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(classroom and online modes available)



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For more details, please read Pg. XX



## FROM THE EDITOR'S DESK

### 7 Community Vaccines For 2021!

Dear Readers,

Even before the pandemic hit us, we've been living unknowingly, through a number of somewhat equally distressing and harmful plagues... only, these are mental, emotional and behavioural in nature, as opposed to the deadly pathogenic invasion, that is the novel coronavirus.

We inadvertently house these hidden contagions, which, like the pathogenic counterpart, leaves our sensibilities (instead of our lungs) gasping for breath. Resulting in symptoms like loneliness, depression, selfishness, emotional indifference and lack of compassion, these contagions, which come camouflaged in 'good intent', often lead to the demise of what matters most of all - the human connect, our relationships with each other and with all of His creations.

Our community is no stranger to these contagions... over time, we've become jaded and sometimes, a little self-obsessive. Shining on the surface as the symbol of a philanthropic, peace-loving, progressive and fair people, the community's lacklustre underbelly is no secret, even as intolerance, insolence and indifference nurture a growing divide amongst us, tearing away at the very fabric of our community's welfare, ethos and glory.

Even as pharmaceutical industries worldwide focus on developing and bettering vaccines to control the COVID-19 pandemic and its unwelcome new strains, wouldn't it be great if we could also develop and nurture our very own attitude-based-vaccines to tackle some of the maladies that ail our community? Here's a list of 7 Community Vaccines which will tackle the emotional/behavioural infection mentioned alongside, so that 2021 truly turns out to be a Happy New Year!

- 1. The Disunity Vaccine:** to be administered immediately to those who create and foster disunity in the community, by spreading falsehoods and twisting truths, and choosing to further blaze the fires with malicious intent, instead of putting it out with a solutionist approach.
- 2. The Inability to Agree to Disagree Vaccine:** A most-needed vaccine for those who refuse to consider another's point of view or difference of opinion because they live the 'my way or the highway' life. Sadly, most end up just there - alone, on a secluded highway, to ponder their inflexibility!
- 3. The Social Media Mayhem Vaccine:** For all our 'straight-forward' social media enthusiasts, who 'straight away forward' any and every message without verifying its authenticity, oftentimes leading to much unnecessary panic and squabbling. This vaccine is especially for all our Whatsapp Warriors, Facebook Fascists and Armchair Activists who abuse the power of social media.
- 4. The Not Letting Go Vaccine:** This one, our community would need in huge lots, given our inherent inability to let go. We just can't let go of anything - be it old grudges or worse, old favours we've done for others - we repeat our good deed till its lost all meaning! ...And oh yes, there's no way we can let go of positions of authority - even way after we have outlived both - its welcome and its tenure! There's always mummies too who are unable to let go of their sons and the sons' business!
- 5. The Sense of Entitlement Vaccine:** Another biggie! Many of us mistake our privilege for our rights. Instead of appreciating and living up to what has been handed to us gratis or at a great concession, thanks to the foresight of our visionary and industrious forefathers - like subsidized housing amongst other things - we believe we deserve it all, without having worked for or earned any of it! Gratitude has been replaced brazenly by entitlement.
- 6. The Selfish Vaccine:** for those whose lives revolve around their own conveniences - the rest be damned! Nurturing a delusional sense of superiority, they're emotionally indifferent and uncaring about the sufferings and needs of others. Also perfect contenders for this vaccine, are those who are anti-inclusivity and believe that they are part of the chosen few who 'deserve' everything good that life has to offer. Their cold hearts could do with a hot shot of this vaccine, no?
- 7. The Disrespect Vaccine:** The biggest one of them all! If only there were a vaccine which could do away with the toxicity of disrespect... where we could once again respect all others - immaterial of conflicting opinions, values and choices; if we could nurture a healthy sense of respect for all of God's creations, for our environment, for Mother Nature... as a community, as individuals and as global citizens... the world, indeed, would be a much better place in 2021!

Welcome to 2021, may we make it our best year yet!

- Anahita  
anahita@parsi-times.com

## WANTED

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## CARE TAKER FOR NEW TOWER OF SILENCE, PARSIGUTTA, ZAMISTANPUR, HYDERABAD.

Applications are invited for care-taker of New Tower of Silence at Zamistanpur, Hyderabad.

The Parsi Zoroastrian Anjuman of Secunderabad and Hyderabad (PZASH) will provide stay along with family in the Residential Block situated at New Tower of Silence, Parsigutta, Zamistanpur, Hyderabad.

PZASH will give one month's leave, Bonus, and will be governed by service rules and regulations applicable to Anjuman Staff like medicals and other benefits.

Please apply with your Bio-data and salary expected to Hon. Secretary, Parsi Zoroastrian Anjuman of Secunderabad and Hyderabad, 125, Mahatma Gandhi Road, Secunderabad - 500 003, Telangana, Tel No. 040 27841766/27849322.

## Mahavirprasad Saraf completes Six Decades of Selfless Social Service in Mumbai Tarpan 60 Captures The Amazing Journey of Ghanshyamdas Saraf Trust

Mumbai, : *Quenching the thirst of lakhs of commuters in Mumbai? Setting up benches at public places for the tired people? Arranging for healthcare and wellness of the underprivileged? Providing good quality education to all? Engaging in women and children welfare? Promoting art, literature, and culture without prejudice?*

One charitable trust has been relentlessly working for the last 60 years to provide viable solutions to many questions of social service in different walks of life. It is the Ghanshyamdas Saraf Trust, a leading Charitable Trust in the city, that has touched the lives of lakhs of Mumbaikars by providing unique solutions.

Over the last six decades, the Trust has contributed significantly to the welfare of the poor and needy in Mumbai. On this occasion, a souvenir titled 'TARPAN 60' has been released, highlighting the activities of the Trust under the guidance of Shri Mahavirprasad G Saraf - Founder and Managing Trustee.

Mahavirprasad Saraf, 87, a well-known Industrialist and Philanthropist founded Ghanshyamdas Saraf Trust and in the span of 60 years, the Trust has initiated and accomplished innumerable welfare projects such as social service, educational endeavors, women's welfare, child development, rehabilitation of the handicap, relief for visually challenged people, health care, sports development, patronizing art, literature and culture etc. Most importantly, the Trust has done it without making caste, creed or religion as the criteria for his benevolence.

Reflecting on the long journey of philanthropy, Mahavirprasad Saraf said "Taking inspiration from my father whom I always witnessed helping and feeding poor and needy, I began my journey with the auspicious act of constructing Shree Hanumanji Mandir in Malad East, followed by the construction of Saraf Matru Mandir- a Dharamshala for the common man and later went on to install a record 21,695 benches till date to provide rest to tired citizens at public places and the efforts are still on to provide more benches, wherever they are needed". This contribution has featured five times in the Limca Book of Records. For thirsty commuters he has set up 97 Pyaus (Drinking Water Huts) at Railway Stations which has also been recorded in the Limca Book of Records."

A glimpse into the wide spectrum of his relentless philanthropical work will leave you amazed and inspired :-

For Healthcare and Wellness of the people, he has sponsored to set up a 10,000 sq. ft Durgadevi Saraf OPD, 9,000 sq. ft State of Art Kirandevi Saraf Imaging Centre for CT Scan & MRI and a Maternity Ward at Nanavati Hospital, Burns Ward at V N Desai Hospital, Eye OPD Ward, 23 Ambulances and organized many Eye Camps.

For promoting Education he has set up the Ghanshyamdas Saraf College, Durgadevi Saraf Junior College, Durgadevi Saraf Institute of Management Studies, Centre of Excellence, Learning Centre, Library and Reading Room, 2 Hostels for Adivasi Boys & Girls, Computer Centres, Balwadi, Bal Mandir, etc..

For Women & Child Welfare he has donated Sewing Machines, Water Filters, Pressure Cookers, Mixers, etc, opened Sewing Classes, held many Karyashalas.

For Community Service he has also set up 5 Halls for holding community functions, 6 Sarvajanic Sauchalayas for convenience of public, Rooms for Senior Citizens at old aged home, 4 rooms at Gujarati Bhavan, Jogeshwari, Public Library, Yoga Centre, Gymnasiums for handicapped, Tricycles, Wheel Chairs, PCO's, Therapy Centre and to visually challenged people Braille Watches.

To promote Art, Literature and Culture hundreds of writers are given help to publish Books, instituted Literary Awards, Gold Medals, Cash Awards, Raas Garba, Geet- Gaan Spardhas etc. Sports development has also been actively promoted by the Trust.

