. In the U.S. he was a bank examiner with New York State. Having retired, he now lives in Carlsbad, California with his wife Perin. Mehli has studied Yoga, Ayurveda, Vastu Shastra/FengShui and the Martial Arts with Masters in India and China. He has over 30 years teaching experience in these sciences in India and the US, and has given talks on public TV. A member of the American Ayurvedic Medical Association. He can be reached at 760-438-7596, mehli@adelphia.net.
a good tooth in your socket is worth a diamond in your pocket

Normal effects of aging do not have to include tooth loss. Teeth are meant to last a lifetime and today's dental technology and health conscious public are making that come true.

By Yasmin Ghadiali
Baldwin, New York

There is a quiet revolution going on in dentistry. The number of older patients are increasing steadily and treatments are getting more focused on their natural teeth. Some patients in this group require special consideration as their reduced mobility and dexterity makes daily oral hygiene difficult and thus complicating treatments. Dental societies have set up access programs to assist older adults, individuals with physical or mental disabilities, and indigent persons to receive care.

Dentists are aware of the special needs and the importance of dental health in older patients. These patients are more health conscious as a group than ever before and know that their oral health is an important part of their overall health.

Normal effects of aging do not have to include tooth loss and several options are available. Teeth are meant to last a lifetime and today's dental technology and health conscious public are making that come true. Improvements in seniors' oral health can be attributed to a better oral hygiene, improved nutrition, fluoridated water, regular visits to the dentist, and oral cancer screening.

Oral changes with age. Is tooth loss inevitable with age? No, older adults are keeping their natural teeth longer because of scientific developments and preventive emphasis in dentistry. Is maintaining strict oral hygiene necessary with age? Yes, thorough daily brushing and flossing of your natural teeth are essential to keep them in good condition—especially as you age because plaque can build up quickly on the teeth of older adults and hence increase your risk for tooth decay and periodontal disease.

Secondly, reduced saliva flow that results in dry mouth is a common problem among older adults. It is caused by certain medical disorders and is often the side effect of medications such as anti-histamines, anti-hypertensives, anti-depressants, decongestants, painkillers, diuretics, and radiation therapy to the head and neck. Some common problems associated with dry mouth, xerostomia, are constant sore throat, burning sensation, problems speaking, difficulty swallowing, hoarseness or dry nasal passages. If left untreated, dry mouth can damage your teeth. Without adequate saliva to lubricate your mouth, wash away the food, and neutralize the acids produced by plaque, extensive cavities can form. Dentists can recommend various methods to restore moisture. Chewing sugar free candy or gum stimulates saliva flow and moisture can be replaced by using artificial saliva and oral rinses.

Do adults get cavities? Yes, tooth decay is the same for everyone, regardless of age. The nature of the decay problem changes somewhat as people grow older. Adults are more likely to have decay around older fillings, decay of the tooth root is also common—the gums recede, exposing the softer root surface, which decays more easily than tooth enamel. Tooth decay is also promoted by dry mouth, xerostomia, which is common in older patients.

Is periodontal disease a major factor for tooth loss in adults? Yes, the longer the disease goes uncontrolled, the more damage it causes to gums and other supporting tissues. Hence the importance of daily oral hygiene and regular dental visits.

Are regular oral examinations necessary for adults wearing prosthesis (dentures)? Yes, the mouth is checked for any changes with the
ridges, the tongue, and joints of the jaw as well as oral cancer. As the jawbone shrinks, so do the gums. When the prosthesis does not fit properly do not try to change the fit with do-it-yourself-kits available over the counter. This can damage the dentures and make them unrepairable.

Are medications an important factor? Yes, provide the dentist with complete up-to-date information on your health giving all the names, doses and frequency of any medications you are taking as well as the name of the physician. This information will help the dentist to select the safest and most effective method of treatment.

Is nutrition important? Yes, many older adults do not eat balanced diets and avoid meats, raw vegetables, and fresh fruits because they have trouble chewing or swallowing. Painful teeth, ill-fitting dentures, dry mouth or changes in facial muscles can cause these problems. Sometimes due to disease or medications there is also a change in taste. But it is imperative that older adults have a balanced diet and may need a multi-vitamin or mineral supplements. Use these supplements only after discussions with your physician.

Are cosmetic techniques/implants good for older adults? Yes, older adults can benefit from the various options available today for improving the smile. Part of older adulthood is the acceptance of aging and the development of realistic expectations for appearance. Cosmetic dental treatments for older adults along with good oral hygiene and regular dental visits can help improve the appearance, which plays a critical role in psychological development and well being. Dental implants are a solution for patients who cannot function adequately with conventional dentures. However, not every patient is a candidate for implants. The decision can be made only after a very careful examination and diagnostic tests.

Should people fear dental visits? Anxiety over dental treatment is experienced by people of any age. Older adults may be less able to cope with stress. Communicate with the dentist and share your feelings so adjustments can be made to accommodate your needs. Advances in pain and anxiety control, including behavioral therapy techniques have made dental visits relatively easy.

What about fixed incomes and dental costs? Older adults do not need to go without treatment due to financial reasons. There are various dental society sponsored assistance programs available. They vary from one community to another, so call your local dental society for information, and they will guide you to the nearest assistance programs and low-cost dental care locations, such as public health and dental school clinics.

Yasmin Ghadiali is a practicing dentist in New York City. She has served on the executive committee of the Indian Dental Association in various positions and is a past president. At present she is a trustee of IDA (USA). Yasmin has served on the board of the Zoroastrian Association of Greater New York (ZAGNY) and is at present a trustee of the Darbe Mehr Zoroastrian Temple, New York. She has also spearheaded various Zoroastrian projects in India and in the US.

The stately Cypress (Sarv) outside Yazd. This much revered Cypress with its gnarled trunks stands tall and evergreen, in the midst of dusty sand and rocky terrain, in a small village on the road to Yazd. Pilgrims are drawn to this stately tree, which they firmly believe was planted by Zarathushtra 4,000 to 5,000 years ago. Below, sign at the tree.
By Kayomarsh P. Mehta
Palos Hills, Illinois

**Write down your Investing Goals**

When we talk about investing, we mean putting our long-term savings to work for us. Long term is 5-10 years or longer. Investing is for major expenses down the road. The first step is to write down our investing goals. This may sound like a waste of time, but, actually, there is no other topic that is as important to our investing future. Our goals should have time frames associated with them and should be prioritized.

Most people don’t plan to fail, they fail to plan. Traditional financial institutions sell products. They don’t provide us a total solution. We must stop dealing with them to purchase individual products. Instead look for a total solution provider and work with them. Each month, our money goes out to various institutions for mortgage, credit cards, installment loans, mutual funds, savings accounts, 401(k), life insurance, etc. What are the chances of all these people that our money goes out to, coming together to make a plan for us to get us debt free and become financially independent? Absolutely none. Why? Because our mortgage broker has no interest in what our life insurance is. Our life insurance agent has no interest in what our 401(k) savings are. They are not interested necessarily in our well being. They just want to sell their products.

**The solution** is to concentrate on what is the best solution for us. We need to get educated on how to handle our finances. No one is better qualified to handle our own money than ourselves. Let us learn the basics of money and then apply it to take charge of our investments. After attaining basic education about money, let us prepare a written plan, our own Financial Needs Analysis to establish the programs that can help us achieve our goals and dreams.

**Do we have a written program to get out of debt and retire financially secure?**

Our written program must provide us the status of where we are and where and how we will achieve our financial goals. It should give us a Financial Independence Number (FIN) for our retirement. FIN is the amount of money that we must accumulate to retire comfortably and live the lifestyle that we want in our non-earning years. Our financial plan must provide solutions in the areas of investments, debt elimination, income protection, income management and expense management.

**How money works**

Traditionally we invest our money in banks, credit unions and insurance companies. They in turn take our money and invest it in the global economy and earn much higher rates of return on our money and give us historically low rates of return. We must learn to bypass these traditional institutions and invest our money directly in the global economy. A safer way to do this is by investing in mutual funds as opposed to buying individual stocks and bonds.

**Compound Interest is the most powerful force in the universe – Einstein**

With compound growth, the earlier we start saving, the less we’ll have to put away each month. It’s a simple fact that the longer our money is invested and working for us, the better we will be able to weather the ups and downs of the economy, and the less risk we’ll have to take on to achieve our goals. Then there are tax advantages with some investments, the longer we own them, the less taxes we have to pay on them.

**Refinance with an accelerated principle mortgage**

Most conventional mortgages we pay the majority of the interest for the first 20 years and then pay the principle in the last 10 years. These are called deferred principle mortgages. We must seek out accelerated principle mortgages, which do a biweekly direct principle buy down of our principle and help us pay off our loans faster by re-amortizing the loan every two weeks. This helps us pay off a 30 year loan in about 22 years.
The theory of decreasing responsibility – life insurance

In the early years, we have young children, high debt and house mortgage. We have very little savings. Loss of income would be devastating. In the early years we may need a lot of life insurance coverage. However, in the later years as children have grown, our debts are lower and mortgage is paid, we may not need life insurance. Retirement income is more needed.

Buy term and invest the difference – life insurance

One of the biggest “investments” we make is in purchasing cash value life insurance. For most of us it makes sense to buy what is called ‘term insurance’, which is significantly cheaper and can afford the proper amount of protection needed for a significantly lower premium. The savings in the premium payments can be invested separately outside of the insurance company to get a better return for ourselves.

The three D’s of successful investing

- Diversification
- Dollar cost averaging
- Discipline

Diversification. Most investments go up and down in value over time, but not necessarily at the same time. To weather the highs and the lows of the market, diversify. Make sure all investment nest eggs aren’t in the same basket. For example, we all have experienced sitting in a traffic jam. Our lane is not moving, so we change from one lane to the other in the hope of getting ahead. Much to our frustration, our new lane now stops moving and our original lane starts moving. So what can we do? I am afraid there is no solution for getting ahead in the traffic jam situation, however, we can apply this analogy to our investments.

We divide our investments into various parts and put them (invest them) in the different lanes of the economy. Now, no matter which lane moves faster, our investments will get ahead, since we are invested in each lane. This is called Asset Allocation. It means dividing our portfolio up among different investment categories.

One key principle is to acquire a mix of asset classes whose price movements don’t mirror each other too closely. The goal is to lessen the negative effects on our portfolio from a decline in one particular industry or another. Mutual funds can be an efficient way to do this. Remember, select investments with an eye towards meeting our goals, staying within our timeline and our risk comfort zone. Choose a mix that fits your overall strategy.

Dollar cost averaging. Although a one-time investment or a few years of saving can make a difference in our financial nest egg, the real power of compound growth comes when we make regular investments of fixed amount each month over many years. This is called ‘dollar cost averaging’. With retirement planning, or any other financial goal, the sooner we set up a automatic savings plan, the more money we will have down the road. It is very important to start as early as possible. By investing a fixed sum each month, we gain by taking into account the fluctuations in the price of shares of mutual funds. When the price is down, we accumulate more shares and vice versa. Over a long time dollar cost averaging offers a higher return in an unstable market condition than investing a chunk at one time.

Discipline.

- When building your portfolio, try to avoid ‘timing the market’ to anticipate when it will be at its highest or its lowest, and avoid trying to pick the next hot asset class. Instead, focus on your goals and remain steady on your course. Remember ‘time’ in the market is more important than ‘timing the market’.
- Invest for the long-term. This gives your portfolio additional opportunities to bounce back from hard times.
- Find the right risk comfort level. Be clear about the risks associated with your investments and whether you can live with them. Develop a personalized investment strategy that takes risk into account.
- Have emergency savings on hand. Ideally, have enough to live on for three to six months without another penny coming in. Use it as a backup for problems with investments or a way to pay bills if your income is interrupted.
- Skyrocketing health costs mean you’ll probably need 100% of your current income in retirement.
- Your pension, plus social security, will not cover half of your expenses in retirement. You’ll have to cover most of your monthly costs with your own savings.

Principle Protected Funds and Annuities

A new wave of funds and variable annuities offer what seems to be the best of both worlds today. They let us invest in stock and bond funds, while protecting our principal at the same time. There’s no free lunch when we get this kind of principal protection. Expect to pay extra annual fees for the coverage.

Here’s how the principal protection typically works. After 7-10 years, the insurance company examines the value of our funds/annuity. If it is less than our initial investment, it will kick in extra money. Say we invest $50,000 and after 10 years, it’s worth just $45,000. The insurance company will kick in $5,000 to bring the value back to $50,000. How can an insurance company offer all this protection? It sets up reserves to meet any estimated claims it must pay. It also hedges reserves against stock and bond market losses. An insurance company’s guarantee is only as good as the insurance company behind it. So before investing in a fund or a variable annuity with any principal guarantee, it pays to evaluate the company’s strength.
I hope that this brief outline will provide our community members some insight into successful investing to achieve financial independence. For my part, I will offer a complimentary, confidential Financial Needs Analysis to provide a customized solution to help Zarathushhti families achieve their goals and dreams. The only thing that I ask in return is that they in turn donate generously to further the cause of our community.

Kayomarsh P. Mehta is an independent representative of Primerica Financial Services, a subsidiary of Citigroup, offering a wide range of financial solutions and services. He is past president of the Zoroastrian Association of Metropolitan Chicago (ZAC) and has devoted over 30 years as an active member of the Zarathushhti community in Chicago. He was awarded the FEZANA Outstanding Zarathushhti Award in 2002. Kayomarsh is chair of the Religion Education Committee for FEZANA and ZAC and is currently working on plans to establish and manage a North American Zarathushhti Learning Center. He can be reached at kayomehta@aol.com, tel: 877-558-7665 or 708-974-1238.

Five simple rules to be happy

- Free your heart from hatred
- Free your mind from worries
- Live simply
- Give more
- Expect less.

Oh! Where have the yesterdays gone?

According to today’s regulators and bureaucrats, those of us who were kids in the 30s, 40s, 50s, 60s, 70s or even the early 80s, probably shouldn’t have survived.

Our baby cribs were covered with bright colored lead-based paint. We had no childproof lids or locks on medicine bottles, doors, or cabinets, and when we rode our bikes, we had no helmets.

Not to mention the risks we took hitchhiking ...

As children, we would ride in cars with no seat belts or air bags.

Riding in the back of a pickup truck on a warm day was always a special treat.

We drank water from the garden hose and not from a bottle. Horrors!

We ate cupcakes, bread and butter, and drank soda pop with sugar in it, but we were never overweight because we were always outside playing.

We shared one soft drink with four friends, from one bottle, and no one actually died from this.

We would spend hours building our go-carts out of scraps and then rode down the hill, only to find out we forgot the brakes. After running into the bushes a few times, we learned to solve the problem.

We would leave home in the morning and play all day, as long as we were back when the street lights came on. No one was able to reach us all day.

No cell phones. Unthinkable!

We did not have Playstations, Nintendo 64, X-Boxes, no video games at all, no 99 channels on cable, video tape movies, surround sound, personal cell phones, personal computers, or Internet chat rooms.

We had friends! We went outside and found them.

We played dodge ball, and sometimes, the ball would really hurt. We fell out of trees, got cut and broke bones and teeth, and there were no lawsuits from these accidents. They were accidents. No one was to blame but us. Remember accidents?

We had fights and punched each other and got black and blue and learned to get over it.

We made up games with sticks and tennis balls and, although we were told it would happen, we did not put out any eyes.

We rode bikes or walked to a friend’s home and knocked on the door, or rang the bell or just walked in and talked to them.

Little League had tryouts and not everyone made the team. Those who didn’t had to learn to deal with disappointment.

Some students weren’t as smart as others, so they failed a grade and were held back to repeat the same grade. Horrors!

Tests were not adjusted for any reason.

Our actions were our own. Consequences were expected. Imagine that!

The idea of parents bailing us out if we got in trouble in school or broke a law was unheard of. They actually sided with the school or the law.

This generation has produced some of the best risk-takers, problem solvers, and inventors, ever.

We had freedom, failure, success, and responsibility --- and we learned how to deal with it. Congratulations! - Anonymous
Estate Taxes - a roadmap

Very few issues incite passion and debate as estate taxes do. Call it wealth tax, death tax or inheritance tax, politics run deep depending on your leanings and attitude to government, and redistribution of wealth. In this article, I intend to suggest a plan of action, thereby helping individuals and families adopt a charted course, enabling them to preserve their wealth, and provide for their next of kin.

The first step

In congress a battle looms over the elimination of estate taxes, and current predictions abound as to the final outcome. It is important to remain educated as to the evolution of this battle, and plan for all eventualities. In 2003, each individual is able to either gift, or pass property on death, to a limit of $1 million without any estate, or gift tax ramifications. This limit will progressively rise thru 2009, to $3,500,000. Then comes the real vagary of the law, which eliminates estate taxes in 2010, and brings in the past lower exemptions ($675,000) in 2011, unless Congress takes some future steps. One could defy destiny, and plan to die in 2010, and therefore die in complete bliss having escaped estate taxes. In a democracy, the common man has to put up with such mockeries. However, I propose that individuals continue to plan and work with what is offered.

One should use the exemptions, and consider lifetime gifts as an essential estate plan to move any future appreciation to the next generation. Keep in mind that gifts continue to qualify for the annual exclusion of $11,000 to each individual. I think this remains the quintessential plan to keep your future estate tax exposure to a minimum. Estate taxes are all about control. To reduce your tax, you have to relinquish complete or partial control. Therein lies the enigma of all planning and giving.

Document your plans

After a general line of action has been determined, the next step is to put the plan in place. Some of the essentials in this phase are to draw up a will, and possibly a living trust. Dying intestate could lead to unintended consequences, and in effect, relinquish partial control to the state. I seriously suggest considering a living trust where warranted and professional help is a prerequisite to this. Wills keep you in control, not the state, and living trusts avoid probate, which in certain instances can be costly.

Another benefit of living trusts is the ease of transfer of the assets on death as well as the titling of assets during one’s lifetime. Joint ownership, tenancy in common, community property and other forms of ownership each have very different outcomes on the passing of property and may negate the provisions laid down in your will. A careful review of all titling of assets is always imperative, keeping in mind your state of residency.

Map your journey with the destination in sight

In my experience of advising clients in developing an estate plan, I suggest first that they come to terms with their wishes. That takes time, but it is essential to tailor the plan to fit one’s criteria. Individuals with philanthropic aims should consider setting up trusts such as Charitable Remainder Trusts, which provide income during one’s lifetime with assets passing to charity on death. Unlimited deductions are available on death, on assets that pass to a charity.

In a typical family situation, assets pass to the surviving spouse on the first death and on the second death they move to the children. A plan should make optimum use of mitigating the estate taxes on both deaths. There is an unlimited marital deduc-
An Old Lady’s Poem …

When an old lady died in the geriatric ward of a small hospital near Dundee, Scotland, it was felt that she had nothing left of any value. Later, when the nurses were going through her meager possessions, they found this poem. Its quality and content so impressed the staff that copies were made and distributed to every nurse in the hospital …

This little old Scottish lady, with nothing left to give to the world, is now the author of this anonymous poem winging across the Internet. Goes to show that we all leave SOME footprints in the sands of time.

What do you see, nurses, what do you see?
What are you thinking when you’re looking at me?
A crabby old woman, not very wise,
Uncertain of habit, with faraway eyes?

Who dribbles her food and makes no reply
When you say in a loud voice, I do wish you’d try!
Is that what you’re thinking? Is that what you see?
Then open your eyes, nurse; you’re not looking at me.

I’m a small child of ten … with a father and mother,
Brothers and sisters, who love one another.
A young girl of sixteen, with wings on her feet,
Dreaming that soon now a lover she’ll meet.

A bride soon at twenty my heart gives a leap,
Remembering the vows that I promised to keep.
At twenty-five now, I have young of my own,
Who need me to guide, and a secure happy home.

A woman of thirty, my young now grown fast,
Bound to each other with ties that should last.
At forty, my young sons have grown and are gone,
But my man’s beside me to see I don’t mourn.

At fifty once more, babies play round my knee,
Again we know children, my loved one and me.
Dark days are upon me, my husband is dead;
I look at the future, I shudder with dread.

I’m now an old woman … and nature is cruel;
’Tis jest to make old age look like a fool.
The body, it crumbles, grace and vigor depart,
There is now a stone where I once had a heart.

But inside this old carcass a young girl still dwells,
And now and again my battered heart swells.
I remember the joys, I remember the pain,
And I’m loving and living life over again.

I think of the years … all too few, gone too fast,
And accept the stark fact that nothing can last.
So open your eyes, nurses, open and see,
Not a crabby old woman; look closer … see ME!!

Submitted by Rusi Sorabji

[Continued on page 106]
By Ann Arnavaaz Elavia
Westmont, Illinois

With the aging of the Zarathushti population, we are facing the same concerns as the rest of the North American community. Today, we find that the average North American is living longer due to advances in medicine. It is not uncommon for people to live at least 25 to 35 years in retirement. With long life becoming increasingly common, more Americans are now realizing that their retirement plans must address needs which arise over a longer life span. Living long also means placing a financial burden on our families and on the tax payers. Becoming financially dependent upon someone or on the social security system is a frightening development. To avoid this each person must take responsibility for their financial well-being and plan for their retirement years.

In retirement, our main objective is to be financially independent. We all hope that our 'golden years' will actually be a time of wealth, prosperity and enjoyment. Hence good planning is very important. There are some bleak government statistics about retirees: only 1 in 20 reaching retirement age is able to support themselves financially. 95% of the population does not have adequate savings for their retirement years; and out of those who reach retirement with adequate income, it is estimated that two-thirds become impoverished during their retirement years due to medical expenses. It has been proven that those who have the money to enjoy in retirement are most in touch with their financial affairs. This does not mean that they necessarily do their own investing, but they were aware of their finances.

The first important step in retirement planning is dreaming and visualizing your ideal retirement. All masterpieces on canvas are created with a dream and a vision. Your retirement masterpiece begins with your dream or vision of your retirement. Creating your ideal retirement masterpiece is a necessity to ideal retirement planning. Your vision will determine every aspect of your retirement plan.

"The key to a fulfilling retirement is to retire to something, not from something.

The first step in retirement planning – dreaming and visualizing
It is never too early to plan for retirement. There are some key steps that we need to take. It is not uncommon for most individuals to put off retirement planning until the age of forty. It is at this point in our lives that retirement looks real.

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At this juncture it is important to understand that retirement is a point in time in your life, when you have the financial freedom to do what you want and when you want. Also keep in mind, retirement does not necessarily mean end of work. Nor is retirement age-related. Retirement is an opportunity to do what you enjoy. It does not matter what you do, what matters is that you pursue what you believe is worthwhile and what gives you fulfillment and joy.

Assessing your financial situation

Once you determine your financial goals for retirement, the next step is to assess your financial situation. The questions you need to ask yourself are: Where are you now, financially? What is your cash flow? What is your net worth? When do you want to retire? Determine your timeframe and determine costs to live the lifestyle you desire.

In order to project these costs for your retirement years, you need to examine your budget today. You also need to assess your frame of mind about money. This is called risk assessment. Your attitude about risk will have a profound impact on your financial goals. Then ask yourself what are you doing today to meet your goals of financial independence for tomorrow.

Building a financial portfolio

An important step in financial planning is investing in the right investment vehicles. There are so many choices, and one that may be appropriate for your friend may not be appropriate for you. Invest understanding the types of risk, and create a portfolio that matches your risk and your objectives. Chasing after rates, market timing, and random purchases do not result in best portfolio performance. Consider a portfolio that diversifies risk and is balanced to match your financial profile. Implement tax saving strategies.

For most investors the effort is focused on accumulating and managing assets, but not enough thought is given to drawing out money in retirement. Retirement plans with tax advantages are great ways to accumulate wealth, but these tax-advantage plans hold many people hostage to their own success when withdrawing. So learn the rules, and adopt a tax-smart withdrawal strategy.

Protecting your assets

The next step in planning for a secure financial future is ensuring protection of your financial assets. Evaluate your risks, take calculated risks and transfer the risk that you cannot afford. Protect and insure your assets such as your home, health, income, and your life. Also protect your control through establishing wills, durable power of attorney, a health care power of attorney and a living will.

Summary

To successfully plan for retirement visualize your retirement, set goals and create your retirement plan. Assess your financial situation and project your needs, protect your assets, evaluate your investments, and minimize your risks and taxes.

One client tells this story: She took her 4-year-old grandson to her art class and in the class was a block of wood the teacher was going to carve. Months later her grandson was once again with her and there was this same chunk of wood and emerging from this wood was a magnificent wooden horse, nostrils flaring, front hooves flying. The grandson asked “How did the teacher know this horse was inside?” It was a simple question – but one we should all ask ourselves. How do we know what is inside the retirement masterpiece we create, unless we allow ourselves to dream.

The moral of the story is: Dream, create and enjoy your retirement masterpiece!

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“How to Stay Young”

- more gems from George Carlin

- Surround yourself with what you love – family, pets, keepsakes, music, plants, bobbies, whatever. Your home is your refuge.
- Cherish your health. If it is good, preserve it. If it is unstable, improve it. If it is beyond what you can improve, get help.
- Don’t take guilt trips. Instead, take a trip to the mall, to the next town, to a foreign country. But never to where the guilt is.
- Tell the people you love that you love them, at every opportunity.

