

PARSI TIMES

RNI NO. MAHBIL/2011/39373 :: Regn. No. MH/MR/South-348/2012-14 :: WWW.PARSI-TIMES.COM :: VOL. 2 - ISSUE 44 :: PAGES 24 :: 2/-

SATURDAY, FEBRUARY 23, 2013

WINNERS



7

SOLI A. MEHTA **ROHINTON B. DADACHANJI**
SANAEA CHICHGAR **SHAHZAD HOZDAR**
ASHISHWANG IRANI **AVAN BHATHENA**
FARINAZ SHROFF **NERGISH LAKDAWALLA**
ROXANNE ASPI DRIVER **JEFRINA KONKRAWALLA**

PT BLUSH!



ROSHAN DASTOOR

MEHER PARVEZ SUTARIA

KAMAL PATEL

7



24

FLOWER POWER

YOUNG AND FAITHFUL



12

B

PRANSUKHLAL BROS. JEWELLERS

7, New Queens Road, Opera House, Mumbai - 400 004
 Tel : +91 22 2369 1823 / 23692197 / 23618717,
 pransukhlalbros@hotmail.com
 www.pransukhlalbros.com

GOVERNMENT VALUERS

For Pure Diamonds

K. WADIA & CO.

JEWELLERS

PROVIDING EXCELLENCE FOR OVER 100 YEARS!

WE PAY THE BEST PRICE FOR ALL OLD JEWELLERY

324, Grant Road, Mumbai-400 007. Tel.: 23099648, 23013483 • Mob: 9819057112
 www.kwadia.com • Email: viola@kwadia.com • Time: 12.30 to 8.30 p.m.

Columbia Asia Hospital, Mysore

CREATING LANDMARKS THAT ARE BUILT TO LAST

ENGINEERING & CONSTRUCTION

Corporate Office : SP Centre, 41/44 Minoo Desai Marg, Colaba, Mumbai 400 005, India Tel +91 22 6748 0000 Website : www.shapoorji.in



FROM THE EDITOR'S DESK

Dear Readers,

A once self assured and arrogant man sped down a one way lane in the wrong direction. Ten seconds later he had turned from a regular driver into a murderer and a criminal. For some reason he assumed that even though he was travelling in the wrong direction and at an absurdly high speed, somehow, there would be no consequences. His ill conceived notion and luck didn't favour him and within ten seconds he killed 2 innocent people, damaged vehicles and jangled the nerves of all those who passed and thought 'seconds later and it could have been me...'

I happened to be slowing down at a coffee shop when I saw the whole thing take place. It got me thinking. People have so much to lose when they cut signals, defy traffic rules and speed unnecessarily. What angers me about it is that while they take short cuts (that really are absurd in the larger scheme of time) they have children propped up on the bike in front of them and in the seat beside them, watching and learning how to break the law before they can even spell the word! And then, when these children grow up, ride and drive carelessly, abuse a system that protects us and eventually crash out, are the parents not to blame? I implore you, be safe and be alert because you can't measure your luck. Discipline yourself and those around you and you might save lives. Let that guy who cut you off be the only one responsible for cutting his own life short. I would think it better to bruise your ego than burn your life up!

Have a safe week behind the wheel!

Freyan

freyan@parsi-times.com

NOTICE

Muncherji Jamshetji Wadia Fire Temple Trust

The 6th Anniversary of the renovated Muncherji Jamshetji Wadia Fire Temple at Lalbaug will be celebrated on Roj Meher, Mah Meher, Friday March 1, 2013 at 05.15 p.m. by a Jashan Ceremony led by Vada Dasturji Khurshed Dastur Kekobad Dastoor of Udwada. The Jashan will be followed by a Celebration Programme and dinner.

LETTERS TO THE EDITOR

A Crèche For The Elderly

Dear Editor,

Recently my dad had a fall (on 26th January), and you can understand how the situation could have been. On rushing him to Parsee General Hospital, I was shocked at number of parents of our Community members who also had broken hands or legs. This gave me an idea.

I propose to start off a day crèche for Adults.

In town area and Andheri there are many Parsee and I want to open a crèche for oldies over 60 years of age.

The basic idea is to pick them up from their houses by buses/cars, bring them to the crèche, keep them engaged through Yoga and other easy exercises and games, provide fresh diaper changes and other assistance so that they are comfortable throughout the day, provide them with breakfast, lunch and tea with biscuits and administer their prescription, medication and finally send them back home by 5 p.m.

I thought of this as putting

parents away in Old age home is a taboo in the society for children, as also parents go in depression by the feeling of being dis-owned. Hence, Day care is the answer to it.

I have planned to keep the charges as Rs.15,000/- as today the private wardboys charges itself are 10,000/-. I would like to hereby solicit like-minded people to come forward to help this noble cause and help me set up this Day crèche for our Bapavajis and Mamaijis. All together we can help our oldies lead a happy healthy life with care.

Freyan, if you can please put up my letter in your weekly, I will be highly obliged.

Best Wishes to Parsi Times employees.

Dev Dalal

P.S. If you think you have ideas that can take this idea forward or even know of a space that can help the idea along for Mr. Gev Dalal, write to us at contribute@parsi-times.com and we will be happy to pass the message on and promote a good deed!

The Need Of The Hour

Dear Editor,

I am somehow not able to reconcile myself to the Vulture issue. And, notwithstanding the other options of burial, promession as suggested the other day by Soli Irani, I do feel that cremation seems to be the best option in keeping with the times and from the long term perspective. But then, so be it.

What I am not able to appreciate is the concern of our elders, the Panchayat, about the welfare of the dead departed Souls that those of the living. It is the living, I am afraid, that we need to think of and do something about.

The younger generation bereft of guidance, direction needs more of the care and attention. And, what has the Peers of our Community to offer them? Surely, not the vultures.

The need of the hour is to arrest their drift, in the process disintegration of the Community. And, I am of the view, that Panchayat needs to involve them in their

future, reaching out to leading lights of our Community to lend their helping hand in formulating the growth plan involving the youth of our Community.

Above all, leave religion to Religious Heads. Religion, you would agree, is the unifying bond, keeping the fold together. And, what we need to-day is one Supreme Head at the helm, elected by the Conclave to lend that guidance and direction in matters relating to our tenets, precepts and practices, the world over among our faithfuls with his temporal seat in Udvada. How about transforming Udvada into the Holy See of the Parsis?

In passing, we need to move the times and I herewith entreat our Panchayat to lead the way.

Regards.

Aspi Irani.

Yaha Kaun Hai Wada

Dear Editor,

The role and definition of Wada Dasturs is as clear as smoke. No one knows their

eligibility, object of being so 'elevated', their Rights, duties if any. The next issue is the methodology of the 'pick and choose' system. How are they identified, who decides their 'selection', etc. Besides, Dastur Kotwal which other Wada dasturs hold Doctorates?. No doubt there are others like Bajan, Karanjia, Peer who are said to be doctorates but since the latter who are doctorates are not appointed as Wada Dasturs, it is certain that, it is not necessary that Wada dastur should possess scholastic qualifications. Even one Lawyer got elevated as High Priests in absence of any other 'eligible' person. Udvada Fire Temples has two Wadas - viz Dastur and Mirza. So, to say that it is the Trust that so appoints a Wada is also not possible. There are no Wada dasturs for Banaji and Daddyseth Atashbehrams. So all Atashbehram are not having Wada Dasturs. Surat Mody Atashbehram has a High Priest selected based on heredity.

Contd. on Pg. 16

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.

selvel

Since 1945

www.selvel.com

MANCHERJI EDALJI JOSHI MEMORIAL TRUST DADAR, MUMBAI presents



The Festival of Spring 2013

The Jamshedi Navroze Ghambhar

Thursday, 21st March, 2013, from 5.30 p.m. onwards
at Dadar Parsee Colony Gymkhana

Chief Guest: Dr. Boman N. Dhabhar, Onco Physician

PROGRAMME

- Welcome-
By Children of our Dharmagnan Class
Sponsored by- Roshan & Sanobar Nanavati in memory of Late Piyoo Nanavati
- Felicitations-
Entertainment- By Colony Artists
- Music Sound & Lights - SAROSH DARUWALLA'S MAZDA AUDIO VIDEO LABS.
- Sound Recording - HANOSH 'D.J.O.S.H' DUBASH • Decor- F.H.PAVRI & SONS

• Caterer- TANAZ GODIWALA- Non Vegetarian) / HARBANSLAL TALWAR - Vegetarian
NON-VEGETARIAN: ACHAAR, ROTLI, SARYA, H.P. CHICKEN, KID GOSHT, LEELA LASUN-NU-EDU WITH BUTTERED BRUN, KEEMA PAV, BINGA PALAV DAL, ICE CREAM. - ONE SERVING
VEGETARIAN: GRILLED PANIER TIKKA IN GRAVY, VEG SHAJAHANI, SURMAE KOFTA IN YELLOW GRAVY, DAHI VADA SWEET, DAHI PAKODA CHAT, GUJARATI KHADI, VEG PULAV, CHEESE CORN BALLS, ASSORTED INDIAN BREADS, MINI GULAB-JAM, RASGULLA AND PETHA WITH RABDI/VEG WILL BE SERVED IN A SEPARATE VEGETARIAN SECTION ONLY.
PS. NOTE THAT JAMSHEDI NAVROZE FALLS ON A THURSDAY KINDLY PURCHASE THE CORRECT TICKET TO FACILITATE PROPER CATERING. LAST MINUTE CHANGES OF TICKETS WILL NOT BE POSSIBLE.

-Jashan-

By Dadar Athorman Institute. At The Dadar Parsee Colony Gymkhana, Friday, March 15, 2013, at 8:30 am

DINNER COUPONS

For Rs.430/-. On Sale at The Dadar Parsee Colony Gymkhana, Ambedkar Road, Dadar, Mumbai 400 014.
From Sunday, March 3, 2013, 8:30 am. - 11.30 am. & 6:00 pm. - 8:00 pm.
Thereafter everyday from 6:00 pm. - 8:00 pm.
Till Coupons are available. Maximum of 25 Coupons Only Per Person.

THE FESTIVAL OF SPRING CONTESTS OPEN TO ALL PARSIS / IRANI ZOROASTRIANS Let The Fun Begin!!

"WHACKY VAHUMA!"

Sponsored by Ahura Mazda Group

Sunday 3rd March -6.30p.m
at I.B. Vachha High School

CREATIVE CHILD GENIUS

Sponsored by Raj Shipping Agencies & Well Wisher

Saturday 9th March -4.00 p.m
at I.B. Vachha High School

CHALO SAGAN KARYE

Sponsored by Master Marine Services Pvt. Ltd.

Saturday 9th March -5.00 p.m
at I.B. Vachha High School

Hey! The Circus is Coming!!

Sunday 10th March -6.30 p.m
at I.B. Vachha High School

Scene Stealer

Sponsored by PACKWELL INDUSTRIES

Saturday 16th March -6.30 p.m
at I.B. Vachha High School

"DELLA Treasure Hunt with a Twist"

Sponsored by Della Adventure

Sunday 17th March -9.00 a.m
at Dadar Parsi colony Gymkhana

THIS JAMSHEDI NAVROZE LET'S DO A GOOD DEED!!

Join this unique MEJMT's Food Scheme for providing daily meals to our less fortunate brethren across the length & breath of our city, Mumbai.

CONTRIBUTE GENEROUSLY ON A REGULAR BASIS- MONTHLY, QUARTERLY, YEARLY.

Meals are sent across daily to the old & infirm, breakfast to our Doongarwadi Khandias, meals to children of Chasnivalas studying in Mumbai, food provisions to widows & the less fortunate...

Let's Spread Happiness! Let's Donate Dil Se !!

Contact : MITHOO JEJIA
24149571

TINA PATEL
24151354 / 9820420458



STERLING AND WILSON GROUP

PIROJSHA GODREJ FOUNDATION



The Zoroastrian Co-operative Bank Limited

GAMMON INDIA

ASSOCIATE SPONSOR

THE W.Z.O. TRUST FUNDS

SUPPORTING SPONSOR



ALL ENTRY FORMS & DETAILS ARE AVAILABLE WITH

24147645 / 24136353 / 98200 21357 / 98213 54636 / 98204 20458 / 98210 60554 / 9820098790



1ST ALL INDIA ZOROASTRIAN POWER LIFTING CHAMPIONSHIP

POWERFUL MEMORIES AND EXPECTATIONS

As the Dadar Parsee Gymkhana in association with the Nariman Dubash Foundation gears up to set the stage for Power Lifting this weekend, veterans are eager to revive the sport and newbies ready to rewrite success. Parsi Times joins Ervad Yezdi P. F. Panthaki as he takes a stroll down memory lane and speaks of Power Lifting in the yesteryears.

It was 2005. The sport of Power Lifting put the spotlight on a 68 year old man. Ervad Yezdi P. F. Panthaki took the stage in the 75kg category at the 'Mr. Zoroastrian' - The All India Zoroastrian Body Building Championship'. He stepped up and the line of young competitors watched in awe as he secured the second runner up position in category, most older gentlemen would shy away from.

Yazdi has Power Lifting flowing deep within him. "My journey began when I was admitted into the Dadar Athornan Institute as a young child who has to learn Priesthood. We had to wake up by 4.30 in the morning while waiting for my turn at the



The 1st All Zoroastrian Power Lifting Championship hopes to revive an interest in Power Lifting, a sport whose history is resplendent with Community names. Ironically Power Lifting which has dwindled within the Community walls has taken on greater precedence in the rest of the Indian and Global Community as part of a strong and serious Gym regiment.

Come this Sunday, the DPGC will host sportsmen and women in multiple categories of Power Lifting. Squats, Deadlift and Bench Press for men and Bench Press for the Ladies. The participants will battle it out for the top three spots in their respective weights categories and there will be one ultimate winner who will be crowned 'CHAMPION of CHAMPIONS'

Be there!

The Super Sisters

Eyanah & Vrahishta Daruwalla came out with flying colours at the Catholic Annual Athletic Meet held on 10th February in Mumbai. Eyanah from J. B. Vachha High School won Gold in the 80mtr. run (14.5secs) & Silver in the 50mtr run(9.5secs) and was declared Individual Champion in the GirlsU8 group.

Vrahishta from Bombay Scottish, won the Long Jump with a leap of 4.03mtrs, came 2nd in the 200mtrs (30.0secs) and 3rd in the 100mtrs (14.8secs).

She was also crowned Individual Champion in the GirlsU12 group. Eyanah & Vrahishta commute every evening from Dadar to Byculla to train with the BPP athletic team. They owe their success to the BPP coaches and specially their parents Zubin and Sona who encourage them and assist in their studies and athletics.



Individual Champions, Eyanah and Vrahishta Daruwalla all smiles after their triumph.

bath I would warm up and spend my time quietly exercising with dumb bells and Pavdas."

During his college days Yazdi worked out at Talwalkars Gym which was run at the time by the father of the current owners. It stood in the B.J.P.C. compound.

