

# PARSI TIMES

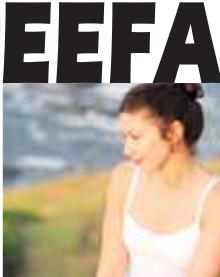
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SATURDAY, DECEMBER 01, 2012

INSIDE  
**PHILIPPA  
VAFADARI**



A SLICE OF  
**LIFE**

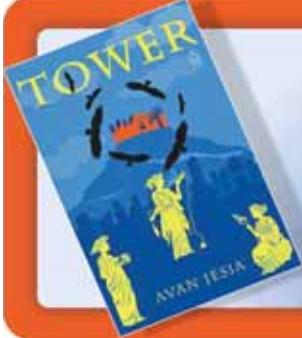


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**FROM THE EDITOR'S DESK****Dear Readers,**

Our fathers dote on us, our partners treasure us and our sons protect us fiercely...we are Women... We look after our homes, pay attention to our parents and our spouses, become our mothers' best friends and raise children with our values. Some of us are loud and assertive and some of us are shy and dainty but whichever way we are made, we are intelligent enough to get our point across. This is the era where women have learned their immense value and begun celebrating themselves as equals everywhere. Across the globe we band together to be each others' inspirations, strengths and support systems.

I was reminded to think about being a strong woman when I read the WZCC announcement of the Women Entrepreneurs initiative, (a workshop dedicated to helping women find their personal power scheduled for next Saturday). I have always been a lover of entrepreneurship and a push in the right direction for all us ladies is a welcome thought for me. I hope to see you there for some inspiration and even just a go at doing something for yourself. If you are planning to go, mail me at: [freyan@parsi-times.com](mailto:freyan@parsi-times.com) and let's chat about it...

On another note... the season of joy and love is upon us... I say give bad thoughts a push out the window, bad words a dustbin and bad deeds another place to be!

**Freyan**[freyan@parsi-times.com](mailto:freyan@parsi-times.com)
**LIKE US ON**   
PARSI TIMES NEWSPAPER
**LETTERS TO THE EDITOR****The FPJ Page**

Dear Editor,

The concern regarding the preservation and treatment of the old forest at the Doongerwadi as published in the FPJ, November 2012 is informative and interesting.

The third last paragraph is of interest wherein it is acknowledged that previously whatever conviction Mr. Khojeste Mistree held about the termite treatment carried out on the forested land at Doongerwadi is now altered and corrected due to new information provided by the advancement in science and technology. Then why not afford the same courtesy to others who thought the same as Mr. Mistree once did? Why not let others review and revise their position as well regarding the termite treatment after reading the report submitted by Dr. Lattoo, an authority on botany, specializing in

the field of Ecology and Taxonomy? While Dr. Lattoo does not support pesticides to be used in forested areas he does indicate that termite infested trees should not be left untreated or left to rot too close to a built up structure. The legitimate complaints from Godrej Baug residents about termite infested trees (branches touching windows) will hopefully be looked after and resolved as per the advice of this specialist.

As humans we are all prone to errors and it is always laudable to recognize and correct one's mistakes as Mr. Mistree has done. It is sincerely hoped that Mr. Mistree will likewise revise other faulty religious views held by him which are against the revealed scriptures, rituals and traditions for which substantial proof is given by learned religious scholars/priests.

Pervin J. Mistry

**Horrible Response**

Dear Editor,

I am an avid reader of all Parsi publications in the market. I even follow your facebook page from time to time. I don't normally write in to the Editors but I think you will carry what I have to say.

What Khorjeste Mistry and the WAPIZ gang have done in the Free Press Journal today is beyond horrific. They have used a newspaper, doesn't matter if it is a public or a Parsee one, to degrade and destroy the reputations of two very upstanding gentlemen we have, scholar Dr. Homi Dhalla and Parsiana Editor Mr. Jehangir Patel. See I too have my views as an orthodox man, but I cannot imagine how they can use print to say such invalid arguments and get away with it. Most Parsees do not even subscribe to the Free Press but especially on days when the WAPIZ page

is printed it is dumped in my colony and ruins my morning. This time it was the worst ever. Such ugly words... the WAPIZ Team must be feeling very threatened to stoop down so low!

On a lighter note... maybe Parsi Times could show them how to be responsible and fair journalists? Thank you for making it possible for me to say this and not feel scared that the some trustees of the BPP, you know very well who they are, will threaten me personally.

Edul K.

**BPP Review**

Dear Editor,

I have just read the Chairman's Message in the November issue of The BPP Review. I am happy to learn that the employees have been given an increment in their salary for 3 years from 2012 to 2014 plus good perquisites

and a handsome bonus.

"What wisdom can you find that is greater than kindness?"... Jean Jacques Rousseau

I believe in giving credit where credit is due. My congratulations to all the BPP Trustees for treating their employees in a compassionate way at a time of continuously rising prices. This at a time when super-rich capitalists are throwing their employees out of their jobs. I agree with Mr. Dinsshaw Mehta when he says that the BPP Trustees are "benevolent employers".

They can do one more thing. They can build a new building at Ambawadi for the Khandias and Nassasalors to live in. All the flats in the building should have 2 rooms and the carpet area of the flats should not be less than 700 square feet.

Jai S. Desai

POINT TO NOTE: It's the message, not the messenger you might be mad at!

Please Note: The opinions expressed in 'Letters to the Editor' are those of readers and contributors and do not necessarily express the opinion of our Publication. We reserve only the right to 'edit for quality' and the right to not publish letters intended for this section, that we find less than suitable in tone or expression. If anyone has any doubts and issues about the content of the letters, they are requested to contact the individual authors if his/her details are mentioned.

**NOTICE**
**Goti Adarian (Adarian) Salgreh Celebration**

2nd December 2012  
Roz Sarosh, Mah Tir.  
Machi in Havan Geh at  
6.45 a.m. and Jashan at  
9.30 a.m. (3 km. from Surat  
Railway Station)

**NOTICE**
**Seth Behramji Cawasji Batliwalla Agiary (Adarian) 147th Salgreh Celebration**

5th December 2012 Roz  
Behram, Mah Tir  
Jashan at 9.00 a.m. for  
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Station (West exit)

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P.T.: Hi Philippa, What prompted you to choose the Zoroastrian Community migrating as the concept of the Exhibition?

P.V.: My Father is Iranian Zoroastrian and my theatre company has recently toured a new play, 'Mind Walking', written by Tanika Gupta (MBE) that explores the experiences of an elderly Zoroastrian man living in the UK with a British wife, daughter and grandson. We were funded by the British Council to tour to Delhi, Mumbai and Bangalore in 2011. All the audiences knew of Zoroastrians and Parsis which was quite different from when we toured it in the UK where only Zoroastrians themselves or academics had any idea of the Community. It is a really small and private Community in the UK, despite the achievements of people such as Dadabhai Naoroji - the first Asian MP in the late 19th C, or even the popularity of Freddie Mercury. The Exhibition is intended to be the history behind the play and was funded by the Heritage Lottery Fund's 'Hidden Histories' strand.

P.T.: How difficult was it to use the method of oral history and photo exhibits together?

P.V.: The oral history and photographs worked well together. It was good to do something that was audio as well as visual and there will be an accompanying souvenir booklet that can be bought from our Website - [www.zoroastrianstories.org](http://www.zoroastrianstories.org) - that tells the stories of the 12



Photo Credit: David Churchill

# Like Sugar in Milk

As we speak, the U.K. is watching and hearing about 12 wonderful stories of migration of the Zoroastrian Community into its fold at the Like Sugar in Milk Exhibition organized by BandBazi. Parsi Times chats with U.K. based Philippa Vafadari, Artistic Director of BandBazi about the interesting exhibition and how she says it will all work out.



Philippa Vafadari

subjects. We wanted to make sure that it was accessible to all. The volunteer memory collectors we trained in oral history questioning, ethics and even transcribing and audio editing. They also were given the opportunity to learn about photography and lighting, but most preferred to stick to the interviews and editing and leave that to the professional photographer, David Churchill. The archive photos donated by the subjects were fascinating and David spent a long time cleaning up the prints so that they would look really good when enlarged to 75cm width.

P.T.: What reactions and take backs do you expect from your audiences across the country?

P.V.: I think the British audiences who come to the exhibition will be really surprised and fascinated to learn about this small (only 6000 in the UK) but influential and philanthropic Community. Lord Karan Bilimoria spoke at the launch on 20th November and also mentioned the exhibition in a speech he made in the House of Lords a few days later, which shows the impact it had on him. Academics from the School of Oriental and African Studies were also present at the launch there and Professor Almut Hintze - professor of Zoroastrian studies - wants

the stories to be archived as she feels they are invaluable primary sources for student research.

P.T.: Migration is a story of Struggle and Perseverance... what else have you learnt about your subjects?

P.V.: The subjects interviewed are incredibly tolerant and open minded people who have had to adjust to living in a foreign country. Many of them have had families here and their children have integrated into British culture and life and this has forced the parents to question some of their presumptions about Britain and soften their more orthodox views.

P.T.: Will you be taking the Exhibition out of UK and perhaps to India?

P.V.: The exhibition goes to Brighton and Hove Jubilee Library (the former mayor of Brighton, Tehmtan Framroze is a Zoroastrian from Zanzibar and was interviewed for the project); the University of Surrey's Lewis Elton Gallery in Guildford; and to the Institute of Life stories in Oxford. The tour finishes in Rayners Lane, London at the Zoroastrian Centre, and will be there from 13th-26th March in time for Navroze. I would love it to go to India and do have contacts with the WZO in Delhi, but have yet to pursue it. My cousin has an art gallery in Montreal and we are exploring

the possibility of it touring there in 2013 as well.

## More about Sugar In Milk

[http://www.bandbazi.co.uk/index.php?option=com\\_content&view=article&id=73&Itemid=50](http://www.bandbazi.co.uk/index.php?option=com_content&view=article&id=73&Itemid=50)

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Fellow ex-students,

Please come and join us on for an evening of fun and games and to contributory lagan nu bhonus thereafter. There will be a film show on our very dear Benefactor, namdar, Sir Jamsetjee jejeebhoy, 1st baronet entitled "A Pioneer in Philanthropy".

**Venue:** Elphinstone Club Terrace,

Opp. New Empire Cinema.

**Date/Time:** Saturday, 15<sup>th</sup> December 2012

@ 6.30 pm.

**Contributory Dinner:** Rs. 400/- per head.

Dinner Coupons can be collected from Mr. Ashok Karmarkar at Sir J. J. Fort Boy's High School, 2<sup>nd</sup> floor from 5th December till 13th between 10 am and 3.30 pm  
For further details contact: Dara M. Khodaiji - 26821157  
Navroz D. Siganporia - 9821013734 or Hoshang Sethna 9833419049 on or before 13th December 2012.

(Liquor permit has been obtained.)



### If You Are In U.K. Catch Like Sugar In Milk...

11th – 31st January 2013: Exhibition - Jubilee Library Brighton  
22nd February to 10th March 2013- Exhibition – Oxford (venue TBC)  
5th February 2013- Private View – Lewis Elton Gallery, Guildford  
6th to 21st February 2013- Exhibition – Lewis Elton Gallery, Guildford  
12th to 28th March 2013- Exhibition - The Zoroastrian Centre, London

# ZTFI CELEBRATES!



The much awaited Zoroastrian Trust Funds of India COMMUNITY GAMBHAR brightened up the middle of last week with its function on Wednesday 28th November 2012.

The function where ZTFI took the initiative of getting the Navjote of two Zoroastrian children Suzan Rustom Jevasa and Melvin Dali Jevasa done was a grand celebration of Parsipanu and love. This is the second time that the ZTFI has held a Navjote Ceremony.

More than 900 people gathered for the event. The Navjote was held at 5:00pm in Cama Baug. A presentation about Z.T.F.I. by Trustee Ms. Yasmin Mistry and encouraging speech to all the Community members by Trustee Ms. Frahnak Contractor was followed by the much awaited variety programme.