[Submitted by Zarine Karanjia]
In North America, “retirement” is a multi-million dollar industry. Public and private retirement facilities are mushrooming daily. Notwithstanding this fact, if Zarathushtris wish to “grow old” in an environment in which we share a common religious faith, a common value system, and a common social/cultural background, then the community needs to put a plan of action into place for its “aging future”.

elder care challenges and a plan of action

By Soonamai Dessai
Santa Rosa, California

The three most important issues facing the elderly population worldwide are reliable healthcare, safe housing and adequate finances. These same issues affect the aging Zarathushti community. To meet the challenge of providing a continuum of quality services and care for our elder population, innovative thinking and action is required.

What are the challenges? And how should we address them?

The ensuing article explores possible care options and showcases some available options and programs for the elderly.

The three most important issues facing the elderly population worldwide are reliable healthcare, safe housing, and adequate finances. These same issues affect the aging Zarathushti community. To meet the challenge of providing a continuum of quality services and care for our elder population, innovative thinking and action is required.

Primarily there has to be an acceptance and understanding that due to the socio-economic realities of demographic trends, migration patterns, and changing family structures there continues to occur a ‘general paradigm shift in the provision of care for the elderly.’ [Dolly Dastoor, FEZANA Journal, Winter, 1999].

The importance of our traditional filial care giving responsibilities cannot be underestimated or their value overstated. However, when demographic trends, migration patterns, and changing family/social structures are studied, it becomes apparent that a realistic approach has to be taken to create infrastructures that provide for reliable healthcare, safe housing, and adequate finances. In addition, an environment has to exist that protects the elderly from social isolation (loneliness has become the dominant fact of life for many elders).

The challenges – demographic patterns, changing family structure and migration trends

Demographic Patterns. The limited statistical surveys on Zarathushtrti demographic trends point to the inescapable fact that the community is aging. For the purpose of this paper, a cursory demographic study is done, and age and gender data is presented. [See charts next page from “Observations on Demography of Zarathushtis in North America” by Noshir Langrana, FEZANA Journal, Winter 1999].

North American data indicates that about 10% of the population is in the age group of 60 and older.

Pakistan data [Zarathushtrian Census of Pakistan, 1995, by the Karachi Zarathosti Banu Mandal] indicates
that 36% of the population is 60 and older; while the Indian data (TISS report, January 2000) shows that 32.9% is 60 and older.

**Changing family structure and international migration trends.** To this demographic pattern is the added factor of changing family structure and international migration. Rapid urbanization, the growth of the nuclear family, the increasing proportion of the elderly who are childless, and international migration trends have all led to a break-up of the traditional ‘extended’ family.

The erosion of the extended family has come at a crucial juncture when the community is aging.

The erosion of the extended family has come at a crucial juncture when the community is aging. People are living longer, but are living more precariously, due to healthcare issues. Added to this are rising medical costs that have created the specter of impoverishment among the aged who are living on a fixed income. Socially and emotionally, loneliness has become the dominant fact of life for many elderly. Many seniors tend to live alone, and their physical and economic safety and security is at risk.

Pressure is building on community organizations to look after the health and well-being of this very valuable and very vulnerable segment of our population. It is imperative that we as a community design an appropriate plan of action based on a philosophy of quality elder care that emphasizes:

- Respect for the dignity and autonomy of the elder.
- An environment that protects the elder from social isolation.
- Provision for adequate, reliable healthcare and affordable housing.
- Maintenance of personal and economic safety and security.

**Planning for ‘Retirement’ in North America.**

In North America, ‘retirement’ is a multi-million dollar industry. Public and private retirement facilities are mushrooming daily. Notwithstanding this fact, the Zarathushti community may wish to ‘grow old’ in an environment in which we share a common religious faith, a common value system, and a common social/cultural background. If a large segment of the community in North America shares this common desire to spend their retirement years in a congenial Zarathushti environment, then the community has to put a plan(s) of action into place for its ‘aging future’.

The table [above] shows that the main areas of Zarathushti population in North America are in the provinces of British Columbia and Ontario in Canada; and in California, Texas, and the Northeastern seaboard in the United States of America (Langrana, ibid, p. 32). It will be worthwhile considering one of these areas to start a pilot eldercare project. The Houston area may be an ideal place. A pioneer effort can be made in this city to combine eldercare facilities with other intergenerational housing [see “A Tribute to the Roshans of our Community” by Aban and Purvez Rustomji, FEZANA Journal, Winter 1999].

It must be acknowledged that Zarathushtis have a tradition of creating innovative social institutions for the community in health, education and housing. Our community leaders and philanthropists in the Indian subcontinent have built good institutions. We need to build on the infrastructures already in place,
adopt modern standards for the existing institutions, work in cooperation with gerontology professionals, and take advantage of the strides made in the field of eldercare. By studying the strengths and weaknesses of both the eastern and the western traditions of eldercare, and by incorporating the best of both, we can develop a supportive system of care for our elders based on values cherished by the Zarathushti community.

An outline plan of action for elder care

Plan for health care. For health care of the elderly, one needs to:

1. Document, evaluate, and address the physical and mental health problems of the elderly. Studies should be initiated to examine problems specific to the Zarathushti community due to their hereditary and environmental circumstances.

Depression and dementia are some of the most devastating age-related illnesses. There is very little indication that in-depth studies are done in the field of mental health for the Zarathushti community. It is important that we face up to the mental ailments of the elderly, and do not sweep the issue under the carpet.

2. Explore the constellation/continuum of elder care options available, and support, improve, and enhance the quality of care provided by the hospitals and senior facilities already in existence [see www.eldercare.com].

- Home and community-based care. ‘Aging in place’ is important to some seniors. Most elders wish to stay in their own homes. Some systems are already in place and more can be developed for delivery of in-home services for personal care, monitoring of medications, providing therapies, developing strategies to compensate for physical limitations, and assistance with meals.

- Adult day health care (ADHC). This is one of the most innovative senior services. An ADHC center offers care in a group setting. The elder can continue to stay at home, but go two to three times a week to an ADHC center. The services an ADHC center can provide are: health monitoring, rehabilitation and therapy services, social activities and interaction with other seniors, therapeutic recreation, emotional support, transportation and nutritious meals. ADHC services also provide much needed respite and support for the caregiver(s).

- Skilled nursing facilities. The more complex medical needs of seniors are usually provided in skilled nursing facilities. In the Indian sub-continent we already have in place nursing homes/infirmaries and geriatric wards. These skilled nursing facilities can be upgraded to incorporate services that can enhance the quality of life of the elderly (example: the ‘Eden Alternative’). Skilled nursing facilities are expensive to run in North America, and are subject to strict government regulations. It is best to consider partnerships for this level of care.

- Respite care. There should be a system in place (a part of a facility) that can provide short term, temporary, or intermittent ongoing respite services that promote a dual purpose: provide care for individuals with chronic illnesses/disabilities; and provide respite for the caregiver.

In addressing the continuum of long term care the hospice principles should be applied. Hospice care provides for the management of pain and discomfort of terminally ill individuals, while creating an environment that encourages the individual and family members to remain physically and emotionally close until the very end.

Plan for housing. The residential care continuum: “Residential care is a global term covering a variety of facility types where the person lives and receives care services.” [www.eldercare.com]. A variety of eldercare options are available that range from independent housing in a communal setting to a nursing home. The emphasis while considering housing services should be on helping people to maximize their potential to live as independently as possible. There are several options:

- Independent living retirement community. These are usually privately owned communities that have privately owned detached homes, apartments and condominiums. Some social activities, transportation, and a cafeteria may be available.

- Senior independent apartment complexes and congregate living facilities. These are individual studio, one bedroom, or two bedroom apartments, or a multi-unit building with individual apartments. All apartments are equipped with their own small kitchens. The complex usually has a common reception area, common activity rooms, common laundry facilities, housekeeping assistance and optional provisions for meals. Social, recreational and health services can be offered on a limited basis. There can be a cooperative ownership arrangement or a rental arrangement with a monthly fee for services.

- Assisted Living Facilities (ALF) are designed for individuals who do not require 24-hour nursing care, but need some form of supervision and can benefit from support services and personal assistance with one or more activities of daily living. There are various types of ALFs. They range from the ‘board and care’ models to specialized dementia care models.

Primarily, housing problems arise when the frail elderly cannot live safely alone, or do not wish to live alone. It is worth considering the variety of supportive living options that can be offered to members of the community.

In North America the feasibility of a senior independent living complex with an assisted living facility warrants some study. It is worth researching the feasibility of a pilot project in Houston, Texas, and/or other Zarathushti population cluster areas of California, Ontario, British Columbia and the East Coast.

Planning is an essential step when addressing eldercare issues. To avoid
far-reaching negative consequences, both the individual and the community have to put a plan in place in order to avoid decisions being made in a crisis situation.

**Resource allocation and financial planning.** Eldercare is an expensive proposition. With the increase in life expectancy there is a great need for pre-retirement financial education. It is important that both the individual and the community have a financial plan in place so that we are good stewards of our resources. The following checklist can be used as a first step:

- Evaluate and organize present financial and personnel resources to create a sound economic and social support plan (money/manpower).
- Be prepared on issues regarding wills/advance directives.
- Investigate Long Term Care Insurance or other financial plans.
- Build on structures in place, and establish strong relationships with hospitals and skilled nursing facilities.
- Consider partnerships with other long term care institutions.
- Be aware of financial fraud.

**Recommendations**

The following recommendations are put forth with the hope that by acknowledging the challenge that faces us, we can maintain and improve the health and function of the Zarathushtri elders.

- Conduct research and targeted surveys on: (a) demographic changes; and (b) special problems and needs of the aging Zarathushtri community (social isolation, security and safety, age related diseases).
- Create Committees on Aging under the umbrella of existing community organizations to deal with aging issues in their area.
- Investigate our resources of manpower and money for eldercare. It is important to stress that all strata of society need planning and assistance with eldercare. It should not be considered as simply a 'dole' proposition.
- Identify lifestyle factors and health behaviors that directly influence the aging process (example: diet and exercise).
- Create support services that assist the caregiver(s).
- Be aware of elder abuse and neglect, and reduce their occurrence.
- Consult with professionals in the field of elder care.
- Explore available eldercare facilities in the Indian subcontinent and North America.

**Conclusion**

In the final analysis the Zarathushtri community has to adjust their mindset and perception toward eldercare. If the family is in a position to
look after its elder family member(s) this is still the best situation. However, there has to be a recognition and acknowledgment that social structures have changed, and the demographic trends are alarming. The need is urgent to investigate alternate solutions for eldercare, so that our elders can maintain their quality of life, and retain as far possible, their valued societal roles.

[Presented at the 5th World Zoroastrian Congress, Houston, 2000]


Soorani Dessai, MA, taught European history at Karachi University from 1973 - 1978. She emigrated to California with her family in 1984, and has worked at a Quaker multi-level retirement facility for the past 15 years.

Feasibility Survey on Housing

A feasibility survey on housing was conducted by the FEZANA Census and Survey Committee in 2000-2001 on behalf of the Houston Parsi Partners to find out from the North American Zarathushti community an interest in living in a Zarathushti housing community.

We received completed surveys from 34 respondents. Of those who responded, 15 were in the 50-59 age-category, six in the 70 and older age-category, six in 40-49 age group, four in the under 40, and three in the 60-69 age group. The majority expressed interest in living in a town house or apartment. (11 in townhouses, 11 in apartments, 9 in single family homes and 3 in assisted living facilities.) Houston (n=19) was the most mentioned area of choice, followed by California (n=11) and Chicago (n=4).

By Rashna Ghadialy, chair FEZANA Census & Survey Comm.

where old stars shine the brightest

The WZO Trust Funds Bai Maneckbai P. B. Jeejeebhoy Senior Citizen’s Center in Navsari

“Not even the most powerful army in the world can resist an idea whose time has come.”

- Victor Hugo

By Dinshaw Kaiki Tamboly
Mumbai, India

The WZO Trust Funds, Bai Maneckbai P. B. Jeejeebhoy Centre for Senior Citizens at Navsari, India, became functional in January 1998, when it introduced a new concept of ‘community living’ for senior citizens.

The Centre is a very vibrant institution whose underlying philosophy is to ensure that our residents pass the evening of their lives - their golden years - in a happy environment free from stress and strain.

To have a philosophy is one thing; to remain faithful to it is quite another. We in the WZO Trust Funds have taken adequate care to adhere faithfully to this philosophy. Our Centre has evolved into an institution full of activity, vitality and vigor, where our residents pass quality time in peace, happiness and tranquility.

In addition to making the stay of our residents comfortable and happy, the WZO Trust Funds arranges for them to attend Parsi ‘nataks’ on auspicious
From left, Laugh and the world laughs with you ... residents enjoy getting together for some entertainment; ‘dance’ by two seniors; Mrs. Peroja Patel, 84, from the USA, gives free rein to her creativity.

days, and organizes picnics, as well as annual outings spread over a few days to places of pilgrimage such as Udvada and Sanjan. Well known personalities are invited to visit the residents and share happy moments with them.

Our residents are encouraged to give vent to their inherent creative talents. Last September, a friendly contest was organized when the awesome talent lying latent in our residents was manifest. Each of our residents gave free rein to their creativity, from painting pictures to needlework to embroidery to stitching and so on. And what better gratification than to realize that Mrs. Gaol C. Umrigar (90 years) and Mrs. Piroja Patel (84 years) [photo above] two of our senior most residents carried the first two prizes and the day.

Friendships, fellowship, fraternity, are key words that guide and inspire our residents and provide the synergy that combine into a group living together in harmony and goodwill, each one caring for and loving another, all happy to be members of the extended family of WZO.

With the Centre reverberating with pleasant and positive vibrations, our residents may not be getting younger in age but in spirit they definitely are.

Old stars surely shine the brightest, when we put life into days rather than days into life.

“Grow old along with me! The best is yet to be, The last of life, for which the first was made.”
- Robert Browning

Dirshaw K. Tamboly is on the International Board of WZO, London; chair of The WZO Trust Funds, India; managing trustee of the WZO Trust, Navsari and the WZO Trust for Women & Children, India; and trustee of the Bombay Parsi Punchayet, India as well as numerous other welfare and cultural trusts/foundations in India. Professionally, Mr. Tamboly has worked in senior management positions for Bombay Dyeing, Reliance Industries and Tata Textiles for 18 years. The main thrust of his public welfare activities is not to give doles, but to enable individuals to get back on their feet and live with self-respect and dignity.

Age is Opportunity

For age is Opportunity no less Than youth itself, Though in another dress, And as the evening twilight fades away, The sky is filled with Stars invisible by day.

- Henry Wadsworth Longfellow
Morituri Salutamus, 1875

Flawless

Crow’s feet around my eyes? Now, how did a crow manage to land on my face?

Bags underneath my eyes? How many times do I have to tell you to throw away those tea bags in the flower beds?

And Stow baggage in the basement?

My eyes were meant to look pretty, be seductive, give come-hither looks through contact lens induced hue of blue.

And not a graveyard for used, idle bags and cawing crows’ claws.

How many times do I have to tell you I have no flaws.

- By Dinaz Rogers
Immigrants Grapple With Elderly Care
More Retirement Homes Catering to Other Cultures

Tuyen Lim, 82, lives in a Maryland facility with other Chinese seniors and a Chinese-speaking staff.

BY PHUONG LY
WASHINGTON POST STAFF WRITER

As a child in China, Tuyen Lim heard the folk tales that ended not with a pair of young lovers, but with children and their elderly parents living happily ever after. As an 82-year-old immigrant in Montgomery County, she had to accept a different ending: her children sent her to a senior home.

Long unknown in East Asia, where centuries of tradition dictate that children care for their parents until death, retirement homes have become part of the American experience for a generation of aging immigrants.

The cultural taboo, coupled at times with a language barrier, has made adjustment that much harder for some seniors and compounded the guilt for their families. In response, a new type of retirement home has emerged that allows elderly Asian immigrants to hold on to some of their culture as they make their final adjustment to Western society.

At the Burtonsville retirement home where Lim has lived for three months, residents fill their time watching soap operas from Hong Kong and Taiwan. The scent of steamed rice fills the kitchen, and vases of bamboo plants, for good luck, decorate the fireplace mantel. All six staff members speak Cantonese or Mandarin Chinese.

When Lim's seven children first decided that she was too frail to live with them, she was silent for days. But now she concedes that the best compromise is to live in a home with other elderly Chinese.

"Of course I have to go," said Lim, with the practical resignation of an immigrant who labored for two decades in a D.C. Chinatown restaurant. "No one can take care of me at home ... You can stay at home with your family, but your kids go to work all day. It's terrible; you don't have anybody with you."

As the senior population becomes more diverse, housing experts say, retirement facilities targeting a specific culture will be a growing niche market.

Clayton Fong, executive director of the Seattle-based National Asian Pacific Center on Aging, said the trend is similar to the way immigrants formed ethnic neighborhoods. "There's been a long tradition of if you're going to leave your home and go to a strange place, you look for a common thread," Fong said.

Asians make up only 2 percent of the U.S. population over age 65 nationally ... By 2050, projections show, the percentage of Asian seniors will triple ...

In Howard County, Korean-speaking residents live in two small senior homes. Both have waiting lists. Grace House, the Burtonsville home for Chinese speakers, opened last year, with 20 people applying for seven spaces ... The local facilities were developed by immigrants, who know firsthand the cultural shame against children who leave their parents with strangers.

Grace Wong's parents came to Montgomery County eight years ago. "Parents, when they were young, they worked very hard for their children," said Wong, 44, whose parents live with her family. "So it is my responsibility to take care of them." But she said she firmly believes exceptions to traditions need to be made when an elderly parent is sick and needs 24-hour care.

By federal law, most retirement facilities cannot advertise as being exclusive to any ethnic group. Nearly all homes have residents who receive Medicaid waivers from the federal government to help defray expenses.

Namkee Choi, a University of Texas professor who studies ethnic seniors, said retirement homes are arriving in East Asia as well.

Bok Soo Chung, 80, cried when she first came to Emmanuel Care two years ago, but surprised her family last year when she declined their offer to move back home to Columbia.

In a sense, living in a retirement home has turned into an American dream for Chung.

"I think the old tradition doesn't give people a lot of freedom," she said with a slight grin. "I can do whatever I want now.

[Excerpts from this Washington Post article are reprinted here due to their relevance to the similar situation faced by Zarathushtri immigrants in North America. Submitted by Rustom Kevala].
From left, Celeste Kheradi, Yasmin Kevala and Dr. Hoshedar Tamboli, giving a presentation on the active adult community, at the FEZANA AGM in May. The drawing shows the 5,000 home development at Sun City Center. Dr. Tamboli, who has a cardiology practice at Sun City Center, described the high standard of medical facilities available in the area, including assisted living, nursing homes and hospitals.

By Yasmin R. Kevala
Potomac, Maryland

The AARP Magazine of June 2003 explains how the “Baby Boomers are redefining retirement – and leading us all to a new generation of dream towns.” It then goes on to compile a list of 15 highly livable towns by looking at a range of criteria, such as affordable community life and job growth.

Grace Lichtenstein, former Denver bureau chief of the New York Times and author of the article, says: “Ultimately, of course, choices are as varied as the people who make them. But this is a good place to start dreaming.”

The majority of first generation Zarathushtis are ‘baby boomers’, or around that age. The idea of living comfortably in a community with friends for our retirement years fits right in for us. And I say: “My fellow Zarathushtis: Its time to start working together and make the dream come true.”

Just by chance, last year my husband Rustom and I found a community that meets our needs and dreams. It is called Sun City Center, located in the Sarasota-Tampa Bay area on Florida’s Gulf Coast. AARP ranks Sarasota 4th among the top 15. It is a small, civilized city, with a temperate climate, golf courses, and tennis courts aplenty. From then on things just fell into proper perspective, as if propelled by some hidden force.

Let me share three serendipitous events that occurred, so that you can understand.

◇ The very name Sun City Center is synonymous with our belief.
◇ We found out that the next FEZANA AGM (in 2004) is scheduled in Tampa.
◇ We found out that we have friends already living in the area and there is a Zarathushti who has a cardiology practice in Sun City Center.

Now let me tell you what I mean when I say “Sun City Center has it all.”

◇ Sun City Center is a 5,000-acre development. It has been fully operational for the past 10 years, and is 50% complete. High quality homes, new and pre-owned, range in price from $80,000 to $500,000; from small condominium villas of 1,100 square feet of heated area to single family homes of 2,500 sq. ft., and estate homes of over 3,000 sq. ft. Currently there are four areas of new homes on sale and more will be opened up in the coming years.
◇ “Keep it simple” is the lesson I learnt by speaking to the Zarathushtis who had tried to build retirement communities in Houston, California and New York. And simple it will be. The “planned affordable community” is already there ready to move in – no forming corporations, buying of land, hiring architects and builders or supervising construction.
◇ Good climate – mild winters, warm summers, ocean breezes. Sarasota used to be the home of the Ringling Brothers, Barnum and Bailey Circus. Tampa Bay metropolitan area is the winter training ground of several major league sports teams and of course, the Tampa Bay Buccaneers were last year’s football champions.
Low cost of living; fresh produce all year around and no State income tax.

The local economy is robust. Unemployment is a mere 2.8%, and it boasts a range of cultural activities. There are plenty of opportunities for full-time or part-time work or business.

Good medical facilities. Three accredited assisted living facilities are located in the development and nationally recognized hospitals in the area.

Indoor and outdoor recreation and leisure activities for all ages. Right from tennis, swimming, golf, fitness centers, bridge clubs, pottery, stained glass, dance club, table tennis, computer classes ... and the list goes on and on; with room enough to add on any special interest.

It is only a one-hour drive to Walt Disney World and Orlando attractions for the visiting family, grandchildren and friends.

There is easy access to travel and entertainment. They have a 10,000 square foot, 800-seat theater with a stage, with Vegas and Broadway style shows at a nominal fee of $20.

There are three clubhouses with halls and facilities that can be rented for meetings, navjotes and weddings. All in tasteful settings amidst beautiful lush greenery of Florida.

Now comes the creative part, of making use of our manifold talents, and professional and business services. With all the above amenities and much more, we can go ahead and create our own Zarathushti support system, not outsourcing anything but in-sourcing most of our needs and everyday services within our own community. Some may take this opportunity to jump-start a small business like tourism, catering, garden and maintenance services, companion service and even accounting, consulting or medical practice. Older retirees who need to supplement their savings can take up a part-time job. All of us can fill in and feel useful as we go along.

So, I say, again: "Let us work together and make things comfortable for ourselves."

We have been giving importance to our youth; now let us go to the baby boomers so that we can be there for them to show them what we mean by a Zarathushti way of life.

I feel confident that after reading this article, many more Zarathushtis with their families will attend the FEZANA 2004 AGM in Tampa. This will serve a dual purpose. First, to get first-hand information as to how FEZANA works. Second, to have an extended summer break with Zarathushtis and enjoy all the diverse facilities available in Sun City Center. The AGM is over the Memorial Day weekend in 2004, followed by a visit to nearby Sun City Center. Those who wish to, can use the 3-day preferred guest program at the Sun City Inn, which costs only $109 including use of all facilities.

I really look forward to hearing from you. Together, we can make all our dreams come true.

Yasmin R. Kevala, one of 5 children in a middle-class Parsi family in Bombay was educated at Queen Mary High School as her parents believed in good education. Being ambitious she went to work in Iran for an American company, but after making a successful career for herself she had to leave because of the revolution. She then spent 17 years in Dubai where she built a thriving financial consultancy practice based on integrity. Yasmin lives in Potomac, MD, and is planning to move to Florida. She can be reached at yaskeval@aol.com.

You know you’re getting old when ...

There is silver in your hair, gold in your teeth and lead in your feet. You start turning off the lights for economy and not for romance. You realize that youth is a blunder, manhood a struggle and old age a regret.

- By Noshir Paghdiwalla, in Fed Newsletter, 2002
how are we nurturing our senior Zarathushtis?

A compilation of programs, activities and housing options for senior Zarathushtis living in North America.

By Dolly Dastoor

Montreal, Quebec

According to the FEZANA 1998 census [Noshir Langrana, FEZANA Journal, Winter 1999] 1 in 10 Zarathushtis in North America is over the age of 60. Are we prepared to meet the challenge of their care? We get nourishment for our wellbeing from socialization with members of our communities where we live, where we work, where we pray. As we grow old, the source of socialization at work is no longer available, hence we turn to other groups. One such group is our faith based communities and in our case the Zarathushti community.

This is a summary of what we were able to gather of activities for and by seniors, from around the country.

Activities for elders

The Zoroastrian Society of Ontario (ZSO) has a sub-committee called Healthy Zoroastrian Seniors and its mission statement is "the overall improvement and well-being of our seniors and the enhancement of their life styles." Their programs are developed to:

(a) Give retired people and seniors an opportunity to meet socially and share their interests, skills and talents.
(b) Bring further awareness in matters of health and general well-being.
(c) Encourage the development of creative leisure time activities.
(d) Ensure self-sufficiency in all aspects of their lives.

To prevent loneliness, frustrations and accidents the Healthy Zoroastrian Seniors have instituted a "buddy system" whereby daily contact is maintained with seniors who are housebound. Assistance is provided of any kind as required, volunteer car-drivers provide the service of bringing seniors to various organized activities as well as to the regular monthly meeting of varied programs on items and issues of interest to seniors.