For this veteran Power Lifter, the Dadar Parsee Gymkhana Power Lifting Championships supported by the Nariman Dubash Foundation to be held this Sunday bring back memories of a time when the sport was a big part of the Parsi culture. In the 1950's B.D. Petit Parsi General Hospital was a centre of high activity with the annual 'Live Well, Keep Well Week'. Here Ervad Yezdi stepped onto the stage again to participate in the "Body Beautiful Competition" held at the Hospital ground. He fondly

recalls other competitors Pesi Patrawala, Jesia, Boman Bulsara, Adi Dumasia, Kharas, Eruch Gotla (National title holder), Nari Nalawala and many more.

Contd. on Pg. 16

DATE: SUNDAY 24TH FEBRUARY 2013
VENUE: DADAR PARSEE COLONY GYMKHANA
TIME: 6:00 PM
PARTICIPANTS REPORTING & WEIGHING IN TIME : 2:30 PM

Philatelic Perfection!



Chief Postmaster General, Maharashtra & Goa, presenting the Life Time Achievement Award to Vispi Dastur

The International Collectors' Society of Rare Items' Life Time Achievement Award was recently conferred upon Mr. Vispi S. Dastur, Philatelist and International Juror. The award was presented with the traditional shawl and coconut by Chief Guest Col. K. C. Mishra VSM, Postmaster General, Pune Region.

Mr. Dastur recalled his first Philatelic Exhibition in Pune in 1973 where he won his first medals in Philately. Subsequently he was invited to Pune twice to be a judge for Mahapex 87 and Mahapex 2012 Maharashtra State Exhibitions.

Mr. Dastur is the President of the Empire of India Philatelic Society and a Member, Govt. of India's Philatelic Advisory Committee in the Ministry of Communications & IT, New Delhi. He has notably authored two research publications which have also won medals at World Exhibitions. Recently he was a member of both the Jury and the Expert Team at Sharjah 2012 International Exhibitions. He is also the President of The Bombay Parsee Association, Iran League.

His achievement gets our 'Stamp' of approval!

ZOROASTRIAN STREE MANDAL... Secunderabad - Hyderabad



Mrs. Perviz Nalladaru, President - Zoroastrian Stree Mandal, addressing the gathering. To her right is Mrs. Goolbanu Chenoy

The Zoroastrian Stree Mandal Secunderabad - Hyderabad is a voluntary women's organization, whose prime aim is to offer financial, medical and educational aid to less fortunate members of the Community. Due to the ever increasing requests for medicines, education grants, etc. and also due to the spiraling prices, the Mandal finds it

very difficult to meet the requirements.

A fundraiser "FEB FIESTA" was organized by the Mandal on Sunday, 3rd Feb. 2013

which included stalls selling exquisite articles, food items, games of skill & fun, old & new jumbled goods, etc. The main attraction was a lucky draw of 50 attractive prizes. The Mandal received unprecedented response not only from members of the Community but also from the general public.

The Zoroastrian Stree Mandal, needs funds to continue its activities and request the Community to gracefully contribute their mite, towards this noble cause.

Contributions, may kindly be sent to The President, Mrs. Perviz P. P. Nalladaru, Zoroastrian Stree Mandal, 62, Ishaq Colony, Secunderabad — 500 015.

Vintage Vroom!

About a 100 cars and motorcycles participated in the 45 km. Rally organised by Vintage and Classic Car Club of India last Sunday

morning. The rally flagged off at Horniman Circle persued through the lanes of South Mumbai giving onlookers a chance to marvel at the gorgeous heritage vehicles. For over 50 years the Rally has attracted a lot of Community members as participants and appreciators of Vintage and Classic vehicles.

Vintage veteran Fali Dhondy also featured in the competition with beauties that included the 1929 20 HP Rolls Royce.



Jehangir Farooqui's 1927, a pre-war Vintage race bike bagged the bagged 1st Prize for best maintained Vintage Bike

PARSI TIMES *Community Coverage*

A CENTENARY CELEBRATION AT NOWROZ BAUG (C AND D BLOCK)



You will find her at every party, in every conversation and in-the-know about everything! PT Reporter Swati Kalra loves a chat and is passionate about pretty much everything! She is easy to pick in a crowded room. Just look for her smile and bubbly enthusiasm!

horizon, the residents of the 'E' & 'F' Blocks of Nowroz Baug greeted the day with excitement and anticipation to celebrate a milestone in their history - their Centenary, (a 100 glorious years of existence). The morning saw the residents busy with chalk, toran and traditional distribution of mithai to all residents of 'E' & 'F' Blocks as well as to some underprivileged people in the colony. A banner on the stage welcoming all residents as well as guests heralded the beginning of the evening programme with a thanksgiving jashan to The Almighty and Late Revered

Mr. Marezban Mehta's live band took the audience on a musical journey from the golden era of yesteryears to its natural conclusion of Chaiye Hame Zarthoshti and Jana Gana Mana. Many thanks to Mr. Porus Dubash for co-ordinating the evening programme. The evening entertainment also included dance performances by the children of the colony, lucky dip draws, house



Late Sir Nowrosjee Nusserwanji Wadia through his will, appointed his wife, Jerbai, as the sole Executrix of his will, wherein he had earmarked a princely sum of approximately Rs. 9,00,000 with specific instructions to utilize it to improve the Housing conditions of the poor and the middle class members of the Zoroastrian Community. Bai Jerbai Wadia devoted her life to implementing the wishes of her husband and her efforts saw fruition with the inauguration of Blocks 'E' & 'F' of Nowroz Baug in February 1913.

On Saturday, February 2, 2013, as the sun rose on the



game, fun and laughter. The evening came to a close with a contributory dinner by Mr. Kerman Mehta of Elphinstone Club.

The function attended by over 200 people will remain a beautiful, cherished memory in the lives of the residents. Thanks to the team of dedicated organizers Mr. Homi Tavadia, Mr. Cyrus Billimoria, Mr. Farokh Balsara, Mr. Adi Doctor and Mr. Porus Dubash.



Jerbai & Nowrosjee Wadia, performed by priests of the N. M. Wadiaji Agiary at Lalbaug led by Ervad Farokh Balsara, also a resident of 'F' Block, Nowroz Baug. As the day turned to dusk, the celebration came alive with twinkling lights on the 2 buildings and in its bye-lane.

GREAT FOOD MAKES EVERY OCCASION BETTER

tampal caterers

Be it Weddings, Navjotes or Parties with Our Delicious Recipes We'll make it Special

We Cater for Sitdowns / Buffets

For Orders Call us on: 23852276/9821283263

Our Motto: Customer Satisfaction is our Ladder to Success.

We undertake Catering all over India

Exquisite Beautiful Classy.....

FLORAL DECORS...for Weddings / Navjotes and All Joyous Occasions remember SOONU

We do Fresh Floral decorations with latest designs and lovely colour combinations!

BAIMAI FLOWERS
(Floral decorators of repute)

Pearl Mansion, 2nd Floor, North Wing, 91-M. Karve Marg, (Queens Road) Marine Lines, Mumbai 400 020. 9821526153 • 22 00 59 92 (Jamshed) baimaiflowers@gmail.com (Melika)

Jimmy Boy
RESTAURANT & BAKERY

- Entertain your family & friends with Lagan Nu Bhonu, Berry Pulao and other Parsi speciality dishes
- Birthday Cakes & Party Snacks from our Bakery & Patisserie

Call: 22700880 / 22662503

Vikas Bldg., 11, Bank Street, Lane Opp. Cheetah Gate, Fort, Mumbai - 1.

COINS and BANK NOTES

Genuine PARSII COLLECTOR is interested in BUYING OLD COINS of British India, Proof COIN Sets issued by INDIAN Govt. Mint, VICTORIAN Copper Coins, Mohurs, INDIAN BANK NOTES, 2½ Rupee Notes, Booklets, BUNDLES & OLD WAR MEDALS.

Kindly bring your collections for Free Professional Valuations without any obligation to SELL.

FOR FAIR PRICES CONTACT : 23536679 (MEMBER OF ORIENTAL NUMISMATIC SOCIETY, U.K.)

अभे पूनुं सोनुं, चांटी, हीरा-ज्येरात सारी किमते परीदुं.

MAHENDRA Jewellers

EXCLUSIVE SHOWROOM OF GOLD, SILVER AND DIAMONDS

WESTERN UNION MONEY TRANSFER

ALL MAJOR CREDIT / DEBIT CARDS ACCEPTED

716 22 CT. BIS 100% GOLD JEWELLERY

594, Chira Bazar, Near Wadiaji Atash Behram, Mumbai - 400002 + Tel.: 22065137 Email: mahendrajewellers@yahoo.com

Move whatever you want, Wherever you want

Buhariwalas Relocations

Taking toward a legacy, trusted since 1925

The Services we provide - Domestic Moves • International Moves • Insurance Assistance • Door to Door Services • Warehousing • Storage / Climatic Storage • Office Moves • Industrial Packing • Clearing and freight forwarding • Relocations Consultancy • Record Management • Restoration of Antique furniture.

Buhariwalas Relocations

Taking toward a legacy, trusted since 1925

4 - A. Mahotra House, W. H. Marg, Opp. GPO, Fort, Mumbai 400 001, India. • Tel : +91 22 22644610 Email : info@buhariwalas.com • www.buhariwalas.com

THE SMARTEST WAY TO BUY A HOME!

Ok! So traditionally we are taught to live debt free. But in this day and age of EMIs and other options, Parsi Times Reporter Marzi Kerawala tells us what happens when he meets his buddy the traditional Parsi Investor!



Marzee Kerawala is Owner of NiveshIndia, the company he founded to venture his financial planning practice. He has served as the CFO, and headed the Income tax & Finance Department of Aeroflot Russian Airlines. He entered the Financial Planning Industry after successfully completing his AMFI and grew up to become a Certified Financial Planner (CFP). He is amongst the first breed of Financial Planners, a new profession which is in its inception stage in India.
www.niveshindia.njfundz.com



Deposit or Debt fund assuming 8.5% returns for 15 years is as follows
 $5000000 * 1.085^{15} = 1,69,98,714$
 Therefore the interest amount is $16998714 - 5000000 = 1,19,98,714$

Rustom was surprised when he saw the figures. I explained him this difference is because when you pay housing loan to the bank it is on REDUCING BALANCE method. And your investments work on power of compounding, thus it can make a big difference over long periods of time. And that's not all, I have not taken into consideration the tax benefit you get every year to the tune of 1,50,000/- income deducted as payment of interest on housing loan!
 Let's take a look at what Marzi showed Rustom:

Loan amount	5000000
ROI (p.a.)	10.50%
Tenure in years	15

EMI (monthly)	55,270
----------------------	---------------

Month	Opening Bal	Interest	Principal	Closing
1	5000000	43750	11520	4988480
2	4988480	43649	11621	4976859
3	4976859	43548	11722	4965137
4	4965137	43445	11825	4953312
5	4953312	43341	11928	4941383
6	4941383	43237	12033	4929351
7	4929351	43132	12138	4917212
8	4917212	43026	12244	4904968
9	4904968	42918	12351	4892617
10	4892617	42810	12460	4880157
11	4880157	42701	12569	4867589
12	4867589	42591	12679	4854910
13	4854910	42480	12789	4842120
14	4842120	42369	12901	4829219
15	4829219	42256	13014	4816205
16	4816205	42142	13128	4803077
17	4803077	42027	13243	4789834
18	4789834	41911	13359	4776475
19	4776475	41794	13476	4762999
20	4762999	41676	13594	4749405
21	4749405	41557	13713	4735693
22	4735693	41437	13833	4721860
23	4721860	41316	13954	4707906
24	4707906	41194	14076	4693831
25	4693831	41071	14199	4679632
26	4679632	40947	14323	4665308
27	4665308	40821	14448	4650860
28	4650860	40695	14575	4636285
29	4636285	40567	14702	4621583

happened to meet Rustom Irani after a very long time in a Navjote function of our common friend. As usual we struck a conversation about investments and I was happy to know that he was doing his SIP's regularly, he had also taken a Insurance term plan to cover himself and he had a family floater mediclaim policy. He has identified a nice 2BHK flat near Thane Godbunder road and that would cost him Rs 65,00,000/-. I asked "How are you planning to fund this property of 65,00,000/- do you have a plan." To which he replied " I have a bank FD of 50,00,000/- maturing next year and I plan not to reinvest it, but pay off this amount to my builder."
 I explained it to him that taking a home loan and paying monthly EMI would be a better option than paying it off from his Fixed deposit. He stared at me and said "I have since my childhood always been taught and advised to be debt free. If I have the ability to pay off why should I go for a housing loan? Moreover my bank charges me interest @ 10.5% on my home loan, and same bank gives me only 8.5% on FD, don't i tend to lose 2% every year on my investment?"
 I told him "Rustom your decision is more emotional than financial" I showed him the following arithmetical calculation of total Interest paid to the bank for 15 years on home loan, and the amount of interest earned on Fixed deposit for 15 years.
 Interest paid to bank on home loan of 50,00,000 for 15 years @ 10.5% is Rs 49,48,590/- (as shown in table) and monthly EMI would be 55,270/- for 15 years.
 Total Interest earned on a Fixed

30	4621583	40439	14831	4606751
31	4606751	40309	14961	4591791
32	4591791	40178	15092	4576699
33	4576699	40046	15224	4561475
34	4561475	39913	15357	4546118
35	4546118	39779	15491	4530626
36	4530626	39643	15627	4515000
37	4515000	39506	15764	4499236
38	4499236	39368	15902	4483334
39	4483334	39229	16041	4467293
40	4467293	39089	16181	4451112
41	4451112	38947	16323	4434790
42	4434790	38804	16466	4418324
43	4418324	38660	16610	4401714
44	4401714	38515	16755	4384959
45	4384959	38368	16902	4368058
46	4368058	38221	17049	4351009
47	4351009	38071	17199	4333810
48	4333810	37921	17349	4316461
49	4316461	37769	17501	4298960
50	4298960	37616	17654	4281306
51	4281306	37461	17809	4263497
52	4263497	37306	17964	4245533
53	4245533	37148	18122	4227411
54	4227411	36990	18280	4209131
55	4209131	36830	18440	4190691
56	4190691	36669	18601	4172090
57	4172090	36506	18764	4153326
58	4153326	36342	18928	4134397
59	4134397	36176	19094	4115303
60	4115303	36009	19261	4096042
61	4096042	35840	19430	4076613
62	4076613	35670	19600	4057013
63	4057013	35499	19771	4037242
64	4037242	35326	19944	4017298
65	4017298	35151	20119	3997179
66	3997179	34975	20295	3976885
67	3976885	34798	20472	3956413
68	3956413	34619	20651	3935761
69	3935761	34438	20832	3914929
70	3914929	34256	21014	3893915
71	3893915	34072	21198	3872717
72	3872717	33886	21384	3851333
73	3851333	33699	21571	3829762
74	3829762	33510	21760	3808003
75	3808003	33320	21950	3786053
76	3786053	33128	22142	3763911
77	3763911	32934	22336	3741575
78	3741575	32739	22531	3719044
79	3719044	32542	22728	3696316
80	3696316	32343	22927	3673388
81	3673388	32142	23128	3650261
82	3650261	31940	23330	3626931
83	3626931	31736	23534	3603396
84	3603396	31530	23740	3579656
85	3579656	31322	23948	3555708
86	3555708	31112	24158	3531551
87	3531551	30901	24369	3507182
88	3507182	30688	24582	3482600
89	3482600	30473	24797	3457802
90	3457802	30256	25014	3432788
91	3432788	30037	25233	3407555
92	3407555	29816	25454	3382101
93	3382101	29593	25677	3356425
94	3356425	29369	25901	3330523
95	3330523	29142	26128	3304396
96	3304396	28913	26356	3278039
97	3278039	28683	26587	3251452
98	3251452	28450	26820	3224632
99	3224632	28216	27054	3197578
100	3197578	27979	27291	3170287
101	3170287	27740	27530	3142757
102	3142757	27499	27771	3114986
103	3114986	27256	28014	3086972
104	3086972	27011	28259	3058713
105	3058713	26764	28506	3030207
106	3030207	26514	28756	3001451
107	3001451	26263	29007	2972444
108	2972444	26009	29261	2943183