A highlight which everyone was waiting for was the Gara Contest. 20 ladies participated sashaying down the ramp in exquisite and precious outfits. The first prize, an LG Double Door Fridge sponsored by ZTFI went to an ecstatic Mrs. Shirin Desai.

Also on stage a Dance Set by the Navroze Baug Play Centre Group and Ahura Gen-X group from Gamadia Colony got the crowd cheering and swaying to the beat. Lucky draw had lots of lovely prize which were won. Last but not the least, Tanaz Godiwala outdid herself by offering the most lavish menu.

The function was well attended. We even spotted BPP Trustees Mrs. Arnavaz Mistry and Mr. Muncherji Cama, Eruch Hodivalwall, Trustee of Salsette Parsi Colony, Rusi Bumgara and Mr. Jehangir Patel, Editor of Parsiana.

The function ended with the strong message that ZTFI always reminds us of... "Community First"



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**Indian Music Programme**

Bhakti Geet and Gazal Programme by Kavasji Engineer on Friday, 26th December, 2012 at 5.30 p.m. at J.J. School, Mumbai-1. Admission free for all. Contact: 24186515.

**WATCH ON SUNDAY**

Frohar Films - presents 'Humata Hukhta Hvarshta' - 'Suvichar Suvachan Sukarma' on DD-11 Girnar - (Ahmedabad-Doordarshan) on Sunday 2nd December @ 12.30 noon.  
Episode Part 1: Solicitor & Religious Scholar Ervad Burjor Antia speaks of the Zoroastrian Religion and Culture. He explains the significance and the basic principles of this - one of the oldest surviving religions of the world.  
Episode Part 2: Music Director Shri Kersi Mistry and singer Jaloo Bhesania present the famous song - *Tishe Roj Ni Setayesh*.

\*\*\*\*\*

**Listing An Approaching Event Is Free!**  
Submit information by post/delivery to 102, Vikas Building, 11 Bank Street, Fort, Mumbai-1, E-mail: [contributed@parsi-times.com](mailto:contributed@parsi-times.com) or Fax: 66330406. Include details of event, date, timings, address, telephone number and entry fee. Deadline for information is Wednesday 12 p.m. of every week. *Parsi Times* is a weekly publication available on every Saturday, all over India. Listings are free but inclusion cannot be guaranteed due to limited space. For guarantee contact our advertising department on Monday to Friday from 10 a.m. to 5 p.m. on 66330405.



SEEN HERE MR. BHATHENA AND HIS COLLEAGUES AT THE BSE BROKERS FORUM SIGNING AN MOU WITH THE HONG KONG SECURITIES ASSOCIATION ON 22ND NOVEMBER 2012

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Women are significantly better at remembering words, faces, and everyday events which means that you're awesome at striking up a conversation. The fact that you remember someone just started a new job or the name of another person's boyfriend makes small talk super easy.

Last year, the New York Times published an article about how women were making more money in the stock market than men

A comprehensive study of over 40,000 gamblers found that women are better at making bets and turning a profit. We tend to act more quickly and be more aggressive with our bets.

**If you live abroad...**

Daniel J. Sheffield a Zoroastrian scholar and Lecturer in the Department of Near Eastern Studies at Princeton University will be giving a talk on "The Quest for the Historical Zarathustra: Parsis and Philologists on the Prophet in 19th Century Bombay," at the this Sunday Meet of ZAGNY in Suffern, New York.

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10:00 - 11:00 Identifying Your Dreams and Giving them roots.
11:00 - 13:00 Identifying Fears and Developing Foundations to Overcome Them.
13:00 - 14:00 Lunch
14:00 - 16:00 Leadership Lessons That Work both Personally & Professionally.
16:00 - 17:30 Looking at Beliefs which Limit Us and Creating a Plan of Action for Success

**Details**

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Sessions - 10:00 am - 4:30 pm

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# AN ANGELIC LANGUAGE FOR US ALL

**P.T. Reader Godrej Sachinwalla**

KARMA - a Super computer program which never ever goes wrong. Every action has its equal and opposite reaction. All that we get in life and all that we lose in life is caused by our past karma. Every act of ours, in Thoughts, Words or Deeds, is registered and sooner or later we get the rewards/punishment for the same depending upon the type of our actions. The suspense is that we are not



aware of our past deeds and hence when we get punished in the present life, we are unable to understand and ignorantly ask...WHY ME?

Hence, saintly people in all the religions advise their disciples to lead an Honest and a truthful life. God is very kind and merciful, HE knows that because of the evil very much present in the universe; his children (i.e. we all) will tend to deviate from ASHOI (Goodness) and may do bad deeds for which they shall be punished as per the law of Karma and so he has also provided a soothing lotion to be applied to get enough strength to bear the punishment.... and that is PRAYERS.

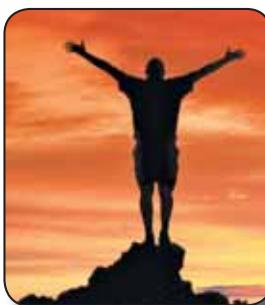
Please have faith in prayers and see it can move mountains.

Prayers have manifold effects on human minds and

body. We, the Zoroastrians, are one of the most fortunate Communities who have been gifted with AVESTA by our prophet ASHO Zarathustra Saheb. The most unfortunate part is that most of us do not have the slightest idea of this treasure. On the contrary, in order to avoid praying, we hear many excuses as under:

(1) As prayers are in an absolute alien language, we neither know the meaning of what we are praying, nor are we able to understand it so what's the use of just murmuring and wasting our time?

(2) Prayers are in so tongue twisting language that we cannot pronounce the words



and although we want to pray, we cannot because we get bored and we stop praying.

Our Avesta is a dead language. Avesta is the language of the Angels. It is our good fortune that we have the Avesta in Gujarati and English for us to read the same and pray. Hats off to our forefathers who have labored so hard to transcript the same; so that the generations to come continue to reap its

Each week Parsi Times gives you the translations of your Prayers in our Dear Mamaji Section for you to understand the wonderful meaning behind the words. Today, P.T. Contributor Godrej Sachinwalla tells you why it is important and how it is correct to learn and say your prayers the traditional way.

fruits by praying. Think for a moment that when you pray; you are talking to God in that language which was spoken by the Angels tens of Thousands of years ago. Even if you do not understand head nor tail of what you are praying, will you not be proud?

Begin by praying at a very slow pace and in a little louder tone as if you are doing your school studies. Initially you will find it very difficult and time consuming, but have patience and faith, continue doing it religiously every day, and after a few weeks, you'll see a mark improvement in your speed and also your pronunciations. I would suggest you start only with small prayers such as the Sarosh Baaj and the relevant Geh. Get used to it and then slowly after some time increase it to include the Neeyashes and Yashts. Whatever it is make a start.

Have immense faith in HIM while starting prayers. Believe me friends, you'll see a significant improvement in yourself in due course of time.

You'll have immense peace of mind, which is the most important thing in life today. The first argument against prayers shall evaporate in thin air. When we speak, we create sound waves. Prayers, when recited with immense faith and dedication, create powerful vibrations. The tongue twisting words in our prayers are intentionally kept there to create the right vibrations in the nature which

immensely helps the praying person, physically as well as



mentally. An unseen energy force is created around the person who is praying. This energy / vibrations can be created only by those tongue twisting words which we come across in prayers and hence our prayers are to be recited with immense faith and also with the right pronunciations to garner the correct positive effect. This explanation takes care of the second argument against prayers.

It is rightly said that no explanation is necessary to a person who has faith in God and no explanation is enough to a person who does not believe in God.

If it is HIS wish, we shall discuss many other issues related to our wonderful Avesta prayers, its miracles in due course of time.

Have feedback for our Writer?

Write to... [contribute@parsi-times.com](mailto:contribute@parsi-times.com)

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**THE WORLD ZOROASTRIAN ORGANISATION TRUST  
RECEIPT AND PAYMENT STATEMENT FOR THE YEAR ENDED ON 31st MARCH, 2012**

Reg.No : E/B13/NAVSARI

Receipts	Rs.p.	Payments	Rs.p.
<b>Opening Balance</b> Deutsche Bank 01-04-2011	8,260,603.24	<b>Establishment Expenses</b>	
<b>Donations in Foreign Exchange</b>		Bank Charges	1,196.10
Medical Relief	16,772,269.52	Administration Expenses	31,771.00
Financial Rehabilitation	185,572.11	Rent & Maintenance	100,000.00
Education	1,594,395.60		132,967.10
Rural Housing	2,041,900.00		
Relief from Poverty	7,852,700.00	<b>Expenses on Object of Trust</b>	
Mobed Welfare	455,900.00	Medical Relief	20,701,550.00
Books & Periodicals	-	Financial Rehabilitation	858,767.00
		Education	1,925,977.00
<b>Interest</b>	28,682,737.23	Rural Housing	900,000.00
Bank Interest	228,186.22	Relief from Poverty	863,785.00
Interest on Fixed Deposits	154,785.97	Mobed Welfare	25,000.00
	382,972.19	Books & Periodicals	63,840.00
		Less : Cheques returned / cancelled	25,338,899.00
			109,000.00
			25,229,899.00
		<b>Closing Balance</b>	
		Deutsche Bank 31-03-2012	9,963,446.56
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**Menu for December, 2012.**

Date	Lunch Menu	Dinner Menu
01	Chic./Mutton Ras Chaval	Chana Ni Dar
02	Chic./Mutton Dhanshak	Kid Gosh
08	Chic./Mutton Curry Rice	Sali Marghi
09	Chic./Mutton Pulav Dal	Kharo Potato
15	Khichdi Saas (Fish)	Stew Ma Gosh/Plain
22	Chic./Mutton Vindaloo	Ctora Plain/Gosh
23	Chic./Mutton Dhanshak	Uwadisa Chicken
29	Khichdi Masoor	Kaju Ni Marghi
30	Chic./Mutton Dhanshak	Eaked Chicken



**Mehran Felfeli** founded ETHIX on the very principles that Parsis across the board are appreciated for, their sound values, honesty and genuine caring attitude to everything they deal with. Today, his investment consultancy firm manages a sizeable asset which grows as sturdily as his client base and his good reputation. He is now currently recognized as one of the top independent financial advisors in Pune.



The article elucidated below, is for investors who have not yet started investing in mutual funds, but willing to discover the opportunities and also for those who want to clear their basics for what is mutual fund and how best it can serve as an investment tool. Lack of investment knowledge is the license to wealth erosion hence this article will ensure your basics on mutual funds are right prior to deploying your funds.

*Lack of investment knowledge is the license to wealth erosion*  
-Mehran Felfeli.

#### Regulatory Authorities

To protect the interest of the investors, SEBI (Securities and Exchange Board of India) formulates policies and regulates the mutual funds. It notified regulations in 1993 (fully revised in 1996) and issues guidelines from time to time. MF either promoted by public or by private sector entities including one promoted by foreign entities is governed by these Regulations.

#### What is a Mutual Fund?

A mutual fund is just the connecting bridge or a financial intermediary that allows a group of investors to pool their money together with a predetermined investment objective. The mutual fund will have a fund manager who is responsible for investing the

# Mutual Fund For Dummies!!!

gathered money into specific securities (stocks or bonds). When you invest in a mutual fund, you are buying units or portions of the mutual fund and thus on investing becomes a shareholder or unit holder of the fund.

Mutual Funds are considered as one of the best available investments as compare to others. They are very cost efficient and also easy to invest in, thus by pooling money together in a mutual fund, investors can purchase stocks or bonds with much lower trading costs than if they tried to do it on their own. But the biggest advantage to mutual funds is diversification, by minimizing risk and maximizing returns.

#### Diversification

Diversification is nothing but spreading out your money across available or different types of investments. By choosing to diversify respective investment holdings reduces risk tremendously up to certain extent.