The list of his tangible work for the poor and needy in the city is endless and his contribution in the field of social service is legendary. In recognition of his vast and dedicated social services, Mahavirprasad has received many honors that have been bestowed upon him at the hands of the President and Vice-President of India, Chief Minister, Income Tax department - Ministry of Finance and other voluntary organizations. No wonder, Mahavirprasad Saraf has been selected as one of "Mumbai's Heroes" in a poll conducted in 2017 by Mumbai Mirror, a publication of The Times of India Group.



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### 'Dudh Ma Sakar' Presentation

Frohar Films' Tele-Serial, 'Dudh Ma Sakar', presents "Parsi Banoo Ono Manito Poshak: 'Gara' - I", on 3rd January, 2021, at 12:00 noon, on DD Ginnar channel. For feedback: froharfoundation@gmail.com

## Godrej UV Case The Corona Killer!

UV light- A promising solution to fight against Coronavirus



The WHO and world leaders are committed to accelerating the development of COVID-19 vaccines. But till then, it is critical for all to exercise utmost caution and protect ourselves and others from the virus. This is possible only by following all protocols and sanitizing all frequently used surfaces and daily objects.

**To help with our sanitization needs, Godrej has launched the UV Case - A device certified to kill the COVID-19 Virus. The UV Case comes in 3 variants starting ₹7,999.**

As per Mehernosh Pithawalla, Vice President, Godrej Security Solutions, "Today, health security has become a priority for everyone. Everyone needs a product that can sanitise anything

that comes home from external environments. The Godrej UV Case meets this need; it disinfects and decontaminates almost everything used by an individual daily. From mobiles, masks, newspaper, clothes, accessories, books, bags and many other innumerable articles."

**Unlike other UV based devices, The Godrej UV Case is successfully tested at CSIR (ICMR approved Laboratory) & CE Certified to Kill\* the COVID -19 virus. This ensures that items placed in it receive the prescribed dosage and the correct amount of exposure to the UV Light from all 6 sides.**

The UV-C light if leaked, can be hazardous to one's health. With the Godrej UV Case, you can stay Virus free.

## The Creed Of Ahura Mazda



DAISY P. NAVDAR

Since the beginning of time, humans have followed some form of organized worship. This is well illustrated by the fact that some believed in the souls of their ancestors, some worshipped the earth and its munificence, some followed some pagan gods but what is universal in all these is that they all shaped their lives as per the belief system that they followed. It was their creed, the guideline to their lives. I am grateful to my friend from across the seas who sent me this beautiful 'Creed of Ahura Mazda'.

This creed is not only a guideline for your life but also a daily reminder to choose right from wrong. Surprisingly, it is a reiteration of choice, a code to allow your free will to work against the forces of darkness. The hardest part about following this creed is that the choice is entirely yours. Every moment of every hour of every day for as long as you live, you have to choose the light of Ahura Mazda, else you will remain in darkness. When you wake up from your bed and put your feet on the floor and before you lift your feet off the ground and go to bed, it is vital that you recite this creed. It is not only a reminder to choose the path of Asha, but also an extremely powerful *manthra* that will help you to make the choices that you have to, everyday! I share with you below, a brief translation (by Joseph H Peterson) of the meaning of this Creed, which appears in Yasna 12.1:

**1. I Curse The Daevas...** I declare myself a Mazda-worshipper, a supporter of Zarathushtra, hostile to the Daevas, fond of Ahura's teaching, a praiser of the Amesha Spentas, a worshipper of the Amesha Spentas. I ascribe all good to Ahura Mazda, 'and all the best,' Asha-endowed, splendid, xwarena-endowed, whose is the cow, whose is Asha, whose is the light, 'may whose blissful areas be filled with light'.

**2. I Choose The Good Spenta Armaiti For Myself...** let her be mine. I renounce the theft and robbery of the cow, and the damaging and plundering of the Mazdayasnian settlements.

**3. I Want Freedom Of Movement...** and freedom of dwelling for those with homesteads, to those who dwell upon this earth with their cattle. With reverence for Asha, and (offerings) offered up, I vow this: I shall nevermore damage or plunder the Mazdayasnian settlements, even if I have to risk life and limb.

Daisy P. Navdar is a teacher by profession and a firm believer in the efficacy of our Manthravani. She is focused on ensuring that the deep significance of our prayers is realized by our youth. She credits her learnings and insights, shared in her articles, to all Zoroastrian priests and scholars whose efforts have contributed towards providing light and wisdom for all Zarthostis.

## The following is the actual prayer

nâismî daêvô, fravarânê mazdayasnô zarathushtrish vîdaêvô ahura-tkaêshô staotâ ameshanâm speñtanâm yâstâ ameshanâm speñtanâm, ahurâi mazdâi vanghavê vohumaitê vîspâ vohû cinahmî ashâunê raêvaitê hvarenanguhaitê yâ-zî cîcâ vahishtâ yenghê gâush yenghê ashem yenghê raocâ yenghê raocêbîsh rôithwen hvâthra.

speñtâm ârmaitîm vanguhîm verenê, hâ-môi astû, us gêush stuyê tâyâatcâ hazanghatcâ, us mazdayasnanâm vîsâm zyânayaêcâ vîvâpatcâ.

ferâ manyaêibyô rânghê vasê- yâitîm vasê-sheitîm yâish upairî âya-zemâ gaobîsh shyêntî, nemanghâ ashâi uzdatâ paitî avat stuyê, nôit ahmât âzyânîm nôit vîvâpem xshtâ mâzdayasnîsh aoi vîsô nôit astô nôit ushtânahê cinmânî.

vî daêvâish akhâish avanghûsh anaretâish akô-dâbîsh sarem mruyê hâtâm draojishtâish hâtâm paoshishtâish hâtâm avanghutemâish vî daêvâish vî daêvavatbîsh vî yâtush vî yâtumatbîsh vî vacêbîsh vî shyaothanâish vî cithrâish, vî zî anâ sarem mruyê yathanâ dregvâtâ râxshayañtâ.

athâ athâ côi ahurô mazdâ zarathushtrêm adhaxshayaêtâ vîspaêshû ferashnaêshû vîspaêshû hañjamanaêshû yâish aperesaêtem mazdâscâ zarathushtrascâ,

athâ athâ côi zarathushtrô daêvâish sarem vyâmrvitâ vîspaêshû ferashnaêshû vîspaêshû hañjamanaêshû yâish aperesaêtem mazdâscâ zarathushtrascâ, athâ azêmcî yô mazdayasnô zarathushtrish daêvâish sarem vîmruyê yathâ anâish vyâmrvitâ yê ashavâ zarathushtrô.

yâ-varanâ âpô yâ- varanâ urvarâ yâ-varanâ gâush hudâ yâvaranô ahurô mazdâ yê gâm dadâ yê narem ashavanem yâvaranô as zarathushtrô yâvaranô kavâ vîstâspô yâvaranâ ferashaoshtrâ jâmâspâ yâvaranô kascî saoshyañtâm haithyâvarezâm ashâunâm tâ varenâcâ tkaêshâcâ (râspî,) mazdayasnô ahmî!

mazdayasnô zarathushtrish fravarânê âstûtascâ fravaretascâ, âstuyê humatem manô âstuyê hûxtem vacô âstuyê hvarshtem shyaothanem.

âstuyê daênâm mâzdayasnîm fraspâyaoxedhrâm nidhâsnaithishem hvaêtvadathâm ashaonîm yâ hâitînâmcâ bûshyeîñtinâmcâ mazishtâcâ vahishtâcâ sraêstâcâ yâ âhûirish zarathushtrish, ahurâi mazdâi vîspâ vohû cinahmî. aêshâ astî daênayâ mâzdayasnîsh âstûtîsh!!

## 4. I Reject The Authority Of The Daevas...

the wicked, no-good, lawless, evil-knowing, the most druj-like of beings, the foulest of beings, the most damaging of beings. I reject the Daevas and their comrades, I reject the demons (yatu) and their comrades; I reject any who harm beings. I reject them with my thoughts, words, and deeds. I reject them publicly. Even as I reject the head (authorities), so too do I reject the hostile followers of the druj.

**5. As Ahura Mazda Taught Zarathushtra...** at all discussions, at all meetings, at which Mazda and Zarathushtra conversed; even as Zarathushtra rejected the authority of the Daevas, so I also reject, as Mazda-worshipper and supporter of Zarathushtra, the authority of the Daevas, even as he, the Asha-endowed Zarathushtra, has rejected them.