109	2943183	25753	29517	2913666
110	2913666	25495	29775	2883891
111	2883891	25234	30036	2853855
112	2853855	24971	30299	2823556
113	2823556	24706	30564	2792992
114	2792992	24439	30831	2762161
115	2762161	24169	31101	2731060
116	2731060	23897	31373	2699687
117	2699687	23622	31648	2668039
118	2668039	23345	31925	2636114
119	2636114	23066	32204	2603915
120	2603915	22784	32486	2571425
121	2571425	22500	32770	2538655
122	2538655	22213	33057	2505598
123	2505598	21924	33346	2472252
124	2472252	21632	33638	2438614
125	2438614	21338	33932	2404682
126	2404682	21041	34229	2370453
127	2370453	20741	34528	2335925
128	2335925	20439	34831	2301094
129	2301094	20135	35135	2265959
130	2265959	19827	35443	2230516
131	2230516	19517	35753	2194763
132	2194763	19204	36066	2158697
133	2158697	18889	36381	2122316
134	2122316	18570	36700	2085616
135	2085616	18249	37021	2048595
136	2048595	17925	37345	2011251
137	2011251	17598	37672	1973579
138	1973579	17269	38001	1935578
139	1935578	16936	38334	1897244
140	1897244	16601	38669	1858575
141	1858575	16263	39007	1819568
142	1819568	15921	39349	1780219
143	1780219	15577	39693	1740526
144	1740526	15230	40040	1700486
145	1700486	14879	40391	1660095
146	1660095	14526	40744	1619351
147	1619351	14169	41101	1578250
148	1578250	13810	41460	1536790
149	1536790	13447	41823	1494967
150	1494967	13081	42189	1452778
151	1452778	12712	42558	1410220
152	1410220	12339	42931	1367290
153	1367290	11964	43306	1323983
154	1323983	11585	43685	1280298
155	1280298	11203	44067	1236231
156	1236231	10817	44453	1191778
157	1191778	10428	44842	1146936
158	1146936	10036	45234	1101702
159	1101702	9640	45630	1056072
160	1056072	9241	46029	1010046
161	1010046	8838	46432	963610
162	963610	8432	46838	916772
163	916772	8022	47248	869524
164	869524	7608	47662	821862
165	821862	7191	48079	773784
166	773784	6771	48499	725284
167	725284	6346	48924	676361
168	676361	5918	49352	627009
169	627009	5486	49784	577225
170	577225	5051	50219	527006
171	527006	4611	50659	476347
172	476347	4168	51102	425245
173	425245	3721	51549	373696
174	373696	3270	52000	321696
175	321696	2815	52455	269241
176	269241	2356	52914	216237
177	216237	1893	53377	162950
178	162950	1426	53844	109106
179	109106	955	54315	54791
180	54791	479	54791	0

If you have any questions related to Housing Loans send them in to contribute@parsi-times.com (Subject Line: Housing with PT) and we will be happy to help!

PARSI TIMES Winner! Winner! Winner!

PRANSUKHLAL WINNER ENTRIES



Soli A. Mehta

Pransukhlal understands the need of beautiful heritage piece of every Indian and every Parsi.

Rohinton B. Dadachanji

My love is like a beautiful heritage piece of Pransukhlal Bros. Jewellery because it's a gift to the heart, to the spirit, like a golden thread holding up the meaning of love for all to see.

Sanaea Chichgar

My love is like a beautiful heritage piece of Pransukhlal Bros. Jewellery because love, like heritage jewellery is priceless.

Love, is evergreen, beautiful and timeless. The older it gets the greater its value for a person owing it!!

Just as the price of a beautiful heritage piece knows no boundaries, so also love knows no boundaries for the person in love.

My love is regal, elegant, radiant and has an old-world-charm just like heritage jewellery.

It is the rarity of the heritage piece that makes it so appealing and brings a sparkle to our lives, so also my love.

True love, like heritage jewellery, is always cherished!!

Shahzad Hozdar

My love is like a beautiful heritage piece of Pransukhlal Bros.

Jewellery because

It has matured like wine over the ages to become timeless beauty forever.

Avan Bhatena

My love is like a heritage piece of Pransukhlal Jewellery because..

Just as each piece of timeless beauty of Pransukhlal Jewellers is created with perfection.

It will definitely be one's soul own reflection.

Such artistic craftsmanship as

never seen before.

No one could ever ask for more I feel my love is just like that. Never to end and always intact Created by God Himself Each act, a gemstone and each gesture as pure as gold. Studs my heart body and soul, No time or tide could keep us apart.

They will always be in my heart.

Farinaz Shroff

Because, just like the heritage jewel piece.

My love still has the "sparkle" and "shine".

Even after so many many years!

Nergish Lakdawalla

To all our eyes it brings the light, to the receiver's delight It was not put there to stay, Love is not love, till you give it away.

Roxanne Aspi Driver

My love is like a beautiful heritage piece of Pransukhlal Bros Jewellery because, like Pransukhlal Bros - a Jeweller - my love put a gold band on my finger 21 years ago...

...like Pransukhlal Bros who encrust their jewellery with precious stones, my love has also given me 3 precious gems - my children - Dinaz, Dilnaz & Farhad...

...like Pransukhlal Bros' heritage jewellery is handed down from generation to generation, I hope my progeny and their children after them contribute to society in priceless ways...

...like some people have a collection of vintage things, be it cars, bikes, wines or watches, I too have my very own priceless vintage possession - my husband of 21 years - ASPI!!!

Jeferina Konkrawalla

My love is like a beautiful heritage piece of Pransukhlal Bros. Because it sparkle like a diamond, glows like gold and its value increases every time it grows old.

You cannot only see it but, you can also feel it - just like Pransukhlal's Heritage Jewellery, you never really want to leave it.

PT BLUSH! WINNERS

Meher Parvez Sutaria

I love Parsi Times, And do you know the reason? It is a Paper one can read, in any climate or season. With articles that are trendy, and information crisp. It really comes in handy, on baking and cleaning tips. It caters to the youngsters, it caters to the old. And brightening our mundane lives, P.T. stands out like gold!

Roshan Dastoor

We reminisce times, we live times, we imagine times. What enables us to reminisce, live and imagine, is the Parsi Times.

There's food for thought, with articles galore. There's food for the belly, a recipe, and more.

A tabloid of the Community, by the Community, for the Community. There's lots to read - 'Editorial', 'Community Coverage' and 'Opportunity'.

It adopts the 'write' approach, with great fortitude. It adopts the 'right' approach, with a nirbhaya attitude. Parsi Times, the new kid on the block. The news and views, make many a 'cradle' rock. I love Parsi Times - it's the talk of the town. The pride of the Community - the jewel in the crown.

Kamal Patel

Adorable and serious, sincere & true, I truly confess that 'I LUV U', Time just stands still when I'm with you! Those stolen glances at morn, the longing for u until dawn; clandestinely ends at night when I finally have u all to myself! A smile dances on my lips and my heart skips a beat- May L'Affairè with Parsi Times make everyday a Saturday and I solemnly declare that PT is here to stay!:-)

CONGRATS WINNERS!

Parsi Times shall be connecting with you soon to arrange sending you your timeless Pransukhlal Bros Jewellery or your ABC Farms Cheese Hamper!

A Special Place For Special Needs Children.

NATIONAL OPEN SCHOOL COACHING (DELHI BOARD)

Is the Place to Learn ...

ENGLISH HOME SCIENCE COMMERCE CATERING MANAGEMENT BAKERY COMPUTERS BUSINESS STUDIES ECONOMICS

HERE, STUDENTS AVAIL THE BENEFITS OF

- HIGHLY EXPERIENCED TEACHER OF 25 YEARS, FOR NIOS (STD X & XII)
- EXCELLENT RESULTS GUARANTEED.
- INDIVIDUAL ATTENTION.
- EXPERT COACHING, WITH ALL BOARD PAPERS.
- VACATION CLASSES.

Contact us now and be a Part of our World

24101902/24116953/9833881726

THE ZOROASTRIAN IRAN PILGRIMAGE (ZIP)

15 day tour to Iran - from 10th May to 24th May 2013.

An opportunity to rediscover yourself.

Visit Tehran, Demavand, Caspian, Shiraz, Persepolis, Isfahan, Hamadan & Yazd.

* 2 Internal Flights * Stay in 4 and 5 Star Hotels * Cable-car and Boat rides

* Religious, historical & spiritual discussions with Ec. Dr. Ramiyar P. Karanjia throughout the tour.

For Details Contact: **9833177692, 9819914133**

IN LOVING MEMORY OF MY DEAR MAASI

KASHMIRA PERCY PATEL

24TH FEBRUARY 1961 TO 24TH JANUARY 2013

When I look back at those days I see your ever smiling face you were right there for me.

In my dreams I always see you soar above the sky. In my heart there'll always be a place for you for all my life. Thank you for always being there for me. I'll keep a part of you with me and everywhere I am there you'll be. Keep smiling in heaven too.

Fondly remembered and sorely missed by:- Percy husband, Rushad son, Firdous nephew, Farida sister, Kerman brother, all her friends and all Dumasia and Patel family.

Winners for both the contests were chosen from our best picks via post/ facebook page and email. Thank you everyone for the overwhelming response. Keep a look out for our special mentions in the weeks to come! There is more to be won!

PHYSICS

Made Easy, Interesting, Rewarding

Instructor BE(Mech) VJTI with over ten years' teaching experience

Coaching Available For:

Std XI & XII (State, CBSE, ISC Boards)

CIE AS, A2 Levels

Entrance exams - JEE (main / adv), NEET, MHT-CET

Call : 8888497759

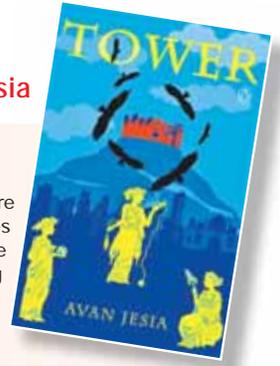
Email: physicsconceptforlife@gmail.com

SANAYA

An Excerpt from
Tower by Avan Jessia



Avan Jessia is an inspired writer. In 'Tower', her first book she takes readers into the walls of Framji Building where we watch 3 generations of a family face the realities of life. The book deals with the depth filled and timeless themes of love and death, loss and return, and the validity of faith. In the 1920's a young man built his home in Mumbai. The years saw its rooms fill up, the looming threat of their emptying, and eventual deliverance from that threat. Echoing with ghostly voices from the past, and watched over by the three Fate Sisters, Framji Building is at the heart of this epic tale of loss and longing, charged with gothic, supernatural and magical forces. Lyrical, allusive and inspired, marrying myth and matters of fact, Tower is a profound meditation on life, death and what lies beyond. This is an excerpt from the book.



Mitha had been a young wife of nineteen, married barely three months when she discovered that she was expecting a child. When she told Dinshah, he was elated, and the next nine months were a private celebration between husband and wife, the joy they felt growing every day along with their unborn child. And what a sweet, considerate baby it was already. Mitha never had a day of sickness, never once did she need to take to her bed, for days on end, like so many other women did. Her sweet child spared her all the troubles she had been told to expect by anxious aunts and other doomsayers, all the dire warnings, all the stories she had heard about not being able to keep down a meal, the relentless swelling of the limbs, the dark moods that invaded without warning. She had the perfect pregnancy.

Dinshah had said that he hoped it was a girl, as beautiful as her mother. But

Mitha had known in her heart that she was carrying a son, a lovely strong boy who would grow up to be her little hero. Each day he claimed a bigger piece of her heart till it was filled to bursting, and she worried that her love for him would leave no room in her to hold anything else dear. She imagined little scenarios where they were in a garden, playing with other children, and how he would stand out like a prince: little fantasies of furiously fighting his battles for him; dreams of him as a fine young man, the source of all her pride.

Mitha and Dinshah spent many happy hours deciding on a name. Tradition dictated that when a child was born, the moon decreed the initial of his name depending on her whereabouts as she sailed across the sky, a welcome visitor in twelve different homes arrayed across the heavens. And so the moon made the rounds of her galactic social circle, looking

thence to the shy crab who wept to see her leave in answer to the lion's call. She took tea with the virgin, hastened off to look in on the scales, sought shelter with the scorpion, rode with the centaur, visited the goat and the water-bearer, before sailing with the fish. At each stop, this bequeather of beginnings left a calling card engraved with two or three handpicked letters of the alphabet chosen by stars that had made up their minds, and the lunar calendar of the Vedas, five millennia ago.

Priests and preachers scried the skies when a child was born, and intoned the sounds of the universe that would name every Hindu and Parsi, a gift from the heavens awarded equally to princess and pauper, prophet and profiteer.

Mitha went into labour late one February evening while a new moon was rising. Again, her considerate child did his utmost to spare his mother any unbearable pain. The midwife was surprised at Mitha's fortitude; barely a gasp escaped the young girl's lips.

'What a strong girl! No fuss, no hysterics!' she exclaimed to Mitha's proud mother, as she wrung out scraps of cloth in hot water.

Mitha's body was contracting painfully and urgently now, in its eagerness

to be a mother. The pains grew stronger and in the end almost sent her into a swoon. 'Push, push, push!' came the faint voice of the midwife, as though at a far distance. Finally, to everybody's great joy, the baby was out.

'It's a boy, it's a boy!' cried Mitha's ecstatic mother, a grandmother for the very first time 'Look at him, my darling,' she cried to Mitha, holding up the beautiful baby like a prize.

Mitha looked at her son, sleeping peacefully in her mother's arms. His tiny hands, pink and furled into themselves, his closed eyes laying a curtain of dark eyelashes on his cheek. Mitha gazed at her beautiful quiet baby, and fell asleep.

She woke with the striking of the clock, two, three, four, had she really slept that long? The baby must be hungry. Five, six in the morning already, and how dark it was outside. She sat up in bed.

