

# ZAPANJ

Warmly Welcomes One and All to  
Celebrate  
THE 25<sup>th</sup> ANNIVERSARY OF ZAPANJ  
And  
NAVROZE

AT  
BOMBAY CUISINE



SATURDAY  
MARCH 20, 2004  
FROM 6.00 - 11.00 PM  
(Annual General Meeting 6.30 - 7.30 pm)  
COME AND ENJOY  
FOOD, games, MUSIC, DANCE  
AND LOTS OF FUN  
WITH FRIENDS AND FAMILY

BOMBAY CUISINE: HOWARD JOHNSON EXPRESS INN, 2389 ROUTE 70 WEST, CHERRY HILL, NJ-08002 TEL 856-317-1900 FAX: 856-317-0800

Tickets for Navroze function

Adult members (18 & over)----\$25.00  
 Student members-----\$20.00  
 Children 3-12 years-----\$15.00  
 Children 13-18 years-----\$17.00  
 Non-Members-----\$35.00  
 At the door (member or non member)-----\$35.00

Contact **Khorshed Vakil Unwalla** at **136 Spruce Lane, Collegeville PA 19426**.

Ph: 610-831-0716 and mail your check along with registration slip

**no later than March 7<sup>th</sup> 2004.**

Please note, no cancellations will be accepted after March 7, hence, no refunds will be made.

**NAVROZE DINNER REGISTRATION FORM**

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 # of members: \_\_\_\_\_ # of Non Members: \_\_\_\_\_  
 Total amount on enclosed check: \$ \_\_\_\_\_

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**Membership Dues:** It is time for members to renew their ZAPANJ membership for the calendar year 2004. If you are not a member of ZAPANJ yet, we urge you to become one soon.

Please mail your check payable to ZAPANJ to **Khorshed Vakil Unwalla**. If you have not paid your membership fees, your check could be mailed together with your Navroze payment. Please make sure that there are **two separate checks**, one for Navroze and the other for membership dues. Membership dues are as follows:

**ZAPANJ ANNUAL MEMBERSHIP DUES-2004**

Life Membership = \$300 plus \$2/family/year FEZANA dues  
 Family Membership = \$35 plus \$2/family/year FEZANA dues  
 Single Membership = \$20 plus \$2/family/year FEZANA dues  
 Student Membership = \$10 plus \$2/family/year FEZANA dues

**MEMBERSHIP DUES FORM**

Please make a check payable to ZAPANJ and mail the attached slip to at following address:  
**Khorshed Vakil Unwalla, 136 Spruce Lane, Collegeville PA 19426**

Name \_\_\_\_\_ Amount Enclosed: \$ \_\_\_\_\_

Address \_\_\_\_\_

Type of Membership requested: Life \_\_\_\_\_ Family \_\_\_\_\_ Single \_\_\_\_\_ Student \_\_\_\_\_

# ZAPANj

ZOROASTRIAN ASSOCIATION OF PENNSYLVANIA AND NEW JERSEY

www.zapanj.org

## Newsletter February 2004

**President:** Cyrus Toorkey      **Vice President:** Banoo Karanjia

**Treasurer:** Cyrus Mehta      **Secretary:** Aban Singh

**Joint Secretary:** Khorshed Vakil Unwalla

### Past news to share:

**ZACUCE Fundraiser:** was an enormous success and the event was enjoyed by one and all. There were lively dances, ghazals and vocal music and the finale of the Gara Sari Fashion show was greeted by OOHs and AAHs as beautiful Garas were modeled by young and old alike. Here is a short letter from the Board of ZACUCE.

“On behalf of the Organizers, Volunteers and supporters, we would like to thank all community members of ZAPANJ, ZAGNY and ZAMVI for their participation and support for our first fund raising event on the November 8, 2003. The event was a success and it is *reflective of our community's generosity and willingness to get involved and support the worthy cause as well as support one and another.* It was heartening to see the support from not only the Zarathushti community but also from our non-Zarathushti Indian community that attended the function in large numbers. We would also like to thank our talented Indian friends who provided us with the delightful entertainment for the evening. Lastly, we would not forget the Palace of Asia for feeding us a gourmet meal. Thank you all. God Bless”  
Board  
Zarathushti Cultural Center.