**7. As The Belief Of The Waters...** the belief of the plants, the belief of the well-made (Original) Cow; as the belief of Ahura Mazda who created the cow and the Asha-endowed Man; as the belief of Zarathushtra, the belief of Kavi Vishtaspa, the belief of both Frashastra and Jamaspa; as the belief of each of the Saoshyants (saviors) - fulfilling destiny and Asha-endowed - so I am a Mazda-worshipper of this belief and teaching.

**8. I Profess Myself A Mazda-Worshipper...** a Zoroastrian, having vowed it and professed it. I pledge myself to the well-thought thought, I pledge myself to the well-spoken word, I pledge myself to the well-done action.

**9. I Pledge Myself To The Mazdayasnian Religion...** which causes the attack to be put off and weapons put down; [which upholds khvaetvadatha], Asha-endowed; which of all religions that exist or shall be, is the greatest, the best, and the most beautiful: Ahuric, Zoroastrian. I ascribe all good to Ahura Mazda. This is

the creed of the Mazdayasnian religion.

So today, as the New Year has just dawned, let us pledge to follow the path of Asha, let us not forget that we are all Mazdayasnis, born of the light of

Ahura Mazda. Let us take up His creed and shape our lives around His brilliance. May your faith be renewed and your life be aglow with the magnificence of Ahura Mazda!

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## FUNDS &amp; PROPERTIES OF THE PARSI PUNCHAYET BOMBAY

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30 December 2020

## PUBLIC NOTICE

As many may be aware, the election for the seat vacated by the sad demise of Mr. Zarir Bhathena has been scheduled for mid-March.

On Wednesday, December 23, 2020 the BPP Trustees received the resignation of Chairman Mr. Yazdi Desai due to health reasons. We wish him a speedy recovery.

Given the new development, the upcoming BPP election will now be held for two seats.

In the interim, we would request those community members who are not yet registered voters to please do so, by filling up the Registration Form for entering name in the Voters Register available in the BPP Office.

A long and hard battle was fought to bring adult franchise to our community and all Parsi/Iranis are requested to exercise your right to vote to elect the Trustees of your choice.

Registration Forms are available at the BPP office at 209 D. N. Road, during Office hours from Monday to Friday.

A. F. Sarkari  
30/12/20ASPI F. SARKARI  
CHIEF EXECUTIVE OFFICER  
ON BEHALF OF THE BOARD OF TRUSTEES



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### Audited Balance Sheet as at 31st March, 2020 (Amount in Rupees)

Capital & Liabilities	Schedules	As at 31st March, 2020	As at 31st March, 2019	Property & Assets	Schedules	As at 31st March, 2020	As at 31st March, 2019
<b>CAPITAL:</b>				<b>CASH</b>	7	43,81,08,187.40	53,42,48,435.27
(i) AUTHORISED CAPITAL 1,20,00,000 shares of Rs. 25/- each		30,00,00,000.00	30,00,00,000.00	<b>BALANCES WITH BANKS</b>	8	2,08,74,83,798.86	1,49,81,01,928.07
(ii) SUBSCRIBED & PAID-UP CAPITAL 53,33,428 shares of Rs.25/- each (PY. 54,31,525 shares of Rs.25/- each)	1	13,33,35,700.00	13,57,88,125.00	<b>MONEY AT CALL AND SHORT NOTICE TERM MONEY PLACEMENTS / TREPS</b>		1,24,48,31,224.93	39,99,73,613.94
<b>RESERVE FUND AND OTHER RESERVES</b>	2	1,61,72,95,022.93	1,54,80,30,839.28	<b>INVESTMENTS</b>	9	3,93,95,61,204.61	3,69,70,74,402.35
<b>DEPOSITS</b>	3	11,43,78,90,881.21	11,14,01,32,782.67	<b>ADVANCES</b>	10	5,34,78,42,246.15	6,59,66,32,057.27
<b>BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA )</b>	4	-	19,602.26	<b>INTEREST RECEIVABLE</b>	11	25,49,68,100.66	17,98,02,328.34
<b>BRANCH ADJUSTMENTS</b>		-	-	of which, OVERDUE INTEREST RESERVE (AS PER CONTRA) Rs. 7,59,73,479.29 (P.Y. Rs.3,61,18,131.27)			
<b>INTEREST PAYABLE</b>	-	2,49,56,294.64	2,00,79,332.26	<b>BILLS FOR COLLECTION BEING BILLS RECEIVABLE (AS PER CONTRA)</b>		-	19,602.26
<b>OVERDUE INTEREST RESERVE (AS PER CONTRA )</b>	5	7,59,73,479.29	3,61,18,131.27	<b>BRANCH ADJUSTMENTS</b>		-	-
<b>OTHER LIABILITIES</b>	6	27,69,28,267.35	27,14,41,370.44	<b>FIXED ASSETS</b>	12	4,13,88,910.52	5,24,94,646.53
<b>PROFIT &amp; LOSS ACCOUNT</b>		1,03,436.50	5,58,922.11	<b>OTHER ASSETS</b>	13	21,22,99,408.79	19,38,22,091.26
		<b>13,56,64,83,081.92</b>	<b>13,15,21,69,105.29</b>			<b>13,56,64,83,081.92</b>	<b>13,15,21,69,105.29</b>
<b>CONTINGENT LIABILITIES</b>							
1) Outstanding Liabilities for Guarantees issued		8,30,73,974.46	13,77,97,842.46				
2) Outstanding Liabilities for Letter of Credit issued.		-	93,03,671.00				
3) Unclaimed Liabilities under Depositor Education and Awareness Fund (DEAF) Scheme		3,24,46,581.88	2,96,70,461.74				
		<b>11,55,20,556.34</b>	<b>17,67,71,975.20</b>				

### Audited Profit and Loss Account for the Year Ended 31st March, 2020

Expenditure	Schedules	Year Ended 31st March, 2020	Year Ended 31st March, 2019	Income	Schedules	Year Ended 31st March, 2020	Year Ended 31st March, 2019
<b>INTEREST ON DEPOSITS, BORROWINGS, ETC</b>	14	70,61,40,101.62	63,49,16,059.63	<b>INTEREST &amp; DISCOUNT</b>	15	1,04,12,20,605.13	1,04,69,34,554.06
<b>SALARIES &amp; ALLOWANCES, PROVIDENT FUND, PROVISIONS, ETC.</b>		17,86,15,453.53	15,62,77,011.84	<b>OTHER INCOME</b>			
<b>DIRECTORS' &amp; LOCAL COMMITTEE MEMBERS' FEES &amp; ALLOWANCES</b>		25,33,000.00	23,87,500.00	COMMISSION, EXCHANGE & BROKERAGE		23,46,171.71	31,26,790.72
<b>RENT, TAXES, INSURANCE, LIGHTING, ETC.</b>		3,43,31,552.56	3,28,61,509.66	<b>INCOME FROM NON-BANKING ASSETS &amp; PROFIT FROM SALE OF OR DEALING WITH SUCH ASSETS</b>		40,496.75	1,20,033.89
<b>LAW CHARGES</b>		45,626.00	24,363.00	<b>GAIN ON REDEMPTION OF INVESTMENTS</b>		1,50,82,500.00	1,19,70,000.00
<b>PROFESSIONAL FEES</b>		56,38,061.70	24,56,040.10	<b>TRANSFER FEES</b>		7,700.00	6,900.00
<b>POSTAGES, TELEGRAMS &amp; TELEPHONE CHARGES</b>		67,85,801.87	67,49,799.65	<b>MISCELLANEOUS INCOME</b>		2,53,15,949.13	3,21,12,141.80
<b>AUDITOR'S FEES</b>		53,35,590.00	45,17,285.00	<b>AMOUNT WITHDRAWN FROM PROVISION FOR BAD &amp; DOUBTFUL DEBT RESERVE UNDER SECTION 36(1)(vii)(a)</b>		1,65,407.00	-
<b>DEPRECIATION, REPAIRS &amp; MAINTENANCE</b>						<b>1,08,41,78,829.72</b>	<b>1,09,42,70,420.47</b>
<b>DEPRECIATION</b>		1,38,53,783.08	1,50,27,676.03				
<b>REPAIRS &amp; MAINTENANCE</b>		61,92,165.10	67,05,870.81				
<b>PROFESSION TAX</b>		16,198.00	18,900.00				
<b>STATIONERY, PRINTING, ADVERTISEMENT, ETC</b>							
(i) PRINTING & STATIONERY		24,34,908.13	26,95,384.80				
(ii) ADVERTISEMENT		21,94,759.70	39,37,763.60				
(iii) SUBSCRIPTION		5,00,065.67	4,36,962.33				
<b>AMORTISATION OF PREMIUM ON HTM SECURITIES</b>		20,07,497.74	19,94,669.40				
<b>AMORTISATION OF GOODWILL</b>		-	88,70,456.19				
<b>GENERAL CHARGES</b>		1,93,38,166.76	1,85,12,829.28				
<b>BAD DEBTS WRITTEN OFF</b>		1,65,407.00	-				
<b>LOSS ON SALE OF ASSETS</b>		750.40	4.00				
<b>OPERATING PROFIT BEFORE PROVISIONS</b>		<b>9,80,49,940.86</b>	<b>19,58,80,335.15</b>				
<b>PROVISIONS:</b>							
<b>BAD AND DOUBTFUL DEBTS PROVISION UNDER SECTION 36(1) (vii) (a)</b>		85,60,000.00	1,58,93,000.00				
<b>SPECIAL RESERVE UNDER SECTION 36 (1) (viii)</b>		2,86,000.00	5,43,000.00				
<b>PROVISION FOR COVID 19 REGULATORY PACKAGE</b>		2,51,64,172.00	-				
<b>PROVISION FOR STANDARD ASSETS</b>		10,00,000.00	45,00,000.00				
<b>CONTINGENT PROVISION FOR INVESTMENT DEPRECIATION RESERVE</b>		-	68,00,000.00				
<b>PROFIT BEFORE TAX</b>		<b>6,30,39,768.86</b>	<b>16,81,44,335.15</b>				
<b>TAX EXPENSE</b>							
(a) INCOME TAX - CURRENT YEAR		3,21,96,000.00	5,97,80,000.00				
(b) INCOME TAX - EARLIER YEARS		-	-				
(c) DEFERRED TAX LIABILITY / (ASSET) NET		(19,85,644.24)	(88,83,514.23)				
<b>NET PROFIT FOR THE YEAR</b>		<b>3,28,29,413.10</b>	<b>11,72,47,849.38</b>				
		<b>1,08,41,78,829.72</b>	<b>1,09,42,70,420.47</b>				