'Mamma, bring him to me,' she said, aware of a gentle stirring in her breasts. The voices outside seemed too busy to hear her. Whispers and questions floated in from under the door and swirled in the darkness of her room. She slowly got out of bed, aware of a wet ache between her legs. Opening the door,



she stepped out into the room that thronged with people whispering like bees. At the sight of her, a hush dropped loudly to the ground. They moved towards the walls, making a narrow corridor for her. She walked steadily down the centre of the room. There, in his little crib, slept her child. He did not seem hungry at all. They had covered him in many layers of muslin that fluttered around his still little body. He must be cold, she thought to herself as she stepped up beside him. And he was waking up, his eyes were half open, honeyed and placid. But he did not blink, she thought, at the same moment that she noticed everyone in the room had their heads covered, and a little oil lamp was burning softly beside him.

Outside, the moon hid behind the trees, not daring to show her face for the shame of it.



in on the ram, stopping by for a couple of days with the bull before she left to call on the twins;

Navroz D. Siganporia (Sigi)

Sigi
interior designer

Mast Realty Services

Mobile: +9198210 13734

E-mail: navrozsiganporia@yahoo.co.in

PARSI TIMES Perpetuating 'Parsi'ness

Be in Selfless Service

In this discourse, Avatar Meher Baba speaks of the values and world of the Karma-Yogi

The karma-yogi avoids the chaotic activity of selfish desires as well as the apparent inaction of total nonwanting. He leads a life of selfless service, in which there is not the slightest alloy of any personal motive and which furthers the release of divinity in all phases of life. It is important that service, even when it is utterly selfless, be guided by spiritual understanding; for selfless service when unintelligently handled, often creates chaos and complications. In fact, from the spiritual point of view, the real danger in service lies more in the possibility of your rendering it from a false motive than in making a mistake about the spiritual demands of the situation. If you render service in order to oblige a person and if you feel proud of doing it, you are not only doing spiritual harm to the recipient of your service but also to yourself. The consciousness that "I am obliging someone" is the first to occur during the process of serving; but it can be annulled by the contrary thought, "I am obliged by being given

this opportunity of serving." This latter thought facilitates the attitude of detachment and secures freedom from the bondage of good actions. Service based upon comprehensive understanding is not only selfless and adjusted to the spiritual demands of the recipient but is rendered with complete detachment. Such service takes the aspirant to the goal most rapidly. Those who have not found the supreme Truth are incapable of this highest type of service. Their service cannot have the same value for creation as the service of a person who has arrived at finality in spiritual understanding. In a sense, true service begins after realization.

For most persons the idea of service is inextricably bound with securing certain definite results in the objective world. For them service consists in the removal of human suffering or illiteracy or other difficulties and handicaps that thwart the flourishing of

individual or social life. This is the type of service rendered by aspirants, politicians, social reformers and other good people. Though this type of service is of immense spiritual importance, it is in its very nature unending. Therefore, as long as the idea of

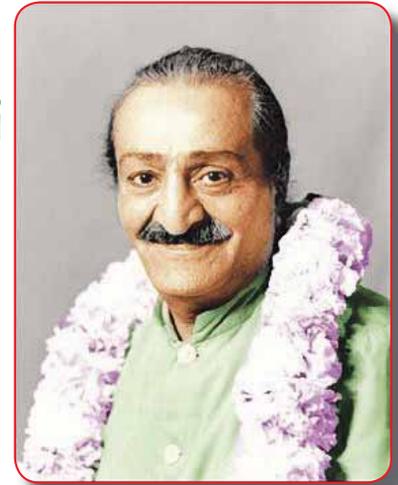
because it wants to achieve something through shining. In the same way the God-realised person also lives a life of self-offering because of the basic structure of the divine life that is at the heart of Reality and not because he longs

Monday
25th February
is the 119th Birth
Anniversary of Avatar
Meher Baba

The sun shines because it wants to achieve something through shining. In the same way the God-realised person also lives a life of self-offering because of the basic structure of the divine life that is at the heart of Reality and not because he longs to achieve anything

service is tied to the idea of results, it is inevitably fraught with a sense of incompleteness. There can be no realization of Infinity through the pursuit of a never-ending series of consequences. On the other hand, service that comes after realization of the Truth is a spontaneous expression of spiritual understanding of the true nature of the Self. And though it also brings about important results in the objective world, it is in no way complicated by any longing for them. The sun shines

to achieve anything. His life is not a reaching out towards something with the hope of some kind of attainment. He does not seek enrichment through attainments but is already established in the fullness of the realization of the Infinite. The overflow of his being is a blessing to life in other forms and actually brings about their upliftment from the material as well as the spiritual point of view. There is thus a vast gulf between service before the realization of the Truth and



service after realizing it. The life of the Man-God is a life of service; it is a perpetual offering to other forms of his own Self. This service, which is a characteristic of the life of a God-realised person, is fundamentally different from service found in the lives of those who have not realised the Truth.

Visit the Avatar Meher Baba
Bombay Centre
23/24-A, Navyug Nivas, 3rd
Floor, Opp. Minerva Cinema,
Dr. D. Bhadkamkar Marg,
Grant Road,
Mumbai - 400 007.

Email: avatarmeherbabobombaycentre@rediffmail.com

Something good is cooking at Women Graduates Union!



On the 16th February 2013, the renovated Amy Rustomjee Hall was inaugurated by the Minister for Women and Child Development, Government of Maharashtra Mrs. Varsha Gaikwad. A Welcome Dance by WGU member Miss Shubhada Sharma on 'Ganesh Sthuti' was enjoyed by all. Saransh Goila of FOOD FOOD TV Channel Fame graced the event with his Multi Cuisine Demo and interacted with the audience via question/answer session. Prizes were awarded to persons from the audience who gave right answers. He prepared Continental and Mexican dishes. Chef Yezad Tavakkuli, an expert in confectionery, attended as Special Guest and was requested by the audience to assist Chef Saransh in his preparations.

Well known Chef Mrs. Tarla Dalal and Ms. Amrita Raichand — Mummy Ka Magic fame also from FOOD FOOD TV Channel graced the occasion as Guests of Honour. They gave their valuable tips on various ways of cooking.

The Newsletter christened 'DIVAS' (Divinely Inspired Victorious And Serving) was released at the gracious hands of Chief Guest Smt. Varsha Gaikwad Honourable - Minister of Women and Child Development. Indusind Media & Communications Ltd. telecasted the event live which was seen by public in the comforts of their home. WGU thanks sponsors, donors, well wishers and Press for their cooperation and help towards this Fund Raising Drive.

**119th Birth Anniversary
Celebrations of our Eternal
Beloved
Avatar Meher Baba**



PROGRAMME HIGHLIGHTS

Date & Time: Saturday 23rd and Sunday 24th February from 5:00 pm to 7:00 pm on both days
Venue: Avatar Meher Baba Bombay Centre, Meher Hall, Navyug Nivas, Opp. Minerva Cinema, Dr. D. Bhadkamkar Marg, Mumbai - 400 007.
 Long-time followers of Meher Baba, Prof. (Dr.) Urmilla Shrivastava and Prof. (Dr.) Gokaran Shrivastava will share an intimate account of their lives with their Beloved Lord on both days.

Date and Time: 25th February 2013 (Meher Baba's Birthday) from 6:00 p.m. to 9:00 pm
Venue: Rama Watumull Auditorium, K.C. College, Dinshaw Wacha Road, Churchgate, Mumbai - 400 020
 A special Kathak (Indian Classical Dance) presentation by renowned Kathak dancer, Smt. Soiya Parchure and drama on the life and work of Meher Baba titled, "THE AVATARHOOD OF MEHER BABA - 2" which shall focus on Beloved Baba's stay at the MANZIL-E-MEEM along with His mandali in the period 1922 - 23.

SPECIAL PROGRAMMES FROM MARCH - MAY 2013

Dates & Time: March - 3rd, 10th, 17th, 24th and 31st from 5:30 pm to 7:00 pm on all days
 April - 7th, 14th, 21st and 28th from 5:30 pm to 7:00 pm on all days
 May - 5th, 12th, 19th and 26th from 5:30 pm to 7:00 pm on all days
Programme Highlights: Films, talk and singing on Meher Baba's life and work by long-time and young followers along with Centre members.
Venue: Avatar Meher Baba Bombay Centre, Meher Hall, Navyug Nivas, Opp. Minerva Cinema, Dr. D. Bhadkamkar Marg, Mumbai - 400 007.

SPECIAL PROGRAMMES IN THE SUBURBS : 16th March at Kahan
 from 5:00 pm to 7:00 pm (P.D. Pophale - 9224771048)
 and 23rd March at Khar from 5:00 pm to 7:00 pm
 (Vinod Khilnazi - 9969571599 or Pramila Ferooqi - 9821833908)

**All Are Cordially Invited
Avatar Meher Baba Bombay Centre
(avatarmeherbabobombaycentre@rediffmail.com)**

The WZO Trusts' Welfare Activities 2012



The WZO Trusts' complete yet another successful year of powerful, project oriented philanthropy. Here we take a look at some excerpts from their Annual Report 2012. See how the organization has made a remarkable difference in the lives of the Community by their systematic work under the numerous verticals listed under.

FARMERS REHABILITATION:

During the year 2012, from funds raised by way of donations, we undertook the rehabilitation of 14 Zoroastrian farmers spread over 5 villages; support provided was by way of sinking bore wells, providing submersible pump sets, levelling fields, providing pipelines, seeds and fertilisers, establishing a poultry farm and a brick kiln, expending Rs.3,566,895/= in the process. (\$68,594; £41,475).

Ever since we undertook this project in 1991, we have participated in the process of rehabilitating 450 Zoroastrian farmers in 179 villages, expending Rs.59,930,546/=. (\$1,152,510; £696,866).



Paddy Plantation & Sugarcane Cultivation

RURAL HOUSING:

Many of the poor Zoroastrian families residing in the villages live in huts the walls of which are made from mud and cow-dung patted on to bamboo poles. Whilst undertaking the rehabilitation of poor Zoroastrian farmers we realised that it was also necessary for us to improve their quality of lives by providing them with decent living conditions. We thus conceived of the project to replace the huts into cottages.

In 2012 we raised donations that enabled us to replace 28 huts into cottages. We have so far replaced 199 huts into cottages. The cost of replacing a hut into a cottage presently costs Rs. 350,000/= (\$6,730; £4,100).



Hut that was replaced into a cottage



SELF EMPLOYMENT / MICROCREDIT:

We extend interest free financial support in rural as well as urban centres to those who wish to be self employed in vocations of their choice. The maximum amount that we extend as support to any beneficiary is Rs.300,000/= that has to be repaid back in 40 equated monthly instalments of Rs.7,500/=.

During 2011, 40 Zoroastrians located at 11 different locations all over India were extended interest free financial support to start their own businesses in diverse disciplines such as setting up graphic design studio, manufacturing soft drink powder concentrate, manufacturing school uniforms, setting up a travel agency office, workshop for repairs to mixers, grinders cookers, a service station for trucks, a railway tickets collection centre, auto-rickshaws, taxis and tempos for commercial use and so on.

Over a period of 17 years (1995 to 2012) we have assisted 827 Zoroastrians by way of interest free loans spread over 105 locations in their endeavour to be self employed. Total amount expended has been Rs.129,057,543/=. (\$2,481,875; £1,500,669).



EDUCATIONAL SUPPORT & YOUTH ACTIVITIES:

During the year under review we raised funds through donations to support 83 students in their pursuit of education. The total amount disbursed was Rs.5,239,884/=. (\$100,767; £68,945).

We also encourage students doing well in their academics by publicly felicitating them at an annual function at Navsari. Zoroastrian teachers who have been in the profession for 25 years and more are also periodically felicitated at these functions.

To encourage our youth, especially those in South Gujarat to excel in sports, we organize an Annual Athletic Meet at Navsari. We have also over the years been sponsoring a cricket team of youth from Navsari and encourage them to participate in various tournaments in Gujarat and Mumbai. Whilst the cricket team has already won quite a few trophies, it has been satisfying to view the consistent improvement in the performance of the athletes from South Gujarat.

We have now introduced the concept of holding a week long 'Summer Camp' at Navsari in which young children are taught constructive hobbies, yoga, personality development, taken on day trips and generally made to have a fun time. The response and enthusiasm has been overwhelming; the 'Summer Camp' is now a regular part of our agenda of events.

RELIEF FROM POVERTY:

Despite the perceived general economic affluence of the Community, it is a fact that appreciable levels of poverty do exist in some segments of our Community.

During the course of the year 2012 we raised funds to support 373 elderly / indigent Zoroastrians expending Rs.12,076,766/=. (\$232,245; £140,427) in the process.

From time to time we also raise funds to distribute food grains and other essential items to around 120 to 150 poor Zoroastrian families residing in the rural areas of Gujarat.

RELIGIOUS ACTIVITY:

- To encourage and motivate young members from Athornan families to take up Mobedi as a full time vocation the 'Athornan Mandal - WZO' scheme was launched in 1996. We initially raised an amount of Rs.10,000,000/= as a corpus amount, the interest of which is presently disbursed amongst 49 young full time Mobeds practicing at 13 different locations in India. Rs.650,000/= has been received during the period under review.
- In addition, funds were raised and financial support extended to 38 elderly full time Mobeds who having retired or being near to retirement were living in conditions of penury.
- Financial support amounting to Rs.1,200,000/= was raised and passed on towards repairs of 2 Agyaries - Bardoli Jarthosti Anjuman Agyari at Bardoli and Patel Agyari at Mazgaon, Mumbai.

SUPPORT THE ACTIVITIES OF THE WZO TRUST

Donations* may be forwarded to The World Zoroastrian Organisation Trust, Shanti, 5th floor, 6, Banaji Street, Fort, Mumbai - 400001

*Donors in India are eligible for exemption under section 80G of Income Tax Act 1961.

*World Zoroastrian Organisation Trust and WZO Trust Funds are authorised to receive funds from overseas under the Foreign Contribution Regulation Act 1976.

DONORS WE WANT TO THANK

- Zoroastrian Charity Funds of Hong Kong, Canton & Macao.
- Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund, Mumbai.
- Sir Ratan Tata Trust, Mumbai.
- Navajbai Ratan Tata Trust, Mumbai.
- Pervin & Jal Shroff of Hong Kong.
- World Zoroastrian Organisation, UK.
- World Zarathushtrian Trust Fund, UK.
- Dr. Sohrabji H. Kutar Benevolent Fund, UK.
- Noshirwan F. Cowasjee Benevolent Fund, UK.
- Mr. Phil (Phirooz) Driver, UK.
- Erach and Roshan Sadri Foundation, UK.
- Executors of the Estate of Dennis William Richards Will Trust, UK.
- FEZANA - Federation of Zoroastrian Associations of North America.
- Rena & Behram Baxter, USA.
- Executors of the Estate of Mithoo Rustomji Vakharia & Pilloo Navroji Mistry, Mumbai.
- Executors of the Estate of Furdoonji Dorabji Mehta Trust, Mumbai.
- Executors of the Estate of Late Mrs. Putlan M Mody, Mumbai.
- Executors of the Estate of Late Jehangir Burjor Marshall, Mumbai.
- Executors of the Estate of Sorab J. Kanga, Mumbai.
- Mancherji E. Joshi Memorial Trust, Mumbai.
- Mr. Sam Kersasp Dastur, Ahmedabad.
- Mr. Dinshaw Dossabhai Mehta, Pune.