The seniors also give back to the community and the association by volunteering their services during the Muktaad ceremonies with cooking, setting up tables, and arranging the flowers for the various prayers. The annual Gourmet Fun and Food Fair organized by seniors is a fund raising event, which subsidizes their own activities as well as a donation to the Building Capital Campaign Fund. Another unique event of both the Iranian and Parsi Seniors is “Grandparent and grandchildren day.”

Zoroastrian Association of Metropolitan Chicago (ZAC) has a senior citizen subcommittee chaired by Roshan Patel, which organizes a monthly “Senior's Day” at homes of different members. Car pools are arranged to pick up the seniors from their homes and bring them to the home of the host family. The seniors enjoy and look forward to a day of fun, food, jokes, games and stories of the old times. Sometimes the seniors are taken on outings. Another event enjoyed by the seniors (as well as others) is the annual gathering at the darbe mehr to make dar ni poris on Avan Roj and Avan Mah.

Zoroastrian Association of Houston (ZAH) has a group of about 20 seniors known as the Golden Group which meets at their Center every fourth Sunday of the month. They organize car pools to visit interesting places of interest viz. theatres, museums and for special outings in and around the city. They invite speakers to advise the Golden Group on topics of interest to maintain a healthy
I am in my 30s now, and I love it. I’m young enough to do what I want, but old enough to appreciate it, young enough to relate to children, but old enough to be taken seriously as an adult. Over the past few years, my responsibilities have stayed the same – work, mortgage, bills, family commitments - while my ability to deal with my responsibilities grew. With that ability came freedom, and in some ways, I am less serious now than I was as a younger adult (though the older I get, the more I think I have a lot left to learn).

Age can be relative. In recent years, while my friends were lamenting their upcoming 30th birthdays, I was looking forward to mine, in part because most of the people I work with were reminiscing fondly about theirs. Surrounded by people who wished they could be 40 again, 30 didn’t seem bad at all.

Outside of the office, a different reality prevails. The ‘youth’ that society so prizes looks younger and younger to me. A child asks me if 30 is “older than God.” I am reminded that when my grandmother was my age, she already had a 6-year-old son and a 13-year-old daughter. Blessed with good genes and a mother who taught me early to use moisturizer, I am pleased now when a salesperson asks me for my identification when I’m buying wine. I bless the bartenders or bouncers who ask me if I’m over 21.

And when my 4-year-old stepson announced on my 30th birthday that he was now older than I, I agreed with him. He had recently learned that, in addition, a zero adds nothing; I had just added a zero to my age, he thought, so therefore I had just turned 3.

Who could argue with logic like that?

TRITY POURBAHRAKI and PETER CAPAK
have been married just over a year and are still on their honeymoon. They are graduate students and researchers at the University of Hawaii. Trity's interests are in social justice and public administration; her current focus is on the impact of incarceration on children and families. Peter is an astrophysicist on a mission to understand the oldest and least known galaxies in the dark sections of the big dipper. They can be reached at trityandpeter@shiraz.jfa.hawaii.edu.

The process of aging is a personal one. No two people have the same experience or perspective on their own aging process. An example of this is the advice we have received as a newly married couple. We have heard everything from “make sure you spend as much time together as possible” to “make sure you spend as little time with each other as possible.” One reason for this range of opinions is the range of personal experiences we have as we age. The accumulation of our experiences such as the relationships we form with others is the act of aging. Thus every choice we make will impact our experiences which in turn define our aging process. As
Another life stage that younger adults seem to dread is middle age; believed to be initiated with a ‘midlife crisis’. As our population ages and stays active into later years, it is becoming harder and harder to define when we are supposed to experience this crisis. Men are supposed to experience it by a great need to re-live their youth. For instance they are expected to buy sports cars and chase after much younger women. Women are supposed to experience the crisis when their children leave home and they are faced with an ‘empty nest’ and no clear direction or purpose for the future.

Contrary to popular myth, we believe there is no midlife crisis, but rather that at one or more stages in our lives we go through transition(s) when we re-evaluate our past paths and choose our future ones. The key is that we need to take this time to stop or slow down our busy lives and experience the transitions. Many of us do not seem to do this. Is it because we are afraid of discovering that we made wrong choices? Can one ever make a wrong choice? What are these wrong choices? Did the doctors, lawyers, or CEOs who dedicated all their time and energy to building their career at the expense of strengthening or maintaining their family bonds make a ‘wrong’ choice? Did the homemakers who dedicated all their time and energy to nurturing a family at the expense of furthering their careers make a ‘wrong’ choice? Are these wrong choices or striking a balance? It is our belief that aging is a continual process of balancing, through which we evolve our capacity for empathy and connections. If after re-evaluating our past paths we discover alternative paths, that we had not considered in the past, then we have the right and responsibility to choose or modify our path. Do we hesitate to do this because of fear? Do we fear change because it involves the unknown?

As Zarathushhtis this has special meaning. It is difficult to follow the path of Asha if you are bitter about your aging process. If you are living in the past you cannot renovate and renew the world, because you haven’t taken the time to see what needs renovating. When you are stuck traveling in one direction it is difficult to change. However, it is our duty as Zarathushhtis to think about every choice we make. When do we must be careful to act in the present and future – not in the past. What was a good choice several years or hundreds of years ago isn’t necessarily a good choice today. This is true both of people and societies. As our religion ages we have a larger and larger collective memory and momentum. As with all societies, our history is important, but the future is more important. It is our right and responsibility to question both our choices and society’s choices. Only in this way will we renovate and renew our world.

Count your age, not by years, but by friends  
- Anonymous

TOXY COWASJEE, born in Karachi and educated in England, is presently the editor of “Hamazor”, quarterly publication of the World Zoroastrian Organization. Toxy was president of the Karachi Zartoshti Banu Mandal for seven years and prior to that, secretary for 15 years, and before that Child Welfare chairman for six years, which she enjoyed the most. Toxy compiled and edited KZBM’s first publication, “Manna of the Angels”, a Parsi traditional cookery book, which had two editions, and raised a large corpus for the institution.

When Dolly Dastoor requested me to contribute to the FEZANA issue focused on aging, I was taken aback. I thought, “Who, me? Am I now one of the senior citizens of our community?” Right through my life I have reckoned anyone who is older to me by 20 years to be old, and still do. Admittedly, the bones do creak sometimes, the wrinkles have come for sure, and the occasional age spots are visible if one looks closely, but thankfully I still have plenty of energy, a productive mind and a profound pleasure in my newfound freedom of having time on my hands to do what I enjoy.

Gone are the days of worrying about children’s homework and school reports, making them understand their responsibilities, wanting to spoil them but knowing it is best to be firm, and all other little obligations of full-time parenthood. Now I have a special privilege – the delight of having grandchildren to love and enjoy along with the knowledge that at the end of the day they will go home to their parents! (Perhaps this new appreciation of peace and quiet is a sign that I am indeed aging). I was fortunate to have my first grandchild just before I turned 50 and today he is a tall teenager who bends down to hug his nani. Soon he will be telling me what to do, just as my children try, a cycle of life we all go through.

But this newfound freedom has its price. I find myself wondering what it will be like if I survive my husband as he is so much a part of me. Manage I will, but how well is the question. I also think about illness and infirmity. Longevity seems to be our destiny today, what with the advancement of science, but is it worth it, if it comes without dignity? I, for one, would like to go out striding. I also look at the other seniors around me. More than 48% of Karachi Zarathushhtis are over 60 years old, and, sadly, many live alone without family support. Our Parsi Colony, which at one time was bustling with activity, is like a ghost town as most of its residents are seniors.

Thankfully, we are a close-knit community, and there is always a good Samaritan to help the elderly in emergen-
cies, but there is no doubt they suffer from loneliness and lack of TLC. In a country where facilities for the handicapped do not exist, many of the aged are practically imprisoned in their flats, never going out due to lack of transport and/or the lack of confidence in managing on their own. If only there was a ‘home’ where persons who are unable to manage on their own could live out the evening of their lives with dignity and companionship.

Joseph Joubert, an eighteenth century writer said, “The evening of a well spent life brings its lamps with it.” I wish there could be light for all our seniors.

ABAN RUSTOMJI, a school library media specialist, is an active member of the Zoroastrian Association of Houston. Her current interests are setting up a library at the Zarathushhti Heritage and Cultural Center, working as a member of the Creating Awareness team and promoting the educational needs of Afghan refugee children with her summer visits to Quetta.

I remember it... um... well.

“Hey, gorgeous, can you schedule me for a mythology assignment next week?”

“Yes,” I said as I walked straight back to the library to schedule a class for my 9th grade Language Arts teacher. And even though there was spring in my step, as I still like a little appreciation, I had to do it right away or else ... I may just forget the requested dates.

Is this diminishing memory normal for my age? What constitutes a normal memory? It turns out normal memory is extremely variable. Part of the cause is, I am told, genetic. A comforting thought for when I do forget where I put my keys or when I can’t remember names that easily.

So I have journeyed into the part of life where I am classified as a ‘senior’. A senior? When did I make this transition from maidentime to mothertime to eveningtime? I am told, genetic. A comforting thought for when I do forget where I put my keys or when I can’t remember names that easily.

I revel in the knowledge that I experience daily. Each day as I draw on my accumulated knowledge to make connections of which I was previously unaware, I realize that the knowledge has been there all along. I heard it or read it or puzzled over it at some point and stored it in the deepest recesses to use later. It terrifies me that through the passage of time I may lose the ability to recall my memory.

How cruel, I think to myself as I write. As I move closer to an age where the brain begins to let go of information and forgetfulness comes to bear, I am learning how vast the stores of knowledge are buried within. Not fair, my inner self screams. Not fair at all. I don’t want to realize my depth only to lose it through the passing of time.

So it’s time to be proactive. What do I do best? Research. My first step is to read up on it. Courses and books about memory improvement abound; and though some may help slightly, many only waste your time and money.

Next, is to investigate the natural remedies and the pharmaceutical industry that is working assiduously to find agents that will enhance memory. Are Ginkgo Biloba, vitamin E and other memory boosters for me? Well, all of these have possible other symptoms like excessive bleeding, heartburn, nausea, dizziness, and clots. I certainly don’t want to experience any of these symptoms.

Memory enhancing techniques. So what does work? Graham McDougall of University of Texas proposes that using four techniques together can increase memory. Looking around me I recognize four of my friends who exemplify his findings. All of these are a couple of years ahead of me, and all are very productive and happy.

1. The first is a strategy training, in which you do what seems like common sense; writing lists, putting things out so you’ll remember in the morning. My friend Nawab whose forte is in list making fits the bill. Dates, times, budgets, whatever is important he writes it down as a reminder for himself and others till the job is completed. He has discipline.

2. The second technique is a kind of confidence training. My friend Bapsi comes to mind, whose successes just accumulate over time. Her novels, her short stories, and her plays have all had resounding success. The literary world has claimed her and she is active and the older she gets, the more recognition and fame she receives. She thrives on her creativity.

3. The third strategy is to have joie de vivre. There is my friend Gooloo who never leaves her house without a beautiful piece of jewelry. Her glamour is not in her choice of clothes, although her style is both personal and elegant. It is rather in the pleasure she takes in her life. She loves movies, follows the Oscars, she entertains, and is always interested in the community and neighborhood around her. Her glamour lies in her spirit.

4. The fourth strategy is what Samuel Johnson defined “the true art of memory is the art of attention”. The late Jerbai Patel comes to my mind. Each year on my annual visit to Quetta she would pick from the exact spot and story where we left the year before. How did she remember what my children’s sport scores were or what their grades were the previous years? She cared. She listened. So, there is hope. With the passage of time, perhaps, I cannot jump out of bed at quite the same nimble level, and I need proper light to read that fine print, and I can’t party with friends with the same gusto. Yet, despite the unfairness of the changes of the stages of life, I know I will continue to experience the same enthusiasm for a new day and a new trip.
BELLA TATA immigrated to Canada in 1981 and later joined the federal government where she is Executive Assistance Officer, Pacific Region, Industry Canada. In 1993, she was awarded a "Canada 125 Commemorative Medal" and in 2002, she was a recipient of the Queen's Golden Jubilee Commemorative Award. Bella chaired the Eighth North American Zoroastrian Congress in Vancouver (1992); was FEZANA Congress chair (1994-1998); and was the first president of ZSBC (1998-2000), which was incorporated in 1968. Bella lives in Vancouver with her mother, Shirin.

What would life be without its surprises or challenges? Totally unexciting. As we reach middle age, we perhaps start thinking about our next stage of being – old age. Will we be alone? Will we have good health? Will we have enough to be comfortable on? And so on ...

All thoughts of one’s self fade into oblivion, however, when we find ourselves not only aging, but taking care of the aged. My sister’s and my views are framed by very real experience. Aging in itself is not a fear if there is reasonable mental or physical health. It is an uncharted course of mostly ‘downs’ if there is rapid deterioration of one or both states of well-being.

Our parents were both in excellent health. Our father died, mentally sharp, but extremely weak, 10 years ago after an agonizing three weeks in hospital. A couple of years before that, we noticed that our brilliant mother was getting forgetful – put it down to getting old. Over the years we discovered that every day would be a ‘discovery’, as her mental faculties changed because of dementia. How did we cope when we got 20 calls a day, one after the other, in the office; mother disappearing from the house or almost burning the place down; violent fits, unusual language; crying, depression? How does one cope when drugs have the opposite effect to what they are supposed to do?

As a caregiver, start learning something about the affliction your loved one is suffering from. Have patience and understanding, and always be there for that person. Give them lots and lots of physical warmth. Be vigilant, and stop a medication if you see it is doing more harm than good, rather than waiting to find a doctor.

Our mother did not know what was happening to her, just as we did not. We never used that dreaded word Alzheimers – we avoided it. My sister went to classes that talked about it, and learnt much from it – I stayed with my mother most of the time. A caregiver should not question a mentally incapacitated person - it only confuses and agitates them. You do not match whack for whack, or be mean.

Caring for someone for that person’s benefit – and not the caregiver’s convenience – is to give them your time, love and patience. If they don’t sleep all night, it means that the caregiver does not either. This of all things can be dangerous, and I send a warning out on it. I have almost fallen asleep at the wheel of my car, and could have had terrible accidents, but for His grace. I have fallen asleep at meetings, but was understood and forgiven. The caregiver must take care of herself.

- Monitor the aged person’s condition each day.
- Give bodily warmth to the person – hugs and kisses in abundance, if possible.
- Give the patient good food, clean water and fresh air.
- Hygiene is very important even if they cannot be bathed each day. They should be washed thoroughly.
- Listen to them if they can talk – otherwise look into their eyes to find out what they are suffering.
- Don’t move them from one place to another if they tend to be disoriented.
- Try natural remedies as much as possible.
- Build up a circle of support to enable you to take a break from the strain of looking after a loved one. Even a few hours of change from caregiving enables you to charge your energy and enter the real world outside.

Each person’s perspective is just that – an individual experience. Caring for the aged is like caring for a baby, with some major differences. Expect opposition, insults and disobedience, but remember that the person is not going to improve. There is not much for them or the caregiver to look forward to, unlike in the case of a baby, where childhood is a wonderful period.

As a caregiver for our precious mother, my sister, Zarine Dastur, and I have learned to be proactive. We have a wonderful doctor who has always entertained our sometimes frivolous attempts at finding solutions. Together we have tried to do the best we can. The burden of responsibility rests with the family – not the medical profession – as living with an aging parent or family member has taught me some of the best lessons in life – the meaning of true humility.

The word ‘sacrifice’ should never enter the picture, or ‘service’. We help those in need, and no one can be needier than our aged. Only they know what they suffer. As caregivers, my sister and I have suffered great pangs of remorse at not being able to stop the degeneration, but the real pain lies with the sufferer.

Look after the aged with all your heart and soul.

It is magnificent to grow old, if one keeps young.

- FED Newsletter
FEZANA Journal takes pride in presenting two remarkable nonagenarian matriarchs, whose life’s achievements are a true inspiration.

Tehmina Mehli Mehta
a portrait of strength and grace

By Shahrokh Mehta

Behind the two famous Mehta conductors is an extraordinary wife and mother whose behind-the-scenes gentle conducting has gone largely unnoticed. Tehmina Mehta [above] spent a lifetime encouraging and supporting the musical careers of her famous husband and sons and excelling in the role of matriarch of the Mehta family.

Tehmina was born in 1908 in Pune, India. Daughter of Dhunmai and Rustomji Daroowalla, she grew up in Bombay along with her brothers Tehmurasp and Maneck. She attended the Girton High School and learned to play the piano at an early age. This love of music would be instrumental in her chance meeting with her future husband and also her lifelong interest in the musical arts that was to be the passion of the males in her family.

Tehmina first met Mehli Mehta in 1927, at a musical recital where she played the piano and Mehli embarked on a musical career, playing the violin. After seven years of courtship, they were married in 1935. Supporting her husband’s musical endeavors and raising their sons Zubin and Zarin while maintaining family, social, and community ties became her life’s work. Early on in her marriage, Tehmina realized how important music was to her husband and that music took precedence over everything else. Tehmina and Mehli formed a unique partnership in which she encouraged her husband’s musical creativity and he in turn reached out to her for her wisdom, counsel, and her deep faith in the Almighty.

A major turning point for Tehmina’s life was leaving India with Mehli in 1955. Their sons were already studying abroad in Vienna and London, so the decision to leave and begin a new life became easier. It was also obvious to her that the real appreciation of the western classical music and the opportunity of success of Mehta men lay in the western world.

Moving from a comfortable upper middle-class Parsi home in Bombay with five servants to a cold and dreary house in Manchester, England was hard for Tehmina. For a sari-clad wife of an Indian assistant concertmaster of an all white prestigious Hallé Orchestra, this was a significant social change. Their next move was to Philadelphia, USA, which comparatively was an improvement, both socially and professionally. Then, in the mid-sixties, Los Angeles became the place they would finally call home.

In Los Angeles, Tehmina immediately became active with her husband’s American Youth Symphony. She continues today as a member of the advisory board of the orchestra and supports the newly established, Mehli Mehta Endowment Fund. Tehmina accompanied her husband on concert tours all over the world always behind the scenes, providing the important cues to her conductor husband. She is as charming with world famous musicians and Hollywood celebrities, as she is with her fellow community members, always with a genuine affection and interest.

Her graceful manner makes any conversation with her easy and pleasurable and her gourmet Parsi cooking is renowned with friends and celebrities. She derives great strength and happiness from her two children, four grandchildren, and five great-grand children.

Tehmina’s unrecorded and unpublicized achievements as a wife of the community’s musical legend for 67 years (her husband Mehli passed away on October 19, 2002 at the age of 94) and mother of two illustrious sons who are constantly in the limelight of the western classical music world, have been a journey of pride, fulfillment and unselfish dedication.

[Shahrokh Mehta, of Syracuse, New York, is a nephew of Tehmina Mehta]
At 93, Coomi (“Coomi Aunty”) Bhathena of Toronto [photo right, at a ZSO reception in her honor last year] is a very busy lady. These days she keeps busy with her tailoring orders – dress-making, alterations, wedding/navjote outfits, daglis (to-date she has sewn over 150) sadras, blouses and more. She also makes old-fashioned glass bead ‘torans’. [See her advertisement in every issue of FEZANA Journal].

But her greatest pleasure is in making matrimonial introductions. “Last year I even matched up a young man, as well as his divorced father,” she beamed.

Charity and volunteer work are a large part of her life. Over the years she has given generously for the Mehraban Guiv Darbe Mehr in Toronto, and for the new ZSO and OCZF building projects, as well as to needy Zarathushtis in India – to atash behrams, agiaries, for performance of navar-martab ceremonies and for relief to widows. This August she will stay for 6 days at the darbe mehr, as she has done every year for decades, cleaning and cooking for the Muktad ceremonies.

Her philanthropy and volunteerism extends liberally to the larger Toronto community as well. Last year she was among the recipients of the 2002 Ontario Volunteer Service Award, by the Minister of Citizenship of Ontario. As the oldest of the awardees, she was interviewed on Canadian national TV. This award takes a place of honor among her several other awards and recognitions of which she is very proud.

Matriarch of a family of three sons and three daughters, ten grand-children and ten great-grand-children, mostly settled in Canada and USA, 93-years-young Coomi aunty, is a fiercely independent lady. She lives alone in a one bed-room apartment on the 25th floor of a hi-rise building in downtown Toronto – the same one that she moved into when she first came to Toronto over 35 years ago. While she cannot get a driving license at her age, she gets around (to the grocery, bank, doctor’s office, shopping, etc.) on a three-wheeled, battery-operated ‘scooter’. Living in Canada, she does avail of OHIP benefits for senior citizens – old-age pension, subsidized rent, and medical services.

But it has not always been smooth sailing for the remarkable Coomi Aunty. Born in Jhansi, India in 1910, she was one of 12 children. (Her mother was one of 22!) When her father lost his job as a railway guard, the family moved to Bombay, where an uncle brought them up. She was 14 then. At 17, she married Fali Bhathena and raised a family of six. When the youngest was three, Coomi went back to complete her education. She got a diploma in handicrafts, and worked for 20 ensuing years as a handicrafts teacher. Fali, meanwhile had an automobile workshop at Lamington Road.

In 1959, her daughter (Dinaz Keki Irani, now living in New Kensington, PA) got an opportunity to come to Edmonton, Alberta to work as a teacher. Thereafter, her other children – Perviz Contractor (now living in Prescott, Ontario), son Aspy Bhathena (now in Vancouver), son Darius Bhathena (now in Caledon East, Ontario), and daughter Bapsy Guard (now in Oakville, Ontario) also immigrated to Canada. Her son, Hoshi Bhathena has settled in London, UK, since 1951.

Then, in 1964, Coomi immigrated to Canada and lived for a year in St. Johns, NB, before moving to Toronto. Subsequently, her husband closed up his automobile workshop and immigrated in 1974. He passed away in 1982. Coomi worked at several dress-making, tailoring and bridal shops in Toronto until she retired at 70.

When I happened to ask about her health, Coomi Aunty laughed:

“Arrey, health-ni to vat-ej na pooch ... Last time I went for a check-up, they tested and x-rayed every single part of my body, and EVERYTHING IS NORMAL!”

“My heart, blood-pressure, cholesterol, sugar, even my mind and my memory ... EVERYTHING IS FINE!”

“Even the doctor asked me ‘What is your secret?’” she proudly added.

Daughter Dinaz thinks it is her love of scrabble games and crossword puzzles that keeps her mind so alert. With her cheerful attitude and zest for life, Coomi Aunty is sure to make a century.
Roll back the years
as you sail through the Fall season of your lives

By Rusi Sorabji
Campbell, California

It is my pleasure to share with you these real life stories about some really remarkable people, transiting with grace through the Fall season of their lives. I hope their experiences and advice will be useful and encouraging, as you sail on your destined voyages.

It is about two ageless 90-plus people – a friend and mentor, and an intrepid Zarathushti couple on an odyssey.

The grand old lady, Mary M. The first was this grand old lady, Mary M, 95. She was Irish, with blue eyes, pigtails neatly tied over her head and mischief written all over her face. We met Mary in 1997 at the Aqua Arthritis exercise classes – a merry widow of 89 who kept the whole class entertained with her Gaelic jokes. You might mistake her for someone in their 60s.

When our late Dastur Jimmy Makujina first shook hands with her 5 years ago, her firm handshake almost crushed his hands. Hiding his amazement he tells my wife in disbelief, “A won nayvoo varas na nahee hoi sakay” (she cannot possibly be 90 years old!) Jimmy also noticed that her teeth looked natural.

He asked. She responded, “Would you like to use your fingers to find out?” They were real.

At 95, she has a fantastic memory. She walked into the shower cubicle at the YMCA, next to where my wife was having a shower and excitedly exclaimed, “Ah, I smell Pears soap.” The last time she had used Pears was in Ireland over 70 years ago.

It is a joy to have friends like her, for their positive attitude is infectious. One morning un-announced we dropped in on her. There she sat all prim and proper with her make up on. We thought she might be going out. “No” she said, “I always have my make-up on, I want to look nice when my time come to go!”

Mary attributes the secret of her staying powers to, in her words: “At first it was hard work with cabbage and potatoes for lunch, potatoes, cabbage and broth for supper. Now-a-days I indulge myself with things I love and a sip of Baileys Irish Creme.

The remarkable Colonel Eric J. The other remarkable person I knew was Colonel Eric J, 91, my former finance director. A typical army officer from Her Britannic Majesty’s Armed forces, with a little scimitar moustache thickly nicotined.

When I retired in 1996, he was 84, director of a large business in the UAE – a thorough gentleman and a soldier. I met him again in 2002 when he was 90 years old. There was no change in him. He walked straight and still looked like his picture in a 1953 yearbook.

He was never sick or absent from work. A stickler for time, he would arrive 30 minutes early every day and would leave exactly on the dot at the close of day. He too had a fantastic memory. At board meetings he could remember what decisions were taken in the past and who said what and when. He never used a calculator or a computer, yet he could find mistakes in the calculations of those that did.

His office was on the 21st floor of the company’s building, and to our amazement, in the event of a power outage he would climb the stairs all the way up.