As per our Report of even date  
**FOR KALYANIWALLA & MISTRY, LLP**  
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Reg No : 104607W/W100166

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**M. J. Kalyaniwalla** **A. A. Kathawalla**

(Detailed Balance Sheet along with Schedules is available on Bank's Website)

# Fire At Panthaky Baug

By Soharab S. Jesia

A huge fire broke out at Panthaky Baug (Andheri East, Mumbai), late night - around 11:00 pm, on 30<sup>th</sup> December, 2020. The fire broke out on the first floor of the Mehta Building (No. 17), in the flat of resident Noshir Chapgar. Within minutes the entire building was engulfed in thick, black smoke.

The colony's brave youngsters with timely help helped to douse the fire temporarily using a garden-hose, till the fire brigades arrived and took control of the situation. Four fire engines, two water tankers, two police vans and two ambulances at the location to aid the rescue, along with some BMC personnel.



colony youngsters yet again provided much relief for all the building tenants, especially the seniors, by arranging for tea and breakfast the next morning.



The top floor tenants were shifted to the terrace as the thick smoke emanating from the fire made it impossible for them to flee to the ground floor compound. Two people were injured - 83-year-old senior community member - Noshir Chapgar and 17-year-old Yohan Irani; both have been admitted to the hospital.

Due to the fire, the electricity and gas connections of the building are cut off, inconveniencing the rest of the building residents. The helpful

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The Indo-German Training Centre is the Management Training division of the Indo-German Chamber of Commerce (IGCC). With over 5,500 members, IGCC is the largest German Chamber of Commerce worldwide and the strongest bilateral Chamber of Commerce in India. IGCC is the most important catalyst for the promotion of trade and industrial relations between India and Germany.

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## Flying High With WZCC - WE

WZCC - WE (Women's Wing) of Mumbai, Bangalore and Toronto Chapters presents the exciting Webinar - 'FLYING HIGH' - a Panel Discussion featuring Arohi Pandit - India's dynamic, young pilot who set new records flying solo around the world, along with other Lady Pilots, who will share glimpses of their journey beyond the clouds!

### WZCC-WE Presents 'Flying High'

**When:** Saturday, 9 January, 2021

**Time:** 8:00 pm

**Link:** <https://us02web.zoom.us/j/86824099204>

**Free and Open to All!!**

### BPP Board Accepts Yazdi Desai's Resignation, Trustee Armaity Tirandaz Is New Chairperson

In a BPP Board meeting held on 29th December, 2020, the Board of Trustees formally accepted the resignation of hitherto Chairman, Yazdi Desai, which was submitted some days prior, to the Trust.

Trustee Armaity Tirandaz will be the new BPP Chairperson, in keeping with her being the senior-most Trustee of the BPP.

## Dr. Jasvi's Numero Tarot Predictions

(As Per Your Birth Month)



*Parsi Times brings you Dr. Jasvi's column on her unique Numero-Tarot monthly readings, based on your month of birth:*

**January (Lucky No.3 ; Lucky Card: Empress):** Short and sudden travel is on the cards. This is the right time to implement your ideas. Don't give in to feelings of being neglected. Remember that happiness is art of making a bouquet of those flowers within reach. Stop complaining about the little things that you don't have and start appreciating what you're blessed with!

**February (Lucky No. 11; Lucky Card: Justice):** With Justice is on the cards for you, your legal matters stand a great chance of getting sorted out soon. You are advised to wear a pearl to overcome confusion and mood swings. This is a temporary phase of non-liquidity of cash, so ride it through without getting too stressed. You will be able to balance your income and expenses. You may or may not be able to manage accumulating any savings this month, but don't be too worried about that.

**March (Lucky No. 1; Lucky Card: Magician):** A simple truth that will serve you well is to remember that all that glitters is not gold. You need to break out of your delusions and learn to be practical. Financial support will be available to you when needed. You will be protected by a divinely shield in all areas of life.

**April (Lucky No. 19; Lucky Card: Sun):** With the Divine Mother Herself blessing you in plenty, you must thank the universe for its countless blessings. This is your month to claim a good name, fame and prosperity. Emotional support will be available. Remember to get sound sleep – it is a must. Try to work your way out of confrontational situations. Postpone any ideas of buying or renovating property for a few months.

**May (Lucky No. 4; Lucky Card: Emperor):** Your health will be at its peak this month. You will finally start feeling a sense of emotional stability after a long time. Beware of back stabbers. This is a fabulous month, especially for ladies born in May. Happy times are here again!

**June (Lucky No. 8; Lucky Card: Strength):** You must keep in mind that confidence is the key to success. You have to muster the courage to fight for your rights and stand up for yourself. Learn to be more practical. Follow your intuitions – they will never misguide you. Search for the right path to reach your destination. Don't rush into anything without giving it a good thought.

**July (Lucky No. 6; Lucky Card: Lovers):** Your Spiritual Healing has already begun and you will start feeling more positive about things. Your health will see good recovery. Success and victory are indicated for you. You are blessed with enough intelligence to make your own decisions. You need to try and clear out any of your confusions.

**August (Lucky No. 17; Lucky Card: Star):** This is an excellent time for you to get into new partnerships. Your health will be in great shape. However, the confusions that inhabit your mind need to be sorted out. Remember that every end is a new beginning in life. So, start afresh – take expert advice or counselling if you need to. You are a blessed soul. Learn to move on with your pride.

**September (Lucky No. 21; Lucky Card: World):** As you sow so shall you reap is a life-lesson that you need to keep in mind. This is the time for you to pay your karmic debts. A little charity is advised for the same. A small journey could be possible in this month. A certain situation will find its balance on its own, automatically.

**October (Lucky No. 5; Lucky Card: Hierophant):** Enjoy the delightful rainbow of happiness! Love, peace and satisfaction with your loved ones is indicated on the cards. You could put in extra hours to do some additional work for a few days in this month. Your health will be good. You are advised to bathe with rock salt.