**Prayer Class:** We have all been enjoying the healthy homemade meals by our members and we thank all our cooks for providing us with dinner during our prayer classes. The cooks for the following months were:

November: *Phiroza Stoneback, Freny Ranji, Behnaaz Toorkey, and Havovi Jokhi.*

December: *Nilofer Boga, Aban Singh, Armeen Surti, and Aban Unwalla*

January: *Katayun Kapadia, Bakhtawar Dinshaw, Hutoxi Cooper, and Nilofer Shroff*

February: *Veera Karanjia, Mahrugh Kermani, Peggy Daruwalla, and jointly Nozer Damania and Homiyar Gandhi.*

We continue to hold our very successful adult prayer classes with *Adi Unwalla* and *Cawas Desai*. Thank You all for your wonderful support.

**In Error:** In the last newsletter (October 2003), it was stated that Monaz Cooper read a paper on Zoroastrian marriages. The paper was read by *Monaz Kanga*, which please note.

### Condolences:

Our deepest sympathies and condolences to *Nozer Damania* on the demise of his mother *Pervin*, who passed away in Bombay, India on December 5th, 2003 following a motor cycle accident. Son *Nozer* and husband *Minoo* survive her.

Our heartfelt condolences also go to *Tehmatan Telsidar* who lost his father (*Jamshed*) in December. May their souls rest in peace.

**Correction of address:** *Khushroo* and *Havovi Jokhi*'s correct address is 510 Bedford Lane, Newcastle, DE 19720.

Please make the additions and corrections in your directory. Thanks!!



**New address:**

-Freny Patel has moved to Massachusetts.  
Freny Patel, Manager, Econolodge 200  
Providence Pike Rt. 146S, Sutton MA 01590. Ph:  
508-865-5222. Freny and Syvaux welcome all  
their friends and members from the ZAPANJ  
Community to stop by and visit them.  
Nozer and Khorshed Irani-108 Plainview  
Drive Harrisburg, PA 17112. Ph: 717-671-6676.

## Future events to participate in:



**March 13:** Our March prayer class will be held at the Gibson house in Evesham Township, NJ. We will be celebrating Navroze the traditional way by setting "haftshin" table, reminiscing, and learning some of the old traditions and ways. It's a potluck dinner so everybody will bring a dish for dinner. The classes for the month of April and May will be held at Devon PA.



**March 20:** Our Navroze function will be held on 20<sup>th</sup> March at Bombay Cuisine in Cherry Hill NJ. This will be our kick-off event to begin celebrating 25<sup>th</sup> Anniversary of ZAPANJ. For details refer to the flyer for this event. We request you get directions directly from the hotel.

**Logo Competition:** We would like to have a logo for our successful completion of 25 years of ZAPANJ. To that end we would like to hold a logo competition inviting all the children of ZAPANJ, 7-18 years to participate. The Logo should be a *computer generated black and white*, clip art /drawing (preferably on Microsoft word) that we can use for our newsletters etc. It should be small about 1"- 2" in size.

We will exhibit all the entries received, at the March function and get all our members to vote for the best entry. The winning entry will receive a prize and recognition for their work. Entries should be submitted to *Aban Singh*, via email [abansingh@comcast.net](mailto:abansingh@comcast.net) or mail: 2509 Condor Drive, Audubon PA 19403 no later than **7<sup>th</sup> March 2004**. For any questions contact Aban at 610-539-9229. Please encourage your children to participate and make this a success.



## Community News:

### Pledges for the prayer classes:

We would like to thank the following for pledging \$200.00 for our prayer classes.

1. *Noshir, Nergish and Banoo Karanjia.*
2. *Adi and Persis Kasad.*

This brings our total pledges to eight individuals for this year. Thank you indeed for your generous support.

**Congratulations to:** *Rohan Masani* on his initiation into the Zoroastrian religion. His Navjote took place on December 17, 2003 at Saher Agiary in Bombay, India.