The most basic level of diversification is to buy multiple stocks rather than just one stock. Mutual Funds are set up to buy many stocks. Beyond that, you can diversify even more by purchasing different kinds of stocks, then adding bonds, then international, and so on. It could take you weeks to buy all these investments, but if you purchased a few mutual funds you could be done in a few hours because mutual funds automatically diversify in a predetermined category of investments (i.e. - growth companies, emerging or mid size companies, low-grade corporate bonds, etc.).

#### Types of Mutual Funds Schemes in India

Wide variety of Mutual Fund Schemes exists to cater to the needs such as financial position, risk tolerance and return expectations, etc. thus mutual funds has Variety of flavors, Being a collection of many stocks, an investors can go for picking a mutual fund might be easy. There are over hundreds of mutual funds scheme to choose from. It is easier to think of mutual funds in categories, mentioned below:

##### 1. Equity funds

These funds invest a maximum part of their corpus into equities



holdings. The structure of the fund may vary different for different schemes and the fund manager's outlook on different stocks. The Equity Funds are sub-classified depending upon their investment objective, as follows:

- **Large Cap**
- **Diversified Equity Funds**
- **Mid-Cap Funds**
- **Sector Specific Funds**
- **Tax Savings Funds (ELSS)**

##### 2. Debt funds

The objective of these Funds is to invest in debt papers. Government authorities, private companies, banks and financial institutions are some of the major issuers of debt papers. By investing in debt instruments, these funds ensure low risk and provide stable income to the investors.

##### 3. Balanced funds

As the name suggest they, are a mix of both equity and debt funds. They invest in both equities and fixed income securities, which are in line with pre-defined investment objective of the scheme. These schemes aim to provide investors with the best of both the worlds. Equity part provides growth and the debt part provides stability in returns.

*Further the mutual funds can be broadly classified on the basis of investment parameter viz.* Each category of funds is backed by an investment philosophy, which is pre-defined in the objectives of the fund. The investor can align his own investment needs with the funds objective and invest accordingly

##### Types of returns

There are three ways, where the total returns provided by mutual funds can be enjoyed by investors. Income is earned from dividends on stocks and interest on bonds. A fund pays out nearly all income it receives over the year to fund owners in the form of a distribution. If fund holdings increase in price but are not sold by the fund manager, the fund's shares increase in price. You can then sell your mutual fund

shares for a profit. Funds will also usually give you a choice either to receive a check for distributions or to reinvest the earnings and get more shares.

#### Pros & cons of investing in mutual funds

For investments in mutual fund, one must keep in mind about the Pros and cons.

#### Advantages of Investing Mutual Funds

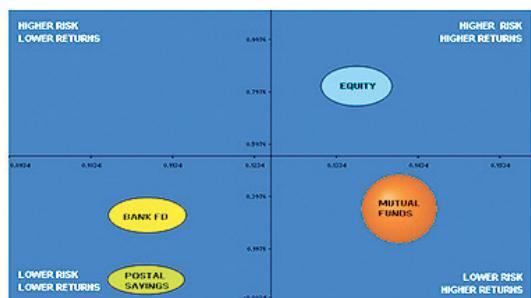
##### Professional Management

- Some funds doesn't perform in neither the market, as their management is not dynamic enough to explore the available opportunity in the market, thus many investors debate over whether or not the so-called professionals are any better than mutual fund or investor himself, for picking up stocks

**Costs** - The biggest source of AMC income, is generally from the entry and exit load which they charge from an investors, at the time of purchase. The mutual fund industries are thus charging extra cost under layers of jargon.

**Diversification** - Purchasing units in a mutual fund instead of buying individual stocks or bonds, the investors risk is spread out and minimized up to certain extent. The idea

Risk Return Matrix



behind diversification is to invest in a large number of assets so that a loss in any particular investment is minimized by gains in others.

**Economies of Scale** - Mutual fund buy and sell large amounts of securities at a time, thus help to reducing transaction costs, and help to bring down the average cost of the unit for their investors.

**Liquidity** - Just like an individual stock, mutual fund also allows investors to liquidate their holdings as and when they want.

**Simplicity** - Investments in mutual fund is considered to be easy, compare to other available instruments in the market, and the minimum investment is small. Most AMC also have automatic purchase plans on a weekly, monthly

and quarterly basis. This investment strategy is called SIP (systematic investment plan).

#### Disadvantages of Mutual Funds

##### Professional Management

- Some funds doesn't perform in neither the market, as their management is not dynamic enough to explore the available opportunity in the market, thus many investors debate over whether or not the so-called professionals are any better than mutual fund or investor himself, for picking up stocks

**Costs** - The biggest source of AMC income, is generally from the entry and exit load which they charge from an investors, at the time of purchase. The mutual fund industries are thus charging extra cost under layers of jargon.

**Dilution** - Because funds have small holdings across different companies, high returns from a few investments often don't make much difference on the overall return. Dilution is also

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You can take it from us that Journalism is an exciting field but we bring you more options in the form of factual easy to read and interesting articles by

**P.T. Writer Farzad Minoo**

**Damania.** Farzad is a young yet experienced Career Counsellor and Corporate Training Specialist actively involved in conducting career seminars, counselling sessions, life skills training and more.

You can connect to Farzad through [contribute@parsi-times.com](mailto:contribute@parsi-times.com) or visit him at <http://farzadminoodamania.blogspot.in>

**D**o you love animals? Do you like to study biology? Would you want to treat illnesses and save lives? If your answer to the above questions is yes, then Veterinary Sciences can be a career option for you.

Veterinary Sciences is a branch of science that deals with diagnosis, treatment, and prevention of diseases, illnesses, disorders and injuries in animals.

Veterinarian (also known as 'Vet' or 'Animal Doctor') is a physician who practices veterinary medicine.

#### Roles and Responsibilities:

As a veterinarian, you will be the guardian of animal health and welfare. You will be treating injured and sick animals by prescribing medicines, and performing medical procedures such as surgery, bone setting, or dressing wounds. You will advise the animal owners regarding sanitation, nutrition, breeding, and general care of the animals. You will carry out tests for diseases, and provide appropriate vaccinations against them. You might also have to consider the action of euthanasia i.e. putting animal

# BE the Pet Vet!

**It takes more than just loving Animals to dedicate your life to saving, nurturing and helping them. Here is how and why...**

to sleep, if the condition of animal is likely to remain in bad state. Since the animal cannot explain the symptoms of its illness, you will have to look for medical history along with the clinical test reports for analysing the condition of the animal.

#### Personality Qualities:

The basic quality necessary to succeed as a veterinarian is to have genuine compassion and affection for animals and birds. You should possess good interpersonal and communication skills while dealing with animal owners and your working staff. Since animals cannot

Bachelor's in Veterinary Sciences & Animal Husbandry (B.V.Sc. & AH). Also, admission to most veterinary colleges for B.V.Sc. & AH in India is based on an entrance examination conducted by the concerned universities. The Veterinary Council of India (VCI) conducts an "All India Common Entrance examination (AICEE)" for admission to 15% of total number of seats to the first year of B.V.Sc. & AH of all veterinary colleges. The duration of B.V.Sc. & AH course is four and half years including an internship period. After graduation,

Guru Angad Dev Veterinary and Animal Sciences University - Ludhiana, Karnataka Veterinary, Animal and Fisheries Sciences University - Bidar, Kerala Veterinary and Animal Sciences University - Pookote, Sri Venkateswara Veterinary University - Tirupati

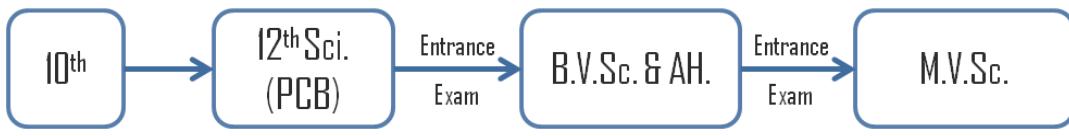
#### Job Opportunities:

As a veterinarian, you will be working with small animals (such as dogs, cats, birds, and reptiles) or large animals (such as horses and cows). Veterinary Sciences offers several job prospects. You can work in private and Government veterinary



#### Future Scope:

Keeping pets is becoming a trend in our urban cities; hence demand of private veterinary clinics is gaining significance. Veterinarians are required for research in the fields of animal breeding, artificial insemination, controlling diseases through animals, and wildlife conservation. Also, there is tremendous growth potential in animal husbandry, poultry management, animal products, livestock insurance and rural development. Thus, the job outlook for veterinary



#### Career Map for Veterinarian

speak and describe their problems, you should be good at understanding animal's behaviour and skilfully diagnose the ailment. You should have strong physical strength and stamina when dealing with large animals.

students pursue postgraduate course in Veterinary Sciences (M.V.Sc.) which is a two year course. Indian Council for Agricultural Research (ICAR) conducts an entrance examination for entry to post graduation courses. You can

specialise in areas like medicine, anatomy, biochemistry, cardiology, surgery, pathology, microbiology, gynaecology, toxicology, breeding, genetics, molecular biology and dermatology during your M.V.Sc. course. For jobs in research and teaching, M.V.Sc. is a minimum qualification criterion; however a Ph.D. in this field would be preferred.

#### Universities:

Few of the well known veterinary colleges in India are: College Of Veterinary Sciences - Hisar, Bombay Veterinary College - Mumbai, Indian Veterinary Research Institute - Bareilly, Tamil Nadu Veterinary and Animal Sciences University - Chennai,

hospitals, animal husbandry departments, poultry farms, raceclubs, wildlife sanctuaries, zoos, dairy farms, aviaries, and research laboratories. You can also work in technical sales, marketing, pet food manufacturing, agribusiness, animal feed and nutrition industries.

science is very positive. In foreign countries, veterinarian is a highly paid profession; however, in India it is still gaining momentum.

Any Careers you want to know more about?

Write to : [contribute@parsi-times.com](mailto:contribute@parsi-times.com)



You should possess a strong scientific acumen with good logical reasoning and problem solving ability. While dealing with animals, you have to be patient, kind and observant.

#### Educational Requirements:

To pursue a career as a veterinarian, you should pass 12th examination in science stream with physics, biology and chemistry as subjects. This is the minimum eligibility criteria for admission to

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## Dear Mamaiji...

**Dear Mamaiji,**  
What is the meaning of the *Jasa-me Avangh-he Mazda?*

**Dear Dikri,**

I am amazed that you are asking me so many questions and interested in knowing the actual meaning of the things that you pray every day! So here goes....

જાસ મે અવંગહે માર્ડા.

માર્ડાયસ્નો અલો, માર્ડાયસ્નો  
જરાયારિથ.

કરુંને આચૃત્યા ક્રવેતનયા

આચૃત્યે દુપ્તેમ મો,

આચૃત્યે દુપ્તેમ વ્યાનો,

આચૃત્યે દરબન્ધમ ઘણોથનેમ.

આચૃત્યે દાનેનાય વંદઉલીય

માર્ડાયસ્નીય દુરપાત્રાંજોશ્રોમ,

નિદ્યાનીયાંખેમ,

અનેવથામ અખાંનીય.

યા દાનિનાંયા, ભૂયાનિનાંયા,

અનિરતાય વલિનાય કારોતાય,

યા આલુરિથ જરયારિથ.

અહુરાઈ માર્ડાઈ વીરાય નાદ વિન્કો.

અયોદ્ધા અસ્તી દાનેનાયાં

માર્ડાયસ્નોનાંશ આસુરુતીથ.

ગાયેમ વોદ્ધ-૧.

Come unto my aid O Mazda!

I am a worshipper of Mazda and as a Mazdayasni Zoroastrian,

I declare myself to be an ardent believer of this faith.

I solemnly dedicate myself to good thoughts well-conceived, good words well-spoken and good deeds well-performed.