NEW DONORS

- Radiant Light Charity.
- Executors of the Estate of Dina Burjor Kavarana & Sanga family.
- Executors of the Estate of Mithoo Homi Rabadi.

PARSI TIMES

ECONOMY HOUSING AT NAVSARI:

Construction of our 9th residential building at Navsari is now underway on the ancestral property at Navsari belonging to late Pesi, Perin & Dara Deboo, donated as per their wishes to WZO Trust Funds by Mrs. Silloo Dara Deboo. The cost of construction is being borne by the generous Trustees of Zoroastrian Charity Funds of Hong Kong, Canton & Macao.

Our 10th building is also in the planning stage and will be constructed from the donations received by Executors of the Estate of Dina Burjor Kavarana for the construction and Executors of the Estate of Jehangir Burjor Marshall for purchase of the property.

SENIOR CITIZEN CENTRES AT NAVSARI:

Our Bai Maneckbai P. B. Jeejeebhoy Senior Citizens Centre and Dolat & Hormusji Vandrewala Senior Citizens Centre became operational at Navsari in January 1998 and December 2005 respectively. They are very popular and much sought after vibrant institutions; they are our pride and joy, where senior citizens live independently in happy surroundings, spending the evening of their lives with their peers, with self-respect and dignity.

Our residents are encouraged to lead a full and independent life. Day picnics are organised for them from time to time. Twice a year, those of our residents who are eager for a change of scene are sent on weeklong holidays to our sanatorium at Sanjan, from where they are also taken on a day trip to Udvada to visit Paak Iranshah.

Sir Ratan Tata Trust provided us with very generous support from March 2000 to March 2009 towards the day to day running of the institution which enabled us to provide quality services to our residents.

Mr. Dinshaw Dossabhoj Mehta of Pune also donated a generous amount in 2004 towards the upkeep of the institution. Many other individuals have from time to time also extended support.

In June 2008 we received a very generous corpus donation of Rs.30,000,000/= from the Trustees of Navajbai Ratan Tata Trust towards enhancing and sustaining operations of our Senior Citizens Centres.

This munificent support enables us to provide the best possible services to our residents.

SANATORIUM AT SANJAN

The generous Trustees of Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund provided us with funds in 1997 to purchase a sprawling bungalow in dilapidated condition standing on 4.5 acres of land. Funds for purchase of the property adjoining the 'Memorial Column' at Sanjan were made available with the intent to ensure that the property remained within the community at Sanjan and was put to good use. Thus came into being from September 2001 onwards, our well-laid out Bai Maneckbai P. B. Jeejeebhoy - WZO Sanatorium

Our Bai Maneckbai P. B. Jeejeebhoy Sanatorium at Sanjan is a popular, much sought after Community resort having comfortable rooms and serving sumptuous meals at extremely reasonable rates, Rs.325/= per person per day for full board & lodge. It is a haven for those wishing to enjoy holidays in idyllic surroundings and a pollution free environment.

It is possible for us to provide quality services at such modest rates only due to the munificence of the Trustees of Bai Maneckbai P. B. Jeejeebhoy Deed of Settlement Fund who make good the deficit that is incurred in the running of this institution.

MEDICAL AID:

During the year 2012 we raised funds through donations to support 341 individuals to the tune of Rs.17,838,686/= (\$343,051; £207,426). in support of meeting their medical and hospitalisation expenses.



Brick Kiln



Dairy Farm



Self Employment

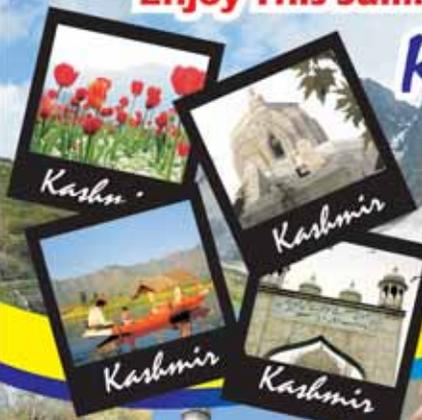


Poultry farm

OTHER ACTIVITIES:

- We also extended financial support to a few indigent Zoroastrians, mainly elderly couples and widows in need of recuperation, to go for holidays.
- We fund an annual gambhar from the income generated from the investment of a generous corpus amount that was donated to us in 1995 by late Muljibhai Narsi of Mumbai, a non Zoroastrian who held our Community in high esteem. Muljibhai was in his mid nineties when he made the donation, a year after which he left for his heavenly abode in 1996.
- On every Khordad-Sal day, we sponsor a function at Navsari where Zoroastrian residents display their talents, participate in games and generally have a fun time.

ADVENTURE TOURS & TRAVELS
Presents
FAMILY & GROUP TOURS
Enjoy This Summer with Adventure
Kashmir
Heaven on Earth
In the Month of May




Kerala
Gir
Hyderabad
Manali

Add : Shop No. 10, Contractor Bldg., D.K. Marg, Byculla Mumbai - 400 027.
E-mail : teamofadventure@gmail.com / Website : www.adventurett.co.in
For Contact : 9594060041 / 9594060042 / 9594060044 / 9594060045 / 9594060038 / 9594060053 / 9594060056

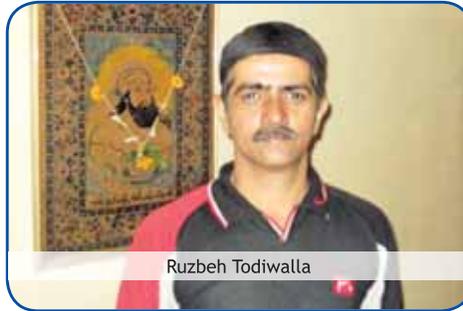
233 YEARS OF DEVOTION

The 233rd Salgiri of the Seth Cawasji Patell Agiary in Thane yesterday was graced by devotion and humble prayer. P.T. Reporter Khushroo P. Mehta shares the spirituality of a moment caught in time.

On a cool and pleasant February morning, when one looks out of the drawing room window at Patell Apartments Thane, facing the Agiary compound; you see the ever active and energetic Zarine Master arranging her stall, and it's just 8am in the morning; so you know that this is the day for religious celebrations at Thane. Its 22nd of February 2013 [*Shenshahi Adar Roz of Meher Mahino*] an auspicious day and a time for celebrations amongst the Parsi-Irani Zarathushtis of Thane. The 233rd Salgiri of the holy fire [Aatash Adarian] of Seth Cawasji Patell Agiary at Thane. The Salgiri prayers and ceremonies performed at the make shift agiary building which is currently being used, as the new Agiary building is still under construction. The Trustees of the Thana Agiary Fund as every year sent special personal invitations to all Parsi and Irani Zarathushtis of Thane for a Hama Anjuman Machi in Uziran Geh at 4.15 pm and The Salgiri Jashan held at the Agiary premises at 5pm.

It's around 9.30 in the morning and as I make my way for the morning prayers at the Agiary, I see Ms. Zarine Master sitting at her neatly decorated stall in all its glory, waiting for its first customers. Amongst all Zoroastrian religious items at her stall, the special attraction is the Belgian Bangles, which have given her a new name amongst Parsis and Non-Parsis too. Ms. Master claims that these sell like hot cakes and there is a new pattern and design each time with double colours.

At the Agiary, I meet Mr. Ruzbeh Todiwalla the care



Ruzbeh Todiwalla

taker; a young devoted Bedin who has spent more than half his life in the service of the Patell Agiary. He started as a volunteer who frequently visited the original agiary building to undertake electrical repairs and special cleaning of the entire agiary by



Zarine Master With Her Colourful Stall



The Belgian Bangles On Display

every frame in the Agiary had a bunch of flower garlands and the most being on the Kebla room entrance where the Aatash Padshah glowed in His full glory. The lovely fragrance of the various flowers used in the garlands filled up the air in the agiary and so also the Sukhad aroma running through the agiary as the thalas to keep the Sukhad sticks filled up, to be offered to the Aatash Padshah. Its afternoon and the Geh has changed, the nine gongs of the holy bell in the Kebla room signifying the same. The Agiary closes shortly for Lunch and the evening is waited for the Machi and

him. Mr. Ruzbeh's tireless dedication and sincerity in his work towards the upkeep of the Agiary have earned him a permanent place amongst the Agiary's caretaking staff since the last five years. On the eve of the Agiary's Salgiri each year he gets to work many days in advance single handedly cleaning every corner of the makeshift Agiary building to its sparkling clean. This young man is a silent hero of the Patell Agiary.

As the day progressed there was a skeletal flow of Zoroastrian crowd mainly

h o m e makers, a l l decked up in their best to pay floral tributes to the Agiary on its Salgiri. S o o n

Salgiri Jashan.

The Hama Anjuman Machi started at the change of the Geh, on time at 4.15 pm in presence of a small group of around 25 devoted Bedins. At the end of the ninth gong of the Holy Bell for the Geh change, the Aatash Padshah went ablaze, signifying HIS presence for the Machi. A unique treat to the eyes of those present. The Machi prayers were recited by Ervad Kersas Rustomji Sidhwa of Patell Agiary. As



Jashan Fruits

the chants of the prayers filled up the walls of the Agiary, the present Bedins stood in silence with all respect to the Aatash Padshah. Thereafter the Salgiri Jashan started at 5.00pm and was performed by Six Mobeds, out of which the four full time serving Mobeds of Patell Agiary namely Dasturji Behramshaw Hormuji



Navar Shahzad Panthaki

Sidhwa, Sorabji Tehmuras Hozdar, Kersas Rustomji Sidhwa, Adil Sidhwa were present and Dinyar Kolaji Sidhwa. *The Sixth addition was a small Navar Dastur Shahzad Panthaki from Andheri, aged just 12 years and he became a Navar at the age of 10 years.* The Bedins slowly came in and a handsome number of around 75 were present in spite of it being a working day. Parsis from all over Thane also came for the Salgiri Jashan, to pay their respects to the holy Aatash. As the Jashan prayers progressed there was hardly a seat vacant and the small premises of this make shift building was filled up with religious celebration. The Bedins hoping that they would see the next Salgiri of the Patell Agiary in its new building.

ERVAD SOLI HOZDAR is one of the Dastoorjis who prayed at the 233rd Jashan of the Patell Agiary.

Ervad Soli Tehmuras Hozdar, 66 years of age; one of the Mobeds at the Patell Agiary completes 15 years of his service to his holy Atash.

Ervad Soli recollects his early days; when at the tender age of 15 years he started his mobedy at the JJ Agiary [Batliwalla Agiary] at Pune. He earlier had spent six years with the Dadar Athornan Boarding Madressa where he became a Navar and Martab. Ervad Soli says that his tenure of 10 years at Pune was the best time of his life as a Mobed and he was very happy there. Then as times changed he moved on to Madras in 1972, then Lonavala in 1986, Banaji Limji at Fountain and finally he



is at the Patell Agiary from 1998 till to date. The Agiary has given him a home to stay in on the Agiary compound which is immensely helpful as he struggles with his handicap and diabetes too. While talking to us Ervad Soli stresses the points that even though everything has changed for the better in this world, the condition of the Mobeds remains morbid. He says the Patell Agiary doesn't even have a facility of potable drinking water and tea. The Mobeds carry their own drinking water from home and the tea needs to be ordered. No medical facilities, no PF, no gratuity and pension has been promised to Mobeds and he believes is the condition of most Agiaris around India. As for the Patell Agiary in Thane he says the Agiary is not as prosperous as the old one, as with changing times the Bedin population visiting the agiary has reduced, due to its smaller size and the absence of the ambience of a proper Agiary. Ervad Soli looks forward to hopefully better days. The under construction New Agiary building he hopes should bring a positive change to the lives of Mobeds at Thane.

SAVE TREES, SAVE NATURE, SAVE THE EARTH, MOST IMPORTANTLY SAVE YOURSELF

I heard, saw and was taught this since my childhood days that plants and trees are to be nourished and grown; not to be cut and destroyed. These are the main sources of oxygen to us humans and they provide cool shade on sunny days and shelter to many birds.

During my stay in Belgaum, I was very lucky to be amongst the best in nature with a lovely garden around our house and green lush grass spread like a nature's carpet in the entire locality. After a golden period of 25 years spent amongst the best in flora and fauna, shifting to Thane made a big difference to our lives. The consolation was that our new house was in the Thana Agiary compound, where there were a few trees and a lovely garden too. However during the last few years most of the garden in the agiary compound has vanished to make way for the under construction new Agiary building and adjoining complex. The big blow came a couple of years back when a huge gulmohar tree which grew from inside the agiary compound spreading itself over the main road [Agiary lane] outside was cut down within a night's span. The huge tree had such a beauty and décor to the area that most of us residents were saddened by this act. This was done to make way for the new proposed construction of the complex in the agiary compound.

Today two years down the line, as the construction work of the new Agiary building has progressed, the need for cutting down of more trees standing very close to the new Agiary building arises. It is here that I observe a change in the outlook of the responsible authorities amongst the trustees and the contractor that two big trees in particular, a mango tree [all ready to bear fruits this season] and a fully grown coconut tree are selected to be uprooted from their current place and shifted to new locations within the compound, so that they continue growing there. This has come as a welcome step for me and all those tree lovers amongst the residents of the agiary



compound. During the last few days there are full scale efforts under way to move down to the roots of both the trees and so also new pits have been dug to relocate these huge trees. The people working on both these trees have done a wonderful job in ensuring that both the trees are safe as they prepare to finally move them. The official permission from the local administrative authorities is awaited, so that the final moving of these trees is done successfully. I eagerly wait for that day when they will finally be shifted to their new location and want to see them grow to their full bloom again. I hope after reading this many more anjumans, societies and residents will follow this example of saving trees. A hearty wish from a true Nature lover.



ERVAD KERSAS RUSTOMJI SIDHWA is one of the Dastoorjis who prayed at the 233rd Jashan of the Patell Agiary

Ervad Kersas Rustomji Sidhwa, 73 years of age has served Thane's Patell Agiary for the last five years as a full time Mobed. He completed his Navar and Martab at the Iranshah in Udvada, at the age of 14. He first practiced his Mobyed at the Mithaiwala Agiary, Chikalwadi, Grant road from 1956-1967. It was here that he also completed his schooling, college and got his first job apart from the Mobyed work. He started his life as an Electrical apprentice with Greaves Cotton & Crompton Parkinson. Ervad Kersas's work in the electrical field took him next to Bombay Dyeing and later to Swadeshi Mills where he was promoted to a Senior Electrical Engineer. However his inclination towards prayers and our religion always attracted him to various Agiaries and he performed the Mukhtad prayers in many of them once a year. Ervad Kersas informs that his longest stint in performing Mukhtad prayers was at the Sir JJ Agiary, Pune where he regularly performed the Mukhtad prayers from 1980 to 2008. In 2008, he finally joined the Patell Agiary at Thane as a full time Mobed and he is happy to serve this holy Aatash to date. Ervad Kersas smiles and admits that from the beginning, it has been the Methodology of the Patell Agiary, the respectful following of the rituals and prayer sessions in the most pious of manners, that drew him here, something, he continues is painfully absent from a lot of other places of worship he has visited and served in. He says passionately that his Agiary is in keeping with the Udvada style, under the instructions of the Head Priest of Patell Agiary Ervad Behramshah Sidhwa.