**New Arrivals:** Please welcome two new arrivals

1. *Sam Farok Contrator*, 52 Old Denville Road, Boontown Township, NJ 07005. Ph: 973-335-2386, 215-545-1588 and 215-292-6850
2. *Teshtar Elavia:* Research Assistant Chemical Engineering Dept, Widener University, 912 Glen Terrace Chester PA 19013. Ph: cell -610-662-6963, home-610-872-7897, [email](mailto:email):

[Testaar@hotmail.com](mailto:Testaar@hotmail.com)



**New Business:** *Nozer and Khorshed Irani* from Harrisburg PA have started a part-time business called our "*Our Blessed Business*". This involves in developing an Internet-based beauty, health, and nutrition business. Presently, this is spread to 87 countries with a huge potential for profit. This business allows people to save money and make money as well. It is backed by various large web sites, involving with beauty, nutrition, health, laundry, and many other products and services from multiple manufacturers. This business can be run from home to supplement your income. If you wish further details contact *Nozer or Khorshed Irani* at 717-671-6676.

**Plea for Help from India:** Please help seven-year-old *Mazda Dumasia* in India, who desperately needs urgent help to treat a undiagnosed hereditary metabolic disorder. He needs this treatment either in USA or UK. Anyone interested in donating money should contact Mr. *Rusi J Tavadia*, 1544

Thoreau Ridge Novi, MI 48377-2856. Ph: 248-624-3747. Email-rtavadia@twmi.rr.com

**Appeal from India from our Agiaries:** We often as a Board, receive appeals from various Agiaries in India, for financial help to keep them afloat. Recently we received a cry of help from the 2 such institutions. *The Umrigar Agiary* in Fatehgunj, Varodara is closing down due to lack of funds. Second is the *The Bordi Parsi Anjuman* in Dhanu-West India, which is also in a similar plight. Please consider donating, even a small amount to these organizations. Remember, even a small amount as little as \$10.00 is considered a big amount in India. Please contact *Cyrus Toorkey* if you wish to make any donations. Thank You.

**Advertisements in Our Newsletters:** The ZAPANJ board will now accept advertisements for businesses, etc, to be placed in our newsletters, from our members. The ZAPANJ board will have absolute discretion about **which** ads may be accepted and its decision will be final. Placement of the ads does not mean endorsement of any kind by ZAPANJ for any of the products or services provided by the advertisers. Individuals/organizations interacting with the advertisers do so at their own risk. Interested parties may call *Aban Singh* at 610-539-9229 for rates and timelines.



### **Our Budding Scholars:**

*Where are they Now??????*

#### **1. Jasmine Chapgar:**

Jasmine has been chosen to be one of a 12-member United States delegation on the Nippon Maru, a cruise ship that travels the world for 60 days, carrying 250 international delegates sent by the participating countries. The 12 delegates meet in LA for a few days and then fly to Tokyo where they then start the cruise. The Government of Japan pays for the whole trip. The selection of the delegation was handled by the US. The *Ship for World Youth (SWY)* is an international cultural program organized by the Government of Japan. The aim of the program is to foster cultural sensitivity, mutual understanding, international friendship, studying and discussing global

challenges, through the youth of the world. The coming together of over 250 youth from around the world and spending 2 months together aboard the Nippon Maru cruise ship is the vehicle in which this aim is obtained. Starting in 1989, the program is run on an annual basis. Each year a different mix of countries are invited to participate and different ports of call are incorporated into the itinerary. This is the 16th Ship for World Youth cruise. This year's program includes more than 250 youth from 13 countries. Participants will visit Japan, India, The Seychelles, The Solomon Islands, United Arab Emirates, Tanzania and USA this year. Jasmine left on Jan 9th, and will be back March 3rd. <http://www.swy16.com/> will give you the current delegation. Clicking on each individual photo will give you a short biodata of the individual, if you feel like browsing. <http://www.swyamerica.net.cnchost.com/informati on.htm> will give you information about the program and how to apply etc. Great Job Jasmine!!!