I confess myself dedicated to the pure and good Mazdayasni religion, which disarms and ends all strife, teaches self-sacrifice and leads to righteousness.

Of all the religions that exist or that shall be, the greatest and best and the noblest is the religion of Ahura, revealed by Zarathushtra.

All good cometh from Ahura Mazda.

Such is the solemn dedication of Daena Mazdayasni.

Ashem Vohu – I.



**Tushna Mehta**

A shopaholic who fills her cupboard with the spoils of professional styling. Tushna Mehta has worked with the famous b:blunt hair professionals for a while and is ready to share her knowledge and passion for tresses!

In winter the moisture content in the air goes down. The natural oils of the hair are insufficient to keep the hair soft and lustrous. The dryness and coldness of winter air can take a toll on your hair. Winter takes away natural moisture, and can dry up your scalp pretty easily.

## On A Cool Winter's Day

Seasons change and so does your hair care regime.

To start with, The type of products you use on your hair will make a big difference in the overall health of your hair. Ask your hair stylist which type of product is best for your hair type. Condition your hair after every wash. For really dry hair, use a separate moisturizing conditioner, rather than a two-in-one shampoo, and use a leave-in treatment/conditioner or a serum. Try and leave the conditioner in your hair for a few minutes while bathing which will add extra softness. Deep condition your hair at least once a week. Rinse your hair with warm water, but switch to cool water for the final rinse, which will seal the cuticle. Due to the cold or sudden dryness the hair starts getting entangled very easily as well. This is a sign that the hair is getting weak. Try using a strengthening shampoo at that point and you'll have no more



tangles. Do not rub your hair dry, as rubbing can raise the cuticles and result in more breakage and moisture loss. Pat or gently squeeze the hair instead. Allow your hair to air dry. If you are pressed for time, use the lowest setting on your hair dryer. Extreme heat vaporizes the water beneath the cuticle, which will over-dry your hair. Apply a smoothing or anti-frizz product before using a hair dryer or other heated styling appliances. Do not go out with wet hair. This encourages splitting of hair. Dry hair and sensitive skin could lead to dandruff especially in the winter. You could use an anti-dandruff shampoo to solve your problem. You could also use a tad bit of Johnsons baby oil on your scalp in the dry areas. This will help to reduce the dandruff and itching. Keep your scalp as clean as possible to avoid the dryness and dandruff getting aggravated.

## RECIPE



**Purveen Dubash** is a chef with many knives in her pretty home kitchen cabinet. From TV anchor to educator to author she is armed with culinary skills to put your tummy into a hypnotic state. We are proud to present to you her recipes which have the unique distinction of being not only simple to follow but yummy to taste!

## Fruit Cobbler

### Ingredients:

100 grams sugar  
1 tablespoon vinegar  
1 kg. chopped fresh fruits (of your choice)

### Pastry:

200 grams flour  
2 teaspoons baking powder  
1 teaspoon icing sugar  
150 grams butter  
1 cup curd (drained)

### Directions:

Knead the pastry ingredients lightly.



Combine the first three ingredients.

Place in a microwave for a minute. Cool. In a flat pie dish, place the cooled fruits. Spoon the pastry onto the fruits leaving gaps in-between.

Bake in a pre-heated oven at 160 degrees Celsius till the pastry is golden brown. Serve warm with whipped cream.

**9**

**8**

**7**

**6**

**5**

**4**

**3**

**2**

**1**



## WHAT'S YOUR NUMBER

Stars, Angels and higher Spirituality are all part of being Kermeez

Shroff. See what the week holds in store for your root number. To get your root number add the digits of your birth date, till you arrive at a single digit number, eg. 25-3-1988, take 25 only- add 2 and 5 = 7. You will hence read number 7. Enjoy!

**Kermeez Shroff :** 9819221480  
[kermeezshroff@yahoo.co.in](mailto:kermeezshroff@yahoo.co.in)

You will be in a better place this week making wise decisions in your emotional life. Trust yourself. If you have a new job this is a good week to start. For others, new ideas will bring success. Be patient when it comes to work. You may want to travel or discover yourself through other means. Go for it.

**Lucky days – 1st, 2nd & 3rd December 2012**

Don't cheat yourself into believing something to be like it is not. What you seek & what you think you know have a new job this is a good week to start. For others, new ideas will bring success. Be patient when it comes to work. You may want to travel or discover yourself through other means. Go for it.

**Lucky days – 4th, 5th & 7th December 2012**

Slow down at work. Avoid unnecessary arguments or small tiffs. Be wise and meditate on issues one by one.

Looking forward to a brighter future ahead in your love life. Your planning won't go in vain. Manage your time well. You need to prove yourself. You will succeed in any givernendeavor. Avoid arguments with colleagues.

**Lucky days – 3rd & 6th December 2012**

Emotionally you are happy. Let go as the future is bright. Carefree here are high chances, you may be on the cards or on your mind & trust your intuition. You need to prove yourself. You will succeed in any givernendeavor. Avoid arguments with colleagues.

**Lucky days – 1st, 2nd & 7th December 2012**

Something has gone horribly wrong. You need to sort out the issues. Do not let them eat you from within. Career wise, it's a good time to invest & make things happen. Gather your thoughts. Be caring towards yourself, ach, the rest will follow.

**Lucky days – 5th & 6th December 2012**

The universe will literally be driving you this week. Emotionally you are happy. Let go as the future is bright. Carefree here are high chances, you may be on the cards or on your mind & trust your intuition. You need to prove yourself. You will succeed in any givernendeavor. Avoid arguments with colleagues.

**Lucky days – 1st & 4th December 2012**

You will be feeling lonely & left out this week. Something has gone horribly wrong. You need to sort out the issues. Do not let them eat you from within. Career wise, it's a good time to invest & make things happen. Gather your thoughts. Be caring towards yourself, ach, the rest will follow.

**Lucky days – 2nd, 3rd & 7th December 2012**

A fabulous week ahead. Your relation will get its old charm back. Few may find a new lover. Romance will be around. Career wise, you will be working hard or specializing in a field you want results. You will be in a good place this week. Your planning will bear fruitful results. If you have any new ideas now, then go for it. Set them in motion. Zeal & courage are with you.

**Lucky days – 1st, 2nd & 7th December 2012**

You are in a place where you want to do a lot to make your relationship grow, however, can't find a way to do so. Meditate on it. Career wise, you will be in a good place this week. Your planning will bear fruitful results. If you have any new ideas now, then go for it. Set them in motion. Zeal & courage are with you.

**Lucky days – 1st, 2nd & 7th December 2012**

It will be a good time to develop a relationship. You may take the next big step forward. At work there will be clashes with peers due to a difference in ideas or opinions. Try to look towards the things you have been blessed with in life and you will find happiness.

**Lucky days – 1st, 2nd & 7th December 2012**

**Lucky days – 1st, 2nd & 7th December 2012**



Discovering herself is a big part of the life mission for **Parinaz Billimoria**. To be able to do so, this pretty Mumbai girl buries herself in Self-Awareness books and has taken courses on Colour Therapy and Chakra Healing.

A spiritual girl, she admits that her passion lies in demystifying the secrets to a beautiful life through her soulful words and some loving gyaan that she has gathered over the years. Writing is not a choice of words but the decision of her emotions.

Parinaz has also completed Law, Business Management. You can reach Parinaz on [parinazbillimoria@gmail.com](mailto:parinazbillimoria@gmail.com)

# My Cuppa Chai

**I**love chai (tea) especially with a dash of ginger and tea masala (homemade). Not to forget that I am a parsi - we are born tea-lovers! Each sip of this energizing drink gives an ecstatic rejuvenation. It hits my brain at the spot that

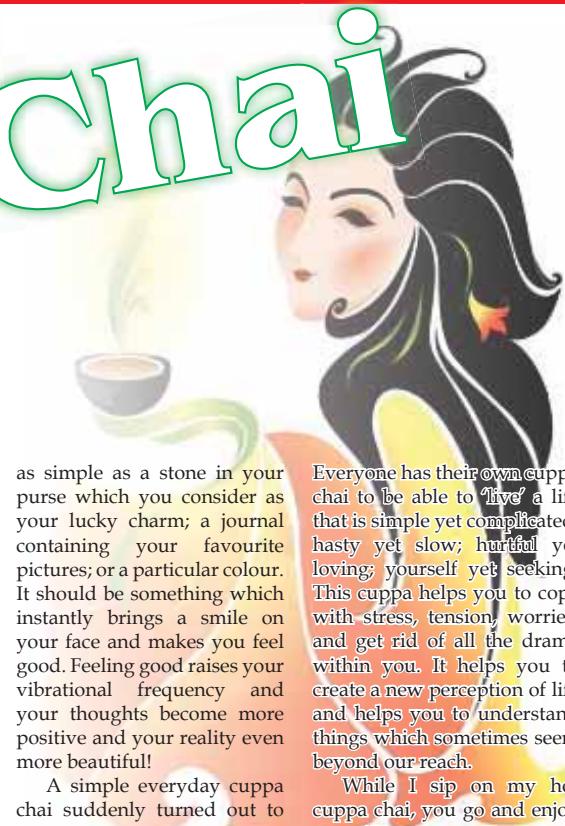


always strives to knock me down. The sight of my cuppa lifts up my mood. As the chai disappear into my system, the enthusiasm rises and I am ready for the next

move of my life.

One evening while I was sipping on my cuppa chai, the bells of my creativity rang. My cup turned into a small box and the chai in it turned into an illuminating, radiant, and bright yellow ball which was revolving like a strong energy, a miracle, and an imaginative overstatement. It looked like the box consisted all the ingredients required to feel good.

I feel good when I drink my cuppa chai. It is very important to find your own box of good feeling stuff and use it when you feel low. Create this box and make it a point to open it when you need to. Keep all the good points and good feeling bits and pieces in it - it could be a list of your strengths; your Prayers; your past achievements; something

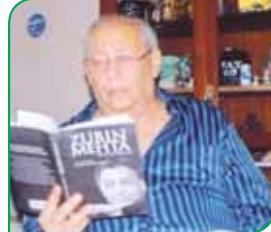


as simple as a stone in your purse which you consider as your lucky charm; a journal containing your favourite pictures; or a particular colour. It should be something which instantly brings a smile on your face and makes you feel good. Feeling good raises your vibrational frequency and your thoughts become more positive and your reality even more beautiful!

A simple everyday cuppa chai suddenly turned out to be an intuitive insight for me.

Everyone has their own cuppa chai to be able to 'live' a life that is simple yet complicated; hasty yet slow; hurtful yet loving; yourself yet seeking! This cuppa helps you to cope with stress, tension, worries, and get rid of all the drama within you. It helps you to create a new perception of life and helps you to understand things which sometimes seem beyond our reach.

While I sip on my hot cuppa chai, you go and enjoy yours!!!



**O**rodes was killed after a very short and oppressive reign. He had left behind no heir. The four elder sons of Phraates IV who were made to reside in Rome were under the care of Caius Julius Caesar Octavianus, (Augustus).

The Magisthana (council of priests) asked Augustus to allow one of the four sons, Vonones, to return to Parthia to take the throne. Augustus agreed and Vonones returned to a tumultuous welcome by his Parthian subjects. Soon there were murmurings of discontent all around. Rome was at the zenith of its civilization and the center of everything refined, elegant and extravagant. Vonones had acquired refinements and polish which his unpolished subjects could not

## A BRIEF GLIMPSE AT IRANIAN MYTHS AND HISTORY **VONONES**



defects and weaknesses. His people revolted against him and invited Artabanus, an Arsacid on his aside and a vassal king of Media Atropene to take over the throne.

Artabanus brought his army with him and attacked but was repulsed by Vonones. He gathered a bigger force and he succeeded. Vonones fled. Victorious Artabanus entered Ctesiphon and was acclaimed the king.

understand or appreciate. The Parthians loved horse-riding, the king liked to move about in litter. Parthians loved hunting, the Parthian king did not. His subjects enjoyed carousing, drinking hard. Such activities had no attraction to their monarch.