 NCPA

The NCPA Centre for the Promotion of Arts and Culture Trust

Presents



Arties festival India March 9, 10 & 12

ARTISTS

QUATUOR EBENE,
ROMAIN DECHARMES, *piano*
OLIVIER PATEY, *clarinet*
GAUTHIER HERRMANN, *cello*

Experimental Theatre (March 9 & 12) | Ticket Rates - Rs. 500 & 300

Tata Theatre (March 10) | Ticket Rates - Rs. 500, 300 & 200

T: 66223724 / 22824567 | www.ncpamumbai.com

Latecomers will not be permitted to enter the auditorium



BNP PARIBAS



arties
event management



Joining the Parsi Times pages with some fun, interesting and quirky things to do online, is Yazdi Tantra. A Chartered Accountant by training, Computer Consultant by Profession, Entrepreneur Developer by hobby and Trainer in his leisure time. Look up his latest blog www.ConsumerResources.in for some useful resources, and on-lyne.blogspot.in for some more interesting Tech Stuff.

HOW I WORK

ATM Locator

This one is extremely useful when one is in a new place and would like to withdraw cash.

This application can be used to locate nearest ATM centers of all available banks in India.

It works without using GPS. You can get a list of Public ATM centers available within 1000 meters in a sorted order from nearest to farthest. You also have an option to get a quick map view which is integrated in the application.

You can also get address, phone number (if available) of the nearest ATM center. Keeping in mind Indian customers optimized in such a way that it works great even in 2G internet connection.

Very good for emergencies and late nights!

yazdi@on-lyne.com



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!

Giving Men A Choice!

looking like you don't have anything in your hair. For fine hair, use a very small amount to avoid a greasy look. If your hair is curly, a cream is a great option to add shine and keep the curl together.

Texturise - Mud, fibers, pomades and Waxes are a good way to texturise the hair with a little bit of hold. Waxes are also good for managing very thick hair. This product type is great for giving texture



through slightly damp to dry hair.

Fix It - Hair sprays and gels are the way to fix it. These are normally water based and good for those who want that

wet, sleek look. Some supermarket gels have the tendency to break and cause dandruff, in the hair, so get the good stuff. Most professional gels sold at salons do not have this problem. You'll usually find gels and hair spray in firm or light hold. The key to choosing the right one is that the finer the hair, the lighter the product. Using a firm hold their spray on fine hair will weigh it down, while light hold on thick, coarse hair will not offer enough control. Since these products have a "hold factor" after they are dry, combing through the hair will give you a dry look while maintaining the shape.

A gel can be "reactivated" by wetting your hands and running them through the hair and a spray with wear out by wetting it down.

Choosing the right products for your hair is a major part in your personality like your clothes and shoes. So choose wisely or ask your stylist to recommend you something appropriate for your hair.



to short, disheveled styles and for adding separation to long styles. Most waxes and pomades can be too aggressive for fine hair and can make it look greasy and limp. To properly use these products apply a small amount to the palm of your hand and rub them together until your hands get warm. Work the product

Men like to be spoon fed about everything including their hair. I wouldn't blame them with the amount of new products out there. Gone are the days of buying a bottle of gel, now there are dozens of other styling options for men these days. There are waxes, pastes, pomades, cream, gels, mud, hair spray and fibers.

Going Natural - If you prefer to go natural then creams or pastes are the way to go. They will give you some texture and hold. They will add softness also to thick hair. A styling cream or paste has the consistency of a soft, opaque wax. These products are lighter and are great for controlling flyaway hair and for giving a bit of shine and control while leaving you



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!

Kolivada Prawns/Fish

Ingredients:

- 2 cups prawns/boneless cubed fish
- 1 tablespoon gram flour
- Juice of 1 lemon
- Salt to taste
- Oil for frying
- 1 tablespoon cumin seeds
- 1 teaspoon ajwain
- 1 teaspoon hing
- 4 green chillies
- ½ cup chopped ginger
- 6 cloves garlic

Directions:

Rub salt and lime juice over the fish. Grind the last six ingredients to a paste.



9 8 7 6 5 4 3 2 1

9 You will receive justice emotionally. You will get exactly what you deserve. Career wise you will be confused between several things to choose from. Advice - Be benevolent to people who deserve your kindness & you will be blessed.
Lucky days - 25th, 28th, 28th Feb, 2013.

8 A good week ahead. Good news emotionally. Single people will find someone to love. People in a relationship will have a romantic week. Career wise you will find everything falling in the right place this week. Advice - Make the most of this good time. Be focused & very importantly be hardworking in what you want to pursue. You will be victorious.
Lucky days - 24th, 26th Feb & 1st March 2013.

7 You will be trying every trick in the book to keep your loved one happy. However it's time to face the issues & eradicate them once & for all. Career wise you will not be very happy with the things you have in your kitty right now & you will thirst for more. Advice - Learn to give to your loved ones. Equal respect to the opposite person from your side is a must in every field.
Lucky days - 26th, 28th Feb & 1st March 2013.

6 Issues which may have developed with a loved one will compel you to take a break from the same. Career wise you will heed the advice of a wise one & excel ahead. Advice - Listen to your intuition. To improve your love life be more active within your relationship. It's a partnership, not you or him.
Lucky days - 25th, 26th & 28th Feb 2013.

5 For those who were going through a bad phase emotionally - be assured the same has ended. Few may find a new love interest. Career wise there may be travel or lot of movement & action for the positive. Advice - Take care of your health this week. Don't take emotional stress.
Lucky days - 25th, 26th & 28th Feb 2013.

4 You will be trying your best to keep your relationship stable. Stay at it. Career wise you will receive a promotion or some kind of increment. Advice - When good times come, embrace them, do not look upon them with doubt.
Lucky days - 25th, 26th & 27th Feb 2013.

3 A great week ahead. You will find immense happiness in your relationship. If you have been alone until now this week will bring you a loved one. Career wise also it's a fabulous week as you will be rewarded & recognized for all the good work you have done. Advice - Stop pondering over issues. Sometimes it's best to ease things in the hands of the universe & trust it.
Lucky days - 26th, 27th Feb & 1st March 2013.

2 You will be trying your best to keep your relationship stable. Stay at it. Career wise you will receive a promotion or some kind of increment. Advice - When good times come, embrace them, do not look upon them with doubt.
Lucky days - 25th, 26th & 27th Feb 2013.

1 Emotionally it will be a productive week. You will be able to see plans through with your loved one. Career wise you will feel immensely satisfied & will have good vibrations towards your work which will bring fortune. Advice - Should you get stuck while choosing or deciding anything simply stay calm & look towards.
Lucky days - 26th & 28th Feb & 1st March 2013.



WHAT'S YOUR NUMBER

Stars, Angels and higher Spirituality are all part of being Karmez 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!

Karmez Shroff : 9819221480
karmezshroff@yahoo.co.in



Prayers For The Living And The Departed

P.T. Reader Godrej Sachinwalla

same on daily basis.

Many argue that they don't have time at present and once retired from their active service life, they will pray. Please understand that prayers must be our daily rituals just as we have our breakfast, lunch and dinner. Prayers are direct communication with the Almighty, and no one has the right to say he/she has no time for the Creator.

I have in all my previous write-ups, on this subject, requested my fellow brothers and sisters to at least perform the Kusti prayers and at least pray the Sarosh Ni Baaj daily. This will help you in your daily life as well as life beyond this world.

Lakhs of rupees are spent for the maintenance of our places of worship like the Aatash Behrams, Agiaris, Doongerawadi etc. Please make the best use of them. We are most fortunate to be born as Zoroastrians with unlimited

resources at our disposal in the form of religious institutions and prayer material for the advancement of our souls. The treasure box is open, just grab it.

The prayers for the dead are mostly performed by the priestly class. A Zoroastrian priest is trained as per our religious tenets and given the qualification of a Navar and Martab after passing relevant tests. It is imperative that we give the highest respect to our priests, who have today maintained our religious traditions by the performances of various ceremonies such as the Boi Devani ceremony, Navjots, weddings, Jashans, Fareshtas, etc. followed by various ceremonies for the dead such as Paidast, Uthmna, Charum, Vandidaad, Satum, Baaj, Afirgan, Farokshi, Yazesni, Neerangdeen, etc. Our priests have kept the time tested traditions intact.

Controversies about priests

who adopt shortcuts are no excuse for getting the prayers done. The duty you have to the departed will at least have been performed. Besides there are certain elements in nature which take care of the flaws in the ceremonies and rectify the same which may be too complex if I attempted to explain them here. My only advice – just have immense faith. Please do not think of getting value for money when you get the religious ceremonies performed because the intrinsic value of the ceremonies is beyond the concept of money.

Money is the means of the Priest's livelihood and in no way connected with the efficacy of the religious ceremony. Just have faith in yourself and your Priest who is performing prayers for your departed ones and above all have faith in that Supreme power we call Ahura Mazda.

Praying by yourself, and getting prayers and ceremonies performed for

your departed ones, are both of equal importance.

Prayers, recited with utmost faith, never remain unanswered. Have your vision about prayers focused beyond time and money because we, the living mortals, are not tuned to understand the mystery of Nature. Always remember, the ceremonies performed for the deceased Zoroastrian have significance in nature far beyond our five senses.

A sad tinge to our wonderful religion is the lack of knowledge which leads to lack of faith. Whatever little knowledge about our religion that I have acquired from various scholars on the subject matter and my reading on the subject, I shall try and put it in simplified form in the forth coming issues.

Sarosh Yazad Panah Baad

FeedBack...
contribute@parsi-times.com

We have discussed the importance of prayers in all our previous interactions. Today, we shall discuss the prayers for the living and prayers for our near and dear ones who have left us for heavenly abode.

In our Zoroastrian faith, equal importance is given to the prayers for the living as much as for those dead. It is every Zoroastrian's duty to perform the daily Kusti prayers followed by one's Farajiyat prayers (Farajiyat meaning Compulsory). A very few Zoroastrians perform the

A BRIEF GLIMPSE AT IRANIAN MYTHS AND HISTORY

CHOSROES

Contd. from Last Week

with Dara M. Khodaiji

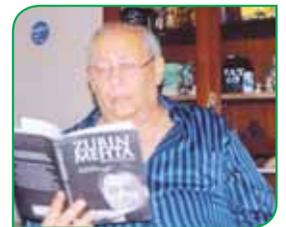
Romans and Parthians in 117 AD.

Trajan now turned his attention to reclaiming the city of Hatra, a small but well fortified town in the Mesopotamian desert. This small town continued to hold out against the might of Roman legions and Trajan had to beat a retreat. Chosroes returned to Ctesiphon and expelled Parthamaspatas. He reoccupied Susiana and Mesopotamia. Abelene (Assyria), Upper Mesopotamia and Armenia remained in the hands of Rome.

Trajan has been described as the last of the great Roman



Mesopotamia. He used the political approach. In order to maintain the suzerainty of Rome over Parthia, he installed on its throne an Arsacid Prince, Parthamaspatas and crowned him with his own hand with great pomp and in presence of



Heroes. He died in 117AD.

His successor Hadrian thought it prudent to make peace with Parthia. He returned Chosroes daughter who had been taken captive fourteen before, at Susa. He had also promised to return the golden throne but he did not fulfill this promise.

Chosroes died in 121 AD.

Trajan's further advance came to a standstill. The mighty Roman Emperor was forced to retrace his steps. He sent two detachments to subdue the rebellious towns; one led by Maximus, one of his most trusted generals, was defeated and annihilated. The other general, Lucius Quintus was also unsuccessful at first but later when his force was reinforced, he captured Nisbis and the town of Edessa, which was plundered and razed.

Trajan realized that mighty Parthia cannot be treated on par with Armenia and

Chosroes, the greatest and the most dreaded adversary of Rome, had fled to the wild regions of the East. It seemed that the aggression of the East was imminent.

Suddenly Rome started receiving reports that Chosroes had staged a comeback. Rebellions had broken out at various centres in Trajan's rear and his line of retreat was beset with his foes. The Roman garrisons at Seleucia, Hatra, Nisbis and Edessa were either massacred or expelled.

My Jewels of Zoroastrianism

Thoughts contributed by P.T. Reader
Khorshed Behram Sukhadia

Dear Navarji Hormusji,

- You are the chosen one for Navar, Maratab as Dasturji.
- Every action is the result of talking to yourself.
- Heaven is not a place, it is the condition of your "Soul". (iv) Why should you be good, because it is good to be good.
- Avasta is not a dead language but you are dead to language. (vi) It is not Zend Avasta but Avasta Ozend.
- Five "ghe" is not only division of the day but five stages of life from Ushin Ghe to Aivixuthem Ghe.
- If I am living in "Present" I must have "Past" and "Future".
- Happy Birthday "Everyday" to you.
- By blessing of Hama — Yast, Farvandin Yast, Behram Roj, Iviscuthrem Ghe, lead us to Divine, Eternal Glow.
- Can a woman be a Priest "yes" by all means but with certain conditions.
- Behdin can perform "Bui — Devani Kriya" from outside of "Atash Saheb Kebla" if you observe certain rule anytime of the day. No specific time is written in the "Ghe" itself.
- Ashem Vohu small prayer is a full stop for every Avastan prayers including Gatha Vahitoish Gatha.

PARSI TIMES Classifieds

P.T. Look for a Life Partner. Advertise in Parsi Times Lagan Lounge for Rs. 201/- Only
 Call 022-66330405 or Email us on advertise@parsi-times.com to know more.