**November (Lucky No. 2; Lucky Card: High Priestess):** This is the best time for students born in November. Don't overstress yourself as you might harm your own health. You need to generally be more cautious about various aspects of your life. This is a new beginning for you so start your journey with full enthusiasm and zest. And don't forget to celebrate!

**December (Lucky No. 10; Lucky Card: Wheel Of Fortune):** Learn to take the world in your stride. Overseas travel is on the cards. Financial stability is indicated. Remember that whatever change you are having to accommodate, is for your betterment, so accept it with an embrace. Overall, this will be a romantic month for people born in December. Enjoy!

## Premiering Ba Humata

(By Meher Amalsad, Ca, USA)

**A** Prayer, Leadership and Entrepreneurship Global Webinar Series on 'Prayer With Action and Action With Prayers', by our thoughtful priests, insightful leaders and thinking entrepreneurs, celebrating the theme: 'Make Others Happy And You Shall Also Be Happy'.

**With immense pride and joy, we would like to invite you all to join us for this very special thought-inspiring monthly global webinar program. The first webinar features the following global Zarathushti Icons - Mobed Mehraban Firouzgary (Iran); Mobed Zarrir Bhandara (USA); IranShah Initiative Ambassador - Tinaz Karbhari (Hong Kong); Mobed Ramin Shahzadi (Germany); Global Holistic Health**

**Guru - Dr. Mickey Mehta (India), alongside own Zarathushti Neuro-scientist from Cambridge University (UK) - Dr. Karishma Koka, Founder, host and moderator of Ba Humata**

**Date** : Sunday, January 3, 2021  
**Time** : 8:00 AM (Pacific Time) / 11:00 AM (Eastern Time) / 9:30 PM (Indian Time) / 4:00 PM GMT

**Zoom Meeting Link :**  
<https://us02web.zoom.us/j/83408826220>  
**Meeting ID:** 834 0882 6220  
**Passcode:** 545117

Please join us for our inaugural Webinar on  
Sunday 03 January 2021, 8am PST, 4 pm GMT, 9.30pm IST

Join Zoom Meeting  
<https://us02web.zoom.us/j/83408826220>  
Meeting ID: 834 0882 6220  
Passcode: 545117



*Ba Humata*  
Flame of Fellowship of Collective Consciousness

Ba Humata is an endeavour with good thoughts to build Fellowship via Prayer with Action and Action with Prayer

We aim to send out powerful united vibrations of Peace and Love for the good of all.

<https://ba-humata.co.uk>

Talks relating to Good thoughts and prayers with good actions propagating Fellowship, World Peace, Happiness (Ushta) and Prosperity for All  
To be Happy, Make Others Happy *Ushtavaiti Gatha Yasna Ha 43.1*



Mobed Mehraban Firouzgary (Iran)



Mobed Zarrir Bhandara (USA)



Mobed Ramin Shahzadi (Germany)



Dr. Mickey Mehta (India)



Tinaz Karbhari (Hong Kong)



Dr. Karishma Koka Founder & moderator

The speakers in 2021 have been arranged by Mr. Meher Amalsad - Mentor and Facilitator

**The audience will be invited to share with Vohu Mana (good mind) how Zarathushti prayers have helped, inspired or enabled them to have different experiences in their lives.**



*Ba Humata*  
Flame of Fellowship of Collective Consciousness

With  
G Thoughts  
O Words  
O Deeds  
D

for the Good of All

Principles of Ba Humata:

- Ahunavar, Ashem Vohu, Yenghe Haataam, Aa Aairyema Ishyo and
- Thoughts chosen as the foundation to benefit the Peoples of the Planet (Yasna Ha 49.3 Spentomad Gatha)
- Rejoicing all actions done with good mind (Vohuman) as a form of prayer (Yasna Ha. 28.1 Ahunavad Gatha).

Goals and Purpose:

To share a deeper appreciation of the knowledge in the Prayers (With meanings), Principles and Practice of our Zarathushti Deen and how this guides all aspects of life.

Conserve and honour the great legacy of our knowledgeable Respected Dasturjis, Respected Ervads, learned people + build proper respect for them.

Build a bridge of communication between our treasured senior generation and our featured future generation

To conserve the Zarathushti knowledge while encouraging the development of the younger generation: empowerment with knowledge, leadership for the good of all.

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Editor: Anahita Subedar  
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### Jal Engineer Conferred 'Global Teacher Award'

By PT Reporter Khushroo P Mehta

Jal Nader Engineer of 'Jal Coaching Classes', Lonavala, was recently awarded the prestigious 'Global Teacher Award' for 2020, at the AKS Education Awards event, which confers global recognition onto select teachers from across 110 countries worldwide, for their contributions in the field of education.

58-yearold 'Jal sir', as he is popularly known as in Lonavala and the little villages around there, has been a dedicated teacher for over four decades, and has constantly also grown as a learner, decorated with innumerable degrees to enhance his teaching experience. An M. Ed. from Pune University, Jal completed his M



Speaking to Parsi Times about his new award, Jal was jubilant, saying, "I couldn't believe it and I had to pinch myself to feel that I was really awarded and it wasn't a dream!" He went on to share how his being chosen from a class of teachers worldwide really made him feel proud to know that his hard work of over forty years in the field of education had been globally recognized. He personally attended the GTA Teachers award ceremony, which was held on a virtual platform, on 20<sup>th</sup> December 2020.



Sc. in Mathematics at the age of 50, to become a double master!

Earlier in 2005, he joined the Sinhgad Public School (Lonavala) as a trained Graduate teacher, imparting mathematics to the secondary level students. His hard work and dedication towards his students was highly appreciated by Smriti Zubin Irani, who was then a Minister of HRD, Gol. She personally wrote him a letter of recognition in July 2015, commending and thanking him for his commitment.

He shared that he was thankful to Ahura Mazda for His guiding spirit and also expressed gratitude for the principal of his school, his wife, son, brother and to his large number of students, who have always had complete faith in his teachings.

"Teaching is an art; you appreciate it and give colorful shades to it. The output will be a colorful rainbow of pure knowledge which shines globally!" he concluded with the wise words of a true educator!

### Bedside Cabinets Donated To Delighted Parukh Dharamshala Residents



(L to R) Anahita Desai, donor Mrs Soonu Buhariwalla, Shirin Katgara and Sherry Patel

Santa Claus visited the Parukh Daharamshala in the form of Mrs. Soonu Hoshang Buhariwalla, on 26<sup>th</sup> December, 2020, as she gave a handsome donation of Rs 2,72,000/- for bedside cabinets for all the residents.

Anahita Desai, who is a member of the Ladies Committee at Parukh Dharamshala, as also our community's leading social worker, had made a request to her for a few cabinets. But with her generous heart, Mrs. Soonu said she wanted to provide bedside cabinets to all the residents - male and female. She donated the bedside cabinets in memory of her beloved husband, Hoshang Buhariwalla, her much loved son Burzin Buhariwalla and her mama, Maneck Nazir.

With Mrs. Buhariwalla wanting to personally greet the residents, the Ladies Committee members - Anahita Desai and Shirin Katgara - welcomed her at the Parukh Dharamshala. The metal cabinets, which were specially made to order for the occasion, brought a smile to the faces of all the residents, who



Donor Mrs. Soonu Buhariwalla with the bedside cabinet she donated to all the residents

were overjoyed to meet Mrs. Soonu and blessed her amply for her generosity.



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## SII Launches World's Most Affordable Pneumococcal Conjugate Vaccine For Children

220/-) per dose for public market, and a little over \$10 (Rs. 732/-) per dose for the private market. In India, three doses are required for the full PCV vaccination.

inclusion of PCV in the Universal Immunisation Programme (UIP), meant to vaccinate children free of cost. The launch of SII's affordable PCV will allow the Indian government to introduce this vaccine as part of UIP.

it would help it to prevent up to nearly 60% of infant deaths in next two to three years, as per coverage. Pneumosil has been developed through a collaboration between SII, PATH, and Bill and Melinda Gates Foundation, spanning over a decade.

On 28th December, 2020, Pune-based Serum Institute of India (SII), the world's largest vaccine maker by volume, announced the launch of the world's most affordable Pneumococcal Conjugate Vaccine (PCV) in India that aims to provide protection against 10 variants of pneumococcus bacteria causing pneumonia, meningitis, ear, and blood infections in children.

PCV is imported and sold in India by Pfizer and GSK. While the Pfizer vaccine Prevenar 13 is sold at Rs. 3,801/- per dose, the GSK vaccine - Synflorix, is sold at Rs. 2,195/- per dose, making these the costliest vaccines in the child immunisation schedule. Prevenar 13 provides protection against 13 variants of pneumococcus bacteria, as compared to 10 by Synflorix.