He had brought with him number of Greeks from Rome. This gave cause to envy and rage. Even his affability and easy approachability which in today's world is a great asset to any leader or a politician were considered

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**Roxanne Bamboat** is a pint sized girl who enjoys reading movies travel and is obsessed with food. She expresses her love for all things edible in her food blog <http://the-tinytaster.blogspot.in> / A freelancer in her profession she's able to spend most of her time sampling the city's food offerings and reviews them as well as shares a few of her favourite recipes. More often known as The Tiny Taster, she's decided to take the world by storm - one plate at a time.

## ABC FARMS CHEESE FESTIVAL

If yours a Pune local, you know that the ABC Farms Cheese festival is legendary. Every year people flock here for this two day cheese extravaganza. ABC Farms are the Kings of Cheese and at the festival all their court members make their presence felt. Cheddar, Edam, Boursin, Emmental, each with interesting flavours were on display for the public to try.

Sohrab Chinoy, the man who started it all insists that unless you try a cheese for yourself you will never know what you're missing. To encourage cheese loving, each variety for sale can be sampled and paired with wine on the spot. In fact some cheeses are made especially for the festival and are only sold then as ABC Farms only produces them on order.

This year a beautiful block of Edam with sundried tomatoes and basil, a Gouda with apples and roasted walnuts, Edam with cranberry and even a diet cheese stood out. Scrunching a few noses was the Stinking Bishop, a strong yet palatable cheese!

ABC Farms went whole hog this year. Along with the cheese they put out a lovely display of their dips and spreads and their fondue cheeses like shrimp cheese spread, smoked ham cheese spread, garlic and chives dip (made with cream cheese) and even a Hungarian liptauer cheese dip (made with mascarpone cheese). They had a delicious range of homemade cheese cakes specially made only for the festival. Each slice was larger than the normal slice served elsewhere and the Passion Fruit cheesecake is both exotic and my favourite right now!

The Festival which draws crowds and reviews from all over is about enjoyment and fun and other participants like the Cookie Czar (which makes adorable artisanal cookies in some yummy flavours) drew appreciative audiences. I have to admit it's refreshing to eat cookies which are whole wheat and as natural as they can be without any preservatives at all and at the same time taste delicious. A scrumptious spread was prepared by ABC Farms Restaurant Curve which celebrated recipes with the use of Cheese. Thin crust pizzas, pastas, nachos and cheese sauce and their signature bagels with cream cheese were hot sellers washing down with Sind's international beers and a host of Indian Wines.

Sadly day one of the festival was a dry day but day two welcomed various wine companies who had their own stalls and had wine samplings as well. The evenings saw live bands performing which added to the entertainment and merriment of the festival.

The highlight of the festival every year is when Owner Sohrab Chinoy personally takes guests that are interested on a tour of his dairy and explains how cheese is made. It's a rare opportunity to step into his workshop where all the magic is created. It's interesting as well as informative as he takes you through the cheese making process and you can see how this is not just a business or a job for him but it's his passion. Cheese is what is literally in his blood and it's exciting to just listen to a cheese lover talk about cheese as enthusiastically as I like to eat it! It's obviously a very popular tour because on day two there was a huge mob waiting for their turn and he had to take the tour thrice that day to accommodate everyone.

The ABC Farms cheese festival has been an annual event for many years now. This year was a little special as they had a cooking demo by famed international chef, Walter D'Rozario. Chef Walter has stellar credentials and along with heading the kitchens of Michelin Star restaurants, he's also catered meals for some of the rich and famous including Bill Gates, ex Indian prime Minister Atal Bihari Vajpayee, Lata Mangeshkar, Salman Rushdie, etc. Chef Walter wowed the audience with his culinary wizardry as he whipped up some beautiful



cheese centric dishes like Cheese sauce, dips, salad and even a hearty linguine. For food lovers and budding cooks this was a wonderful chance to not only watch the man in action and sample some of his food but even interact with one of the bests in his field.

This two day cheese fiesta attracted most in the city and even some who took the time out to travel from Mumbai to experience it and of course gorge on some exquisite cheese. What's heart warming to see was that as these crowds

kept pouring in the entire ABC family pitched in to help and make guests feel welcome. Every year the cheese festival is a time when the entire family is a part of something together. Sohrab's wife Marlene is the genius who singlehandedly bakes all the cheese cakes that are for sale. One can only imagine how many cakes she's baked which feed hungry guests for two full days. Their children Zubin, Tina and Diana chip in by getting behind the cheese counters and attending to guests. They are joined by uncles' aunts, cousins and even family friends and well wishers who enjoy volunteering each year to help make the festival a resounding success. It's then that you realise that ABC Farms Pvt. Ltd. isn't just some big fancy company with its products ready for sale.... It is a true blue family run business, run by humble passionate people who work hard and love what they do. It is obvious that their enthusiasm has made them the Cheese Champions in India.



Say Cheese



Wines



Beers from across the world

P.T. caught up with Mr. Sidarth Mody and his cute daughter Myrah at the event. Sidarth is partner in Kook Kitchen Koncepts the sponsor of the event. Sidarth says that ABC Farms Cheese Festival was the perfect event for Kook's presence as the brands both share a passion for the cooking and cuisine. The kitchen is the heart of the home and Sidarth believes that the quality of his kitchens matches the quality of the ABC Cheese, perfect!



After reading about the ABC Cheese Festival in the Parsi Times Mrs. Behroze and Mr. Jehangir Eranee of Mumbai decided to make a weekend trip out of the event. We spotted them enjoying the festival. They delightful couple had even booked a quaint room at the ABC's home stay in Koregaon Park and enjoyed the atmosphere through Saturday and Sunday, exchanging warm goodbyes with the PT team members as they left! Thanks Eranee family!

**A Rememberance****Phiroz F ramroz Bulsara****1930 – 2012**

We grieve the loss of Phiroz F. Bulsara by remembering all the wonderful things he was and he did throughout his lifetime.

Phiroz was always an unassuming and quiet man with a big heart.

He was a consistent and strong presence in the Community and worked hard to get justice for the poor Parsi. The image of him furiously penning notes in the High Court, in front of the Charity Commissioner and One Man Committee for the 104 Housing Court Case, is one we will never forget. Though he worked in the shadows, his work on the 104 Case shed light on the situation with honesty and integrity.

Phiroz fought valiantly albeit silently for the causes closest to his heart, the upliftment of the Community. He represented the repressed and stood up to oppressors with dignity and calm never once wanting publicity. He knew all the cases by heart and he fought tirelessly from the heart as well.

He was a key member of the Alert Zoroastrians Association and actively involved in its work particularly in Panthaki Baug where he resided.

Phiroz never missed a chance to donate money to causes that he supported. Whenever he came into some cash he would quietly make donations to charities that he liked never tom-tomming about it. He helped the poor through various Trusts.

Phiroz Bulsara set an example for us all with his life and is fondly remembered by his wife Arnavaz, children Shiraz & Shahrokh and all of us who knew him.

**A sad moment for Journalism**

**Renowned Karachi Parsi and bold journalist Ardesher Cowasjee passed away after prolonged ailment at the age of 86.**

**M**r. Cowasjee was a man journalists around the world admired and emulated. He was respected for his insightful and bold penmanship and soon became a columnist with a very strong reputation.

Cowasjee was born into a well-known Parsi family of Karachi in 1926 and attended the Bai Virbaji Soparivala Parsi High School finally graduating from DJ Science College. He joined his father's business, the Cowasjee Group, and married Nancy Dinshaw in 1953. Former Prime Minister Zulfikar Ali Bhutto



appointed him managing director of Pakistan Tourism Development Corporation (PTDC) in 1973.

Cowasjee's journey to world of journalism started with writing of letters to the Editor of a leading English newspaper. His well-researched and hard-hitting

columns graced the Dawn newspaper for more than two decades (from 1988 to 2011) wherein he fearlessly exposed corruption, nepotism and incompetence in different local, provincial and national Governments.

Cowasjee was a known social activist and philanthropist as well. He gained recognition for his efforts for sustainable development in Karachi metropolitan. The education loving old man also financed many scholarships for students wishing to pursue higher education.

**Puppy Love**

**W**orld for All Animal Care & Adoptions (WFA) returned with their 2nd pet adoption drive in Mumbai- the ADOPTATHON! (An id8 media solutions initiative). This one-of-its-kind pet adoption fair witnessed over 80 Indian mixed breeds of puppy and kitten stray adoptions turnout of came in to support and home to the including Dutt who the event. The of Bollywood Actor/Singer Chhang, Barnecha, Anushka & Top model addressed noble cause personalities Hema Malini, Gupte, TV Ganguly Shahnaz turned up in



and a massive over 1400 who show their provide a nice little angels, MP Priya inaugurated celebrity panel Actor Om Puri, Meiyang Actor Rajat Singh Manchanda Diandra Soares WFA's and other including Director Amol Actress Rupali & Actress Padamsee full support.

Says Tarunish creator of WFA, 'The response was overwhelming and the support from Celebrities and media was heart warming to say the least. I am so happy to be able to translate my love for animals into such a meaningful event.'

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# SUPER YOGA...SUPER EEEFA

If you define yourself by what you see in the mirror then take it from this very attractive girl that that really isn't enough. Eefa Shroff shares with P.T. readers a lesson she learned the hard way and how her journey with Yoga helped her overcome.

## IN THE WORDS OF EEEFA...

*Yoga gave me a new lease of life*

When I look at myself in the mirror, I'm glad I am able to recognize myself today. Things could have been really ugly [no pun intended.]. I grew up as any regular college kid wanting to look pretty, be fit and, of course, be recognized for it. My tug of war with this thing, which I much later recognized as 'vanity', took me from a plump, pale 14 year-old to a fit and overconfident 17-year-old, who lived on black coffee and cigarettes, worked

probably would have kicked the furniture down.

A friend in need...

All friends left me, except one, the only one who would visit me despite my constant irritability. She was a yoga teacher from Chennai, who taught at a local health club. With so much attention given to my scarred ugly face, I had completely ignored my appointments with the osteopath; I would deal with my legs once I found someone to fix my face.

By sheer coincidence [if it really exists] I met a young doctor who had returned from a medical school in the US. He agreed to try a procedure that had just been discovered in the West. But it offered no guarantees.

Two absolutely

painful months later, I had my face back, thanks to the doctor, who now head of plastic surgery in one of the country's leading hospitals. He still introduces me to his patients as one of his best pieces of work!

...Is a friend indeed

When I actually got back to my osteopath, he insisted I go into surgery to fix the broken ligaments,

cartilage and hope that the otherwise smashed soft

out for two grueling hours every day and partied at least five nights a week. Ecstatic at being asked to walk the ramp at 17, I dived into being a professional model. It was such a thrilling time!

Turn of fate

But my destiny had something else in store for me. In one shot, my picture-perfect life turned into a nightmare. I was riding my scooter home after a night out when I was hit by a truck. The hook in the side of the truck had caught me in my forehead and dragged me a good 10 meters before knocking me out cold. My legs had taken a real thrashing too. The next month was a hopeless one, me and my then estranged parents knocking on doors of the best plastic surgeons we could find.

We almost gave up, when one of the leading surgeons ended our appointment with, "Scars are a part of your personality child." Needless to say, I stormed out of his clinic cursing [on my crutches], my poor distraught parents trying to calm me down. If it wasn't for my inability to walk, I

tissue could be revived over the

years. It was

obvious that the surgery wouldn't be the last one. I stubbornly

propping me up. After which, she would get me into Paschimottanasana [the forward bend]—needless to say that I could barely manage to do the postures.

But I remember the time when my friend had to leave Mumbai for Chennai due to a personal issue. By then, I had really started enjoying my everyday five-minute yoga practice. I asked someone to buy me a book and started reading up on this amazing science.