#### **2. Roshini Cooper:**

Congratulations to Roshni Cooper on being the first recipient of the Mehraban Dorab Kheradi Endowment Scholarship of \$5000.00 through FEZANA. This is the highest amount that FEZANA awards to a merit FEZANA scholar. Roshni also received a scholarship of \$2000.00 from the National Merit Scholarship Program. This is awarded to a student who is in the top 1% of the PSAT scores. Currently Roshni is studying at Massachusetts Institute of Technology where she plans to major in Engineering. Besides academics, she is also a member of the MIT Parliamentary Debate Association, The Society of Women Engineers and South Asian American Student Association. She also volunteers at the Cambridge Community Center where she works with elementary school children. Congratulations Roshini!!

**3. Roshini Kasad:** is presently in India serving as a volunteer. She is an Indicorps fellow piloting a Hands-on-Science project in Patan, Gujarat where she is working with the Gujarat Education Department to incorporate practical learning in math and science for 8<sup>th</sup> and 9<sup>th</sup> grade. For more information, visit [www.indicorps.org](http://www.indicorps.org). She recently sent a very thought-provoking and emotional letter about her experiences and struggles that she is encountering. This has lead

her to understand and identify her roots, as well as the kinship all Indians feel towards each other. Her entire letter, which is a delight to read and enjoy, is reproduced below or access at [www.zapanj.org/](http://www.zapanj.org/)  
I would personally **encourage** all the young members of our ZAPANJ community, especially children born in the USA, to read this letter and appreciate its contents. Great Volunteering Roshini!!

4. **Sam Bapasola:** Had the opportunity of attending the 3<sup>rd</sup> world Zoroastrian Youth Congress in Pune, India from December 26<sup>th</sup> to December 30<sup>th</sup>, 2003. ZAPANJ, together with financial support from other Zoroastrian Associations and individual sponsors made this possible. We would like to take this opportunity to thank the following individuals and organizations for assisting Sam to attend this congress.

*1. The Zoroastrians Association of Metropolitan Washington DC. 2. Zoroastrian Association of Greater New York, 3. Roshan and Rohinton Rivetna, 4. Jal and Soonu Birdy 5. Dr. Jerry Kheradi 6. Zoroastrian Association of Chicago 7. North American Mobed Council.*

Sam had the opportunity of speaking at the congress on the topic, "How can our Zarathushti youth help to spread religious knowledge". He was also invited to participate in the Jashan which was held on the first day of the congress. Good job Sam!!!

**New column:** We will begin a new feature in our newsletter. Jamshed Unwala has kindly agreed to give us information pertaining to our financial health. We will print this information as and when space allows. Here is the first of many articles.

## **Tax Talk;**

**By Jamshed J. Unwala, CPA, MBA**

### **Tax Free Over-the-Counter Medications**

If your employer maintains a "Cafeteria Plan" and you participate in a health Flexible Spending

Arrangement (FSA), you may be able to get a tax benefit for purchases of over-the-counter (OTC) medication. Last September the IRS issued Revenue Ruling 2003-102 stating that reimbursements to an employee for OTC medications from an employer-sponsored health FSA are excluded from the gross income of the employee. As a practical matter, this can create some tax-free income for you as an employee.

Cafeteria Plans are a selection of benefits provided by your employer in conformity with Internal Revenue Code Section 125 (sometimes called "section 125 plans"). You design your benefits package from the selection offered by your employer subject to prescribed overall dollar limits. Companies offer health FSA's as part of the Cafeteria Plan and you authorize your employer to make deductions from your paycheck. Then you submit receipts to your employer and seek reimbursement for medical expenses incurred but not covered by insurance.

You essentially contribute pre-tax dollars to an FSA. Your employer does not withhold federal income tax or social security tax on amounts you contribute to an FSA. The disadvantage is that you forfeit any dollars not reimbursed to you. With the new IRS ruling, you can buy OTC medications and ask for reimbursement (previously only prescription medications were eligible). Such reimbursements to you from the FSA are not taxable. Therefore, if you determine that you have dollars left over that are likely to be forfeited, buy OTC medication and save some taxes.

If you know the amount of OTC medicines that you usually buy in a plan year, you can factor this amount along with your other medical expenses.

Most employers ask you to make your Cafeteria Plan in advance.