What makes them ageless? Is it will power; is it something in their genes that makes these people ageless? The colonel’s secret was:

- Have a schedule.
- Stick to it. Your body adapts to it; change it and you confuse your metabolism.
- Exercise. Walk a mile or more every evening.
- Drink a lot of water. Abstain from alcohol.
- Get rid of any anger or frustrations. Practice forgiveness.

An intrepid couple. This is a different story, about a comparatively younger though equally remarkable and intrepid Zarathushti couple. It’s about their sheer will-power, determination and courage in following a dream, despite their debilitating afflictions.

They appear to be exuberant healthy seniors; but these are folks with more doctor appointments on the calendar, than the month has holidays. Yet when they are away on long journeys to the far corners of the earth discovering the wondrous creations of Ahura Mazda and soaking in images of complete serenity and harmony, they hardly find it necessary to seek medical attention. Is it excitement, enthusiasm, or the lure of the new discovery that influences your state of mind to block off pain and give a sense of wellness?

When asked what they do if a medical emergency arises when away on an extended trip, they said:

“When we live in a stressed out society with increasingly complicated demands on life, we need a doctor. But, when you stand on a pristine ice field experiencing the complete sound of silence; when you inhale the heavenly fragrance of a million hyacinths and tulips at Keukenhof Gardens; when you drive 3,000 miles through New England in the Fall … who needs a doctor?”

“We firmly believe that travel and friends enrich our souls and put adventure and wellness back into our lives regardless of age.”

Rusi Sorabji is a “twenty-something” who has been writing for pleasure for some five decades.
Do you remember any stories or sayings?

“Lest We Forget” is hosted by Dinaz Kutar Rogers, a high-school biology teacher and published writer. Readers are invited to contribute their stories, lores, legends and memories related to our faith, community, Iran, India, that we grew up with as young children. Jot down those sayings your mother used to say, and send them in, with your version of the meanings, to Dinaz at 1240 Takena SW, Albany, Oregon 97321, tel: (541) 967-1911, email: drogersor@msn.com.

Lessons from my daughters...

Living Good Thoughts, Good Words and Good Deeds

In every aspect of mortal life
Be it small or full of strife
Our struggle ‘twixt forces of light and darkness
Help us, only the good to harness.
Given a free will to choose
Each man for himself, win or lose.
A special task to us is given –
Our lives, by these commands are driven:
Good Thoughts, Good Words and Good Deeds
Much wisdom in these simple seeds.
Grant us the courage to live up to those creeds,
May it be for bigger, or much smaller needs;
Such is the element of Zarathushtra’s message,
To help us, as before, to get through life’s passage.
This tenet, simple but profound
Be with us till we are heaven bound.
For the cosmic battle of good and evil
Within every Zarathushhti is driven.
AMEN, AMEN, AMEN!

- By Dinaz Rogers

One hot and muggy Bombay evening, we were busy shopping at the local bazaar for fresh vegetables for the next day’s meals. Shoppers, merchants, hawkers, beggars and waifs were all packed in the narrow open-air market street. Most vendors sat cross-legged on the ground or on their haunches with their produce spread out before them, piled high in large baskets or on thick jute cloth. A few small, permanent shops and spoke-wheeled handcarts were laden with fresh tomatoes, brinjals, chillis, potatoes, onions, apples, bananas, mangoes, cherries and chickoos. It was a colorful collection, from the exotic to the mundane.

My Bombay had changed so much in the years that I had been away. Noxious, acrid fumes from the exhaust pipes of auto-rickshaws mixed with black smoke from city buses, made it difficult to breath. The overcrowded streets gave a new meaning to population explosion. The constant cacophony of blaring horns from the traffic, housewives and merchants haggling and vendors hawking their wares, added to the hustle and bustle. The crowded market street was littered with garbage. A couple of stray dogs and a cow wandered freely through the rubbish. Filth, flies, ragged children begging – all of it was in violent contrast to our small-town America. My daughters were overwhelmed and so was I.

The banana peel. It was past our dinner time, and my younger, eleven-year old daughter was feeling hungry. Not acclimatized to foreign foods and water, we paid close attention to what we ate; so I decided to buy her a banana, as there would be no need to wash it. After consuming the fruit, she looked around for a trash bin, but none was to be found. My aunt, at whose house we were staying on our visit to India, pointed to the side of the street. “Just dump it anywhere by the rain gutter.”

“Throw it on the … ground?!” My daughter’s eyes widened in horror, and her palm tightened around that banana peel.
“What’s one banana skin? Maybe one of these animals will eat it,” my aunt rationalized. “Poor things, they’re always looking for something to eat.”

But this little girl of mine was adamant. “Sorry, but I won’t,” she informed everyone in a polite but loud voice so as to be heard over the incessant noise. “I can’t throw garbage on the streets. My mom, dad, and my teachers taught me not to.”

To the total amazement of my aunt and cousins, she proceeded to tell us about going on ‘litter patrols’ in her neighborhood, just a couple of years ago as a third grader. True to her convictions, she carried that banana peel in her sweaty palm through all our marketing and the long walk back to the house.

Upon entering the kitchen, she threw the peel in the garbage pail with an exaggerated, ceremonial flourish. We were all a little embarrassed but pleased. “If every one did what I did, Bombay wouldn’t be so dirty,” she stated.

Later she reminded me, in front of everyone, “You’re the one, Mom, who tells us that Parsis believe in keeping things clean. Isn’t it ‘Good Thoughts, Good Words, and especially Good Deeds’?” My precious young daughter pointed to the garbage pail.

Everyone complimented her for standing up for her beliefs. Her challenge reminded me of a pet phrase I used to quote as a child to erring adults – practice what you preach.

Bombay was cleaner that evening by one banana peel and once again the day we went sari shopping for my older daughter at one of those enchanted places of my childhood, Kala Niketan, a sari shop, across from the Marine Lines railway station. This shop was brimming with a spectacular collection of saris of the softest silks, dazzling brocades, gorgeous georgettes, and thousands upon thousands of fabulous fabrics. Sparkling sequins, bright beads, golds, silvers, and radiant pearlized pastels adorned every available wall and draped every shelf. It seemed to me that a million stars, suns, and moons had overrun the shop.

I told my daughters that as a child, I would go with my mother and my aunts to buy saris for weddings, navjotes or other auspicious occasions, like my first sari. In India, amongst us Parsis, a girl’s first sari was an outward expression of her coming of age; and this shop, held a special place in my heart.

After going through several saris in dazzling pinks, sunset corals, bright greens and flaming oranges, unfurled before us by an eager saleslady, we all decided on one for my daughter – a ruby-red and indigo-blue sari with paisley patterns. As my aunt and a cousin wrapped her in that sari, my husband took pictures, and other patrons and employees ‘oohed’ over my daughter.

Next, we wandered up to the mezzanine, where a spectacular collection of silk and brocade shawls with tasseled borders was housed. While everyone looked around, my eyes zeroed in on an unusual red color—a vibrant mix between a deep raspberry and plum. “I must have this … it’s gorgeous!” I exclaimed. The sales lady, eager for more sales, spread out quite a few others, but that unbelievable red one was going to be mine. My daughters, brightly decked in their own selections drifted back to see what had caught their mother’s eye. Their eyes grew wide when they saw the design, in gold threads, that adorned my gorgeous shawl.

“My daughter… you can’t buy this… they’re swastikas!” My older daughter whispered. Others around us did not understand our hesitation.

“Isn’t it beautiful, madam?” The perplexed saleslady pressed on.

I whispered to my daughter. “Oh, don’t worry. It’s a holy symbol of the Hindu faith. I grew up seeing these symbols on Hindu temples and homes. I’ll make sure and explain to everyone at home in America.” “Don’t worry.” I repeated, more to appease my conscience than my daughter’s objections.

My daughter, was adamant. “This will hurt feelings, Mom. This shawl will reflect badly on you. I know it will.”

In that moment, I understood her bewilderment. At home, she had heard me proudly tell others that Parsis were called the ‘Jews of India’ by the British. She had heard me enlightening others about the Zarathushtri religion by citing the interactions of the Persians with the Jews in the Old Testament [1].

“Aren’t you the one who always brags that it was Cyrus the Great who liberated the Jews from their Babylonian captivity?” She questioned me as her fingers traced the pattern.
woven in gold thread that was pure yet profane. “Come on, Mom. Good Thoughts, Good Words and Good Deeds. Remember, Mommy? Don’t buy that shawl.”

My aunt, touched by her passion and proud of the wisdom of her late sister’s granddaughter, whispered in my ear. “She feels it’s hypocritical and insensitive of you to buy that shawl. Ma-ray moo-voe Hitler.” She cursed ‘death’ on the dictator.

Suddenly the beauty of the color paled in comparison with what swastikas meant to my young daughter and to all of us in our Western society [2]. Without regrets, I left that beautiful, shining, red silk material behind.

So in this symbolic rite of passage, my daughter’s first sari, the sparkle and bright colors shone brighter in the light of her maturity and sensitivity; and that day, the flames in all our fire temples leaped a little higher and burned a little brighter.

[1] When invited to talk about the religion of Zarathushtra to church and other groups, I would take one of my daughters with me. They were paying attention – for they cherished and internalized the principles of our faith.

[2] This symbol is to be found in other religions and civilizations too, as a positive force and not in this distorted, negative and hateful form.

Grandpa’s secret for a long and happy life

Grandpa was celebrating his 100th birthday, and everyone was complimenting him on how well he looked.

“I’ll tell you the secret,” he said, “My wife and I were married 75 years ago. On our wedding night we made a pledge that whenever we had a fight, the one who was proved wrong would go out and take a walk.

“I’ve been out in the open air for the past 75 years.” - FED Newsletter

My mother used to say...

“The old forget. The young don’t know.” - Japanese proverb

“Bhalai karta bhala nay vagay”
In the process of doing a good deed, the good doer can be hurt. This reminds me of a humorous incident between my sister and my dad. One day my dad did a good deed for his sister, my aunt. But because of my aunt’s ingratitude, the good deed was not appreciated and to top it all, it backfired on him. So he was feeling sad and moping a bit over it. That is when my mother told him “Serves you right! Joyu? Bhalai karta bhala nay vagay.” In other words, even good intentions can be misunderstood or even a good deed can go wrong for the good samaritan.

“Num-tah suraj nay kaun pagay paray”
Who will bow down to a setting sun? My father-in-law used to use this. Once he was in the process of selling off one of his loss-making businesses, and on one of the last days he discovered that some of his employees were avoiding him, that is when he confronted one of them and said “Num-tah suraj nay kaun pagay paray.” The setting sun in this case was himself as the retiring owner – the employees were now interested in cozying up to the new bosses.

“Horaji ni dadhi barey ne padosi noo tapnu thai”
Horaji’s beard is on fire and the neighbor gets the heat from it. This is used when some frivolous doings of one person has a serious adverse effect on another. A Horaji is an elderly member of the Borah community, a sect of Islam. There is a Borah Bazaar very close to the Parsi Bazaar Gate quarter in Mumbai. There one can still find some hardware shops owned by Bohras or the Horajis. Until about 20 years ago it was very common to see Bohra women completely covered from head to foot in a burkha in the Bhindi Bazaar area of Mumbai. The Bohras and Parsis of Mumbai always had a love-hate relationship.

“Thailoo thajayé, nay rahlloo raijayé”
What is done gets done, and what remains does not get done. This is used when one is dilly-dallying and procrastinating over some decision or action. When I used to delay taking a decision about a purchase of a book or a small trinket my mother would encourage me to action by saying this. It means if you take courage in your hands and do something it will be done and over with; but if you postpone it, it may never be done.

“Marai, pikhai, nay kutlay haam”
Fight, get pecked at, and get beheaded. This is one of the more popular ones when two people, with equal strength, are fighting each other. It actually refers to a cock-fight, where two fighting birds go at each other and peck each other’s feathers off till they are bloodied. However, this saying is used when there is no clear winner or loser. Just a brutal fight (could be just verbal or a legal/court fight) where both sides get destroyed in the battle.

“Afin khai nay duffin pariya”
Having opium and laying down in a stupor. This is used (a) when somebody is unsuccessful in his or her devious designs, or (b) just relaxing after some hectic activity.

Parvin Darrania is administrative assistant to the associate vice provost-International Programs & director-International Alumni and Visitors Program of the University of California at Davis. She has a BA in English Literature and French from the University of Bombay and a diploma in Secretarial Practice from Davar's College in Bombay. Contact her at padamnia@hotmail.com.
Feraydun was a good and glorious king. The people of Iran designated the day of his ascent to the throne as a festival, which to this day is celebrated as the festival of Mehergan. The first thing Feraydun did when he came to the throne was to open the doors of Zohak's palace and give back to the people all the wealth that Zohak had stolen from them. During his reign, there were many more reasons to rejoice.

The adventure of a lifetime

Feraydun had three sons. A poet said of the princes that they were:

As stately as cypresses,
Fair as the spring,
The image of their father and king.

When they were young men, Feraydun called upon his wise councilor Jandal, and said to him:

"Jandal, the time has come for my sons to embark upon the adventure of a lifetime: marriage. My sons must be married to worthy women with beautiful souls, kind hearts, strong minds and noble lineage. I ask you to travel the earth to find three such women for my three sons."

Jandal was honored that the king had entrusted him with such an important matter. He set off immediately in search of three young women destined to become queens of the Kayanid dynasty. After several months of searching the earth, Jandal heard that the king of Yemen had three beautiful, wise daughters. He made inquiries of all he met on the road to Yemen and was convinced by the time he reached Yemen that these were the brides for the three princes.

The king of Yemen and his daughters

Being an emissary of Feraydun, Jandal was immediately granted an audience with the king of Yemen. Making a low bow to the king, Jandal said: "Greetings your Majesty, from Feraydun, king of Iran! Feraydun says to you, great king: 'In all the world, there is nothing more dear to a father than his son. I have three sons and each is more precious to me than my own life. Each of them is wise, learned and worthy to inherit the throne of Iran. I ask for the hand of your beautiful daughters in marriage for my sons for the future kings of this world must have noble queens. Arrange with me for their marriages to be celebrated with all pomp and circumstance!'

The king of Yemen loved his three daughters very much. He knew if they married these three princes, they would move far away from Yemen to Iran. "How can I let my daughters be married to princes who live in such faraway lands?", he thought sadly, "My daughters are the light of my eyes. Without them my days will be as dark as night ... and yet, how can I refuse the great Feraydun?"

Smiling to Jandal, the king said, "Jandal, King Feraydun's proposal honors my house and my daughters; but young women have minds of their own, and I must speak to my daughters before I speak for them." So saying the king of Yemen bought himself some time to consider Feraydun's proposal.

After much consideration, the king asked Jandal to carry a message back to Feraydun:
Tell the king, he said, “that I am his obedient servant and my house is honored by his proposal. It would have been easier for me to give him my kingdom, crown and throne, had he asked for it, than it is to give him my daughters; but since I shall do whatever he wishes, ask him, Jandal, to grant me one wish.

“I wish his sons to come to Yemen so that I may see them with my own eyes and know for myself that they are worthy of my daughters and shall provide for their happiness. Sons may be dear to a father, but daughters … a daughter is the light in her father’s eyes.”

So saying the king sent Jandal back to Feraydun, hoping that when he saw the three princes he may have some just reason to reject Feraydun’s proposal.

When Feraydun heard the king’s message, he dispatched his sons to Yemen. There, the king of Yemen put them through several tests to make sure they were worthy of his daughters’ hands in marriage. The princes survived each challenge with courage and grace. Comforted by this, the king of Yemen arranged for the marriage of his daughters to Feraydun’s sons.

**Feraydun tests his sons**

Feraydun was pleased to hear that his sons were coming home with the three princesses. “Soon” he thought, “they shall inherit my kingdom. I must test them to see how they will deal with life’s challenges.”

Feraydun decided to disguise himself as a dragon and meet them on the way back to Iran. Upon seeing the dragon, Feraydun’s oldest son, Salm, fled in terror. He felt it was best to flee from dangers than face them.

His second son, Tur, heedlessly bent back his bow and stood his ground. Looking up into the face of the beast, Tur shouted:

*If combat’s needed I can fight, A roaring lion or an armored knight!*

Feraydun thought his second son was brave but not tactful.

Turning to challenge his youngest son, Iraj, Feraydun found the young man looking at the dragon with a quiet confidence. Firmly, Iraj said to the dragon:

*Out of our path, fell monster, step aside, If you have heard of Feraydun then know That we’re his valiant, lionlike sons – now go, Or I’ll give you a crown that you’ll regret!*

Knowing the courage of all three sons, the dragon disappeared and Feraydun came forward to greet his sons and their brides.
Feraydun divides his kingdom among his three sons

Soon after the wedding celebrations had ended, Feraydun, called upon the astrologers to foretell the fate of his sons. The astrologers foretold great war and dissension in Iraj’s future. To avoid such strife between his sons, Feraydun divided his kingdom into three parts. To Salm, Feraydun gave Rum and the lands of the west. China and Turkestan he bestowed upon Tur; and Iran and Arabia were given to the youngest son Iraj. Soon the three princes became kings of their provinces and set about to make their people happy.  

Next time: Manoucher’s story.

Shazneen Rabadi Gandhi lives in New York City. She writes as a hobby.

PRAYER CORNER

Science and Spirituality

The broader definition of ‘science’ would have to include the ‘science of the spirit’ as well as the ‘science of matter’.

The phenomenal growth of science in the last few decades has been considered by many as a panacea for all economic and social ills in society. Armed with the powerful tools of the internet, and instruments like laser beams, electron microscopes, computers and what have you, the whole phenomena of nature and existence are being explained in terms of various scientific laws. Is this sense of satisfaction justified? On the other hand, we see that present-day sciences do not really grapple with human and individual problems, as they should. Probably, it is not considered within the scope of present-day sciences, to bring to the laboratory, such human experiences as pain, joy, hatred, love, jealousy, etc.

Do these, then fall outside the bounds of science?

If we are talking about science and philosophy then, truly the goals of science are not far different from the goals of spirituality, that is, in their search for ultimate verities or truths. The broader definition of ‘science’ would therefore have to include the ‘science of the spirit’ as well as the ‘science of matter’.

The table below, considered outside the purview of science as it is understood in its present context by the majority, but which may be extended to include ‘science of the spirit’ highlights some differences between science and spirituality.

[From Journal of Inter-religious Meetings, July 2001]

<table>
<thead>
<tr>
<th>SCIENCE</th>
<th>SPIRITUALITY</th>
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<tr>
<td>Its search for truth is objective.</td>
<td>Its search for truth is subjective.</td>
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<tr>
<td>It is based on logic and reasoning.</td>
<td>It is based on intuition and direct perception.</td>
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<tr>
<td>It is ever-expanding, breaking down barriers, crossing new frontiers.</td>
<td>It is all-embracing, all encompassing, and universal.</td>
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<tr>
<td>It seeks realization for various entities and various phenomena.</td>
<td>It seeks oneness in all phenomena.</td>
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FEZANA JOURNAL – FALL 2003
HOW AND WHY DO YOU PRAY?
NIKAN KHATIBI

I no longer pray to something or someone outside myself. I go into meditation and wait for revelation. I set my intention or desire for comfort. Prayer releases and comforts me. I pray in thanksgiving for what’s in my life. When I want something, I know that source already knows what it is and that it’s already there.

Is wishing the same as praying? I do not know. I believe in Fate but know I make choices out of free will that will lead me to where I need to be. I believe that I am a creator of my life by my belief and by my volition. I prefer not to use the term God, but rather The One Mind or Lord of Wisdom. I give thanks, release and know that it’s taken care of.

I feel that when I have tears I am in touch with something sacred. When I am in my center I am praying all the time, whatever I am doing. There are many ways to pray. Why I pray is because I have the desire to connect with something bigger. It banishes fear and hatred and brings peace to me. I pray to be open for wisdom, guidance, and direction. I pray silently and meditatively. It’s beyond words, more like communing.

My life is prayer. It is my way to express gratitude, appreciation, and concerns. I struggle with prayer, especially structured prayer. Words sometimes have a vacant quality to them. I pray to be aware of my environment, a greater, higher purpose. I listen to Spirit, become open to being a vessel; for life to take on a deeper meaning.

The way I pray has changed over the years. My main prayer now is awareness of God’s presence. When I have that, other things take care of themselves. When I pray for others, I hold them in the light and love of Spirit. I use affirmations, for myself and for others. I believe there is one Presence, one Power, one God. I want to stay connected with this feeling and see everything through this lens. That is how and why I pray.
The issue on Sports is superb and will, no doubt become a historical issue - having information of our illustrious men and women of sports in one publication. WELL DONE!

Toxy Cowasjee
Karachi, Pakistan

Cricketers Dinshaw and Hormasji Kanga

The world has failed to highlight a historic landmark which occurred in November 2002 - the 100th anniversary of the maiden first-class century recorded by an Indian batsman on home soil. The distinction belongs to wicket-keeper and left-hand batsman Dinshaw Dorabji Kanga who scored a match-winning 116 for the Parsis against the visiting Oxford University at the Bombay Gymkhana in 1902.

The Parsis were the first to take to the game and were pioneers of cricket in India. Kanga’s younger brother Hormasji Kanga made a name for himself as a batsman and scored the first double century on Indian soil, in 1905.

Gulu Ezekiel
Mumbai, India

Missed sports figures

My wife (née Najoo Mehta of the Dadar Colony Hockey Team) and I were disappointed to see no mention of Parsi Ladies Hockey or of the Parsi (Mens) Hockey Teams in your Sports issue [Spring 2003]. The “Panchgani Pansies” (Dadar Colony team) and others had some very good players (Piloo Gimmi and Dolly Tarapore) who were considered even for the Melbourne Olympic Games in 1956. My wife Najoo Mehta was just edged out.

There was also no mention of the strong men who later trained in Physical Culture Gymnasiums, in bodybuilding and weightlifting. Prof. Tehmuras Sarkari and Prof. Dinshaw Mistry performed feats of strength in public halls and also trained bodybuilders and weightlifters in their gymnasiums. Parsi youth have become “Mr. Bombay”, “Mr. Nagpur”, and “Mr. Poona”. Homi Jesia, Homi Patel and Jehan Tata come to mind.

Laugh and be Merry

By Jamshed Udvadia

Several men are in the locker room of a golf club. When a cell phone on a bench rings. A man engages the hands-free speaker-function and begins to talk.

Man: “Hello.”
Woman: “Honey, it’s me. Are you at the club?”
Man: “Yes.”
Woman: “I am at the mall and found a beautiful leather coat. It’s $1,000. Can I buy it?”
Man: “Go ahead if you like it that much.”
Woman: “I also stopped by the Mercedes dealership and saw the 2004 models. I saw one I really liked.”
Man: “How much?”
Woman: “$60,000.”
Man: “If he throws in all the options, it might be worth it.”
Woman: “Great! One more thing... The house we wanted last year is back on the market. They’re only asking $450,000.”
Man: “Don’t offer more than $420,000 - he’s bound to give in.”
Woman: “OK. I’ll see you later! I love you!”
Man: “Bye, I love you too.”

The man hangs up. The other men look at him in astonishment.

Then he asks: “Anyone know who this phone belongs to?”

[Submitted by Rusi Sorabji, CA]

The commercial advertisers had assembled for their annual function. Chief Guest William Miller had just made a congratulatory speech, recognizing the winners of the best slogan awards - William’s Deodorant Stick, Snoween Liniment and Goodgrip Tires. Mrs. Miller, pregnant with her fifth child, was requested to distribute the prizes, which turned out to be an unfortunate choice. Here are the winning slogans in the order they were announced:

Third Prize: William’s Stick did the trick.
Second Prize: Snoween’s Liniment would have reduced the swelling.
Winner: Goodgrip Rubber would have prevented the accident.
I (Maneck Daroowalla) was a weight lifter, and was undefeated among Parsis in my class during 1948-1953. I was an All India judge for weightlifting, later having judged at the First Asian Games in Delhi.

My first open competition was in 1948 at the Selection Games at Parsi Gymkhana, for the 1948 London Games, after the war. I did not win, but remember having dropped a heavy barbell, only a few inches from the feet of J. R. D. Tata, sitting in the front row!

Maneck Daroowalla
New Hyde Park, New York

On the Avesta Issue

The issue on “Treasures from the Avesta: Our Daily Prayers.” [Spring 2003] was a really good one. FEZANA and the guest editor, Sarosh Manekshaw, need to be complimented on it.

Cyrus Bulsara
Plano, Texas


However, I had expected it to be primarily addressed to lay Zarathushtis, to educate them in the significance of individual daily prayers in Khordeh Avesta. Instead, some of the articles are more oriented towards scholars. Articles like the two by Pallan Ichaporia on Yatha Ahu Vairyo and Kemna Mazda would have achieved more in enhancing the knowledge of Zarathushtis in general, about the daily prayers.

Further, during my recitation of daily prayers, several questions come to mind. A few sample questions are:

What is the significance of repeating some prayers more than once, e.g. Yatha Ahu Vairyo five times and Ashem Vohu three times in Sarosh Baj.

Why must some parts of prayers be recited in ‘baj’ (in an undertone).

Why do some prayers have to be recited facing south?