Soon enough I figured how to prop myself with pillows and duppattas.

## P.T. Chats with Eefa

**P.T.:** What were your feelings when you had to stop modelling because of your accident?

**E.S.:** In the beginning extremely frustrated and depressed but as time passed I started to realise that everything had a reason and I began to actively trust life.

**P.T.:** If it wasn't for yoga, what would you be doing today-career wise?

**E.S.:** Would have surely continued to model and then probably have moved on with the restaurant business.

**P.T.:** From being a student of yoga, to being a yoga teacher, how has your journey been?

**E.S.:** I am still a yoga student, I've never seen myself as a teacher. I only share. I am a yoga enthusiast, a life enthusiast actually. Sometimes with new students and sometimes my seniors. Everyday is a wonderful adventure.

**P.T.:** What is super yoga? is it very different from yoga?

**E.S.:** Not at all. I teach absolutely traditional yoga. SuperYoga is a culmination of my study n practice of yoga based on the basic truth that as we are on the inside so we are on the outside. Inner alignment and form is represented on our bodies. The mind is gross body n the body...gross mind.

By aligning one we align the other and hence can live more balanced, fulfilling lives which can contribute more effectively to human evolution.

**P.T.:** Can anybody start doing yoga over night?

**E.S.:** Like a teacher of mine once said so eloquently, anyone can practice yoga Rich, poor, man, woman, all except 1, the lazy person!

**P.T.:** Are you a spiritual person? Do you think being spiritual plays an important part in yoga practice?

**E.S.:** We are all spiritual aren't we? The only thing necessary for yoga is practice, nothing more. All else follows.

**P.T.:** Do you still conduct classes at JW Marriott, Mumbai?

**E.S.:** Not at the moment, although we might restart if time permits.

refused. My doctor was mad at me and wrote me off saying, "You are going to be in a wheel chair by the time you are 30'—a statement I'll never forget.

It was my buddy, the yoga teacher, who absolutely

My ability to do the poses kept increasing

b y

the day.

Sometimes, I would hold the pose till tears of pain and frustration were running down my face. As I read the philosophies of yoga, I started to question my old ways and my lack of awareness.

I went into a dialogue with my parents for the first time in years and apologized for having been such a tough child. I also told them how much I appreciated their time and effort towards my recovery. Somehow with each day of practice and reading,

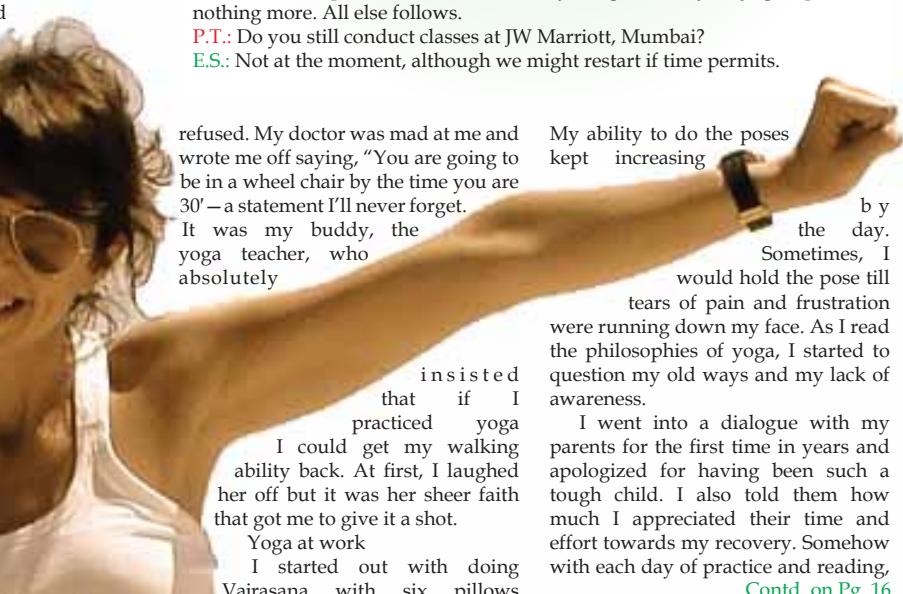
**Contd. on Pg. 16**

insisted  
that if I  
practiced yoga

I could get my walking  
ability back. At first, I laughed  
her off but it was her sheer faith  
that got me to give it a shot.

**Yoga at work**

I started out with doing  
Vajrasana with six pillows





Are you associated with any Zarathusti activity or organization? Why would you recommend any one to join it?

### Old And Wise

Aspi Engineer, 84 yrs, Peddar Road.

I am only connected with WZO and sometimes I do join them on the short tours. I usually don't go for long tours or take part in any rigorous activities due to my age.

Bachoo Amaria, 70 yrs, Dadar.

Associated with a school and IDA (In Defence for Animal).

Kurush Jehangir Irani, 48 yrs, Kalyan.

I am in a political party (NCP) in that I am in Parsi minority.

Kamal Vesuna, 54 yrs, Amboli.

I give donations to CRY and Helpage India and I try to help out under privilege for children and women.

Dhan Daruwala, 54 yrs, Chira Bazaar.

I am associated with WZO and N. M. Wadia Play Center. I would definitely recommend people to join these organizations because they provide great opportunities to the young and the old.



### Young And Free

Sheriar Irani, 19 yrs, Mazgaon.

I am associated with HPY and I have been an organizer for three years now. It's a great learning curve for all youngsters. It helps you to build your personality and explore and hold events that you otherwise wouldn't know that you had the potential to do so.

Mickey Kutar, 18 yrs, Marzban Colony.

I am associated with ZTFI and ZYNG. I have participated in many activities like paint ball, treasure hunt and a few camps that ZTFI had taken us to. It's very nice to go there because it is very interesting and you get to meet and know new people and make new friends and have a good time. It even helps in building network with people.

Kerman Cooper, 21 yrs, Khareghat Colony.

I am not associated with any organization but I would recommend people to join them as it helps in broadening your experiences and helps in socializing and building network with people.

Rian Mistry, 16 yrs, Dadar Parsi Colony.

I am slightly associated with ZYNG. It's actually a lot of fun with all its activities and it really helps you to meet a lot of Parsis which you otherwise do not get to meet often. I was also a part of HPY where I got to know the different career options open to me and we were given a chance to expose ourselves to a lot of things as well as experiences.

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We have induced the young and old in our Community to engage with the world today and participate in events and ideas which perpetuate a better quality life for them.

Our Advertisers have delighted in our design based approach and can confidently nod that they get a bang for their buck with Parsi Times.

Our approach is holistic in bandwidth and spirit, as we cover topics that appeal to the English and Gujarati Reader. Religion made easy for the new initiate, finance made simple for the budding entrepreneur and stories steeped in the real world are definitely hallmarks of our Parsi Times. Lets not forget the monthly Bawa Bheja Fry Crossword specially designed for the Community!

We would love it, if you would join us each week for a generous helping of some good old Parsi-panu!

Cheers and regards

Freyan Bhathena  
Editor

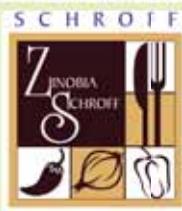
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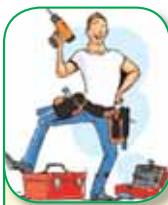
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**MR. FIX-IT**
**Dear MR. FIX-IT,**

I am a Gujarati girl of 25 years old. At the moment I am staying at my parent's house in Vile Parle. I am soon to be married to a Parsi boy, who stays in one of the Parsi Colonies whose landlords are from Parsi Punchayet. I will be getting married soon, and would be staying with my husband, his parents, and his unmarried sister. Although my future in laws are very loving and accommodating and they said they have no problem in my getting married to him and staying with them, I and my parents would like to know if I or my future children would face any hindrance from the landlords in regarding my staying with them. My fiancé and my in laws said that there are many such families who are staying for many years in different flats, and now they are have school going kids. My parents have made discreet enquiries of their own but have got different views.

I am confused. I do not want problems later in my life. Please help.

**- GG**
**Dear GG,**

Congratulations on your impending marriage. Unfortunately the topic of non-Parsis staying in Parsi Colonies is a very sensitive one. In the past we have seen that rules are not only bent and changed with regard to accommodation but have been omitted and created on the spur of the moment.

I have only got this advice to give you, if your husband and you want to focus on living a good full life in a healthy environment without having to fight with your neighbours constantly, either bear with nosy neighbours and tough biased Trustees or head into the cosmopolitan world where you have the right to demand privacy and truly own your home. If your situation in the colony is prone to a negative environment (most Trusts and Neighbours are wonderful, but the bad ones can really ruin it all!), it is not worth the nasty remarks or the infighting as it could ruin the health of your in laws and even the relationship between you and your husband.

Your religion should never be the focus of any kind of meaningful relationship and why give it a chance to steal the spotlight from your love? If you both begin planning now I am sure the road ahead will remain uncomplicated!

**(Contact MR. FIX-IT on [contribute@parsi-times.com](mailto:contribute@parsi-times.com))**
***Continued...***

## SUPER YOGA... SUPER EEEA

**Contd. from Pg. 14**

I felt myself becoming more and more integrated as a person and my legs followed suit. Within three months, I was able to do the two postures without any props and could hold each one for about three minutes. Soon I was hobbling around without crutches and then walking. I saw it as a victory and dived into yoga practice knowing the day when I could run wasn't far—it came eight months later.

**The power within**

Since then, I never fail to practice yoga and will always remain a student of this amazing science. My internal training and growth was astounding than the fact that my legs healed themselves. I understood that if I could train my mind to focus continually and in a cultured and aware manner, nothing is impossible.

If a yogi can train himself through discipline and practice, to levitate and walk on water, why could I not teach my tattered legs to walk again? If my cells were dying and being reborn every second, why could I not train my new cells to be whole and new? I could and I did. We need to understand that we hold this awesome power within

**us, the power to change our realities.**

I don't know whether it was my body that changed first or my mind, but what's important is that I recognized that we are integrated, whole beings and we need to recognise where we have become otherwise and fix it, through a disciplined practice.

**Super for a reason**

I call it Super Yoga for two main reasons. One is for what the word super signifies in language. It signifies above and beyond.

The second reason is due to my most favourite phenomenon in quantum physics called superposition. Simply put, it's the term used to explain the discovery that a particle or sub particle can be in two places at the same time. It takes on a 'position' only when it is being observed. A superposition is the particle's ability to be anywhere and anything at anytime. This is hugely the main influence on the inception of Super Yoga.

Yoga has helped me get back on my feet after a life-threatening accident. With the second chance at life, I try to pass on the benefits of the same to others through my Super Yoga classes.

**Write to... [contribute@parsi-times.com](mailto:contribute@parsi-times.com)**

## How Lucky We Are

**P.T. Reader Mehrab N. Irani uses words to remind us of how we should always be reminded to be thankful for what we have.**

We ask God for so much in life. We at times beg, show God our jealousy and sometimes even ask for someone's bad to happen with rational explanation. We have a perfect life and everything with us is good, a good body, all fit, nice house and all but has anyone ever given a thought to the fact that we are only asking for things from God for ourselves and never or seldom do we ask for something from God to give to people whom we don't know, who actually need something direly or need his help in real life.

Today I am writing this because I saw a group of children at a school for the deaf and dumb and handicapped. It was such a sight that I felt like crying for a second for how lucky I was to have all of it perfect in my life. I have always cried for things to God to give me, more and more of things which I think I don't even need. For the first time I felt that all I have in my life is enough for me to make



something out of myself. I have properly functioning 2 hands, legs, eyes, ears, etc. which I always took for granted and never thought my life without it. Why can't we make something out of ourselves when we have it all. Why can't we work hard and at the same time give a certain back to the society around us, who actually need it.