**Kinship to India:** By Roshini Kasad.

I recall my mother smiling at, and often striking up conversations with random Indian people that we would encounter at the grocery store or mall. These were strangers, and yet my mom sought them out and formed instantaneous bonds.

I always thought of myself as a broad-minded person, a person who wanted to connect with people regardless of their backgrounds (but not because of it). I did not feel any significant connection to my own Indian background, definitely not enough to automatically consider every Indian I met my friend, as my mom was inclined to do.

Being 23, and committed to spending a year in India, I am just now beginning to understand and appreciate that special bond between Indians that my mother treasured. I realize it is not just sharing a common identity. It is more about the sincere obligation all Indians feel to take care of one another, and make sure that one is at home and comfortable. I see this unique aspect of Indian culture still so prevalent in *gams* (villages), which to me, are the heart of Bharat. I see it in the countless number of women who have taken me in as their daughter. I feel it when I am overwhelmed with the children from my school(s) who want to take me home to meet their family and include me in their lives. I experience it when traveling village to village in crowded jeeps, not always knowing where I am going, but having complete faith that the strangers in the jeep will guide me in the right direction.

I have been in India for three months now, temporarily situated in the cities of Mumbai and Ahmedabad, before settling in my new home for the year - a cluster of 5 villages in the Patan district of Gujarat. I tell the villagers I meet on a daily basis that I am here to do a one-year service project and to learn about Indian culture. I am implementing a pilot project for Gujarat's education ministry. I work with five village high schools with the aim of giving students a more practical understanding of science and of making it more interactive and enjoyable for them.

After a month and a half on the project, observing and doing a bit of teaching myself, I have encountered so many difficulties, often seeing what is implemented in the classrooms to be the exact opposite of what I consider learning. The focus is mostly on exam performance, with students learning how to do well on exams, often without having any understanding of the concepts being taught. I worry that the current school system stifles the students' creativity and denies them an outlet for self-expression.

Despite the problems I see, it is incredibly gratifying to be interacting with kids on a daily basis who are filled with so much love and enthusiasm. I often find the kids showering me with much more attention than I think I deserve. I love sitting during *prarthna* (the morning prayer and general assembly), watching the kids as they sing their prayers together. While the students' mischievous behavior infuriates their teachers, I am amused by the clever antics they employ to make school just a bit more fun. It is my goal to help them realize that learning, too, can be exciting and fun if they approach it with a certain degree of self-confidence, self-initiative and critical analysis.

Aside from gaining insight on the education system here, I have learned much about what defines Indian culture, as exemplified in India's villages. While many homes have TVs, indoor plumbing, and even an occasional mobile phone, people are quite isolated here. They do not pay much heed to the world that exists outside of their community. The villages on the outskirts of Patan are predominantly farming communities; every other day, the students take me to their farms to see the *juar*, *goan*, *rye*, *herandra*, and many other crops they grow. I get fresh milk everyday from the woman across the street who keeps buffaloes. Villagers' entertainment consists of spending hours a day interacting with neighbors, chatting and gossiping away while sitting on their *kattas* in front of their houses. They are quite proud of the sense of community they have here.

I am amazed by the number of sincere connections I have made with people from all walks of life in such a short time. Just last week I had the most amazing conversation with a Jain *sadhvi* who was passing through the village I live in. She shared with me her beliefs and explained to me the significance of every aspect of her ascetic lifestyle, while I shared with her my reasons for being here and the experiences and struggles I was encountering. She anticipated all the mental challenges I was facing, even before I told her. I was captivated by her acute sense of human nature. We are two people of the most contrasting backgrounds, living such different lifestyles, yet meeting in a village in India and being able to form a bond.

Thanks to my experiences in the villages in Patan, I now better understand the kinship my mother feels when she encounters someone of Indian origin in America. Perhaps when she meets someone Indian, she is reminded of the Indian community in her homeland - a place where people truly look out for one another without any expectation whatsoever of anything in return. Sitting on a *khatla* this quiet evening, I smile to myself and think how amazing it is to be a part of this culture. It is a culture that I want to be identified with.

ZAPANJ Newsletter  
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2509 Condor Drive,  
Audubon PA 19403