CONTACT
 For Freelance
 Copy Writing
 or
 Content Writing
 MOBILE
9226981095
 fwriterr@gmail.com

All Types of FURNITURE ANTIQUES
 All over Maharashtra / Gujarat
 Buying/Selling any Antique
 Item, Steel Cupboard, Safe and
 Old Wooden Furnitures
 Contact **Azizbhai**
 Office: 23446531 / 23443127
 9821322344 / 9870098838
 bugulam@gmail.com

WE BUY OLD STAMPS & COINS
 If you wish to sell old Stamps,
 Letters, Envelopes, Postcards,
 First Day Covers, Stamp Papers,
 Coins / Bank Notes, etc.
 Contact: **Amit Jain**
 Bandra, Mumbai-400050.
 Mobile: **9920350720**
 Email: amitjain77@yahoo.com

GUARANTEED
 Repairs of English / German
 Grandfather Clocks
 Quarter Chimers
 Carriage Clocks
 Pocket / Wrist Watches
 Contact: **Cyrus Khambatta**
26042635
9820895967
9820257919

ARMATY & RASHID D. BAMANBEHRAM
 First Parsi Lady Videographer
 Famous Press Photographer
 Ex. Special Executive Magistrate
HD Videoshooting
Photography & Albums
 Weddings / Navjotes / Birthdays / Engagements
 Contact
 6/3, Khareghat Colony, Hughes Road, Mum - 7
 armalybamanbehram@yahoo.com
 Armaty Rashid
 9820188266 9820224667

Trading in Shares
 on N.S.E., B.S.E.
 & Futures & Options
FAM FINANCIAL CONSULTANTS
 Firdaus Motafram : 9820764334
 Farhad Motafram : 9819294999
 Contact
 2352 5555 / 2352 5588
 2351 5599 / 2351 0777

GAS SAVER DEVICE
 • BUILT IN METER
 • AUTO-STOP ON LEAKAGE
 DETECTION
 • LIFE SPAN 30 YEARS
 3 YEARS USE & WARRANTY
 1 LACRORE RUPEES IN INSURANCE
CONTACT: ZENOBIA
9892150351

श्रीनाथजी कन्सल्टन्सी
 एरेड कंपनीला इन्डिडल
 शेयर्स रोडडेथी परीदरुं
 प्रोव्ढभवाना शेरोनुं
 सोल्युशन डरावी
 आपवाती भात्री आपीरुं.
9324262973
9892345375
28942935
 shreenathjiconsultancy2012@gmail.com

AVATAR MEHER BABA KI JAI!
GOOD NEWS !
 NOW REOPENED AT DADAR
RTI
 HOME OF QUALITY FOODS
 CALL: **65000153**
64207991
FREE HOME DELIVERY

Available Rental Juhu
 2 BHK, Seafacing
MEHER ESTATES
 Buying / Selling / Rental
 Commercial / Residential
9664400023
9768545729

MICROWAVE OVEN REPAIRS
HOME SERVICE
 24182525 / 24186699
Aadar Electronics
 Shivri, Mumbai - 15

FAIR DEAL
 Embroidered
 Kurties, Nighties,
 Western Outfits
 Sadra, Kastii, Toran
 SPITAMAAN CREATION
 Boyce Agiyari Estate
 Tardeo.
 Khurshid Bailiff
9819620666

FABRICATOR
 in Aluminium Sliding
 Windows, Doors, Iron
 Grills, Kitchen Platform
 and Furnitures at
Reasonable Rate.
 Contact Rohit Aluminium
9820365507/24446149

IRAN
 21 Days Private Tour
COST TO COST
 3 Internal Air Flights
 Cable Car & Boat Rides
 Best of the Places in 3 & 4 Star Hotels
 TOUR DATE : 3rd - 24th May, 2013
 Khodayar Attaie 8097003993

STAMPS COINS BANKNOTES
 WE BUY STAMPS,
 OLD FIRST DAY COVERS,
 WE BUY GOLD SILVER COINS,
 COPPER NICKEL COINS, BANK NOTES,
 NOTES BUNDLES, MEDALS AND
 OTHER COLLECTIBLE ITEM ETC.
INSTANT PAYMENT
CONTACT: MUNAF
9920510570

For Any Type of
INTERIOR WORK
 Residential or
 Commercial
SPECIALISE IN WEDDING CHAIRS
 Call Us On
9920445226
9833747389

PROMPT SERVICE AT YOUR DOORSTEP
 Investment and
 Insurance advisor
 LIC of India
 Fixed deposits
 Post office
 Pension Plans and more
CONTACT:
ARESH NALLADARU
9323121384

Excellent Digital Music
VALENTINE AUDIO
 For Navjotes,
 Weddings and
 for all Occassions.
MS. MAHARUKH DADACHANJI
 22155422 / 9820054330
 22150327 / 9820582292

AHURA DÉCOR
 Turnkey Interior Solutions :
 ✓ Modular Kitchens
 ✓ Living /Bed Room Décor
 ✓ Civil, Plumbing,
 Electrical, Carpentry
 ✓ False Ceiling, Painting &
 more...
Call: 98200 14866

WE BUY INDIAN STAMPS
 Stamp Collections
 Stamp Stocks
 Singles stamps,
 Stamp Blocks,
 Stamp Sheets etc
 In any given quantity
Phila King 09649022220
 indiamint@hotmail.com

SADRA LEHENGA
 Wholesale Rate For Shopkeeper
 Stitched To Order
 Free Home Delivery
Mr. Pithawala
9920269433

Travel Comfortably
 in Brand New A/c
INNOVA / SKODA RAPID
 Reasonable Rates & With
 Excellent Service.
 To Udvada, Navsari,
 Surat, Mahableshwar
 Shirdi, Goa etc.
 Contact Navaaz
9819244454 / 9322279869

Open Microwave oven
 TYPE
 Cooking Plate
 Induction
 Heater/Cooker
 • User Friendly
 • Safe Burn & Shock Proof
 • Flameless
 • Contactless Cooking
 • Instant Cooking Efficiency
 • Timer Function with LED
 Display for Optimum Cooking
 • Light Weight Cooking Option
9892150351

SANTRO WITH A/C CD PLAYER
NEW BATTERY
POWER STEERING
POWER WINDOW
CONTACT
9969042373

AUSTRALIA
 Work, Study,
 Migrate, Travel
 Certified Agents
 Contact:
MAZDIAR PATEL
+919920070840
 info@paperplanesconsulting.com
 www.paperplanesconsulting.com

પારસી ટાઈમ્સ



બકોર પટેલની વાતો

લખનાર: શ્રી હરીપ્રસાદ વ્યાસ

ભેદી બીદડી

સીંહપંથકના વાણીજીને બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

હવે બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...



બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

સીંહપંથકના વાણીજીને બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

સીંહપંથકના વાણીજીને બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...



બીજા વાણીજીને આપવાની વાત, જેને જાણીને બીજા વાણીજીને આપવાની વાત...

GURUKRUPA
Packers & Movers
LOCAL & ALL OVER INDIA
Shifting Furniture, Household Item etc.
WAREHOUSE AVAILABLE
We Undertake Contract of Corporate Co. & Pvt Ltd. Co.
12 Year Experience...
9324254460 / 28402074 / 75
Email: gurukrupackers@yahoo.com
Website: www.gurukrupackers.in

જન્મ તારીખના આધારે ભવિષ્યવાણી

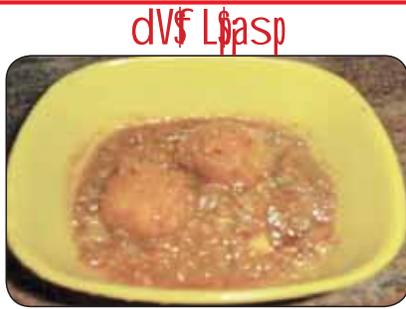
આજ સંવત્ ૨૦૧૩ના ૨૩મી જુલાઈના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે.

જન્મ તારીખના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે.

જન્મ તારીખના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે. આજના રોજના જન્મના આધારે ભવિષ્યવાણી આપવામાં આવી છે.

પારસી રાઈમ્સ Apfpd " u ' mppdp,...

Ap
S
" u
hp
" Nu



dV\$ L\$asp

kpcdNi - 3' u 4 L\$ gugg hV\$Zp (bpaui; dji L\$gfp), 3-4 QdQu OZp' p gpp\$ Apm-gkZ "u ' pV\$ AY\$ QdQu, 2 QdQu gpg dfOy 1 QdQu gJby' p fk, AV\$ u QdQu AE\$, 'phXF, 1 QdQu 'pZp AE\$, 2 QdQu I mv\$ 'phXF, 1 QdQu Nfd dkgp, 1 L\$ sg, ohp\$ A "kpf duli

b "phhp" u fus - A L\$hpV\$Zp, ukgp hV\$Zp, OZp' p gpp\$ A L\$QdQu Apm-gkZ "u ' pV\$ 1 QdQu gpg dfOy 'phXF, gJby' p fk, 'p\$ duli kpfu fus; rdYk L\$fu g. 1 h; Ap s\$pf rdT Zdp; u "p-p" "p-p Nmp b "phA " ; bpsjdp, dL\$ v\$ A L\$hpN ' i' gA A " ; sdp; 3/4 L\$ sg "pMq Aepf; sg Nfd ' B A\$ Depf; sdp; Ap s\$pf hV\$Zp "p Nmp smu g. 1 h; Ap S > ' i' dp; sg Nfd L\$fu A " ; AE\$, s' p gpg dfOy 'phXF "pMq A " ; hOpf L\$fu, Aepf; hOpf ' pe Av\$; sdp; XNmu "u ' pV\$ Ddf; Ap " i 1-2 rdr "V\$ dpl\$ QY\$hp v\$ ' R; Apm-gkZ "u ' pV\$ gpg dfOy 'phXF, gugu L\$ duf 'phXF, I mv\$ 'phXF, Nfd dkgp A " ; duli "pMq Depfbps sdp; 3-4 L\$ ' pZu "pMq A " ; DL\$hp v\$ 1 h; hpN ' i' dp; smgp L\$asp "pMq A " ; 4 rdr "V\$ k' p u kpdpe Ap; QY\$hp v\$ Depfbps Nk b' L\$fu v\$ s\$pf R; sdpf dV\$ "p apL\$.

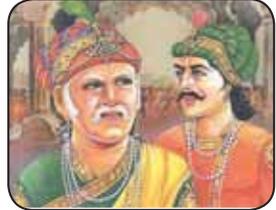
A L\$hpV\$Zp A L\$hp v\$ bpfdp, Apiep Depf; s; cpi; Npkdp, I sp L\$C L\$C ' R; sp Npk; ' C " ; S; hp Ap; v\$ bpfu A k dAE Nep L\$ ApS; bps pl " p rdA S V\$; " u. Av\$; v\$ bpf ' f; " sp, k' p u b' p Qf Qp' bku fup.

v\$ bpf ' f; " sp, S > b; b; b; AL\$bf " i' s' p Npkp " y L\$FZ ' R; ey AL\$bf L\$ i' " Af; S; hp v\$ " i' A; hps! d; p; S; d; C bX\$ i' s; R; i' Npk; " " p; s; L\$; i' p " b; b; b; L\$ i' " i' y' ey R; A; i' L\$ s; s; A; i' L\$C D' pe ' pe. "

AL\$bf L\$ i' " Af; d; p; v\$ fu; i' d; p; e; i' d; i' A L\$ hfk ' C Ney ' Z d; p; S; d; C A; i' d; m; h; S > d; p; S; " u. " b; b; b; L\$ i' " Af; A; d; p; i' y ' B Ney? I' ApS; S > v\$ fu; i' g; h; p; d; p; Zk d; p; S; v\$ R; "

AL\$bf L\$ i' " d; p; Zk s; d; e; d; p; S; S > L\$ " Z S; d; C d; p; S; " u. M; f; M; S; d; C A; s; b; i' M; f; b; i' p; R; 1 h; s; y; A; L\$ L\$ d; L\$ d; p; S; d; p; " p; L\$ i' i' m; A; s; s; p; L\$ f; h. Ap' Zp f; p; S; e; p; b' p; S > S; d; C A; i' i' m; A;

સોનાની શૂની



OX\$hu v\$CA; "

b; b; b; b; AL\$bf " i' k dA; e; p ' Z A; d; " p; Npk; i' p; s' e; p; " I. s; L\$C h; s; k; p; c; m; h; p; s; e; p; S > " I; p; s; A; i' h; M; s; s; p; b; b; b; b; " y; L\$C Q; e; e; y " I. A; v\$; A; Z; i' A; L\$ d; p; d; p; i' m; A; s; s; p; L\$ f; h; u.

i' m; A; s; s; p; ' C; N; B; A; v\$; b; b; b; b; AL\$bf " i' d; p; S; d; p; i' m; A; s; s; p; A; h; p; g; C; N; e; p; b; p; s; p; l; " i' m; A; s; s; p; A; C; " i' p; s; ' C, " I; p; i' l; h; i' d; p; f; p; S; e; d; p; S; d; C A; i' i' m; A; s; s; p; L\$ fu v\$ R; "

Ahpdp, A L\$ k; p; " p; u " i' A L\$ f; p; " u i' m; u D' f; AL\$bf " u " S; f; ' X; A; A; Z; i' b; b; b; b; " i' ' R; e; y " ' A; f; i' s; t; A; p; b; i' L; d; s; u; i' m; u A; s; s; p; d; p; S; b; " p; h; u; R; ? " b; b; b; b; L\$ i' " k; p; " p; u; i' m; u A; p; " p; d; p; S; A; " i' ~ ' p; u; i' m; u d; p; f; d; p; S; "

AL\$bf rhOpf; d; p; ' X; N; e; p; A; Z; i' b; b; b; b; " i' L\$ i' " s; " i' d; e; A; p; h; y; L\$ e; p; L\$ i' y; l; s; y? A; p; Z; i' b; " A; i' m; u ' f; L\$ e; p; O; X\$ h; p; y; R; ? "

b; b; b; b; L\$ i' " p; d; v\$ f; i' p; S; e; d; p; S; i' p; ' Z; S; d; C; i' p; e; A; j; b; " p; i' A; p; i' i' m; u A; i' O; X\$ h; u; v\$ p; " y; L\$ i' y; R; s; d; i' " i' l; " ' Z; L\$C; S; p; S; d; C; s; p; R; u; A; i' S; b; " p; S; d; C; i' m; u A; i' O; X\$ h; p; i' p; e; p; f; A; p; Z; i' L\$ i' b; O; u; i' L\$ A; ? A; p; b; p; s; p; l; R; s; s; i' u; A; p; " i' d; p; S; k; p; " p; u; i' m; u b; " p; h; u; R; " i' l; A; p; " p; M; p; d; p; Z; k; A; v\$; d; p; f; d; p; S; e; p; " p; u; i' m; u b; " p; h; u; R; b; " i' m; u L\$ h; u; k; f; k; g; N; i; R; ? "

b; b; b; b; " u; h; s; k; p; c; m; u; i' AL\$bf " i' ' p; s; p; u; c; g; k; d; A; C; D; e; p; S > A; Z; i' S; d; C A; i' i' m; u A; i' O; X\$ h; p; i' p; L\$ i' b; L\$ fu v\$ R; "