SII has priced pneumococcal conjugate vaccine, branded as Pneumosil at \$3 (Rs.

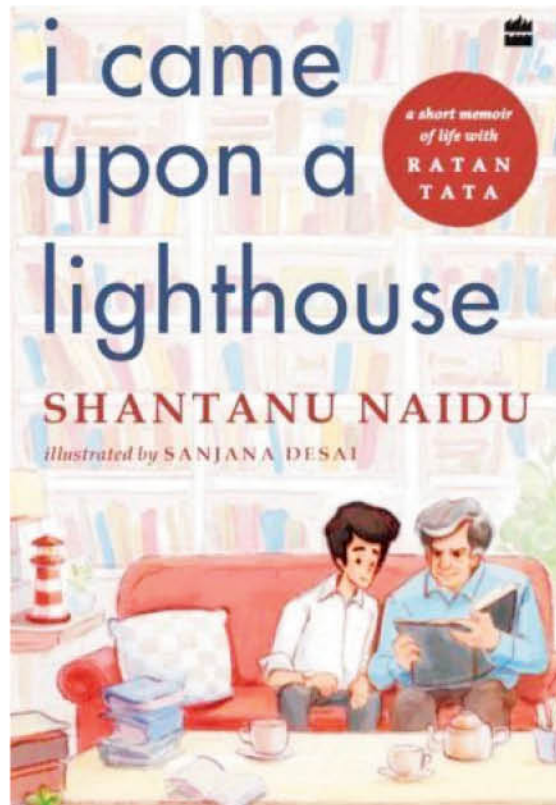
The high cost of the vaccine had the Indian government delay the

Adar Poonawalla, Chief Executive Officer of SII, said the company had a capacity to produce 100 million doses of PCV per annum. SII has started shipping the vaccine to UNICEF, for supplying to child immunisation programmes in various low and middle-income countries. The PCV has been prequalified by the World Health Organisation (WHO).

Poonawalla said India too is in the process of placing order for 20 million-30 million doses of the vaccine and that

Pneumococcal disease is a significant contributor to the under-five mortality rate worldwide. Annually, an estimated 71% of deaths in children are caused by pneumonia and 57% by severe pneumonia cases. In India every year nearly 67,800 children, under the age of 5, die from pneumococcal diseases. Recognizing its widespread fatality, the WHO recommends the inclusion of PCV in routine childhood immunization programmes in all countries.

## Shantanu Naidu Authors 'I Came Upon A Lighthouse' Dedicated To Ratan Tata



Putting together a short memoir of Ratan Tata, titled, 'I Came Upon a Lighthouse', giving glimpses of the legendary entrepreneur in warm light, millennial author - Shantanu Naidu talks about his bond with one of the world's most loved octogenarians - our very own Ratan Tata, who turned 83 on December 28th, 2020.

Ratan Tata, who writes a note in the book, shares, "He (Naidu) and his young friends had been bootstrapping a small start-up in Pune to feed, care for and find homes for these poor animals. He earned recognition when they made reflective collars, based solely on passion and kindness for animals. Knowing my love for dogs, he wrote to my office, not even expecting a response. I was impressed by

The story of 28-year-old Shantanu Naidu attained much buzz across social media platforms, as a young boy in his early twenties, who got noticed by leading industrialist Ratan Tata, for his start-up that develops reflective collars for stray dogs to prevent them from being the victims of night-time road accidents. Tata went on to invest in Naidu's startup, and over the years became a mentor, boss and an unexpectedly dear friend to Naidu, inspiring new ventures and learnings. Naidu currently works as his Personal Assistant.

what they had done and the compassion that Shantanu and the college kids had shown by investing their personal time and resources. I decided to invest in his start-up, and they received not just support but also encouragement to grow it through personal involvement."

Naidu shares how Tata has been an excellent mentor teaching him things, in the best way possible - by example. "How much you can learn from someone like Ratan Tata is less about him handing out life lessons and more about how attentively you observe and listen... The



thought behind this book has always been that of sharing the privilege of knowing Mr. Tata personally with the larger community of his many admirers who only know him through news reports... I told him that when I write a book, I would write about another side of him and not just historic events or business milestones. I would write about us and our adventures together, and how I saw him, colours and shades of him unknown to the world. Life beyond the great steel wall of 'industry doyen'. He agreed saying - 'There cannot be one book that captures everything ... So you do your thing, give your perspective.' There are shades of him other than that of a humble businessman which I have tried my best to capture in this light-hearted narrative," said Naidu.

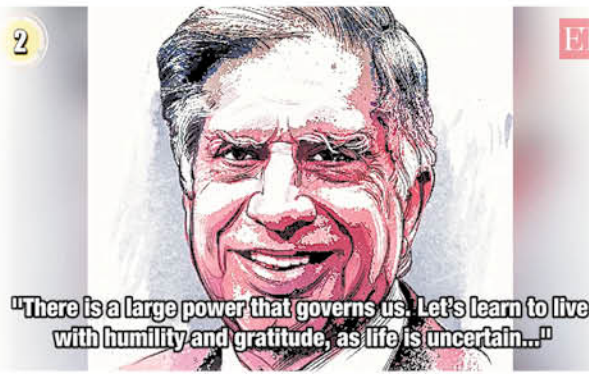
Wanting to share how genuine and wholesome intergenerational friendships can be, he adds, "Being around and learning from the Mr Tata is a privilege

that I acknowledge... Inter-generational friendships are something that aren't talked about or encouraged much. However, I love them! And, the older generation is very fun to get to know too... Through this book, I also wanted to bring to the fore, the facet that friendships don't need to be among same age groups or classes... my relationship with Mr. Tata broke all those barriers. Mr Tata is someone who is always keen to learn, and looking for opportunities to talk to young people - that forms the basis of any friendship - the fact that you want to listen to each other."

Published by HarperCollins India, with illustrations by Sanjana Desai, 'I Came Upon a Lighthouse' is scheduled for release in January, 2021. Priced at Rs. 499/-, it will be available for purchase on Amazon in digital and hard cover format from the 11<sup>th</sup> of the next month.

# Four Wise Guidelines For 2021 By Ratan Tata

A short video clip released by ET Online, shares essential pearls of wisdom, by none other than Ratan Tata himself, serving as crucial guidelines that we all need to imbibe and implement as we enter 2021. "The year 2020 will go down in history as literally the most unprecedented year this planet has ever seen. For the first time, from my perspective, it's hard for me to say where we are headed or what's in store for the year ahead. This is a test for the human race, and I am confident that we will find a way," said Ratan Tata.



- Four Guidelines By Ratan Tata To Keep In Mind As We Enter The New Year:**
1. Let's not take the universe for granted.
  2. There is a large power that governs us. Let's learn to live with humility and gratitude, as life is uncertain... We must do our best to keep ourselves safe by co-creating solutions that address all humankind.
  3. Technology is transforming the way we eat, live, learn and play - let us be brave enough to embrace it and find solutions collectively through collaboration.
  4. And lastly, to be a part of this high world transformation that is happening around us, we need to foster a culture of innovation that converges with the right investment without fear of failure.

# XYZ Holds 'BRAINIAX 2020' And 6th Annual Day

The Community's leading establishment for children and young adults - the XYZ (Xtremely Young Zoroastrians) Foundation, held its annual events - 'Brainiax', as also celebrated its sixth Annual Day, on 19<sup>th</sup> December, 2020, conducted virtually, over Zoom.

and 'Smartex' (Quiz). The day started with a common Zoom call where the enthusiastic participants were briefed for the day. The Mathemagix eliminations commenced, followed by the Blox finals, where participants across age groups displayed their creativity and mechanical intelligence.

conducted on a one-on-one basis across all age groups. After the event concluded, the participants regrouped for the Prize Distribution, where Tehmurap's Titans were announced the Champions of 'XYZ Brainiax 2020'!

This year, XYZ's ACE Award (for Achieving Continuous Excellence) was presented to Jehan Daruvala (F2 car racer) for his exemplary global performance in car-racing, which was followed by a short 'Q and A' session posed to him by XYZ members.

welcomed into their new roles and activities for the coming year were discussed.