What is the significance of clapping after some recitations in the Vanant Yasht?

Exposition of the reasons behind these and many other similar questions, would enhance the value and understanding of the daily prayers for lay Zarathushtis.

Dinshaw Joshi
Chevy Chase, Maryland

Congratulations on this edition [Spring 2003]. A young man here has asked his wife to read it from cover to cover – so well impressed is he with it. Also thanks to guest editor Sarosh Manekshaw for all the time and effort on such a lovely “preserve forever” publication.

May we request an edition where you invite scholars to write articles extolling the tenets of the religion, as well as why they believe conversion would ring the death-knell of the religion itself, and not just the Parsis. They have said so elsewhere, let’s have it all in one volume.

Shirin Mistry
Melbourne, Australia

Matrimonial ads

I congratulate FEZANA Journal for their free matrimonial ads; you should persuade Jame Jamshed to do likewise. However, I feel the dwindling population is because, post-1947, we have forgotten our roots and traditions.

The way to increase our population is: through early marriages and parental support; parental responsibility – it is the responsibility of the parents and relatives to facilitate marriages; and peer pressure and community feeling.

Mehernosh Wadia-Shroff
12th Master ship builder
Mumbai and Surat, India

The last frontier

After the fall of the Zarathushtri dynasty in Iran, at the hands of Arabs, 1400 years ago, both the Iranian Zarathushtis as well as earlier Parsi generations have endured many hardships to preserve their faith. Iranians in particular, have suffered the most unimaginable inhumanities. For Iranians, fleeing to this country, it is the ‘first diaspora’, whereas for Parsis, it is the ‘second diaspora’.

In order for the present generation to understand how lucky and blessed they are to live in this country, I urge them to read the Millennium Issue [Winter 2000] of FEZANA Journal, which traces the saga of the Zarathushti empires from pre-history, through the Persian dynasties, with a population in the millions, to the present day.

Today a mere 200,000 of us are scattered around the globe, with no country of our own – no Zarathushti homeland with a visionary leader.

Zarathushtis living in the West have become less religious. Many do not wear the sudreh and kushit; and many do not go to the darbe mehrs. Parents find excuses – it won’t make a difference; busy schedules; kids are busy with school; it is too far; it is a waste of time; there is too much bickering in the community … Even the children have their own excuses.

What a tragedy it is that our forefathers went through so many hardships and persecution to safeguard their faith, and pass it on to us … and we take it for granted!

How can we expect our children to carry the torch, when we parents do not take them to our gahambars, jashans, navjotes, Sunday schools? This is the last frontier. Here there is freedom of speech, press and above all, religion. We should promote and spread Asho Zarathustra’s message. Of course all parents want their children to marry within the community. However, we should not shun those who don’t. We should stick together and solve our different points of view through dialog in a civil manner.

If I may borrow from the words of President Kennedy, “Ask not what your community can do for you, but ask what you can do for your community.” Next time there is a community gathering, please make your best attempt to attend. Get involved.
It does make a difference!
Dr. Rustom Jum Mehdiaabadi
Lubbock, Texas

Trust in our anjumans
Your Journal carries many appeals for help by individuals outside the country. It is better that they refer their cause to the anjuman of the place where they live, who know better the condition and career of the person. Then, all of us Zarathushtis anywhere in the world will have trust in our anjumans and become better united; every Zarathushtri trying to help his anjuman, punchayet and center.
Rostam Rostami
Centerville, Ohio

Round and about the Zarathushti deen
As a very common man and hamkish of the behdin-e-Zarathushtri observing and sitting on the fence, please allow me to forward a few stray thoughts and points of observation.
Like the ensuing tug-of-war between the ultra-modern reformists (USA) and orthodox traditionalists (India) has led me to believe that one is interested in sheer quantity and the other in pure quality.
Like both the groups easily forget one main point that in this life it is easy enough to be friendly to one’s friends. But to befriend the one who regards himself as your enemy is the quintessence of true religion.
Like both the groups forget that the world is changing fast and as the world progresses, every religion, every belief, gets encrusted over a period of time and sometimes the crust is mistaken for the kernel.
Like both the groups easily forget that religion is like the banana peel and spirituality the banana. They both are holding on to the peel hoping and praying that Ahura Mazda and Zarathushtra would be smiling on to them. But if we do rise above

[Continued on page 83]

Two students’ write research papers on Zarathushtis

Fareesh Kanga

Fareesh Kanga, a student at Vanderbilt University was curious to learn about the differing perspectives and beliefs of Zarathushtis. She emailed a number of probing questions “to every Zarathushtri we knew”, collected the responses, and wrote an insightful paper entitled “Zarathushtis” for her English class.
In the Foreword, Fareesh writes: “I began my research foolishly asking too many questions; but then again, I wanted an answer to everything ... For the final paper, however, I found that I had to narrow my focus to a few points that could be analyzed concisely and still represent my fellow Zarathushtis:
“What do the Zarathushtis of today believe about certain aspects of their religion, namely predestination, afterlife, reincarnation, customs and ceremonies, and the history of the prophet, the religion, and the world? What themes are common to their practices, and which ones are different? In the end, what does it mean to be a Zarathushtri?”
In the conclusion, Fareesh writes:
“That Zarathushtis vary so widely on their views ... is hardly astonishing. Naturally, these results beg the question, “who is right?” In contemporary society with so many variables and so little hard evidence pointing in any one direction, that question may be nearly impossible to answer. A more pertinent question beckons, then, with a seemingly more complex answer: are all these Zarathushtis with such different beliefs really followers of the same faith?
“Given the difficulty in accurately deciphering Zarathushtra’s original words, and less encouragingly, knowing how much of the religion’s texts are lost to ancient history, books which may have included passages about such issues, it is well under-stood that in order to survive, Zarathushtis have been left to their own devices.
“Thus, their beliefs today, though different from each other, and perhaps even detached from the religion they claim as their own, are their attempt at salvaging what is left and passing it on before it is forgotten.
“Even diluted Zoroastrianism is better than none at all. Yet, this assimilation into new lifestyles and cultures, bound to encourage a sharing of ideals, hopes, and beliefs is not likely far from the original vision of the prophet himself.
“Zoroastrianism, then ... is not simply a faith into which one is initiated and which one practices as a life long duty. It is, rather, a personality trait which all good people, not just Zarathushtis, possess. The influence of the good prophet lives on in everyone, whether or not we survive as a collective group of Zarathushtis; so long as there are pure, decent people on Earth, the spirit, the legacy, and the flame of Zarathushtra will never die.”
“Unfortunately,” laments Fareesh, “the narrower focus of my research left out my personal favorite topics – why do Zarathushtis pray and how do Zarathushtis feel about conversion, interracial/religious marriage, and people of other faiths/races in general. Prayers, I realized midway through my research, are too personal and would essentially be a research project of their own. Twenty surveys could not ever cover the depth of meaning behind prayer in Zarathushtis.
“As for the topic of other races and religions, this is the ‘hot topic’ concerning all Zarathushtis at this moment. Not too many are concerned with how the world began or why they pray every night, but every
respondent has an opinion about conversion into the faith and so on. Again, twenty surveys is hardly a snowflake on the iceberg that is this topic.” Fareesh does attempt to address these, on a more personal level, in the Afterword. [For the full text contact fareesh.j. kanga@vanderbilt.edu.]

Anahita Amalsad is an honor roll student at Cornelia Connelly High School in Anaheim, California. She was selected by her freshman peers to represent her class at the Connelly Integrity Committee. Anahita wrote a paper on “The History, Philosophy and Culture of Zoroastrianism” which was appreciated by the school’s Religion teacher.

In a succinct three pages, Anahita presents an excellent introduction to the religion and its followers. She concludes with a good summary:

“In the last few pages, I have researched the history, philosophy and culture of the Zarathushhti religion. Most people do not know very much about this religion - the oldest monotheistic religion in the world. Most of the vital books and information about the religion were burned during the attack by Alexander, and later destroyed by the Arab invasion.

“The religion was founded and taught in eastern Iran in about 1800 to 1200 BCE. It spread all over the Persian Empire by the 6th century BCE. The religion flourished during the Achaemenian, Parthian and Sasanian empires. Zarathushhti kings, such as Cyrus the Great, were known for their tolerance and kindness towards other religions and races.

Zarathushtra, the founder of this religion, preached his main philosophy of good thoughts, good words and good deeds. The holy book of the Zarathushtis is called the Avesta; and their psalms are called the Gathas. Zarathushtis are taught to respect other religions and choose the path of righteousness.

Zarathushtis follow certain customs and rituals to show love and respect for their religion. In most of their rituals, fire is used as a symbol of cleanliness and purity. Therefore, when they pray, they face the sun or a source of light. The most significant ritual in this religion is the Navjote, or the initiation ceremony, through which a child is officially accepted into the Zarathushthi faith.

“Most people have either not heard about this religion or have misconceived concepts about its philosophy. I hope that my research paper on the history, philosophy and culture of the Zarathushthi religion, has clarified some misconceptions and brought more knowledge and understanding about this religion.”

[The full text of this paper may be requested from Anahita Amalsad, or from her father Meher Amalsad at babameher@prodigy.net]

Read

FEZANA JOURNAL

Send a gift subscription to friends and family, especially those ‘back home’ in India and Iran.

Readers’ Forum

[Continued from page 82]

religion and attain the essence of spirituality our actions cannot but be compassionate.

Like both the groups forget that the whole religion of Zarathushtra, which was conceived and so divinely inspired, needs to be revived today in this internet era in the spirit of tolerance.

Like if the prophet himself, with his inspired divine message could be so humble and never said, “Accept what I am telling you,” who are we, his followers after 3000 plus years, to think that what we believe is right and nothing else can ever be right. Literally, the truth is difficult to come by and in fact healthy discussion has never resulted in the death of truth.

Like the particles of dust and dirt covering our clothes have to be washed in water and soap so likewise our minds and souls get covered with noise and din that must be removed by silence and meditation. Lighting a candle can only assist but cursing the darkness is to no avail.

Hoping truly that truthful and compassionate feelings may arise in serious meditation and open discussion amongst us to keep alive this great faith till the end of the world. I pray we release that rigid rope pulling and rupturing the very core of the religion of our forefathers.

Sohrab Irani
Anaheim, California

Errata

FEZANA Journal regrets the following omissions and errors:

- The death announcement of Minoo Behramsha Daroowala [Spring 2003] failed to mention that he was the elder brother of Maneck Daroowala of New York and Nano Daroowala of Houston.
- The date when Alexander met Darius III [Summer 2003] should be 331 BCE and not 331 CE.
A glorious past blended with a distinguished present, should generally portend a brilliant future. However, in the case of our community can it be really so? ... Our Zoroastrian community is an aging as well as an ailing community; perhaps the only community that is plagued by a zero growth rate, making it all the more imperative, that it not only retains but substantially enhances its economic health. The standing of our ancestors, as leaders of society, motivators of men and matters, acknowledged nation builders, all stemmed from the fact that they had an excellent combination of heads and hearts firmly fixed in the right places. This resulted in economic stability and financial strength for the community.

The harsh realities. It is however essential that reality must be recognized for what it is, especially in relation to our falling numbers. In India, 48,000 children are born every day. Compare this to around 105 births every year at Parsee General Hospital at Mumbai. Multiply this number by 5 or 6, accounting for births at other hospitals and we arrive at a figure of approx. 500 to 600 births a year. On the other hand, around 1,100 deaths are recorded at the Doongerwadi at Mumbai every year. We thus lose about 500 to 600 heads every year.

To these deaths, add the loss on account of migration to other countries, and we find the issue of our diminishing numbers being further aggravated. It is estimated that India has around 80,000 Zarathushthas at present, out of which around 56,000 are in Mumbai City alone. If our numbers are depleting by 600 heads in Mumbai every year, one can perhaps peg the annual reduction to 850 on an all India level.

The overwhelming cause of death is old age, which is unique to our community as none other in India.

These figures tell their own dismal story about how long we as a community may be around. How does one address, rationally and objectively, this issue of depleting numbers?

Aging community. In North America and the western world the percentage of people over 60 is less than 13%. For the whole of India it is 3%. Compare these percentages with those of Parsis – 28%! Are we ready to read the writing on the wall and do something about the problem, or do we continue to sweep the problem under the carpet and pray that nothing will happen?

Offsetting the numerical disadvantage with quality. The community, needs to offset its numerical disadvantage by being significant in quality and content. This is easier said than done, more so for a community that has been traditionally pampered, literally from the cradle to the grave. We will need to re-in-culate values that will develop and strengthen our mental frame that looks beyond the relief of doles, that so many of our community members traditionally expect and depend on.

Except for the economically weak, aged, infirm, and physically challenged, dispensation of doles is a cure that is worse than the disease, for it not only deprives human beings of their self-respect and dignity, but also encourages laziness and instills in them a negative attitude.

If the community is to survive and flourish, the community trusts will need to shift their focus from dispensation of doles to providing support, which would encourage individuals to get back on their feet. Our people must be convinced to shed the mantle of being seekers of humble employment, and instead to propel themselves towards a resurgence and redevelopment as a community of professionals, merchants, entrepreneurs and industrialists.

The time has indeed arrived for community leaders to provide new direction. Wisdom and vision, capacity to foresee the future, restructuring old policies and keeping in tune with the times, is what one expects from its leaders.

Price of literacy and education. Education is the foundation upon which a nation is built. Education is never an expense; it is always an investment, an investment in the future. Without a sound education, no country or community can progress. It can only regress. In a country such as India, education is of prime importance.

Parsis at the Crossroads

Excerpted from “Parsees at the Crossroads; What Direction Do We Take” by Dinshaw Kaiki Tamboly [see profile on page 53]. The complete article may be requested from Mr. Tamboly at beedee@vsnl.com.

Zoroastrian Community'. Required is an approach that is in harmony with the elements of the changing global scenario. Practical decisions that would propel the community forward are of prime importance. Increase in numbers and economic strength, are both equally important for our survival.
However, history bears testimony to the fact that every community that achieves a high level of literacy, also achieves high levels of incomes and high levels of aspirations, which in turn leads to a sharp decline in the growth of its population.

Our depleting numbers indeed appear to be the price that we are paying for being literate, educated, affluent and career driven.

Qualities for survival. When we are constantly losing out on the numbers game, the two qualities most required in our youth for our survival are a positive attitude and the pursuit of excellence. In order to get the winning edge we need to strive for excellence, not perfection. Striving for perfection is irrational, whereas striving for excellence is progress, because we all know that there is nothing that cannot be done better or improved upon.

If we are to survive and thrive as a community we now need to think not as individuals but as a community ... We have to pool our resources and our talents for the greater good.

The youth. We have been blessed with a youth that is second to none. Posternity belongs to the youth and it is our duty to provide them a future that holds as much hope and opportunity as we received from our elders. I see in our youth, the potential to develop into great leaders and if properly nurtured, to sustain and enhance the reputation of Zarathushtis as the most civilized, benevolent and successful people that have ever walked the face of this earth.

Consider change. If we are to survive as a community we shall need to consider change in many diverse directions. Change is the only thing that remains constant in life. Change not for the sake of change, but when thrust upon us by nature has to be accepted. If we avoid changes that nature wishes to impose, we can only consign ourselves to the dustbin of history.

Cultivating tolerance. A depressing feature that has recently emerged is that our levels of tolerance have begun to dip sharply. There is a sharp division amongst individuals professing views that are either completely outdated, or absolutely futuristic. Intolerance if not checked will create a sharp division with the possibility, God forbid, of tearing apart the very fabric of our community.

As a community we are indeed at the crossroads.

On leadership. To our present day leaders I would urge them to remember that as leaders they are expected to lead as far as they can and then vanish. Their ashes should not choke the fires that they have themselves lit.

A leader’s hardest task is not to do what is right, but to know what is right. A leader is one who must have not only the ability to dream but also the capacity and courage to transform dream into reality. An effective leader is one who believes and practices that extremism in the defense of what is right, is no vice; moderation in the pursuit of justice is no virtue.

Our leaders need to be reminded that the real function of a true leader is to produce more leaders, not more followers. At times, leaders, if they wish to remain leaders, must also be prepared to become followers.

We Zarathushtis, are achievers, our goal has always been to influence history, not to merely observe it being made. Our success has been on account of the vision and foresight that our worthy forefathers displayed, and their generosity of giving freely, not only of their money but more importantly of their time and talent that they gave in the service of the community.

We will have to realize that if we are to survive we shall need to live in unity, with peace, harmony, understanding and appreciating diverse viewpoints, with mutual respect for one another.

Sanjan excavations

[Continued from page 23] Western Asia, China and Japan, proving a flourishing trade between India and Iran during the 6th-8th centuries. One vessel is an exact match for one found at Nishapur and another at Susa.

Preliminary conclusions. This archeological evidence is supported by epigraphical evidence, pointing to the importance of the port of Sanjan. Preliminary conclusions suggest a thriving site, economically strong, involved in both local and foreign trade. The ringwells indicate a hitherto unknown urban milieu in Gujarat between the 7th and 13th centuries.

During Sasanian times, strong maritime relations existed between Iran and India. These findings add important data about the landing of the Persis at Sanjan. It now becomes clear that Zarathushhti traders from Iran, during the Sasanian period had trading activities with towns on the Gujarat coast; they had understanding of each others’ language, customs and traditions. The findings lend credence to the tradition that Zarathusthis fleeing Iran after the Arab invasion in the 7th century and later, chose to land in Sanjan, and there found a ready welcome as friends.

This year, the Archeological Survey of India has given a grant of only 1 lakh ($2000), which is grossly inadequate. Archeological investigations are planned over the next five years, along the Gujarat coast, such as Nargol, Davier and Saronda. These need to be archeologically investigated to fill in the lacunae in our history. A minimum of Rs. 22.65 lakhs ($45,000) is needed.

WCZF looks to the generosity of the international community to come forth with funding to preserve our already endangered heritage.

[By Roshan Rivetna based on materials from Dr. Homi Dhalla].

A page of history is worth a volume of logic.

- Oliver Wendell Holmes.
Priest Behram Panthaki officiates at the ordination of Jamshid Mistry. Veils protect the fire, a symbol of God and the divine spark in each person, from impurities.

N. Va. Temple to Unite Followers of Faith in Which Fire Plays Sacred Role

BY BILL BROADWAY
Washington Post Staff Writer

Washington’s small but growing Zoroastrian community will add to the area’s array of international religious buildings with a Persian-style temple located beyond an alley of cedar trees just off Hunter Mill Road in Vienna.

The benefactor who purchased and donated the property for temple use said the entrance reminded him of cypress trees leading to an ancient fire temple in Shiraz, Iran, said Farhad Shahryary, who will oversee construction of the $3 million facility.

“My hope is that one day, we will build not only the temple but be able to hire a priest and build a bungalow for him and his family,” said association president Behram Pastakia ... He added that he would like the temple to be the first in North America or Europe to have an eternal flame representing the ultimate victory of good over evil ...

Fire is a central symbol of Zoroastrianism, a monotheistic religion founded in Persia centuries before the Christian era ...

“We don’t worship fire,” several insisted, correcting a misconception that still pops up in news accounts of their faith.

“Fire ... represents ‘the spark in every human being,'” said Ervad Behram Panthaki, the association’s priest ...

The main idea in Zoroastrianism is that “if you follow the path of truth, you really achieve all the attributes of God,” said Jamshid Goshtasbi, a lifelong Zoroastrian and a native of Iran ...

Zoroastrians adhere to principles that seem surprisingly modern for a religion many historians believe is 3,700 years old: stewardship of nature, the equality of men and women, an emphasis on reason as well as faith, morality based on individual choice rather than doctrine, flexible worship practices and the salvation of each person who does more good than evil in life ...

A permanent sanctuary will help remove such differences, as Zoroastrians from varied cultures come together in a way they haven't been able to do before. "Apart from being a place of worship, it will act as a home, a meeting place for all of us," Panthaki said.

The local Zoroastrian community is growing through immigration from the Middle East and South Asia and through births. Unlike many priests in India and Iran, North American priests do not require that a person be born to Zoroastrian parents to be considered a Zoroastrian, the priest said.

Zoroastrians do not evangelize, but they will welcome to membership anyone "who believes in the teachings of our prophet Zarathustra and follows and studies them," he said.

[Excerpted from THE WASHINGTON POST, RELIGION section, SATURDAY, MAY 10, 2003].

FEZANA JOURNAL – FALL 2003
Sugar in the milk

[Excerpted from MAITREYA DOSHT’s column in the TIMES OF INDIA, MUMBAI, 2002. Submitted by Erich Bajina]

If you browse through the classified section of any newspaper looking to buy a used car, you will, more than likely come across the phrase, ‘Single, Parsi owner’ – a well understood term implying the excellent maintenance and condition of the vehicle. This single description would permit it to command a premium on the usually prevailing market price for a similar model.

In a country racked with communal strife, factionalism, regional hegemonies and parochial myopia, the Parsi community, as embodied in this brilliant metaphor, stands as a shining example of the values the rest of us seem to have forgotten.

Eccentric and clubby as they may sometimes be, no other ethnic group in India has excelled in virtually every field of life like they have. From the Tatas and Godrejs in industry, Zubin Mehta in music, Homi Bhabha in science, medicine, law, accountancy, the list is endless ... It is not just the leaders that matter. Even in our everyday lives, these people, be it our class teachers, sports coaches or even the piano teacher seemed to have made an impact in their own unique way.

In fact, there is no dispute that Mumbai is the wonderful city it is, so vastly different from India’s other metros, due to the significant presence, contributions and influence of this diminutive yet, sadly diminishing tribe. Whether it was Pherozeshah Mehta who started our municipal corporation or Sir JJ thanks to whom thousands of Mumbaaites learnt art or got cured, the extent of Parsi endowment to this city is unmatched by any other resident group ...

So what is it that makes this community so special? Is it the famous ‘sugar in the milk’ story, when they landed as refugees in India seeking sanctuary, embedded in their genes over the centuries, that makes them strive to excel; to always be an asset to the society?

Is it their consummate passion for life, be it cars, food or sports that gives them that special credibility? Or is it their transparent sincerity coupled with the ability to laugh at themselves that has always endeared them to the rest of us?

At a time in our nation’s history when the Hindus and Muslims are continually tearing at each other ... perhaps all Indians should pause in this fraternal ravaging to draw inspiration and example from this tiny microcosm of excellence and integration within our very own country.

Despite being severely constrained from the day they set foot on this land, they have abided by the rules without protest or grudge. Whenever they prospered, which they consistently did especially under the British, they generously gave back to their city or town for everyone’s benefit. No doubt, they more than took care of their own. That is very natural but never at the cost of the other citizens at large ...


Jacki Lyden travels to Yazd, Iran, the spiritual capital of the Zoroastrians. The Prophet Zarathustra had millions of adherents in Central Asia. The religion he inspired spread from there west to Turkey and east to China ... The Prophet Zarathustra may have been the first person ever to preach of one God, but relatively little is known about him today.

Until its Arab conquest in 636 CE, all of Persia was Zoroastrian... the legacy of Zoroastrians is fused with Persian identity – the country’s ancient and most famous kings at Persepolis, Darius and Cyrus, and even today, Iran’s very calendar and most important civil holidays are historically Zoroastian. Yet, in a country of 60 million Muslims, 30,000 Zoroastrians remain.

The legacy of Zarathustra is remembered in the fire shrines of Yazd, its eerie funeral towers called the ‘Towers of Silence’, and the songs and prayers of a fragile group of people, the remaining Zoroastrians. Zarathustra preached three commandments of universal harmony: good thinking, good speaking, and good deeds. But in the Zoroastrian villages which encircle Yazd, a combination of religious discrimination in Iran and the movement of young people into the cities has meant that only the elderly remain.

“When we are gone,” one older woman says, “then the village will be abandoned.”

With them will go the last vestiges of a way of village life that existed for many millennia, and though Zoroastrianism may live around the world, this story tells of the last keepers of the flame trying to keep the religion alive.
I am the distributor for Australian Kraft Cheese in blue tins. Each case contains 36 8-oz tins. Cost per case is $75.

Please contact Perviz C. Patel or Cowas G. Patel (626) 967-0037.

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Minimum order of 3 lbs will be appreciated.

Call Freny Sanjana at (281) 530-0280
The WZCC (World Zarathushti Chamber of Commerce) family and sphere of influence is steadily growing.

Chapters. The Chicago chapter (chair Hoshang Karani, hkarani@msn.com) has been especially busy organizing the “Encourage New Business” conference [page 94], and, along with the Toronto Chapter (chair Kobad Zarolia, kzarolia@interlog.com) planning the “Energizing the Zarathushti Entrepreneurial Spirit” session at the Youth Congress in Toronto [page 92]. Both events were outstanding successes.

The New York chapter (chair Rusi Gandhi, rusi@garden.net) and the Houston Chapter (chair Kaemerz Dotiwala, kaemerzd@houston.rr.com) have organized interesting presentations for their members [page 91]. The Los Angeles chapter (chair Cowas Patel, kpimpexp@aol.com) held an inaugural meeting with Dhanmai Dalal as guest speaker.