Why ask for things for us when the people who actually deserve it are those who really need them. They are the ones. When we get up in the morning we just get up and walk out of our bed. Have we ever thought about the fact that what if we didn't have legs or hands or eyes would

our life be so normal. I don't think so. We just want things in our life, just want to take it all for us and our family but have we ever thought of giving any of it back. I don't blame us for that because the world around us is greedy and bad but even if we give it back to the nature or the world it is just a fraction of what we have taken. Its like taking 100 Rs. and giving back Re.1. I am not saying be a sage but don't be very greedy for things too because we need to appreciate the way our life is. We have nice houses and nice people around us who comfort us have we ever thought about those who live in the slums?

I am not a big saint or a philosopher but just want to ask you all that had you been specially challenged would your life be the same. Before you ask for anything from God think about those who are less privileged and think about those who really need his blessing in life. Also we can pray a "tandorosti" dedicated to people who really need Ahura Mazda's help.

## Project: Excellence

**Contd. from Pg. 24**

is like preparing the dish based on the recipe – both are important. Theory without its execution is of no practical value. Thus, execution is always more challenging as it typically involves a team effort and an expectation of demonstrable results at the end of the execution cycle which can help prove or disprove the theory.

**P.T.: What is an average day in office like?**

**A.D.:** I have a very tough boss - myself, and my typical day is sometimes 12-16 hours long. However, I schedule my time very wisely to balance my family life and work. As I am involved with several things like consulting, training, writing, hosting my radio show, serving on the board of three professional non-profit organizations, I have to keep all the balls in the air. I truly love what I do, so I eagerly look forward to each day as a unique opportunity to face new challenges and learn new lessons while growing personally and professionally.

**P.T.: What is the main focus of the radio show that you host?**

**A.D.:** My radio show is called "See2B Talk Radio" ([www.See2Bradio.com](http://www.See2Bradio.com)). It is

focused on realizing one's true potential by unleashing the V-factor™ or the Power of Visualization™. The aim is to provide simple yet effective tools and techniques to the listeners to transform their lives. I am currently running a series called "Live a Legacy, Leave a Legacy" for which I am interviewing several amazing individuals including a Guinness world record holder, a Grammy award winner, authors and amazing people who have overcome personal challenges in life and are living a legacy.

**P.T.: Which brands has Pinnacle Process Solutions, Intl®, LLC worked with and enhanced?**

**A.D.:** Pinnacle has helped bring about true culture transformations in small, medium and large businesses in U.S., Canada, Africa, Malaysia, Latin America, Mexico and Europe. Pinnacle has consulted with or trained employees of companies like Ambev (Anheuser-Busch), Harley Davidson, Nike, EDS (HP), Halliburton, Eco-Groupe, Stryker Corporation, Rainbird, Nissan (Lear), Canadian Forest Industry, Tanzania Port Authority, Kenya Airlines, to name a few.

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Savak Dinshaw Kaliani- walla kphlsqv" i p LepZuhpgp	83	25-11-2012	Godrej Baug, A-4, Grd.Flr, Off Napeansea Road, Next To Simla Home, Mumbai 400026. "f' eku fñs dpc 26.	dpsp r' sp: r' fpA" s' p q\$' i p LepZuhpgp, ^ZepZu: Lp kphlsLepZuhpgp, vñsp vñf: k"pof dlpEM, Tfu" LepZuhpgp, cpc bl"p vñgs s' p Apgy h1" SdpC: b1y d1sp, Sndp" Da' g, kpkkykkfp: fs' bpe s' p fs" i p' Vg.
Arnavaz Xerxes Kerawalla Af"hpT TLruk Lfphpgp	59	27-11-2012	Room No 5, 1st Floor, C-Block, A.H.Wadia Bldg., J.S.S. Road, Mumbai 400002. S1Ak.Ak. fñs dpc 2.	dpsp r' sp: df1t lpppe s' p df1t "hg l\$ ckp"ep, ^Zu: df1t TLruk b1fpd Lfphpgp, vñsp vñf: i pl TpsTLruk Lfphpgp, cpc bl"p Tfu" agu Algkifep, áp" "hg ckp"ep, kpkkykkfp: df1t "p" s' p df1t b1fpd Lfphpgp.
Faredoon Byramjee Daruwala afy" bpefpdÆ vñpgp	89	28-11-2012	I-B/27, Tata Mills Hsg. Soc., Elphinstone Road, Parel, Mumbai 400012. 'fg, dpc 12.	dpsp r' sp: df1t dppdpe s' p bpefpdÆ vñpcC vñpgp, ^ZepZu: Apgrpope afy" vñpgp, vñsp vñf: Sf' Apgrg bpgp' pfp, du"yafy" vñpgp, cpc bl"p Apgrg" i p Npe, df1t q\$' p Águ Xñf, df1t cuMybepfdA vñpgp, NPxsroex": A"p1sp kpefk ÁdyE, apvñi du"vñpgp, fñs Apgrg bpgp' pfp, qdg i p\$ Apgrg Nc', s"pT Apgrg hpéT"rTTTrH, h1" SdpC: Apgrg SjpNuf bpgp' pfp, lSpnu du"vñpgp, kpkkykkfp: df1t "pÁdpe s' p SjpNufÆ pñfp"p.
Rohinton Phiroze Tabela- walla fpi b1fT sbgphpgp	61	28-11-2012	Bldg.No.10, R.No.9, Gamadia Colony, Tardeo, Mumbai 400007. Sf' fñs, dpc 7.	dpsp r' sp: ky"pde s' p df1t qfrT b1fpdÆ sbgphpgp, ^ZepZu: Apgrg fpi b1s' sbgphpgp, vñsp vñf: fprdfp, "p' p, cpc bl"p lSpnu rhfp Lñp, df1t Aó" u vñpæE, kpkkykkfp: Sf' s' p "hg vñpcpe i p.
Khorshed Aspi Irani Mpfj pAó" u Cf" u	81	29-11-2012	815, Jam-e-Jamshed Road South Fork, Dadar T.T. Mumbai 400014 vñf Vñf, dpc 14.	dpsp r' sp: df1t dppsube s' p df1t bpd" Cfp"u, ^Zu: Aó" u dfhp" Cfp"u, vñsp vñf: dfhp", kpefk, Ngösp", df1t vñfek, cpc bl"p i pfp bpd" Cfp"u, NPxsroex": d"pT Asg t' g, fpk"p, LMj" vñfek, apfl, vñfek ceQp, "k, S"p", h1" SdpC: qgi p\$df1fp" Cfp"u, fpi" kpefk Cfp"u, Xñf afpd AfQ Cfp"u, kpkkykkfp: df1t ri fu" s' p df1t dfhp" Cfp"u
Dina Barjor Kaka qñs' p bfAf Lp	92	28-11-2012	71/B, Empire Estate, Kemps Corner, Mumbai 400036. Lék Lp, dpc 36.	dpsp r' sp: df1t SfbpC s' p df1t SdipAE bu" spfp' pf, ^Zu: df1t bfAf SjpNufÆ Lp, vñf: XCTu A; Qpku, cpc bl"p df1t b1fpd Sf' spfp' pf, NPxsroex": Sf' p A; Qpku, ei A; Qpku, SdpC: df1t A; f1 Qpku, kpkkykkfp: df1t ri fu" bpc s' p df1t SjpNufÆ Xñf.
Burjor Sorabji Dadyburjor bfAf kphbÆ vñbfAf	93	29-11-2012	Dina Bldg., 2nd Floor, 53 Queen's Road, M.Karve Road, Mumbai 400002. Ad. Lñf fñs dpc 2.	dpsp r' sp: Lñf s' p df1t kphbÆ bfAf/E vñbfAf, ^ZepZu: df1t ky"p bfAf vñbfAf, vñsp vñf: vñbfAf vñbfAf, i"pT bpd1 i p, cpc bl"p: df1t Sdip kphbÆ vñbfAf, NPxsroex": Sf' p bpd1 i p, af1 p\$ bpd1 i p, h1" SdpC: ghp Chp vñbfAf, bpd1 SjpNuf i p, kpkkykkfp: df1t Apgrpope s' p df1t qfrT i p afvñi AE Mbsp.



By Carol Reader NUPUR



## dj : sp. 21du dpQ®॥ 20du Arāg

Ap AllhpKepdp, 'kp"u kNhXLShpdp, LSC djLgu "I] 'X\$ sd"i; 'kp D^pf L\$gp" "p \$ i  
dmu fli; AnBe"p L\$dp L\$hp dpf" p kde gpNi;



## Aries:- 21st March – 20th April (II of Wands &amp; Justice)

This week arranging for money will not be difficult and you should apply for that loan you have always needed. Be patient as important work may take time.

## hfc: sp. 21du Arāg' ॥ 20du dī

Ap AllhpKepdp, sdj apd"u 'Rm V\$ p. âddp L\$g hpev"i 'fp L\$u i L\$ p. 'kp"p MQ®  
Mp S>L\$hp Rsp, Ap"ydp, qNkpi Si;



## Taurus:- 21st April – 20th May. (V of Wands &amp; VI of Coins)

This week your loved one will take centre stage in your mind and you will fulfill all the promises you made in love. Spend money and then only will you reap the benefit of happiness.

## rd' j': sp. 21dī ॥ 20du S\$

Ap AllhpKepdp, LSC 'Z bjpbdp, AvF bjeP" fli; "I] "p"u bYfL\$u sd"i; dpli;  
'fj p"udp, dli; v\$ i; sdjpfp bgphp"u L\$CL\$; Mfpb gpNu S\$hp"u i L\$esp R;



## Gemini:- 21st May – 20th June. (Temperance &amp; II of Wands)

This week do not take things too literally. Careless actions could have larger consequences. Watch your words as you could hurt someone's feelings.

## L\$sp. 21du S\$' ॥ 22du SjpC

Ap AllhpKepdp, 'p a'd OZ qNkpd, sdjpfp rhQfpf 'f QpgA; 'pRg"p Qpf qNk s;"y  
kp\$'qZpd Ahp dmi; L\$jo kM dpZi;



## Cancer :- 21st June – 22nd July (II of Coins &amp; IV of Coins)

For the first part of the week try and remember all the things you need to do and prioritize them. The end of the week will see them all fall into place. Family life is good.

## tkl: 23du SjpC' ॥ 23du ApNōs

Ap AllhpKepdp, sdj apdL\$pd L\$hp' u buA "yng AEsu gi; L\$odp, L\$CL\$ kpfu hpsp  
Of"p hpsphfZ"j kyf b"phu v\$;



## Leo:- 23rd July – 23rd August (II of Cups &amp; Moon)

You will win people over with your religious attitude this week. Open and good communication at home will brighten the atmosphere.

## L\$ep: 24du ApNōVs ॥ 23du k\$bf

Ap AllhpKepdp, sdjpfp A"; 'Eh"kp"u h\$Oq; dscf\$' X\$sp fli; dpli; ^" l\$p" 'hp"  
epN R; Mp\$ MQ® hp"u dL\$pd, dL\$C S>i;



## Virgo:- 24th August – 23rd Sept. (IV of Swords &amp; VIII of Cups)

This week there will be small arguments with your partner. Unnecessary expenses might take place but don't worry as they will not be a big burden for later.

## sgp: sp. 24du k\$bf' ॥ 22du ApV\$bf

Ap AllhpKepdp, sdjpfp bgphp"u L\$CL\$; Mfpb gpNu S>i; sdjpfp kpQybggi; A; buA";  
kp\$' I] gpNi; kfL\$fu L\$pd dp, kamsp "I] dm;



## Libra:- 24th Sept. – 22nd October (4 of Cups &amp; 6 of Cups)

Find a way to sugar coat the truth or you might hurt someone with your blunt attitude. Avoid Government work this week.