'Brainiax' was conducted across three age groups (Under 9, Under 12, and Under 17), and comprised four activities - 'Mathemagix' (Mental Maths); 'Blox' (Lego/Building blocks); 'Scientifix' (Experiments);

After a brief lunch break, the Smartex eliminations were held, followed by the Scientifix finals, where participants displayed interesting and fun experiments. The finals for Mathemagix and Smartex was

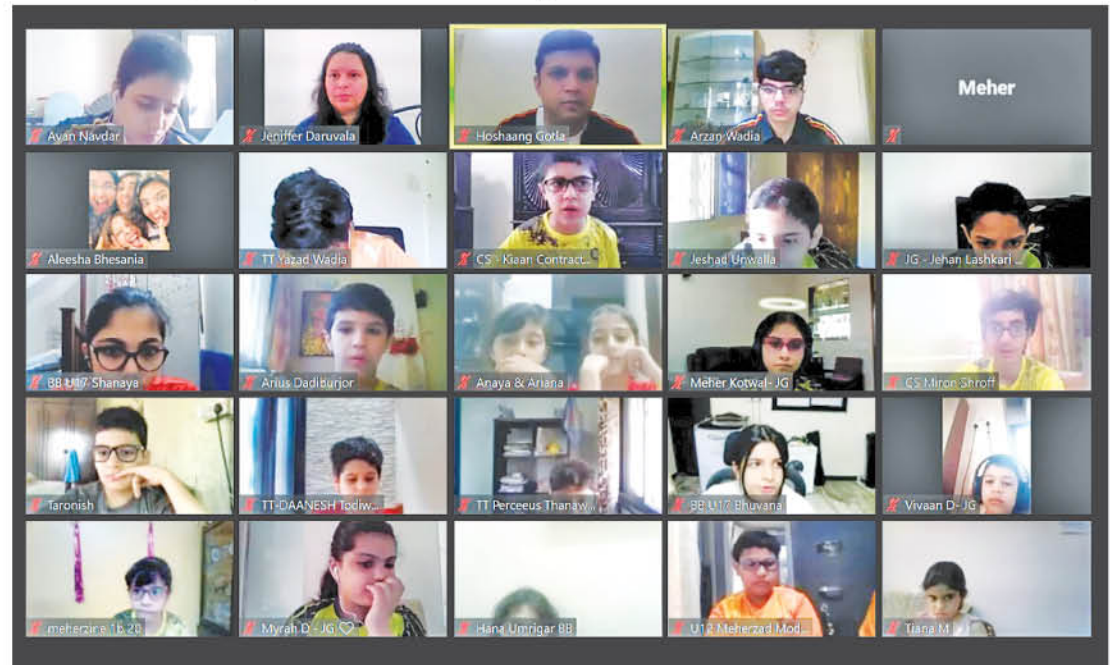
XYZ commenced its sixth Annual day celebrations by announcing the winners of the Brainiax event held earlier in the day. A video launching the new XYZ song was screened alongside a compilation showcasing the activities conducted during the year.

Other awards given out included 'Best President' Award of 2020 to Sanaya Bacha (Noshirwan's Knights); Jamshed's Giants was declared 'The Best Group' of the year. The new office bearers were officially sworn in and



Sanaya Bacha

 POINTS TABLE 2020		
1	JAMSHED'S GIANTS	6,720
2	TEHMURASP'S TITANS	6,650
3	RUSTOM'S ROCKSTARS	5,555
4	CYRUS' SUPERSTARS	5,365
5	KETAYUN'S CONQUERORS	5,280
6	BEHRAM'S BATTALION	5,265
7	DARAIUS' DAREDEVILS	4,995
8	NOSHIRWAN'S KNIGHTS	4,275



# The Bawa Word Search

Search out the following 16 Different Kinds Of Popular Diets to try post the New Year Binge!! Hidden in the word-jumble box below, in bi-directional, horizontal, vertical and diagonal forms:

W B I I G A Z Q J U N O E N U T R I S Y S T E M Y  
 T Z V L N D N H C M Y D P Z P Z T R K Y T D X K D  
 E K Y M H T V U V S I F A G O F K F S T U K M U R  
 O O B T C W E N M X W P D K L D L Y F M F H R L O  
 K E W B Z J V R O K O Y E O X U I L E E M T X T S  
 K Q C G S Q R D M F E T H A S K U D E P V E G P R  
 Y I A T N A O S B I O F S X O Z I Q J X A I R X E  
 L D L B V T G E S G T Q L Y A T K J Y V U D B S H  
 E Q O Z L O X F E C Y T F E E N V B O F T E R C C  
 J I R A J C X N F Z X Q E R X P E L G E U N Q B T  
 H X I E D R I N M C X I R N O I U K T T U O V Q A  
 Y A E S Q C M V B Z Q A W O T M T M E L S Z Y L W  
 A C C C N T E M A N N I W M E F K A B Y B W L O T  
 Y I O A X X X K C E K S H T Q S A A R D Y M R R H  
 C D U H B O R P A L T C R H P G D S A I J T A L G  
 I A N E F Y X N J H A I Z D Y Z A O T Z A T S M I  
 T L T T D O B A V E C M R L A W W C O I V N N D E  
 O K I W W O X E B S E V K Y M N Y S H F N Y L F W  
 I A N V N I Z H T M S I N A G E V I G I W G K M S  
 B L G P D B T F O W D J E E D R K H S M W A Q O F  
 O I K X Z U H J V G U F I T O I Z A Z N I M R M C  
 R N W G O B Y V L R Z I D I F K U X A S I Z A N P  
 C E I S G H H R I A L N Z R Z W S V X X X K F X P  
 A J Q L S V X X W P A L E O L I T H I C Y F T K H  
 M G V C B V T R P R X E J V L Z U G I B M M D A P

Ketogenic	Intermittent Fasting	Veganism	Paleolithic
Mediterranean	Calorie Counting	South Beach	Zone Diet
Atkins	Volumetrics	Raw Foods	Nutrisystem
Macrobiotic	Weight Watchers	Flexitarian	Acid Alkaline



## TechKnow With Tantra

### Wrike - Project Management

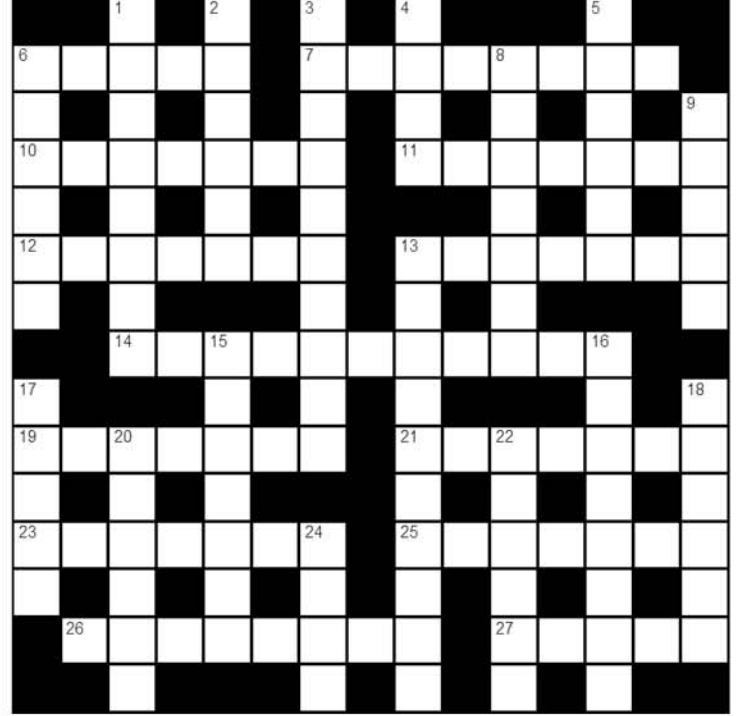
Wrike ([www.wrike.com](http://www.wrike.com)) is a popular powerful cloud software tool for project management, planning and team collaboration. Its key project management features include Assignment and scheduling of tasks; you can review activity streams wherever you go, attach existing files and images right from your phone. You can view and adjust projects in List, Board, Gantt Chart or Workload views and track time spent of tasks and access your personal and shared Dashboards.

A quick and easy project management tool for small and large companies.