Regional chapters: Iran (chair Khodayar Attaie, khodayarattaie@hotmail.com), UK (chair Karan Bilmoria), and especially the Middle East group (chair Meher Bhesania, meher_bhesania@hotmail.com) and India (Delhi chair Farokh Rustomji, f.rustomji@vsnl.com; Mumbai chair Kersi Limathwalla, kersi@bom3.vsnl.net.in) are progressing at a rapid pace [page 93]. We are continuing our search for persons to spearhead new chapters in Australasia and Pakistan.

Economic Cultural Delegation to Iran has been postponed indefinitely due to the geo-political situation in that region.

The Business Advisory Board (BAB) of the WZCC, established by the Chicago Chapter, staffed with experienced business persons and professionals, is available for consultation and advice to new and existing businesses. Contact yaz@bilmoria.com.

WZCC Recognitions. Nominations are invited for the annual WZCC recognitions [at right]. Please send in nominations of qualified business persons and professionals in your area.

WZCC Annual General Meeting will be held in late 2003 (place and date to be announced). All WZCC directors, chapter chairs and members are encouraged to attend.

WZCC directory. Homi Daver, through services provided by Avesta Computing, is urging all business persons and professionals to visit www.wzcc.net and enter their business/professional profiles. Please avail of this networking opportunity.

The e-group, zchamber@yahoo groups.com, coordinated by Zareen Karani Araoz provides networking opportunities free of charge. To subscribe, send email to: zchamber-subscribe@yahoo groups.com.

Contact WZCC corporate secretary Edul Daver at (732) 469-1866, daver@acupowder.com or visit www.wzcc.net

Rohinton Rivtina, president, WZCC Rivtina@aol.com, (630) 325-5383.

Visit the Business Directory at the WZCC website:

www.wzcc.net

(Website designed, maintained and hosted by Avesta Computing Service of New Jersey)

To join the Zarathushti business email group, send an email to:

zchamber-subscribe@yahoo groups.com

Please support our Zarathushti businesses and entrepreneurs.

OCCUPATIONAL OPPORTUNITIES WANTED

- Freelance translator French/English, English/French, textual, commercial, technical. Contact Parichehr at 214-275-6504.
- MBA from University of San Francisco, with accounting background, seeks appropriate position. Contact via his relative Dolly Dastoor at dastoor@total.net.

Seeking research/exchange program opportunity

Dr. Firdos T. Shroff, deputy director (Academics-Faculty) IIB, Mumbai, PhD (Information Technology), MA, LLB, pursuing MBA (Banking and Finance), fellow of the Institute of Bankers, is interested in a good opening overseas. Persons with information regarding an opportunity or about institutions/universities offering scholarships or an exchange program for research, please contact firdos_shroff@yahoo.com.

WZCC RECOGNITIONS

Call for Nominations

WZCC invites nominations from the worldwide Zarathushti community for its annual recognitions:

- Outstanding Zarathushti Entrepreneur of the Year
- Outstanding Zarathushti Professional of the Year
- Outstanding Young Zarathushti Entrepreneur/Professional of the Year (35 yrs)

Candidates must have achieved an outstanding standard in their field of business or profession.

Nomination forms may be downloaded from www.wzcc.net (click on “update”) or requested from Edul Daver at daver@acupowder.com. Nominations must be received by October 31, 2003.
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Business provides catering services for any sized occasion as well as prepared ready-to-serve meals. Specializing in “Parsi” cuisine and primarily serving the Greater Metropolitan Toronto Area and North America for the last 25 years. The business has fully equipped facilities to handle catering for up to 1,500 people. The business represents excellent opportunities for expansion and diversification in one of North America’s largest cosmopolitan marketplaces.

It also represents an excellent immigration opportunity for overseas entrepreneurs looking for a successful business in Canada. The owners are looking to retire after 25 very successful years.

With serious inquiries, contact Yesna Bhesania at:
(416) 236-3702, Email: byesna@hotmail.com
community based awareness program for HIV/AIDS.

The Tata Iron and Steel Company, TISCO, since its inception, has maintained an ethic of caring for its employees and reaching out to the wider community where it conducts business. Educational scholarships, health care, construction of roads, parks, leasing land for constructing places of worship, crisis management (floods, earthquakes) are just a few examples of its charitable work.

[From a posting by Behram Pastakia on creatingawareness@yahooogroups.com. The full article, by Roxanne Roberts is at www.washingtonpost.

Farokh Billimoria, possibly the first and only Indian to make the Bloomberg list.

**Farokh Billimoria on Bloomberg list**

In its third annual ranking of the Top 300 Wealth Managers (“Top Dogs”) in the country, the Bloomberg Wealth Manager magazine has listed **Billimoria Wealth Management, Inc.** at number 269. The ranking was based not just on performance, but also various other criteria such as service, tenure in the business, and commitment to serving clients.

Billimoria Wealth Management is a fee-based retirement planning and investment management firm located in Schaumburg, IL, owned and operated by Farokh Billimoria, CPA/PFS (Personal Finance Specialist) and CFP. Prior to starting his business 21 years ago, Farokh was a management consultant with Ernst and Young and A.T. Kearney.

Farokh is possibly, the first and only Indian to have made it on Bloomberg’s list.

[Farokh Billimoria can be reached at 847-925-1800, billimoria@att.net.]

**TISCO honored**

In Washington DC, at a Kennedy Center celebration of the Global Business Coalition on HIV/AIDS, on June 11, the Tata Iron and Steel Company (TISCO) was honored for its

**HONORS**

“Top Dog”, Farokh Billimoria, possibly the first and only Indian to make the Bloomberg list.

**Hormaz Vania 2003 Businessman of the Year**

Hormaz Vania of Springfield, IL [photo page 94] was recognized as “2003 Businessman of the Year” by the National Republican Congressional Committee’s Business Advisory Council. This honor is conferred on “top Business Leaders in the US, for integrating successful business practices with the unfailing support of Republican ideals such as tax relief and reduction of the federal debt.”

**Distinguished service award for Edul Daver**

The Metal Powder Industries federation recognized and honored Edul M. Daver [below] with the Distinguished Service to Powder Metallurgy Award, for his contributions to the industry and technology of powder metallurgy. The award was presented during the 2003 International Conference on Powder Metallurgy and Particulate Materials, on June 9, 2003

**WZCC (New York) sponsors business startup workshop**

Four successful entrepreneurs gave their insights at a well-attended workshop, “New Business Start Up” on May 18, organized by the New York chapter of WZCC.

Ruyintan Mehta, president of Premium Moulding, Inc. explained the importance of developing a well-researched business plan.

Framroze Patel, CPA and CVA elaborated on cash flow analysis, and emphasized that a simple yet credible, factual and accurate plan is bound to impress venture capitalists.

Michael Rowland, attorney at law, addressed the legal point of view — liability and statutory aspects.

Dr. German Bustos, president of Bustos Marketing Communications, Inc. shared time-tested sales and marketing techniques. His trick is in finding that one unique quality that makes you different from competitors.

The workshop garnered very positive comments from all attendees. IZA member Manin Kushesh thought it was “very informative and productive.” ZAGNY member Fali Shroff commented “Time well spent”.

Kudos are in order for chapter chair Rusi Gandhi, for inviting the speakers; and to all the speakers for sharing their experiences and knowledge with an appreciative audience.

The attendees are sure to benefit both professionally and personally.

As Mr. Mehta so rightly put it, “No matter what it is you plan to do, find strength in your religious faith and your family.”

Upcoming meetings are:

- “SBA Loans to Finance Small Businesses” on September 14. Speaker to be announced.
- “Health Care Issues in the Business Environment” by Dr. Yasmin Ghadiali on November 16.

Contact Rusi Gandhi at (973) 263-9619, Rusi@garden.net.
One afternoon session at the Toronto Youth Congress (July 26th) was a precedent-setting “business” session showcasing successful young entrepreneurs and giving helpful “how to’s” about starting a business. Stations were set up for information on: IT or E-commerce, professional services, and small business franchise.

WZCC director Sarosh Collecter opened the session with an overview of WZCC. Chicago chapter chair Hoshang Karani gave some practical tips and ‘how-to’s’ about entrepreneurship opportunities.

Three young entrepreneurs spoke about their businesses – what motivated them, and the obstacles they met and overcame.

Three years ago, with a grant from the mayor of Houston and a federal small business loan, Aareesh Jamsheidi [photo top], followed his dream to start his own business. At 21, Aareesh became Midas' youngest franchisee ever. Two years later, he was nationally recognized, when the president of Midas personally presented Aareesh with the company’s “Future of Midas Award”, an honor presented only twice a decade.

Aflatoon Aflatooni [photo, middle] founded his business, Yasna Inc. with a consulting focus in mind, and quickly proved that it was capable of advanced technology and robust solutions. Currently, Yasna, Inc. sells server application software packages.

Perry D. Unwalla [photo bottom] is owner/agent of a State Farm insurance agency. Many have seen him featured by name in State Farm’s Long Term Care commercials which aired on national TV.

Kudos to Mahrukh Motafram and her team from WZCC (Chicago) for conceiving and planning the session, with able support from WZCC, Toronto chapter (chair Kobad Zarolia) and the Youth Congress team, especially co-chairs Afreed Mistry and Armaity Bamji.

- By Roshan Rivetna

---

Travelsource Network is arranging a fabulous cruise for the Zoroastrian Society of Ontario and invites one and all for a fun-filled 7-day champagne cruise to the Eastern Caribbean on the beautiful “Golden Princess” of Princess Cruise lines, commencing January 31, 2004.

A limited number of cabins have been set aside especially for ZSO members and guests. Please book early.

Prices range from $1061 Cdn. (approx. $748 US) to $1982 Cdn. (approx. $1396 US) per person double occupancy plus taxes and transfers $92.57 Cdn. (approx. $ 66 US) per person.

Please call Dela Kooka of Travelsource Network at 1-800-561-9999 ext. 334 (between 9 a.m. to 9 p.m.) or e-mail her at: delastravel@cogeco.ca
Like charity, entrepreneurship is in our blood

Speakers inspire Zarathushtis to become entrepreneurs again, at the WZCC (India) inaugural celebration in Mumbai on June 8.

The Mumbai Chapter of World Zarathusthi Chamber of Commerce, India (WZCCI) was inaugurated on Sunday, 8th June in the hall of Banaji Atash Bahram.

Kersi Limathwala, president of the Mumbai chapter motivated members to feel a sense of indebtedness to perform well in life: “Unless and until you feel a sense of indebtedness and need for payback to our community, to society, to the nation, to humanity in general and to Ahura Mazda for all the bounties, you will never perform more than you are required to – which means mediocrity and being restricted to self-preservation.

BPP president Minoo Shroff, who presided over the meeting, traced the foundation of the Chamber to the Houston Congress. He said we must inspire our youth to re-kindle the spirit of entrepreneurship that our forefathers had.

The first keynote speaker Cyrus Guzder, delivered a powerful address on “Why Zarathushtis must become entrepreneurs again – turning your passion into a profitable business.”

He gave examples of successful businesses started by individuals on a small scale: catering, making chocolates, starting karate or dancing classes, taking one or more cars on a bank loan and hiring them out, organizing a housekeeping service, looking after computer software, etc.

With the arrival of the internet, so many opportunities are now available for budding entrepreneurs. For an entrepreneur in today’s world, the size of the business has no relevance, e.g. Sabeer Bhatia single-handedly developed Hotmail. Industrialists today want to reduce their head count and look for areas where they can outsource. He summed up by saying: “It’s best to start with an idea, find a niche, educate yourself, test the market, and use the internet to grow your skills.

Zarine read a message of good wishes from WZCC president Rohinton Rivetna, who has been a great source of encouragement to the core committee since his visit to Mumbai in January 2003.

The second keynote speaker was Areez Khambata, founder chairman of Pioma Industries, Ahmedabad, who created Rasna. Mr. Khambata said, “Like charity, entrepreneurship is in our blood.” Entrepreneurs create opportunities, not just for themselves, but also for members of society. They dare to take a risk, be the first, and be different from others. Entrepreneurs create enterprises with leadership and teamwork.

He said that today it is not enough to just excel as an individual, but one must also have excellent organizational support. One must excel, be innovative, and do a lot of thinking. He urged members to identify opportunities and get started.

The next speaker was WZCC international board member Dadi Mistry. Himself an entrepreneur based in Delhi, Dadi is actively helping the Delhi chapter.

The function, sponsored by Zarir Bhathena of Hilla Builders, ended with a superb dinner catered by Tanaz Godiwala.

[Excerpted from a report by Zarine Commissariat, email: zcommissariat@hotmail.com]
Co-chairs Hormaz Vania and Hoshang Karani, organizer Natalie Vania, and the Chicago Chapter of WZCC are to be applauded for actualizing the mission of WZCC, which is to “energize the entrepreneurial spirit”, in the form of this conference, at the Darbe Mehr in Chicago, on July 12. Packed into one long day, starting with breakfast (by Chicago’s Kavina Katerers) at 7:15am, were a range of presentations, from inspirational to practical and informative ‘how-to’s, giving the attendees, a flavor of the pitfalls and rewards of owning one’s business.

Other WZCC chapters could do well to draw upon the experience from this conference to organize a similar one in their areas. Some of the informational material presented at the conference, plus much more on business basics is available in the excellent program book of over 120 pages. For further information about the conference or to order the program book, contact Natalie Vania at natalie@encouragenewbiz.com.

- By Rohinton Rivetna, president, WZCC

By Natalie Vania

Along with a skilled team of dedicated volunteers, it was a great privilege to assist in organizing Encourage New Business! An Inaugural Conference. The wellspring for my enthusiasm derives from Zarathushtra’s vision and its employment in an active sphere of life — business.

Zarathushtra’s vision and business endeavor. In these pages [FEZANA Journal, Winter 2002] I inquired earlier as to defining a ‘value proposition’, or an explication of Zarathushtra’s singular vision, for the Zarathushhti people. We were urged to think about the ‘future Zarathushhti’—who may that person be? What prototype may emerge, what values may the future prototype bear? And what is today’s benefit from considering tomorrow’s value?

Such a series of questions can be posed for active, not just contemplative, spheres of life. Business is a prime case. How do questions on Zarathushtra’s vision shape themselves in the context of business initiative and business endeavor?

Encourage New Business! offers as its mission the entrepreneurial initiation of new business and an invitation to everyone to take inspiration from the record, success, and future commerce of Zarathushhti people. I think my prototype of the future Zarathushti is of one whose integrity is manifest for mutually advantageous exchange of goods and services. The Zarathushtrian value of the future business person of 2053 will demonstrate virtues such as initiative, the good mind, creativity, and execution so necessary for good business endeavor. Thinking of the future gives meaning now to our activities.

Our best compliment for the conference came when a distinguished Zarathushhti youth remarked that our aims were “noble”. Can we be noble through business?
Clockwise from top, conference co-chair Hormaz M. Vania, founder and principal of Vania Engineering, Inc. Springfield, IL; and speakers: Xerxes Wania, president of inSilicon Canada, Toronto, and his wife Charis; Manou Mobedshahi of the Mobedshahi Hotel Group, California; and Ferzeen Chhapgar, venture support manager at the Enterprise Network of Silicon Valley.

If a future Spithrodates adheres to the four touch-points of Zarathushtra’s vision: light, truth, right, and frašhokereti, I believe there is much play for nobility in business effort.

In 2053, the world will be different than what we know it as today; with new political boundaries, new physical energies, new reproduction and bio-engineering and so many ways quite beyond what we imagine. Even light, which separates matters into clarity and obscurity will have a differing role. Optical technologies run through an ‘always-on’ internet, bio-fluorescence offers new insight, the advance with technologies of light is just begun.

Truth will always be at the core of merchant trade. It will continue as the currency of our business repute, just as it was when Herodotus records of the Persians, “The most disgraceful thing in the world, they think, is to tell a lie.” Truth as vital in history’s unfolding will proceed with new science and its epistemology commercialized through eager businesses which advance human life.

Most vital, the process of making the world fresh and new will be the task of enlightened businesses bringing to us new products and services, new value, beyond today’s imagination.

The conference. Apart from theories, the conference gave us much evidence of Zarathushtra’s vision in play. Co-chair Hormaz M. Vania opened with reflection from forty years entrepreneurship in founding an engineering
practice, Vania Engineering, Inc. in the great American frontier, Abe Lincoln’s territory.

Manou Mobedshahi of The Mobedshahi Hotel Group, owner of a chain of hotels and winner of the Mayor of San Jose’s award for business excellence, revealed an inspired view, key points, of the Zarathushhti ethos guiding his success. He emphasized the exhalted nature of our religion, how it provides a glorious way of life now as we seek Truth and gain knowledge for betterment.

Xerxes Wania’s semiconductor design technology company, Xentec was acquired in 2000 for $16 million by inSilicon, which in turn was acquired by Synopsis for $69 million. The young business leader from Toronto, gave us brilliant clear thinking for using entrepreneurial risk to make active choices for excellence. We can choose (and train ourselves to choose) risk, which Xerxes sees as willful choice of attitude in an environment we control, and plan to win.

Ferzeen Chhapgar, manager, Venture Support of The Enterprise Network of Silicon Valley instilled us with fervor for bringing new NASA science into our lives through the entrepreneurial path.

Though Arnaz Elavia (a financial planner and business advisor with American Express Financial Advi-
sors) was unable to attend, Dr. Natalie Vania conducted a lively workshop on Business Visions.

Dr. Debra Malewicki, director, the Wisconsin Service Innovation Center, gave insight into assessing the viability of new products and market opportunities.

During lunch (a box lunch of Parsi delicacies, by Kavina Katerers) Rohinton Rivetna spoke about the vision of WZCC, and reminded us of a heritage of integrity and industry so important to build into the future; and Dr. Yaz Bilimoria founder of QStar Foods which owns two Quiznos franchises in Indiana described the services offered by the Business Advisory Board, recently created by WZCC (Chicago).

After lunch, Prof. William Dougan, professor of management in the College of Business and Economics, at the University of Wisconsin, Whitewater; John Cieslik director of Economic Development for Illinois State Treasurer (giving $50+ million to new high-tech venture business); and Steven Konkel, director, Small Business Administration, Chicago gave valuable insights into starting a new business venture and funding sources. Dr. Yaz Bilimoria conducted a workshop on starting a business; and Hoshang Karani, (Karani Value Technology Strategies) consulting firm) moderated a panel showcasing several local successful Zarathushhti businesses. Panelists: Yaz Bilimoria (professor and chair, Management department, University of Wisconsin, Whitewater); Ken Hathi (of 30 major business acquisitions and ventures); Nilufer Darukhanawalla (franchise owner, Kumon Math and Reading Center in Plainfield, IL), Hosi Mehta (Mehta Motors auto repair business in Elmhurst, IL)

Zubin and Zenosbia Tantra (who founded Lake County Physical Therapy LLC in 1999, providing outpatient physical therapy, now grown to four facilities) — all showed us “doing right” in action. For frashokereti, the best moments occurred when Zarathushhti youth discussed possibilities and their entrepreneurial prospects. No era for business initiative is as vital as ours and great opportunity abounds.

Special thanks are due to the co-chairs, sponsors, organizers, the Rivetas’ gracious hosting of a pre-conference dinner and discussion, hospitality chairs, and the dear Dr. Paul and his children who did master-duty on video-recording our gala event.
Dubai-India ties are strengthened

BPP president Minoo Shroff visit Dubai

It was an exciting evening for all businesspersons and professionals of WZCC at Al Bustan Hotel in Dubai, on April 10th when Bombay Parsi Punchayet (BPP) president Mr. Minoo Shroff and his wife Villoo visited the Zarathushti community in Dubai. This was the first time a senior member from BPP visited that country; it was especially appreciated, at a time when the whole middle eastern region and the world were going through moments of extraordinary challenges and history was changing in Iraq.

Mr. Shroff spoke vibrantly on the socio economic challenges facing the Zarathushti community ...

Stressing entrepreneurship, the economic engine that keeps the community going, he said our youth need to be inspired to nurture a culture of entrepreneurship. Some businesses worth considering were events management, beauty parlors, hotel and motel management, travel and tourism, warehousing, insurance, manufacturing of garments, costume jewellery, interior design and food processing. He added that BPP had set up a center to encourage young entrepreneurs kick-off businesses.

Mr. Shroff said that from the first lakh JRD Tata earned, he put aside Rs.10,000 for creating a trust for higher education. Similarly each of us should try and donate some portion of our earnings to charitable organisations, so that the corpus keeps growing, and funds could be utilized for projects to benefit the community.

On behalf of WZCC Middle East group, Meher Bhesania launched the “Vision India 2003 - 2004” program, which aims at building closer ties between businesspersons and professionals from India and the Middle East. Attempts will be made to pass on business leads to each other so that business ties flourish between members of the Zarathushti community, and the economic wealth remains within the community.

[Excerpted from a report by Meher Bhesania, Dubai].
Right, Youth mobeds at the neXus closing jashan: from left, Ervads Zavaihere Balsara, Adil Minocherhomjee, Mehermol Bhada, Darayus Bajan, Farhad Balsara (lead mobed), Cyrus Panthakee and Fir­dosh Balsara (helping his son Farhad).

Below, buffet barbecue and games at Ontario Place.

neXus 2003

[Continued from page 15]
on Life Support: Political Activism” (Feroze Sidhwa); “Plunging into our Gene Pool” (Roxanna Mirza) discussed health conditions affecting Parsis; “First Generation Zoroastrians” (Behram Jam and Rashna Wadia) explored what it means to be a Zarathushti born in the western world; “Zoroastrian Relationships” (Sharookh Sid Sidhwa) about pressures to find a Zarathushti partner and coping with ups and downs of relationships (also see his website www.tigersid.com); and a popular “Match-Making Session” (Afreed Mistry), which gave participants an opportunity to mix and mingle.

Youth Mobeds Ervads Darayus Bajan, Mehermol Bhada, Ardeshir Hormozari and Cyrus Khory spoke about their roles in society as they entered the priesthood.

The “FEZANA and the UN NGO Conference” session (Susan Karani, Aysha Ghadiali and Jehan Rivetna) spoke of participation at UN conferences and promoted humanitarian causes such as the children’s program at Gram Seva Trust in Gujarat. A Game-a-Thon “Breast cancer fundraiser” was organized by Roxanna Mirza. One session, co-sponsored by WZCC was devoted to “Energizing the Entrepreneurial Spirit” [see page 92].

A buffet barbecue at Ontario Place, a formal Masquerade Ball, and pre- and post-congress activities gave ample opportunity for “connecting”. While most participants commented that “it was the best congress yet” with a “perfect balance of educational and social activities”, there were some who felt the balance was tipped more towards social activities, with “not enough substance” in the workshops and presentations.

Mistry, who was also on the education committee felt that the success of the congress was in part due to the fact that “we took out all controversial topics, and kept discussion sessions to a minimum”; some however, viewed that in a negative light.

This was the first youth congress for Suzie Karani, a student in Human Rights Studies at Columbia. She found the workshops “informational and encouraging, all geared toward finding common Zarathushti identifications, spreading awareness about our heritage, and rooting inspiration to participate in various religiously-led pursuits.”

“I particularly enjoyed meeting so many youth who were interested in creating religious awareness and promoting humanitarian ideals and practice,” said Suzie. “I left with a feeling of accomplishment, having learned so much and met so many friends in just four days. Like all the other attendees, I look forward to the next one.”
Greetings from FEZANA! When faced with a difficult economy, one of the first things people cut back on is charitable giving. This is quite understandable. After all, charity does begin at home. But, while we might be faced with an uncertain economy for the foreseeable future, it is important to remember that the need for funding at organizations like FEZANA does not distinguish between good economic times and bad. The need is always great. It could be a neighbor or a family member, but FEZANA has been there, providing vital services to help in times of need. Without the help and generosity of people like you, we could not have helped so many.

This year we had a very exciting AGM. There are so many new programs to better the community. Funds were approved by the representatives of the FEZANA associations to support the following projects:

3. Additional funds were approved to set up academic education scholarships of $10,000, besides the $5,000 from the Kheradi Endowment Fund, for the 2003-2004 academic year.

Additional requests were made for other projects:
1. Restoration of historical manuscripts – manuscripts from Navsari in desperate need of restoration, presented at the AGM by Malcolm Deboo.
2. Film production on Zarathushtis in North America by Tenaz Dubash.
3. Capt. S. J. Contractor’s project to construct a replica of the original ships and re-enact the exodus of the early Zarathushti settlers to India from Iran.
4. The upcoming 3rd World Zoroastrian Youth Congress in Pune, India.
5. The Sanjan/Bahrot caves excavation and preservation project, by the World Zarathushti Cultural Foundation (WZCF) of Dr. Homi Dhalla.
6. WZO Youth Wing’s “Project Udvada” and support for their community center, dispensary and other activities.

All these exciting projects and the good work being done by so many people all over the world to improve and enrich our Zarathushti culture and heritage, need your help.

Making a difference. Therefore, let’s not forget to continue to support the FEZANA Thousand Points of Light Campaign by sending a donation to the General, Welfare, Critical Assistance, Scholarship, Religious Education and/or Journal Funds. Your generous tax-deductible gift will help to fund these exciting programs, as well as the ongoing activities and programs already established. These programs and services have aided people all over the world. With your help, we can continue to make a positive difference in the Zarathushti community. Thank you for considering a generous gift to FEZANA. After all, the person you are helping could be someone you know. Please send your check payable to FEZANA; indicate the fund you wish to support and mail to Rashid Mehin, Treasurer, 583 Beverly Place, San Marcos, CA 92069.