## hfol\$ sp. 23du ApV\$bf' ॥ 22du "h\$bf

Ap AllhpKepdp, kpfp kdQfp dmi; L\$ddp, AyF sdjpfp hMpZ' i; "hp L\$pd L\$hp dpf\$  
kpfp kde kpbs' i; ^"gpc dmu fli;



## Scorpio:- 23rd October – 22nd November. (II of Coins &amp; Hanged Man)

It is a good week to receive some news, you will be appreciated for your work and even begin a new venture. You might even get some financial gain during the week.

## ^"j sp. 23du "h\$bf' ॥ 22du qK\$bf

Ap AllhpKepdp, rdO\$' u apev\$ dm; S\$p rdO\$' u dgpl\$ gA; "p"u dk\$pafu"p Qpk  
Aphi; 'qfhfp"p kaepp"kp' dm;



## Sagittarius :- 23rd November – 22nd December (Fool &amp; XI of Sword)

You will profit from a friendship. You should try and meet old friends and travel to a small destination. You will get the full support of your family.

## dl\$: sp. 23du qK\$bf' ॥ 20du ÅþeApfu

Np\$kp Mp S>Ahi; ApMp AllhpKepdp, dNS"p 'pfp D' f fli; bgphp"u v\$ "p Dcp  
'i; ^" "p MO\$hu S>i;



## Capricorn:- 23rd Dec. – 20th Jan. (Ace of Coins &amp; 9 of Coins)

This week try and keep your temper under control as a situation is bound to make you very angry. Avoid controversy in your words as you could easily make enemies and incur unnecessary expenses.

## j: 21du ÅþeApfu' ॥ 19du apjApfu

Ap AllhpKepdp, d"dp, Aiprs Mp S>fli; Mp\$ MQ®u 'fj p" 'i; Of"y hpsphfZ  
Aiprs cfpf fli;



## Aquarius:- 21st Jan. – 19th Feb. (Knight of Wands &amp; II of Cups)

The week might be slightly disturbing as you face a tough and unhappy atmosphere at home.

## du": 20du apjApfu' ॥ 20du dpQ®

Ap AllhpKepdp, L\$pdS"p L\$Zj bl pf S\$hp"p epN R; ^" dmhfp dpf\$ cpNv\$ L\$hu  
'X\$; hX\$g hN®u srbes bN\$;

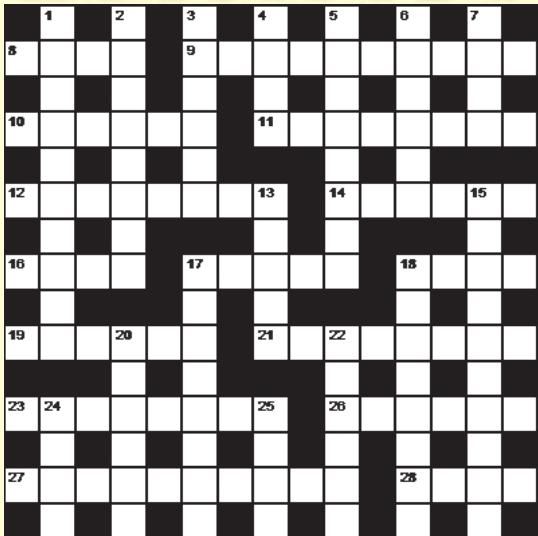


## Pisces:- 20th February – 20th March (VII of Coins &amp; IV of Cups)

Work makes you travel this week and you will have to work very hard to earn your money. Take extra care of the elderly people at home as their health is fragile.

# BAWAJI BHEJA FRY

23



## Across

- 8 Broken-down remains (4)
- 9 See 17
- 10 American dinner jacket (6)
- 11 \_\_\_ order: given when one is asked to quit or vacate a place? (8)
- 12 Difficult questions (8)
- 14 Book on plants (6)
- 16 A four-sided solid figure (4)
- 17 & 9 Across Chairman and Managing Director of the Serum Institute Of India (5,10)
- 18 Boletus mushrooms (4)
- 19 One of Zarathustra's daughters (6)
- 21 Studied, understood and succeeded? (8)
- 23 Improvident, tending to overspend (8)
- 26 Injured slightly? (6)
- 27 Squeezebox (10)
- 28 Pheasant's nest (4)

## Down

- 1 Show anger or resentment (3,2,5)
- 2 Group; outfit (8)
- 3 Contradict, disagree or challenge (6)
- 4 Deal successfully (4)
- 5 Church districts (8)
- 6 Series of steps or short light steps? (6)
- 7 Too, in addition (4)
- 13 Contemptuous way of saying, "Go away!" (5)
- 15 Seizes or arrests (10)
- 17 Hairstyle (8)
- 18 Moon shape (8)
- 20 Untouched, unimpaired and whole? (6)
- 22 Settlement founded by Parsis in Gujarat (6)
- 24 Frenziedly misbehaving (4)
- 25 Joint of meat - "lion" anagram? (4)

## The Lockhorns



## Mutt



## POLAD BABA



Smile often  
and give  
your frown  
a rest.

Tips and Tricks to  
make your family better  
Citizens of the Planet!



1) Composting is the smart way to dispose of leaves, selected food scraps and other organic waste. Instead of burdening landfills, you'll produce rich nutrients to fertilize your own garden and potted plants! It is natural, free and good for nature. There is a lot of information on local composting available on the internet.

## Assension Party People

AS 2012 BEHIND WE LEAVE  
A PARTY TO CELEBRATE YOU WON'T BELIEVE  
A BASH FAR BETTER THAN HAS EVER BEEN  
LET'S BRING IN TOGETHER

**2013**

Watch Out for this Space for more details

Venue: GODREJ BAUG



## SOLUTIONS

SOLUTION (24-11-2012)

9	2	8	5	6	7	3	4	1
7	5	1	4	8	3	9	2	6
4	3	6	1	2	9	8	7	5
2	1	4	8	3	5	7	6	9
3	9	7	2	1	6	5	8	4
6	8	5	9	7	4	1	3	2
5	4	2	3	9	8	6	1	7
1	6	3	7	5	2	4	9	8
8	7	9	6	4	1	2	5	3

in person

SOLUTION (24-11-2012)  
Kaizad Gustad

## Sneaky Cheeky

SOLUTION (24-11-2012)

Rock journalism is  
people who can't write  
interviewing people who  
can't talk for people who  
can't read. - Frank Zappa



# Project: Excellence

**A**dil Dalal is a seasoned writer and figure in authoring world of Human Development & Leadership techniques. He makes it his mission to enhance the value of the 'appreciating assets' and optimize human potential in addition to developing the necessary technical skills for ensuring the long term success of individuals and corporations.

He is the host of an international radio talk Show "See2B" on the Amazing Men of Power Network and the author of The 12 Pillars of Project Excellence™.

Most recently Adil co-authored The Lean Handbook, ASQ.

In between juggling his day job as CEO of Pinnacle Process Solutions International and speaking at various events and seminars as an authority on the subjects, he takes time out all the way from USA to speak to **Parsi Times** about his projects and life in general.

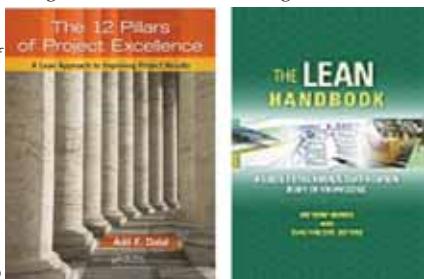
**P.T.:** Could you tell us something more about your books?

**A.D.:** Sure! My book, "*The 12 Pillars of Project Excellence: A Lean Approach to Improving Project Results*" is about achieving overall business excellence. It includes cutting-edge assessments and techniques for individuals to transform their mind-set from that of a manager to that of a master leader or a "sensei leader". It also provides executives with a formula to enhance organizational culture and maximize profits by optimizing the talents of the organizational leaders.

I have also co-authored "The Lean Handbook" which is a reference for Lean Certification and also a great guide for explaining the true essence of lean principles. Lean technology, or as I call it the "Science of Simplicity™" focuses on business profitability via waste reduction which allows employees to work smarter v/s harder.

**P.T.:** What are your secrets to success?

**A.D.:** My personal motto is "You are more



than you can ever imagine" - I believe that to be true for every individual and every entity on this planet. The belief in the higher potential combined with the use of power of visualization™, strong work ethics and focus on excellence has allowed me to apply myself not only to short term success but a longer-term, legacy-based success.

**P.T.:** Tell us about your family

**A.D.:** We are a simple Zoroastrian family living in Austin, TX. My wife is a teacher, and my three kids include my two daughters aged 14 and 12 years and a son aged 10 years. Our family also includes our pets- a cat and a blue and gold macaw. We have assimilated into the American way of life while maintaining the Zoroastrian doctrine and culture.

**P.T.:** What inspires you to write?

**A.D.:** My mission is to focus on enhancing the value of the "appreciating assets" (employees) and optimizing the human potential in addition to developing the necessary technical skills for ensuring the long term success of

individuals and corporations. Writing is my way of sharing with the world thought-leadership and breakthrough concepts which can help convert my mission into a call to action for other corporate and world leaders.

**P.T.:** Tell us a little bit about your writer's discipline.

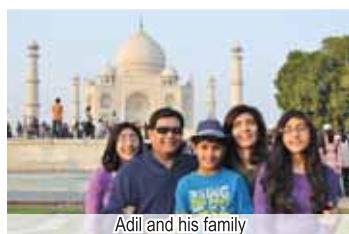
**A.D.:** For me writing is merely overflowing of my passion for a subject on paper. I only write what I am truly passionate about or what I have personally experienced in life which I feel can help others. The discipline comes in managing to carve out quality time to allow me to

write. A majority of effort is spent in research and formulating intricate thoughts into simple or "bite-size" lessons. When the days get very busy, I usually end up using entire nights to write so I can do justice to the subject.

**P.T.:** What's more challenging, theory or execution? Please explain.

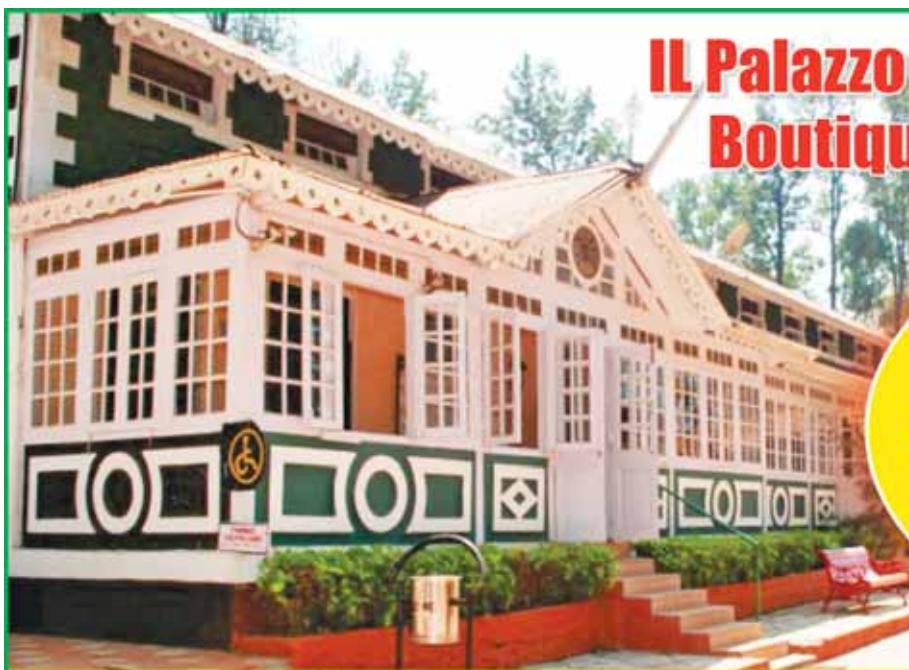
**A.D.:** Theory is like writing the recipe, and execution

**Contd. on Pg. 16**



Adil and his family

## IL Palazzo - Panchgani's only Boutique Heritage Resort!



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