A L\$ " S; f; ' p; f; k; u; d; f; Z; p; D' f

Deceased df " pf	Age he	Date spmM	Address f. #	Relations kNpCA
Roda Tehmasp Mogal f; p; s; s; j; d; p; o' d; p; N; g	69	18-02-2013	No.22, Mogal House, Banaji Street, Fort, Mumbai 400001.	d; p; s; p; r' s; p; ^ " d; p; e; s' p; " e; p; R; N; " ; L\$; ^ Z; u; s; j; d; p; o' A; p; f; d; p; N; g, v\$ L\$ f; u; v\$ L\$ f; u; T; f; u; M; j; e; s; c; p; C; b; l; " i' p; e; s; s; j; d; g; , a; " u; d; f; l; t; d; u; " p; Q; f; , ' k; u; d; p; L\$ v\$ s; f; N; P; X; S; r; O; e; X; S; : L\$ f; f; , a; f; T; p; , " h; p; T; , i; T; " e; p; e; p; l; p; , h; l; A; p; i; f; " p; T; , f; p; i' u; k; p; k; y; k; k; f; p; A; p; g; d; p; e; s' p; e; b; s; d; e; d; p; N; g.
Jal Hormusji Tavadia A; g; i' p; f; d; k; A; s; h; o; k; e; p	84	18-02-2013	8/13, Tata Colony, Tardeo, Mumbai 400034.	d; p; s; p; r' s; p; N; g; b; i; C; s' p; i' p; f; d; k; A; e; v\$ f; p; b; o; e; s; h; o; k; e; p; ^ Z; u; e; p; Z; u; i' e; s; A; g; s; h; o; k; e; p; v\$ L\$ f; u; M; j; e; s; A; g; s; h; o; k; e; p; c; p; C; b; l; " i' p; e; s; s; p; A; v; u; , v\$ u; p; , a; " u; N; P; X; S; r; O; e; X; S; : X; g; h; p; , h; l; T; j; o; u; p; , k; p; k; y; k; k; f; p; N; g; b; i; C; s' p; e; b; s; d; e; d; v\$ o; y
Boman Homi Engineer b; p; d; " i' p; d; u; A; j; b; S; r' e; f	65	18-02-2013	D-9/10, Sunil Raj Coop.Hsg.Soc., Kopri Colony, Thane(E).	d; p; s; p; r' s; p; " p; S; s' p; d; f; l; t; i' p; d; u; k; p; f; i; b; o; e; A; j; b; S; r' e; f; , ^ Z; u; e; p; Z; u; i' A; p; b; o; p; " b; p; d; " A; j; b; S; r' e; f; , v\$ L\$ f; u; v\$ L\$ f; u; r; b; " e; a; f; k; p; d; u; d; p; f; i; h; g; p; , f; p; u; b; p; d; " A; j; b; S; r' e; f; , k; " p; b; f; e; b; s; d; a; u; L\$ f; , c; p; C; b; l; " i' p; e; b; p; y; M; p; u; , " p; T; " u; , N; P; X; S; r; O; e; X; S; : k; " e; p; k; p; d; u; d; p; f; i; h; g; p; , h; l; S; d; p; C; : k; p; d; u; d; p; f; i; h; g; p; , e; b; s; d; a; u; L\$ f; , k; p; k; y; k; k; f; p; b; i' f; p; T; s' p; d; f; l; t; i' L\$ i' v\$ k; p; b; o; p; C.
Roshan Rustom Dastur f; p; i' " e; b; s; d; v\$ o; s; f	63	18-02-2013	Aditya Bldg. B-406-407, Chincholi Bunder, Malad(W), Mumbai.	d; p; s; p; r' s; p; d; f; l; t; S; f; b; p; " y; s' p; d; f; l; t; i' p; r; e; e; p; f; b; i' f; p; d; C; f; u; " u; , ^ Z; u; i' e; b; s; d; d; Q; f; i' p; v\$ o; s; f; , v\$ L\$ f; u; d; i' f; v\$ u; e; b; s; d; v\$ o; s; f; , c; p; C; b; l; " i' p; e; s; s; j; d; u; p; A; f; " h; p; T; N; p; s; p; u; s; q; u; e; p; e; f; e; k; u; i' p; l' f; , d; f; l; t; k; p; f; i; b; o; , d; f; l; t; b; i' f; p; d; , N; P; X; S; r; O; e; X; S; : s; j; " p; , s; f; p; u; i' h; l' S; d; p; C; : X; g; " p; T; d; i' f; v\$ u; s; v\$ o; s; f; , k; p; k; y; k; k; f; p; d; f; l; t; i' f; p; d; p; e; s' p; d; Q; f; i' p; v\$ o; s; f.
Veera Cyrus Patel h; u; f; p; k; e; f; k; ' V; g; j	69	19-02-2013	A-30, New Khareghat Colony, Babulnath Road, Mumbai - 400007.	d; p; s; p; r' s; p; d; f; l; t; A; g; p; d; e; s' p; d; f; l; t; " i' f; h; p; " A; e; b; f; A; f; A; e; L\$ X; h; p; , ^ Z; u; i' k; p; e; f; k; q; a; f; i; T; ' V; g; j; , v\$ L\$ f; u; v\$ L\$ f; u; " q; r; T; p; u; s; i' g; v\$ u; f; q; u; k; h; g; p; , o' p; s; p; d; Q; f; i' p; D; d; f; u; N; f; , c; p; C; b; l; " i' p; e; " f; u; d; p; " " i' f; h; p; " A; e; L\$ X; h; p; , d; f; l; t; v\$ u; f; p; " i' f; h; p; " A; e; L\$ X; h; p; , N; p; s; p; u; s; " i' f; h; p; " A; e; L\$ X; h; p; , M; j; e; s; " i' f; h; p; " A; e; L\$ X; h; p; , N; P; X; S; r; O; e; X; S; : A; " e; p; X; i' g; v\$ u; f; q; u; k; h; g; p; , T; p; e; f; p; i' g; v\$ u; f; q; u; k; h; g; p; , h; l' S; d; p; C; : i' g; v\$ u; f; i' p; d; u; q; u; k; h; g; p; , d; Q; f; i' p; q; a; f; i; T; D; d; f; u; N; f; , k; p; k; y; k; k; f; p; d; f; l; t; " f; N; u; k; s' p; d; f; l; t; q; a; f; i; T; k; p; f; i; b; o; e; " V; g; j.
Jehangir Minocher Patel S; i' p; N; u; f; d; u; " p; Q; f; ' V; g; j	74	20-02-2013	Pallonji Shaporeji Home For Senior Citizens, B.D.Petit, Cumballa Hill, Mumbai 400036.	d; p; s; p; r' s; p; d; i' f; p; d; e; s' p; d; u; " p; Q; f; L\$ X; h; p; u; s; ' V; g; j; , ^ Z; u; e; p; Z; u; i' s; j; d; u; c; p; C; b; l; " i' p; e; A; p; u; , L\$ i' u; , L\$ i' u; , d; f; N; u; T.
Nergish Nari Billimoria " f; N; u; k; " f; u; b; u; a; u; d; p; f; e; p	85	20-02-2013	619, Banoo Mansion Annexe, Jame Jamshed Road, Dadar Parsi Colony, Mumbai 400014.	d; p; s; p; r' s; p; d; f; l; t; r' f; p; A; s' p; d; f; l; t; ' i' p; s; " A; k; k; l; s; p; , ^ Z; u; i' d; f; l; t; " f; u; C; r; b; u; a; u; d; p; f; e; p; , v\$ L\$ f; u; e; p; o; d; u; " O; p; k; h; g; p; , c; p; C; b; l; " i' p; e; d; f; l; t; k; p; f; i; b; o; k; l; s; p; , d; f; l; t; i' p; d; e; O; p; k; h; g; p; , d; f; l; t; v\$ u; y; d; f; l; t; b; f; A; f; , d; f; l; t; v\$ g; u; , N; P; X; S; r; O; e; X; S; : T; j; o; u; S; s; b; p; d; " i' p; , A; p; r; i; s; p; q; a; f; i; T; A; j; b; S; r' e; f; , h; l' S; d; p; C; : A; e; d; u; b; p; d; " i' p; O; p; k; h; g; p; , k; p; k; y; k; k; f; p; d; f; l; t; b; p; " p; e; s' p; d; f; l; t; A; v\$ g; A; e; b; u; a; u; d; p; f; e; p.

Paidast from Poona Parsi Panchayat

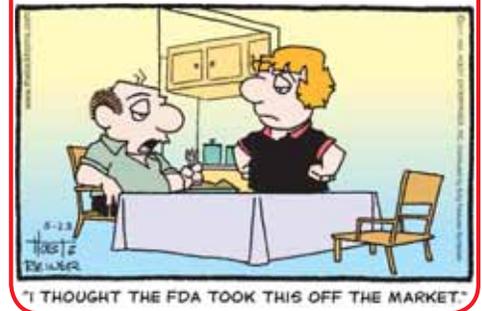
Parvez Feroz Bhote	20	17.02.2013.	C-701, Amar Ambience, Ghorpadi, Pune 411001.
' f; h; i; T; q; a; f; i; T; c; p; u; s	20		O; r; f; ' X; u; , ' z; j; 411001.
Banoo F. Irani	71	21.02.2013.	Veer Ashoka Society, Pune 411040.
b; p; " y; A; p; C; f; p; " u	71		h; u; f; A; i; p; L\$ k; p; e; v\$ u; , ' z; j; 411040.

All details of the above Paidast are courtesy the www.bpppaidast.in

Mutt



The Lockhorns



SUDOKU

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

IN PERSON

Hidden in this criss-crossing network of passageways is the name of the well-known Community personality shown in the picture. Select a starting letter and trace this name with a continuous line. At no time may any letter or passage be re-used.

SNEAKY CHEAKY

One letter stands for another in this substitution game. Replace it and complete the phrase to find the cheeky saying of the week!

Today's clue: E equals T

- EW F CJAYJSFX WCLF
- QFZKDF XK ZCXW-
- XEACHHFO, EWFB
- ZWCAIFO DF GKA DB
- FDKEJKSCY QCIICIF

SUDOKU

SOLUTION (16-2-2013)

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

POLAD BABA



Beauty strikes the eyes, but goodness strikes the heart.

in person

SOLUTION (16-2-2013)
Parvez Damania



little cotton and apply the burnt cotton ash on the cut. The bleeding will stop in a few seconds.

- ★ When you are washing children's stained socks, soak them in salt water first. In case of greasy clothes, add about two tablespoons of white sugar to the water in the bucket or washing machine.

- ★ Add plenty of freshly chopped parsley to a simple white sauce for fish.
- ★ If you get a deep cut and are bleeding profusely, burn a

Sneaky Cheeky

SOLUTION (16-2-2013)

In democracy it's your vote that counts; In feudalism it's your count that votes

FORGOTTEN MELODIES

Spiritual Tip Of The Week

Silver



Silver or Moon Metal, is the true metal of Witchcraft and the Occult. Silver's Magical Properties enhance all psychic, supernatural and Occult paranormal aspects. It has the magical property of diminishing pain, especially around the head and neck and is said to lessen any feelings of nausea that accompany such ailments.

It is a superb conduit and conductor of all energies in both sending and receiving. It is the best connection between the body and any magical, tool, stone or artefact. Due to its powers and properties, Silver is associated with the Moon and all Lunar connections such as Goddesses. The protective qualities of Silver and its association with the Moon and the night makes it the metal of choice to protect against all dark forces. However, being neutral in terms of magic, it can just as easily be used in dark as well as white magic, because during rituals, it takes on the energy alignments of those that use it. This mineral also provides the wearer with patience. It is because of the connection with the moon that it is believed that it will enhance the power of the moon especially during the full and new moon phases. If you wear silver it will provide protection. For all forms of magic, Silver has no equal.

By Kermeez Shroff



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://www.thetinytaster.com>. 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.

One would think, a woman made to live by such a quote is rare, but this breed of passionate flower lovers does exist. Zina Mody is one such lady. Leave her in a room full of flowers and she will not want to leave without arranging and decorating them as she deems fit. Florists are a plenty and at every signal you will find street vendors trying to sell you a bunch. It is not very often you meet a florist who lives for her flowers.

Zina's love for flowers seemed to blossom when she spent her years studying in London where she was exposed to some exotic varieties and

It's a Flower Shower !! - Flowers By Zina

"I'd rather have roses on my table than diamonds on my neck" - Emma Goldman

beautiful creations. She credits her mum inspiring her and playing a very big part of her deciding to venture into the flower business. She spent years watching her creative mother arranging flowers at home. With an economics and finance degree and 5 years of working with HSBC as a financial analyst for the credit card and personal banking portfolios, she felt it was time to tap into her creative side and so Flowers By Zina was born.

Five years ago on Navroze day, Zina drove early morning to Dadar flower market, loaded up her car with every possible flower imaginable, came home and started creating. Her creations started out as gifts from her

So much so that she even incorporates fruits in her arrangement. From baby pineapple to apples, lemons, oranges and even berries can be found in her beautiful bouquets! Zina takes pride in the fact that not only are her creations different they are always received with great enthusiasm, every arrangement is different from the other. With a great importance given to freshness of the flowers, and great care in pre arranging the flowers, Zina beams with happiness when a client says her designs

are beautiful and that her flowers last longer than if bought from most other places.

Though some might think gifting flowers is very old fashioned Zina strongly disagrees. With a client base ranging from 28 - 50 yrs old it is anything but old fashioned!

“Five years ago on Navroze day, Zina drove early morning to Dadar flower market, loaded up her car with every possible flower imaginable came home and started creating.”

mum to her friends and family and she hasn't

Instead, Zina thinks the entire process of gifting flowers is extremely personal. The client provides a brief from and then from there she interprets and works her magic to make sure each piece is customised.

They say if you love what you do it, shows in Zina's case that's very true. Each arrangement is a work of art and you can see the care and effort that goes into it. At a time where most bouquets look mundane

Contd. on Pg. 16



If you want to explore your creative side and dabble in some floral decorating, Zina Mody is holding special classes to teach her trade secrets. Get in touch for more info !!

To contact Zina Mody - Flowers By Zina - flowersbyzina@gmail.com 9819109760 you could also visit her facebook page www.facebook.com/flowersbyzina for more info



looked back ever since. Flowers by Zina is a small business which stemmed from a hobby

into a full time career. One would imagine a small venture such as this would be lost in a crowd of florist giants. But if you ever order or receive an arrangement by Zina, you will understand what truly sets her apart from the rest. Her style is distinctly unique and her designs are innovatively different from what traditional florists do.



The Lagan Lounge

Wanted Parsi Bride

well settled Parsi Boy age 26 years, working in usa and a GREEN card holder, visiting india shortly invites marriage proposals from parsi girls willing to settle in USA, Contact : 9820570514



MATRIMONIAL ALLIANCE INVITED FOR 34 YRS BOY FROM GIRLS UPTO 32 YRS., PERMANENT JOB, PARSİ PARENTS FROM BOMBAY, KIND, SOFT SPOKEN, STRAIGHT FORWARD.

Contact : nozerjal@yahoo.com
9819144539



Wanted Parsi Bridegroom

for 30 year old Parsi Girl, M.A. (Eng. Lit.) mumbai.

Working as an Independent Lifestyle writer, content developer, and voice artist.

Lives in Mumbai, Loves travelling, cooking, and all the good things in life!

Small and close-knit family Please contact marriagebond@gmail.com

PS.: Seeking an alliance from someone who is settled in Mumbai itself.