Jerry Kheradi, MD, chairperson
Committee: Rashid Mehin (treasurer), Rustam Kevala, PhD, Mitra Rashidi, Esq., and Celeste Kheradi.
### Thousand Points of Light

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Are you ready to retire?

The thought of early retirement probably sounds wonderful, doesn’t it? How do endless sunny days of golf, travel, gardening, reading, visiting the kids and grandchildren sound? Early retirement, however, may not be all that it’s cracked up to be, caution many financial planners. And it’s not the money they’re talking about; it’s the whole psychology of early retirement.

Let’s assume, for the moment, that you have sufficient and reasonably dependable financial resources to see you through an early retirement. (Roughly half of all workers retire by age 62, according to the Social Security Administration). Building sufficient financial resources to retire early is no easy task, but properly planned, many people can do it.

An equally challenging question – one that’s often overlooked – is whether you are psychologically ready to retire early. Here are some of the major psychological issues to consider before taking the plunge.

Boredom is perhaps the number one complaint in retirement. Daily rounds of golf can get old quickly, particularly if all your regular golfing buddies still hold jobs. Boredom can be a problem in retirement at any age, but it is especially a challenge in early retirement because you’re looking at potentially many more years to fill with something meaningful. A good indication that this might be a problem is if you don’t currently have outside interests, if work is your life.

Lack of job stress sounds like a benefit of retirement, and for many it is. While someone age 65 or 70 might be ready for a less hectic life, that’s not necessarily the case for someone who’s 50 or 55 and at the peak of their career.

Lack of social contact. Work is a major source of social contact. Losing touch with co-workers can be difficult under normal retirement circumstances, but early retirement exacerbates the problem.

Differing retirement dates. It’s common with early retirement for only one person in a marriage to be retiring early. The other may not have that luxury, or may not want to. That can cause friction. The working spouse may expect the retired spouse to keep house, or may resent watching the spouse sleep in while he or she trudges off to work. The retired spouse may be anxious to travel or move, but the working spouse cannot. The friction is most common when the husband retires before the wife retires, according to a Cornell University study.

Forced early retirement. In a sluggish economy, many people are being laid off, and some are taking early retirement packages. The problem here is, up to this point they may not have thought about or planned...
for retiring early. The early retirement package may sound good, but it takes time to adjust to the idea.

Worries about money. Ideally, you’ve determined, perhaps with the help of a financial planner, that you have enough money for early retirement. Still, it’s not uncommon to worry financially at times, particularly if there are unexpected expenses or a bear market. The worry can be worse for early retirees because they’re funding a longer retirement period – perhaps 10 or 15 years longer. It can be emotionally deflating to be forced back to work. How do you avoid or minimize these psychological hurdles of early retirement? Here are several ideas from Certified Financial Planner professionals:

• Be certain you are in good financial shape.
• Prepare for early retirement starting now, regardless of your age. Envision what you truly want to do and how you’ll handle these psychological hurdles. You’ll need to start planning as soon as possible to make it work financially.
• Don’t retire from work, retire to something. Simply quitting work may not necessarily create a fulfilling, enjoyable retirement. For example, a Zarathushti planning to retire can look into volunteering on one of the FEZANA committees.
• ‘Practice’ your retirement before you retire – hobbies, vacation spots and the other aspects of your vision. Be flexible before settling on long-term commitments such as buying a home in a new location. Find a place to rent (not buy) for several months and spend your vacation and weekends there to get a feeling of that location before planning to retire permanently in that area.
• Talk it over carefully with your spouse, so you both agree on expectations such as travel and housework.
• Consider semi-retirement. Work part time or only a few months of the year in a job you like but that is less stressful. This provides a great psychological transition into full retirement, as well as financial benefits.

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Sun City Retirement Community. Yasmin Kevala is investigating Sun City Center [see page 55] as an ideal community for the Zarathushti community to retire in. Located in sunny Florida on the Gulf coast, close to Tampa and Sarasota, it has all the amenities and hobbies anyone could possibly think of. This retirement community is composed of new single family homes and villas surrounded by beautiful golf courses, tennis courts, indoor and outdoor heated swimming pools, clubhouses for arts, music, computers, etc. The center also has it’s own 800 seat theater for Broadway and Las Vegas shows besides other weekly entertainment. Kindly email Yasmin at yaskeval@aol.com for more information.

Grateful Thanks!
FEZANA gratefully acknowledges donations received from April 19th through July 15, 2003. This does not include donations acknowledged under the “1000 Points of Light” program [see page 100].

General fund:
Nina J. Deboo ($50); Jimmy K. and Mary Dubash, VA ($100).

Welfare Fund:
Porus F. Austin and Khar, CA ($200); Nina J. Deboo ($51); Jimmy K. and Mary Dubash, VA ($250); Sami R. Framjee ($1,000); Afried Farrokh Kamdin, NY ($200); Jamshid R. Kapadia and Rita, MA ($51+$51); Prochy P. Sethna, CA ($500); Dr. Behram Shroff, VA ($101); Zoroastrian Association of Metr. Chicago, for refugee assistance ($101).

Religious Education:
North American Mobeds Council (NAMC) has donated $1,000 for sponsoring a young mobed to the youth congress. Paridokht, Farangis, Iran and Homayoun Zardoshty have donated

FEZANA DONATIONS AND APPEALS
Donations. Unless specified otherwise, all donations should be sent to: Rashid Mehin, FEZANA Treasurer, 583 Beverly Place, San Marcos, California 92069, tel: (760) 891-0699, Email: rmehin@yahoo.com.

Please make donation checks payable to “FEZANA”, specifying the fund name (General, Welfare, Critical Assistance, Religious Education, Scholarship and Fezana Journal). For specific earmarked donations, please also include the recipient’s name, in the memo section on the check. All charitable donations to FEZANA are tax deductible in USA. Donors of $250 or more will receive a confirmation letter for their tax records. For donations under $250, please use your canceled check as a receipt.

Appeals. All appeals for community welfare, medical, social and critical assistance should be sent to the FEZANA Welfare Committee: chair – Houtoxi F. Contractor, 2301 Colony Court, Pittsburgh, PA 15237, tel: (412) 367-2948; HFMC31@aol.com.

For more information, visit the FEZANA website: www.fezana.org
$6,000 for the Religion Scholarship fund for the year 2003.
The Zardoshty sisters have also donated $500 for mobedyar expenses at the youth congress. Additional funds for this purpose were also donated by Tahamtan and Gordafird Aresh and ZYNA ($1050).

FEZANA Journal Fund: Manou Mobedsghahi (The Mobedsghahi Foundation) has donated $2,500 as a partial sponsorship for reprinting of the FEZANA publication, “The Legacy of Zarathushtra”.
FEZANA wishes to acknowledge all the contributions made by donors towards various projects and appeals and we thank them for their continued support.

ZAC Navar Fund
Ervad Tishtar Dadachanji is the first benefactor of the Zoroastrian Association of Metr. Chicago’s Navar Fund created by Dr. Kersey Antia. After he becomes a martyr, Er. Dadachanji will be appointed panthaki at the agiary in Kalyan. Donations are sought to enable more athonians to become navar and martab. Please send your check made to “ZAC Navar Fund” to ZAC, 8615 Meadowbrook Dr, Burr Ridge, IL 60527.

Appeals from the needy
Among the appeals for financial assistance received by FEZANA are:

• Family from Vishakhapatnam, urgently needs financial assistance for medical expenses and their 3 children’s education. The husband, a marine surveyor, has been diagnosed with cancer of the small intestine, and the wife also has medical problems. They have sold their family jewelry to meet expenses. Send your donation to FEZANA [see previous page] marked “Family from Vishak”.

• Boys orphanage Navsari
The financial condition of the Bai Dosabai Kotwal Parsi Boys Orphanage in Navsari is very poor. Despite the best of efforts, paucity of funds is making it increasingly difficult to run this fine institution which provides our less privileged boys the support they so well deserve. Its meagre resources are so strained that even the basics of decent living are now becoming a rarity. Orphanage superintendent Mr. Barjis K. Bani is has made a fervent appeal for help. Send your donation to FEZANA [see previous page] marked “Navsari Orphanage”.

Refugee assistance
The Zarthusthi Association of Kentucky, Ohio and Indiana (ZAKO I) is appealing for financial assistance for a family of six. Originally from Iran, they fled to Pakistan, and India and are currently in Cincinnati, OH. Their government aid as refugees expired in June, and with only one earning member, who has a janitorial job at a local motel, the family is unable to make ends meet. ZAKOI have raised some funds to perform the 12-year old son’s navjote (on July 13th in Cincinnati). For information, contact ZAKOI secretary Kashmir Sadri at (502) 244-4806, ronykash@aol.com. Send your donation to FEZANA [see previous page] marked “refugee assistance”.

Hospital fundraiser
The 16th annual Parsi General Hospital fundraising Dinner, was held on August 30. Donations for this very worthy cause of providing Medicare and improved medical equipment in PGH, Mumbai, will be gratefully accepted. Contact Dr. Homai Kasad at (650) 591-2813, hkasad@yahoo.com. Send your donation to FEZANA [see previous page] marked “Parsi General Hospital”.

WZO (India) student assistance
WZO (India) is seeking donations for specialized coaching classes for students seeking admission to highly competitive medical, engineering and other colleges; and (b) to help worthy students pursue their studies/careers in India and abroad. Send your donation to FEZANA [see previous page] marked “WZO (India) student assistance”.

Traditional Zarathushtrian Trust, India
The “Traditional Zarathushtrian Trust” (TZT) has been set up in Mumbai, with multifarious objects: promoting and safeguarding the religion, educational help, medical relief, help to seniors, housing, relief to the poor, encouragement of entrepreneurship, promotion of sportspersons, etc. Its benefits shall flow solely to deserving Parsi Zoroastrians (born of both Parsi Zoroastrian parents). Contact Filly Maravala at fmaravala@aol.com.

Opportunities to give...
Besides the above, other worthy projects seeking funding, as described elsewhere in this issue of FEZANA Journal, are summarized below.

• Ontario Zoroastrian Community Foundation (OZCF) is seeking funds for a center in the western Greater Toronto area [see page 12].

• Zoroastrian Society of Ontario (ZSO) is raising funds for building larger premises on the site of the present darbe mehr [see ad last page].

• Fighting AIDS and TB in Africa and Asia [see page 14].

• ZWIN student exchange projects [see page 20].

• Assisting people of Zarathushthi ancestry in Tajikistan/Uzbekistan [see page 21].

• PARZOR - a UNESCO-assisted project to perpetuate Zarathushthi culture and heritage [see page 22].

• World Zarathushthi Cultural Foundation, WZCF, chair Dr. Homi Dhalla, archeological excavations at heritage sites in Bahrot Caves and Sanjan [see page 23].

• Sponsoring reprint of “The Legacy of Zarathushtra” [page 79].

• “Portrait of a Community” video film project [see page 116].

In charity there can be no excess - Bacon
Scholarships Available

Below is a list of miscellaneous scholarships available to Zarathushti students:

- **FEZANA Scholarships** and **Mehraban Dorab Kheradi Endowment Scholarships** for Zarathushti students at institutions of higher learning in USA or Canada. One year residency required. Forms are at www.fezana.org, or contact Dolly Dastoor, PhD, at dastoor@total.net, tel: (450) 656-2038.

- **Moobed Faridoon Zardoshty Religion Education Scholarships** awarded to Zarathushti students for higher studies/research in Zarathushti religion at a recognized institution of higher education anywhere in the world. Visit www.fezana.org, or contact K. P. Mehta at kayomehta@aol.com, tel: (708) 974-1238.

- **Fali Chothia Charitable Trust** scholarships for Zarathushti students in North American universities. WZO (US chapter) is joining in the 2003-2004 scholarship program. Forms are at www.zamwi.org/about/2001FCCT.pdf. Contact ferozafitch@lexicongraphics.net, tel: (301) 564-3726.

- **ZAC (Chicago) student loans/scholarships** for Zarathushti students at institutions of higher learning in North America. Visit www.zac-chicago.org, email: ZACscholarships@yahoo.com.

- **Paul and Daisy Soros Fellowships** support graduate education for immigrants and children of immigrants. Visit www.pdsoros.org.

Performing Arts Scholarship

ZYNA (Zoroastrian Youth of North America) announced at NeXus 2003 in Toronto, that they will provide $5,000 as a startup amount for a FEZANA/Zyna performing arts scholarship. Further details will be forthcoming.

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HEALTHY LIVING

This column on living a healthy and balanced Zarathushti life, is brought to you by Mehran M. Patel, MD, FRCS(Ed.), FAAFP. Questions and suggestions for future topics are welcome. Dr. Patel has a family practice in Chicago since 1978 and practiced as a cardiothoracic surgeon in Mumbai and UK. A fellow of the American Academy of Family Physicians, she was nominated twice as Illinois Family Physician of the Year.

**Health in the Golden Years**

[We pre-empt the previously announced topic of Designer Diets to bring you this theme-relevant topic.]

You have come a long way, and have a longer way to go – if you live healthy. Health at fifty-something is the mirror image of life lived thus far.

The biological clock ticks at a pace different from the physical clock, which adds an interesting dimension to the aging phenomenon. An eighty-something may look and live younger than a sixty-something, and the reverse is also true. Diseases associated with aging, some incident to maturity, others life-style dependent, add another dimension. Several aspects of aging humans have been discussed elsewhere in this Journal, hence we will limit ourselves to some of these diseases, prevalent in the fifty-plus population.

**Metabolic syndrome**

Atherosclerosis, obesity and diabetes sneak in gradually and imperceptibly. Together, they are the manifestations of Metabolic Syndrome, also known as Syndrome X, Dysmetabolic Syndrome, or Raven Syndrome.

“Could be 30 lbs lighter, but I am healthy except for just a little high blood pressure; cholesterol is a little bit high, and I have a high sugar,” declares a 40-year-old automobile-dependent couch-potato. This smells of trouble down the road. Sooner or later, these will escalate into heart disease, coronary artery disease, heart attack, stroke, complications of diabetes, gangrene, kidney failure, eye problems and more – morbidity and high cost of growing old.

Two to three medications to control each of these soon add up to a dozen pills a day. Dietary constraints make vitamins, antioxidants and nutritional supplements necessary. Add to these, off-the-shelf remedies per suggestions of well-meaning friends – and soon an explosive chemical factory is at work within the body. Behold, the down-spiral has already begun and add-ons are not far away.

**Brittle bones and fractures**

Bone loss and ‘thinning’ beginning at maturity is only accelerated by decreasing mobility due to unsteadiness, weakness (side-effects of medications) and failing vision – a perfect recipe for falls and hip, spine, wrist and other fractures, attributed to osteoporosis due to Vitamin D and calcium deficiencies. Fractures add their own burden of complications and morbidity. The auto-dependent now becomes homebound and bed and chair dependent, turning the ‘golden years’ into ‘dreaded years’.

**The last straw**

Diminished activity, lack of social interaction, perception of useless purposeless living translates into depression, and then dementia – vascular and Alzheimer’s type. At this point, the burden shifts from the person to the family and children. Now, the ‘dreaded years’ become ‘years of misery’, dependence upon caregivers, custodial care, frequent hos-
hospitalization and ‘revolving door’ between hospital and nursing home, and eventual depersonalization.

**Prevention formula**

All of the above is preventable and postponable. What sounds like gloom and doom need not be so, if only we take responsibility in our growing-up years, and live a healthy lifestyle – learning and knowing what is good (right) for our health and longevity, and living what we learn.

In past issues of this Journal, we have discussed some of these, and intend to continue to do so. Balanced eating and drinking, activity, involvement and mobility, optimizing stress-management and ‘harboring no evil’ are essential steps of primary prevention.

Secondary prevention involves awareness of slowly sneaking diseases, timely health evaluations at regular intervals to catch them early and taking care of small problems before they become big ones.

It really is up to us, each and everyone of us, for our own sake, to take charge of our health.

**The silver streak**

Our children, growing up in the 21st century are going to be a lot healthier than us. They will live and learn healthy eating habits (thanks to their informed parents). They will be active and energetic (if their parents limit their TV time and present healthy snacks). This improved lifestyle will put them at 100% benefit.

Benefits are estimated to decrease by 10% per decade. Today’s toddlers have 100% potential to be healthy in their golden years; twenty-somethings have 80% and adults in their 30s have 70% if they improve their lifestyle. All is not lost for those in their fifth and sixth decades either – their potential translates into 50% and 40% respectively. Folks in their 80s and 90s have only 20% and 10% to gain. But take heart, you are already on the right track, which is the reason you are reading this.

Next issue: Designer diets.

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**MATRIMONIALS**

FEZANA will coordinate initial contacts between interested parties; we do not assume any responsibility for verifying credentials. Contact Roshan Rivetna [see inside cover page].

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**Cupid Strikes Again**

Fezana Journal is delighted to announce the engagement of M02-18 and F02-34 who were introduced through this column. The wedding is planned for December.

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Seeking suitable Parsi match (living and working outside India) for young and pretty Parsi girl, 31, wholly educated and brought up in UK; BA (Hons), MBA, well-versed in culinary art, outgoing, friendly and sociable. Contact darakapadia@hotmail.com. [*F03-10*]

Young man, 29, well-settled in airlines job in UAE. Originally from Mumbai. Willing to relocate. hoshangd@hotmail.com. [*M03-13*]

Well-educated, fair, Parsi boy, 26, 6’ tall, well settled in Australia having own business, seeking correspondence from young Parsi women willing to settle in Australia. Contact geive@iinet.net.au. [*M03-14*]

Male, fair complexion, 28, 5’ 8”, pharmacy manager, born and raised in USA (East Coast), strong family values. (908) 788-5378, [M03-15]

Fun-loving, witty, highly educated professional male, 42, spontaneous, fit and attractive and a warm, caring person. Enjoys travel, jazz and exotic cuisine. Looking for an honest, fun-loving, intelligent person who would enjoy similar things and share intellectual conversations as well. (617) 621-6989, zoroguy2003@hotmail.com. [*M03-16*]

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**PERSONALS**

Attractive and slim Parsi female, 22, B.S. Business, currently pursuing MBA.

Seeks well-educated gentleman with a caring nature, good personality and sense of humor.

Please contact: MyFairLdy@aol.com [*F02-28*]

I am trying to locate my first cousin, Darius Antia and his wife Celia, who may be living in San Diego. They are originally from Karachi. Please contact geive@iinet.net.au.
Estate Planning

(Continued from page 45)

be retained by the grantor, with the assets being dispensed on death to the beneficiaries.

Such a long journey

Estate tax planning is an evolution, not a finality. It is essential that the plan be monitored on an ongoing basis for changes in family dynamics and the ever changing tax law. I strongly suggest that a professional be engaged at the outset. As I have mentioned, saving estate taxes for the most part involves giving up title, ownership and therefore control. A key component of the planning is retaining enough assets for yourself at the same time.

A much esteemed US Supreme Court Judge Justice Oliver Wendell Holmes stated, “Taxes are the cost we pay for a civilized society.” However, your hard earned assets need to be protected and dispensed with according to your wishes, and not the government’s.

Jamshed B. Gandi, CPA, CVA, MS (Tax), has over thirty years experience in estate and retirement planning, wealth preservation and business valuation services. Since 1995, he has been a partner in the San Francisco accounting firm of Bertorelli, Gandi, Won & Behl. Jamshed is a member of the American Institute of CPAs, the California Society of CPAs and the National Association of Certified Valuation Analysts. He is past president of the South Asia Professionals Club of San Francisco; on the Board of the San Francisco chapter of the California Society of CPAs; member of the Estate Planning Council of Diablo Valley; was business manager of FEZANA Journal; and the San Francisco Bay Area chapter chair of the World Zoroastrian Chamber of Commerce. He can be reached at 415-905-0330, 415-354-3361 (fax) email: jbgandi@bgwbcpas.com.

BIRTHS

Myah Balaporia, a girl, to Zahir and Mehernaz Balaporia, sister to Zarvaan, granddaughter to Vispi and Russ Balaporia of Mumbai, and Adil and Roshan Vadoliwala of Mumbai, in Green Bay, WI on April 3.

Poras Bhesania, a boy, to Niloufer and Fredy Bhesania, grandson to Soli and Nargish Bhesania, and to Meherji and Roshan Frenchman, and great grandson to Piroja Nariman Frenchman, nephew to Cyrus Frenchman, in Toronto, on March 18.

Rhea Dotivala, a girl, to Tannaz and Kaiomarz Dotivala of Wake Forest, NC, granddaughter to Brach and Freny Mistry and Godrej and Havovi Dotivala of Mumbai, on June 12.

Sarosh Firoz Gandhi, a boy, to Shireen and Firoz Gandhi, of Novi, MI, grandson to Dr. Baji and Behroze Gandhi of Grosse Poine Woods, MI and Aban and Aspy Daboo of Chicago, on June 8.

Tatyana Golwalla, a girl, to Rooshad and Zhaleh Golwalla, granddaughter to Anita and Homi Commissariat of Toronto and Sarfaraz and Feroze Golwalla of Karachi, in Mississauga, ONT, on June 15.

Riana Ailyn Irani, a girl, to Jal and Shiraz Irani, of Tampa, FL, sister to Jasymn and Zain, granddaughter to Dr. Behman and Dolly Irani of Hounslow, UK and Hoshi and Arnavaz Daruwalla of Cheshire, UK.

Shahaab Oshidary, a boy, to Parvin and Babak Oshidary of BC, on October 26, 2002.

Darin Tavadia, a boy, to Erich and Havovi Tavadia of West Bloomfield, MI, grandson to Rusi and Villoo Tavadia of Novi, MI, on June 13.

Zain Patel, a boy, to Armaity and Viraf Patel of San Francisco, on April 28.

Group sedreh pushi in Vancouver: On the occasion of the birth anniversary of Arbab Rustam Guiv, a group sedreh pushi ceremony was performed of ten people, at the Arbab Rustam Guiv Darbe Mehr, in Vancouver on May 10. The new initiates were: Bijan Bastani, Mahnaz Bastani, Nima Bastani, Pouya Bastani, Dr. Jamshed Boulandian, Parvaneh Demehri, Shawhin Kanai, Shahpour Mehrabani, Pedram Oshidary, and Dr. Pourandokht Rostamian. [PHOTO COURTESY FERAYDOON DEMEHRI, WWW.OSHIHAN.ORG]
Left, Pareen Dholoo, daughter of Jimmy and Shahdokht Dholoo of Gaithersburg, MD, and Jeffrey Mechlinski, son of Sue and Mark Mechlinski of Baltimore, MD, were married at the Flamingo Hotel in Las Vegas, on July 6. The couple will live in Baltimore, MD, where Jeff is an industrial engineer and Pareen is finishing dental school.

Right, Dr. Zubin Damania, son of Drs. Rustom and Shireen Damania, was married to Dr. Margaret Lin, daughter of Dr. and Mrs. Tu Lin of South Carolina, in San Jose, on May 11. Dastur Kobad Jamshed officiated. Zubin and Margaret are both physicians at Stanford Medical Center.

Ziana Sarkari, a girl, to Monaaz and Zarir Sarkari, sister to Zenaz, of San Jose, on May 23.

Mason Zubin Shroff, a boy, to Zubin and Courtenay Shroff, grandson to Parida and Ronnie Shroff of Chicago, on August 3.

Mithra and Varun Bhadha, children of Bakhtawar and Rayomand Bhadha, at the California Zoroastrian Center, Westminster, CA, on June 28. The navjotes were performed by Mobed Zarir Bhandara and Mobed Jehangir Dastur, assisted by the children’s grandfather and uncle.

Michele and Joel Balsara, in Houston, on June 21.

Xerxes Billimoria, son of Soonoo and Darajous Billimoria, in Mississauga, ONT on June 14.

Darius and Carishma Chinoy, children of Carl and Marissa Chinoy, in Atlanta on June 7. Er. Soli Dastoor officiated.

Yazad Dastur, son of Godafirin and Jehangir Dastur, at the residence of the grandparents, Naju and Furrokh Dastur in Los Angeles, CA, on July 5. The ceremony was performed by Yazad’s father, assisted by Mobed Zarir Bhandara, cousins Ervads Rustom and Nariman Dastur, and Ervads Rayomand and Jehanbux Bharda.

Bhryan Abadan Kasnavia, son of Armin and Abadan Kasnavia, in Houston, on May 25.

Eric and Neville Tarapore, children of Declnavaz and Daraious Tarapore, grandchildren of Soonoo and Fali Kanga, at the California Zoroastrian Center, Westminster, CA, on June 21. The navjotes were done by their grandfather Mobed Fali Kanga and Mobed Zarir Bhandara, on June 21.

Jehan Rivetna, daughter of Dara and Dinsoo Rivetna of Chicago, is engaged to Christopher Bell, son of Mary and Patrick Bell of Chicago. Chris will be studying law at University of California, Hastings, CA.
WEDDINGS

Mehrdad Ashooian to Shideh Khorasheh, in Burnaby, BC, on April 11.
Edulji Bharucha of New York, son of Gool and Rustom Bharucha of Lahore, Pakistan, to Kyriaki Carrie Panagakis, in New York, on May 11.
Roxana Mehta, daughter of Kayomarsh and Nergesh Mehta of Chicago, to Nevin Dubash, son of Jeroo and Nozer Dubash of Dubai, in Chicago, on August 1.
Zarvar Neville Karanjia, son of Neville and Zarin Karanjia of Chicago, to Melissa Lee, daughter of Deborah Jones and Cesar Delgado, in Chicago, on May 25.
Kairas Mehta, son of Dolly and Soli Mehta, to Delna Anary, daughter of Beroze and Adi Anary, in Vaughan, ON, on June 7.
Amamika Ghista of Houston to Parul Patel, on April 20.
Koorosh Kaikhosrov Shahrokh to Nazanin Ezzati, in Los Angeles, on April 26.
Persis Kambatta of Washington, DC to Kapil Sharma of NJ, on July 5. The couple will settle in Alexandria, VA.

ANNIVERSARIES

Soonoo and Darajous Billomia of Toronto celebrated their silver wedding anniversary on June 14.
Kety and Piloos Patel of Houston celebrated their 50th (golden) anniversary, on February 2.

DEATHS

Freny Kekie Bulsara, 63, daughter of late Jahangir and late Naju Aatin, wife of Kekie Bulsara, mother of Adi (Joanne) of Coburg, ON, Sumant (Bhanu) of Guelph, ON, Jehaangir (Rukshan) of Ottawa, and Havove (Aspy) Tarapore of Portland, ON, grandmother of eight; of head injuries, following an accident while riding a motorcycle with husband Kekie, in Ottawa, on June 22. [See obituary].

Shahzad F. Dorabshaw, 34, husband of Pourroochi, father of Daryus and Rohan, son of Firoze and late Freny Dorabshaw, brother of Ferzad, son-in-law of Shirin and Dara Wadia, brother-in-law of Kaiomarz and Lily Suntoke and uncle of Vahishta Suntoke, in New Albany, OH, on June 13. [See obituary].

Irandokht Farhangi (Sassani), grandmother of Shideh Hafezi of North Texas, in Tehran, on June 17.

Aspi Minocher Gazder, brother of Bomí Gazder of Houston, in Mumbai, on June 20.

Mary Holm, 76, mother of Bonnie (Hoshang) Karani, of Chicago, grandmother of Susan and Sabrina Karani, in Chicago, on June 16.

Meherwan Cavasji Irani, 86, of Pittsburgh, father of Fred, Shireen and Philip; founder and first president of the Zoroastrian Association of Pennsylvania in 1982, in MD, on May 2 [See obituary].

Rustom Aspandiar Irani (Mubarakeh), 99, husband of Bonnie (Hoshang) Karani, of Chicago, father of Armaity Irani and Gordafrid Irani (Tahamtan) Aresh of California, grandfather of Rohinton, Scheherazade and Zaal, great-grandfather of Salm and Aria, in Pune, India, on March 27. [See obituary].

Dolly Minocher Kambatta, 91, mother of Sarosh (Farida) Khambatta of Pittsburgh, three children and six grandchildren.

Sohrabji Khawarwala (Kodia), husband of Perin, father of Yazdi, Phiroz, Rohinton, and Roshan, in Canada, on June 6.

Shirinbanoo Kutar, 89, wife of Dastoor Sohrabji Kutar of UK, first chairperson of WZO and a past president of ZTFE, in London, on April 30 [see page 20].

Kawus M. Nanavati, 81, in Burlington, ON, on June 15. He is survived by his wife, three children and six grandchildren (all of Toronto), 2 sisters and a brother. Kawus was president, since its inception of the Rustom Guiv Foundation Ontario, and very instrumental in securing the gift of the darbe mehr for ZSO from Arbab Rustam Guiv. On March 21st, ZSO honored him with a plaque recognizing his services to the Zarathushhti community in Ontario.

Cawas Todiwala, 65, father of Pearl Bulsara of Northern Texas on June 24.

Bhroze Chatterjee

Meloody queen from India, Chatterjee, 57 [photo left, at North American Congress in San Francisco, 1996] who has regaled music lovers all over the US, Canada and around the world, passed away on July 14 in Pennsylvania after suffering a stroke, five weeks after receiving a liver transplant.

Chatterjee, who hailed from Nagpur, has been visiting the States almost every year to sing and delight her fans since the 1980s. A multi talented artist, she excelled in ghazals, bhajans, and film songs and was playback singer in Hindi films, a TV and radio artist and has performed with artists such as Gulam Ali, Nitin Mukesh, Asha Bhonsle and Kishore Kumar. Chatterjee was bestowed the prestigious National Shiromani Award in 1992.

Chatterjee is survived by her sisters Binaifer (Pennsylvania) and Dolly (Nagpur), her husband Sapan Kumar (Nagpur), daughter Baboona and son Anupam and their families.

Minocher Udvadia, brother of Edul (Gool) Udvadia of Chicago, in Mumbai.

Noshir Sarabji Viccajee, father of Rohinton and Jasmine of Toronto, in Mumbai, on March 15.

Zareen Farrokh Wania, mother of Darus Wania, and Meher Anslekar of Houston, and sister of Sanobair Baria, in Karachi, on June 13.

Fill not your hearts with pain and sorrow. But remember me in every tomorrow. Remember the joy, the laughter the smiles – I've only gone to rest awhile.
Rustom Aspandiar Irani, whom many of us fondly called Rustomji, was also known as Rustom Mubarakeh after the village in Iran where he came from; however, he preferred to be called Rustom.

Born in Iran in 1904, Rustom had an extremely difficult childhood as his family was living in abject poverty. When he was 11, Rustom and his mother, Kaizer, walked behind caravans from Yazd to the port of Bandar Abbas, about 350 miles, where they boarded a dhow bound for Mumbai and a better life in Pune.

After arriving in India, Rustom graduated with a bachelor’s degree from the Agricultural College in Pune. Subsequently he joined his father’s liquor and real estate business and acquired several large tracts of land.

When in his late twenties, Rustom was elected vice-chairman of the Pune Municipal Corporation. During this time, he found that he had a real love for community service, which came naturally to him.

During a visit to Iran in 1930, Rustom took along a load of medical supplies and farming implements to help his fellow Zarathushtis improve their health and living standards.

Recognizing his zeal for community service Rustom was appointed in 1937 as the representative of the Persian Zoroastrian Amelioration Society of Bombay. He traveled to Iran with his new bride, Shireen, to help his people and administer the charitable funds of the Society.

Rustom made education a top priority in the villages around Yazd. He traveled the villages on his bicycle to bring home the importance of education to the villagers and provided funds to ensure that their children went to school. He also raised funds locally by encouraging Iranian Zarathushtis to donate money, land and businesses to help maintain the 13 schools under his jurisdiction and to build new ones. He also raised money to perform navjotes, to maintain the gahambars and the dokhmas of Sharifabad and Allahabad.

Rustom donated a large part of their family property adjoining the dokhma in Pune to the community. This donation was pivotal in the birth of the Poona Parsi Panchayat. Rustom went door to door collecting signatures to form the Panchayat, of which he was one of the founding members. He was also instrumental in starting religious classes in Pune.

Rustom traveled the whole world with his wife, Shireen, before settling down in Los Angeles in 1965. He received many awards and accolades for the outstanding work he did for his community. FEZANA felicitated Rustom with their Humanitarian Service Award in 1992; and the Zoroastrian Youth of Pune, in 2001.

Many of us who knew Rustom were struck by his religious fervor, the love for his Parsi-Zoroastrian heritage and the keenness of his mind even in his advancing age. He amazed us by rattling off Wordsworth, Tennyson and Kabir without the slightest bit of hesitation. He particularly liked to entertain visitors with anecdotes in his life, which he remembered with crystal clarity.

Rustom was always keen to die in Pune, where he yearned to receive the benefit of the dokhma. He passed away just a year short of scoring a century, having lived a full and exemplary life.

It is a pity that we think of recounting the greatness of a person only after he has passed away. We will always remember Rustomji with fondness.

- by Jal. N. Birdy

Meherwan Cavasji Irani, 86, was born in Poona, India in 1916 and raised in Bombay. His family originated in Yazd, Iran and his grandfather carried fire to the temples.

After graduating from the Indian School of Mines he came to the US in 1936 on a Tata scholarship to the Colorado School of Mines in Golden, CO and earned a masters in mining engineering. He then completed a masters in political economy at Denver University. He was invited to join the first class of Johns Hopkins School of Advanced International Studies in Washington, DC.

While working in Denver as a roller figure skating instructor, he met his wife, Shirley, of 23 years and they married in 1947.

He moved to Pittsburgh, PA to become vice president of Research and Development at Salem Brocious where he developed jet fuel for navy aircraft fighter jets. From 1961 through 1981, he worked for the US government as a supervisory mining engineer at the Bureau of Mines. During this time he developed over five US patents in steel and paint manufacturing.

In the early 1980s, after the fall of the Shah of Iran, Meherwan made it possible for several Iranian teenagers to obtain an education in the US. As a devoted father, his hobbies included ice skating, overseas travel, studying the Russian language and reciting the Shah Nameh.

-Phillip, Frederick & Shireen Irani

The first time I met Meherwan Irani was when he walked into my law office and asked me to do the legal work necessary to form the Zoroastrian Association of Pennsylvania (ZAPA). He had a deep love for his Zarathushhti religion and heritage.

Meherwan was a unique and delightful person. He had a great (and mischievous!) sense of humor and a high
Shahzad F. Dorabshaw, 34, a loving family man passed from this earth to Lord Ahura Mazda’s realm on Friday, June 13, 2003. Born in Bombay, India in 1968, Shahzad was a brilliant young mind, who acquired his bachelor’s from Bombay University and followed his dreams as he successfully completed his master’s in computer science from Mississippi State University. Having received various business offers, Shahzad decided to stay back and indulge in the ‘corporate American lifestyle’.

In 1996, we were married and God blessed us with our firstborn a year later. Then in March of 2002, our second son was born. Shahzad was not only an epitome of a good son and a great husband but he was also a doting father to both his children.

Just 3 weeks after our second son was born, Shahzad was diagnosed with a dreadful illness, Acute Myeloid Leukemia (AML). We consulted doctors all over the US, Canada and India, and they all were of the same opinion. The only true cure for him would be a bone marrow transplant, and that the best chance for a match was from his own ethnic background.

We immediately contacted SAMAR (South Asian Marrow Association of Recruiters) and organized several drives to recruit potential donors onto the National Bone Marrow Registry and thus give Shahzad his only chance for life!

Shahzad was regarded as a genuine, decent and charitable man. He was a gentleman in the truest sense, had a noble bearing and cultured tastes guided by a gentle spirit.

He loved others selflessly and was loved in return. Being the friend he had been to several in his good times, it created a friends and family support system that offered us much needed help in our times of crisis.

Our lives were filled with the pains of this excruciating disease as it ate away at our family. But the pleasures of our new baby boy and the support of our friends kept us going.

As I jog down Memory Lane … I remember the undying support of bone marrow drives and donor recruitments, organized by friends and family all over North America. With the help of our dedicated Dr. Yasmin Ghadially, we placed our appeal at a drive last year at the North American Congress in Chicago. We were just amazed at the response we got from our fellow Zarathustis. People of all ages came forward to help in their own possible ways.

At the end of the drive we had the feeling that we belonged to this new found large family that was an excellent source of hope, strength, and support in our hour of distress. Our family would like to take this opportunity to personally thank all those individuals who gave generous assistance to us in our times of dire need.

Months went by as we struggled to keep the candle burning at both ends, and the search continued …

Our son turned a year old, and we celebrated and thanked God for this time he had given us together. Shahzad’s health was slowly but surely deteriorating and we watched helplessly as he fought bravely, months in hospital, chemotherapy and even a trial drug on a compassionate basis for him from the National Cancer Institute. He finally decided that home was the place to be for him as he waited for the bone marrow match that could have saved his life!

With the courage of a true trooper, Shahzad fought till the last few moments of his life, this illness that was now conquering him. He constantly advised us to never give up conducting drives to help our brethren in future generations to come. We are a close-knit community and the best chance of finding that life-saving match is within us.

Shahzad valiantly struggled to recover from this dreadful illness, leukemia, for over 15 months until finally he succumbed with dignity in the arms of his loving family.

In the spirit of celebration they say
May Health, Wealth and Happiness
Come your way.
For our family,
The saying slightly bends,
We continue to say,
The search that never ends …

Written by:
Pouroochisti Shahzad Dorabshaw

If Tears could build a Ladder
And Memories a Lane
I’d Walk right into Heaven
And bring you Home Again! ☀

The Search that Never Ends…

Gone from our sight
But never our memories
Gone from our touch
But never our hearts.

- anonymous

Fezana Journal – Fall 2003
Freny Kekie Bulsara
A true and devout Zarathushti to the core of her being

All loving moms are extremely special to their children. However, Freny Bulsara was a very special person to all who knew her. She had a certain quality of character that was unassailably, a very good and honest person, an advanced soul. Freny was a true and devout Zarathushti to the core of her being.

We chided Freny about it, but her favorite color was white. My sister, Havoe, says that is because mom saw everything in black and white. There was no grey in between. There was no such thing as a white lie for her. No shades of grey in truth. No shades of grey in devotion to her religion and God, or in her thoughts, words and actions. Even her soul must be equally pure and perfectly white with no shades of grey.

My mom truly practiced humata, hukhta, huvareshtha. She really did! She was always thinking of how to bring happiness and betterment to her husband, her family, friends and community. Her greatest concern was happiness of others.

Married at a month shy of 16, she worked all her life for the betterment of family and friends. There were many that mom and dad helped in business. For example, she spent two years running my roofing business given only one week’s notice when I had to go overseas. She did so while my parents were running their own campground business!

With dad’s help, Freny helped over two dozen new immigrants and visitors to Canada settle into their new environments, often letting them stay sheltered and fed in her own humble home without charge for months or years. She gave birth to 3 children, whom she raised lovingly, and if that wasn’t enough, my parents adopted a fourth, and raised him in his own Hindu religion according to the wishes of his birth parents. That is the measure of the Zarathushti that mom was.

She, along with dad’s help, served as caregiver for several people including our grandmother.

Freny was waiting to get on with her retirement, but life kept throwing obstacles in her path. She stepped up to the challenge every time. This time, the obstacle in her path was one that took her away from us.

Even in the small things in life, her effort was always big and big hearted. Never being well off, and often struggling financially, our parents, would open their house to guests and visitors regularly, without hesitation.

The extent of Kekie and Freny’s hospitality was immeasurable. What they lacked financially, they made up for tenfold in heart. Once described as “grandma dynamite”, the name stuck – she seemed to go off in all directions at the same time.

“Love all, trust a few, always paddle your own canoe.” That was one of Freny’s favorite expressions. Freny never hated, disliked or spoke harshly about anyone. She loved them all. She put her trust in a few – her family, her friends. Perhaps she was even too trusting – a common mark of a trustworthy person. She certainly always paddled her own canoe – but not alone. She did so with the love, support and admiration of her husband, family and friends.

Children, grandchildren, relatives and friends – we are all going to miss Freny immensely. My love, admiration and adoration for my mother cannot be expressed in words. And if some of you find it odd that I should refer to my wonderful mother as “Freny” or “Frena” it is because she was more than a mom to us, she was a real friend.

- by Jehaangir Bulsara

FEZANA Journal recognizes the wealth of Zarathushti talent, professional as well as amateur—musicians, dancers, artists, photographers, performers, authors, restaurateurs, actors and more...

Upcoming actress Perizaad Zorabian

Perizaad Zorabian is from Bandra (Mumbai) where her father owns a poultry farm, Zorabian Chicken, and a Chinese-cum-sizzler joint. Planning to help her father and become an entrepreneur, she got her MBA from New York, then decided to learn acting at the Lee Strasberg Academy for a year and a half.

She started with a modeling job in a Fair and Lovely ad; then a role in a TV serial Hum Pardesi Ho Gaye, and movie roles in Bollywood Calling, Namaste, Bandung Sonata, and Jogger’s Park in which she plays the role of a Parsi girl Jenny. She is also signed up for the movie Mumbai Matinee and another one produced by Mahesh Dattani, with actress Shabana Azmi.

[From India West, July 11, 2003, submitted by Maneck Bhujwala]
Oscar nomination for Heeraz Marfatia’s “Birju”

Film student Marfatia’s short film about a little boy from Ajmer, India, is acclaimed at international film festivals

It is a “dream come true” for budding film-maker 27-year-old Heeraz Marfatia, currently pursuing a Master of Fine Arts Film Direction at San Francisco State University.

His maiden 14-minute short film, Birju, by “Atash Arts”, won a nomination in the 2002 Oscars’ student category for best alternative film. The film was selected to premiere at Robert Redford’s Sundance Film Festival, considered by many as one of the US’s most prominent cinema showplace.

Birju has, since, played at over 30 international film festivals from Berlin, to New York, Sao Paulo, San Francisco, Hawaii, Mumbai, Ukraine, Russia, and on the CBS Billboard in Times Square. The San Francisco Chronicle dubbed Marfatia as a “filmmaker with a great eye” and listed him among 19 others under 40 who are on the verge of becoming successful.

The film was produced “with absolutely no budget”, recalls Marfatia, “All I had was a script, a film crew of friends, and an assurance from my parents to accommodate the crew in our house in Ajmer”. Impressed with his script, Kodak India gave him 10 cans of film stock free, Adlabs processed it free of charge, and friends from the advertising world provided him with some equipment.

In a letter he thanks FEZANA and other trusts for financial help towards his studies at SFSU: “I could not have achieved this without your support and belief in me.”

Marfatia is now working on a feature-length screenplay about Parsis in the US. His script was shortlisted in the top 100, from about 6,000 sent to Sundance. He is keeping his fingers crossed. Contact him at heeraz_m@yahoo.com, www.birju.com.

Mahrulk Tarapor: face of the Met

Mahrulk Tarapor, Associate Director of Exhibitions at the Metropolitan Museum of Art (Met), in New York, is possibly the most visible face of the Met because of her role as the principal negotiator for the museum with governments and galleries worldwide.

“Sometimes, I think I get too much of the good thing,” laughs Tarapor, who lives alone in Manhattan. She is referring to being on the road for nine months of the year, organizing anywhere between 30 to 50 shows for the Met, of which 15 are major exhibitions. Her canvas is large - Origin of Impressionism, Splendors of Imperial China, Egyptian Art, and Art of First Cities from Mediterranean to Indus.

For someone who came from a middle class business family and studied English literature in Mumbai because “there was no such thing as art history in India in the late ‘60s,” Tarapor went ahead to get a PhD at Harvard. Studying under scholars like Stuart Cary Welch, Tarapor realized the only thing that interested her was museums. She joined Met during the Festival of India of 1985. She has been there ever since.

At the ZAPANJ “Sit Down Dinner”:


ZAPANJ children host “Sit Down Dinner”

On May 10th, the last prayer class for the season, children of the Zoroastrian Association of Pennsylvania and New Jersey held a special “Sit Down Dinner” for the adults. They worked in teams, to make this event, attended by about 100, a resounding success.

The children ranging from 2 - 17 were busy for months ahead - they made placemats with Zarathushti themes, sent out invitations, and made name tags and corsages for the lady guests. They set up the hall with balloons and decorated the tables with flowers. Young ushers escorted the families to their tables.

The special guest, Er. Parvez Bajan, and all the religious class teachers were presented with a handmade Thank You note and a rose bouquet. A buffet style dinner was served by the 12-16 year-olds, while the 8-12 year olds served drinks and dessert. Others served on the Welcome Committee, as photographers (view the photographs at www.zapanj.org), table callers, and Thank-You presenters. One and all chipped in for the clean-up afterwards.

Every child had a special role to play, making this a very memorable evening for all. - By Aban Singh

Katy Golvala 12, daughter of Neville and Lena Golvala of North Brunswick, NJ, is already receiving national accolades for her leadership qualities. In honor of her academic achievements and leadership ability, the Congress Youth Leadership Council awarded Katy the opportunity to attend the six-day Junior National Young Leaders Conference in Washington, DC, this fall. Katy, who was nominated by her teacher, is one of the first middle school students in the nation to receive this nomination. [The Sentinel, North and South Brunswick, July 3, 2003].

Kaizad Irani of Champaign, IL has been selected to be among the elite group of architects/artists to work on the design of the new World Trade Center replacement in New York City [ZAC Newsletter].

Eric Mohta son of Rumy and Marj Mohta, received his First Degree Black Belt in karate at the young age of 12 years old. He has received several trophies in karate and chess. He is now teaching karate to younger kids, and hopes to have his own class when he grows older.
Behram Mistree

Behram Mistree, son of Yash fara and Farrokh Mistree, of Lakeside High School in Atlanta gave the Valedictorian address on May 24. Behram graduated with a GPA of 4.38/4.0 having taken 13 AP courses.

Behram received 13 awards in 2003 including: Ray Kroc Youth Achievement Medal (awarded to the graduating senior who best exhibits qualities of leadership, scholarship, sportsmanship and citizenship); Charlotte Ainsworth Lifelong Learner Award; Lakeside Viking Award (soccer, academic excellence and community activities); Lion’s Club Award (mathematics); Faculty Award (English and Social Studies).

Behram is a National Merit Scholar, an Eagle Scout, an accomplished violinist, and played Varsity Soccer at Lakeside. This Fall Behram, with the intention of studying mathematics, joins his brother Dinsha at MIT.

In his Valedictorian address to the graduating class of 350 seniors, Behram stressed the importance of truth:

"... There is beauty in the fact that we know truth and find love. There is beauty in that we do not deny the truth of our mortality nor any other truth though its nettles and quills may cause us to bleed when we embrace it.

And, indeed, I can guarantee you, the truth will often cause us to bleed. But yet embrace it! For to ignore truth is to bury a part of you in a deep sleep from all that is great in the real world ..."

Dr. Sara J. Wadia-Fascetti

Dr. Sara J. Wadia-Fascetti, associate professor of civil engineering at Northeastern University in Boston, is one of 10 outstanding individuals to receive the Presidential Award for Excellence in Science, Mathematics and Engineering Mentoring, at an award ceremony in Washington, DC, last March.

The president annually recognizes the people and institutions that have provided broad opportunities for participation by women, minorities and disabled persons in science, mathematics and engineering. This year, The White House honored 10 individuals and 7 institutions.

Sara received the mentoring award for helping under-represented groups who aspire to careers in science and engineering. She has impacted the lives of more than 150 high school and Northeastern undergraduate students personally, and by providing outreach to more than 600 Boston public school students and 225 college women. At a symposium preceding the awards ceremony, Sara spoke about “Excellent Mentoring Strategies for Women and Girls in Science, Mathematics, and Engineering.”

The annual award, administered by the National Science Foundation, includes a $10,000 grant and a Presidential commemorative certificate.

Zaab Sethna

Zaab Sethna a British-born Parsi with family ties to Mumbai, is spokesperson and communications advisor to Ahmad Chalabi, head of the Iraqi National Congress in Baghdad. With Chalabi’s growing prominence on the political scene, Sethna has figured in the media lately, on issues like INC setting up Liberty TV and US funding for Iraqi opposition groups. [Source: www.indianexpress.com].
Dr. Mehran Pooladi-Darvish, associate professor of petroleum engineering at University of Calgary, in Alberta, received the 2001-2002 Students’ Union Teaching Excellence Award in recognition of “your outstanding dedication to students and to the practice of teaching at the University of Calgary, as attested to by your students.”

Mehran was selected out of 200 nominations, based on student opinions of: ability to communicate broad and accurate knowledge of class material, self-confidence and enthusiasm in presentation, success at challenging students, ability to cultivate and encourage critical thinking, availability and approachability for consultation, and fairness and consistency of grading.

Mehran's picture will grace the wall at the University alongside other recipients from past years.

“Domains of Belief”
An Interview with Professor K.D. Irani

By Shahriar Shahriari

Professor K. D. Irani, a student of Albert Einstein, and a Professor Emeritus of Philosophy at City University of New York, shares his wisdom of many years and his study of many ages on this 4-part, 4-hour program on DVD disks.

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A 2-disk DVD set in 4 hours, 4 parts. Price: $55.00 (includes shipping to US and Canada). Order on-line at www.KDIrani.com or send check payable to S. Shahriari, P.O.Box 1292, Lomita, CA 90717, tel: (310) 462-3199, email: s@shahriari.com

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An appeal to Zarathushti brethren living in US and Canada for help to produce video film for “3000th Anniversary of Zoroastrian Culture.”

Portrait of a Community: Paintings and Photographs of the Parsees

Hardcover, full color, 140 pages, 2002, $30 (USD).

To order this collector’s volume or to make a donation contact: Chemould Publications & Arts, Jehangir Art Gallery, Mumbai 400 025, Tel: 2284-4356, email: portraitofacommunity@hotmail.com. Price $30 (USD).

Film project. Following the success of the “Portraits of a Community” exhibition last October, a video film is now planned to capture the beauty of the portraits along with city landmarks, to tell a fascinating story of the small but vibrant community – the Parsis – that helped in the growth of Bombay.

All donations for this film, will be gratefully accepted. Sponsorship of Rs 2 lakhs ($4000) will be acknowledged in the film credits. Donors of over US $500 will receive a complimentary CD-rom of the film.

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