Android: <http://bit.ly/2BCyVMD>

iOS: <https://apple.co/31F0DKH>

## BAWAJI BHEJA FRY



### ACROSS

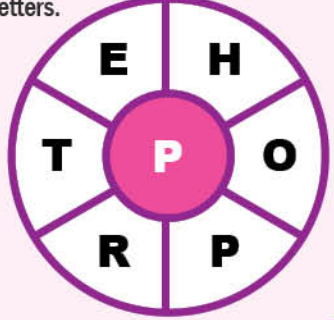
- 6 Overall or trousers of strong twilled cotton? (5)
- 7 Kill oneself as a sacrifice (8)
- 10 Tanning device (3,4)
- 11 Whirlwind (7)
- 12 Not given in evidence? (7)
- 13 Adriatic port (7)
- 14 Sir \_\_\_\_\_ Mehta: one of the founding members of the Indian National Congress (11)
- 19 Rough draft or summary (7)
- 21 Guest (7)

### DOWN

- 23 Excavating (7)
- 25 Roses, lilies et al. (7)
- 26 Seem to be genuine (4,4)
- 27 \_\_\_\_\_ out: gives out according to share? (5)
- 1 Give something in security and take a loan, here! (4-4)
- 2 Span of the Spaniards (6)
- 3 Open air stadium (10)
- 4 Leave out (4)
- 5 Robs or purloins (6)
- 6 U2's "The \_\_\_\_\_ Tree" (6)
- 8 Fairly sizable (7)
- 9 Mehr Jesia for one. Naomi Campbell for another (5)
- 13 144 inches? (6,4)
- 15 Preparing for publication (7)
- 16 Until now (8)
- 17 Streets (5)
- 18 Coerces, extorts or seizes forcibly (6)
- 20 Asian river - "rigs it" anagram (6)
- 22 Agitated, frenzied or furious (6)
- 24 Raiment (4)

## HOW MANY WORDS?

How many words of four or more letters can you make from the letters below? Every word must contain the letter in the center. You should make at least one word using all 7 letters.



**RESULTS:**  
 Average - 6 or more words  
 Good - 7 or more words  
 Outstanding - 9 or more words

## CAPTIONS THIS!



Calling all our readers to caption this picture!  
 Send in your captions at [editor@parsi-times.com](mailto:editor@parsi-times.com) by 6th January, 2021.  
 Winning Caption and Winner's Name Will Be Published Next Week.

## WINNING CAPTIONS!!!



Trump: I had my hand on the Steering Wheel of America's progress and prosperity!  
 Melania: Unfortunately, Joe had his foot on the Brakes!!

By Kayomarz Dotiwalla

Trump: I Won! I Won!!  
 Melania: No Donald, you LOST AGAIN! Remember how Rock-Paper-Scissors works? Paper covers Rock!

Viraf P. Commissariat (CT, USA)

Disclaimer: Some of our 'Caption This' Contest photos are taken from freely available, public online resources and are published in a light and humorous vein, which is the mainstay of the Parsi spirit! No offence is intended to anyone or any situation.

BAWAJI BHEJA FRY ANSWERS Across: 6 Jeans, 7 Immolare, 10 Sun lamp, 11 Tornado, 12 Unheard, 13 Trieste, 14 Pherozshah, 19 Outline, 21 Visitor, 23 Digging, 25 Flowers, 26 Ring True, 27 Meles. Down: 1 Pawn-shop, 2 Espino, 3 Hippodrome, 4 Omit, 5 Steals, 6 Joshua, 8 Largish, 9 Model, 13 Twelve feet, 15 Editing, 16 Hitherto, 17 Roads, 18 Wrecks, 20 Tigris, 22 Stormy, 24 Garb.

## **PUBLIC NOTICE**

### **BOMBAY PARSI PUNCHAYET ANNOUNCES SCHEDULE FOR TRUSTEES ELECTION UNDER THE UNIVERSAL ADULT FRANCHISE SCHEME**

Owing to the vacancy created by the demise of Trustee Late Mr. Zarir M. Bhathena and the resignation of Chairman Mr. Yazdi Hosi Desai, Elections for the post of two Trustees of the Bombay Parsi Punchayet, will be held as per the below mentioned Election Schedule.

As per Clause No. 14 of the Scheme for Election, any person who shall at the time of Election be a member of the Parsi Community, of not less than 30 years of age ( this restriction of age does not apply to any Candidate who has attained the age of 25 years and whom a majority of not less than 2/3rds of the members of the Anjuman Committee desire to be so exempted by a written requisition to the Trustees) and who shall have been Proposed and Seconded by members of the Anjuman Committee i.e. General member or Donor member, are eligible to stand as Candidates.

Such candidates have to fill in the prescribed form (available from the Bombay Parsi Punchayet's Office), accompanied by a cash deposit of Rs. 5000/-. The deposit shall stand forfeited, if the candidate fails to secure at least 5% of the total votes cast at such an election.

All those members on the General Register and Donor Register, who have so far not collected their Certificates, are requested to collect their respective Certificates to be eligible to exercise their franchise. If the Certificate has been lost or destroyed, members on the General Register and Donor Register can apply before 10-03-2021 for a duplicate certificate, application for which has to be filled in a prescribed form along with payment of a fee of Rs.10/-. As per the Scheme in force, Members on the General Register and Donor Register will be allowed to vote only on production of their respective Certificates. No Certificate will be allowed to be collected after 12-03-2021 (5.15 P.M.).

The Registers will be frozen as on 13-01-2021 (at 5.15 P.M.). Only those Members whose names appear on the General Register and the Donor Register, as on 13-01-2021, will have voting right at the forthcoming Election.

If nomination is received from only two candidates, in accordance with the sanctioned Scheme, such candidates will be declared duly elected.

In the event of there being more than two candidates, an Election will be conducted as per the schedule given hereunder:

#### **SCHEDULE OF ELECTIONS**

<b><u>Sr.No.</u></b>	<b><u>EVENT</u></b>	<b><u>DATES</u></b>
1.	Members as on effective date <u>(5.15 P.M.)</u>	13-01-2021
2.	Availability of final list of Members on the General / Donor Register on payment of charges of Rs.300/- per CD.	18-01-2021
3.	Nomination Forms for Trustees Elections will be issued and accepted from	18-01-2021
4.	Last date for filing Nominations to Trustees Elections <u>(5.15 P.M.)</u>	01-02-2021
5.	Last date of withdrawal of Nomination <u>(5.15 P.M.)</u>	16-02-2021
6.	Publishing of the names of Candidates	20-02-2021 & 21-02-2021
7.	Last date to apply for a duplicate certificate	10-03-2021
8.	Last date for collecting Member Certificate or its Duplicate <u>(5.15 p.m.)</u>	12-03-2021
9.	Election on <u>14-03-2021</u> at the following 5 centres from 10 a.m. to 6 p.m. <ol style="list-style-type: none"> <li>Cusrow Baug, Colaba.</li> <li>Khareghat Memorial Hall, Khareghat Colony, Hughes Rd.</li> <li>Dadar Parsee Gymkhana, Dadar.</li> <li>Rustom Baug, Byculla.</li> <li>Sir Shapurji Bharucha Baug, Andheri (West).</li> </ol>	
10.	Declaration of Election results by Scrutinizers and President latest by	14-03-2021
11.	Result to be published on the Notice Board of the Bombay Parsi Punchayet latest by	15-03-2021
12.	Result to be published in Newspapers latest by	20-03-2021 / 21-03-2021
13.	The new elected Trustees will assume Office at 12 Noon on	18-3-2021

- N.B.**
- 1) A member can exercise his/ her voting right at any one of the voting centres on the date specified above.
  - 2) Certificates collected on production of Authority Letter by a third party should have the member's signature duly attested either by a Notary or Special Executive Officer. Members whose certificates are not attested will not be allowed to vote.
  - 3) In case of there being a tie, in the number of votes cast between two candidates, Rule 21(C)(xv) of the Scheme would apply and the date of the result would be deferred by 4 days. In such an event the declaration of the result on the Notice Board of the B.P.P. would be declared on 15-03-2021 and the same would be published in the Newspapers.
  - 4) Members of the General & Donor Register who have been issued two or more separate certificates (one issued earlier and the other taken subsequently) can vote only once and only one certificate will be treated as valid.
  - 5) Voters must bring along with them Photo Proof of their Identity e.g. Passport, Driving license, Aadhaar Card, PAN Card, Senior Citizen Card.
  - 6) Voters have to elect two Trustees by pressing the button against the names of the candidate they wish to elect on the Electronic Voting Machine. (They can select only two).
  - 7) **LAMINATED CERTIFICATES WILL BE ALLOWED TO BE USED BY VOTERS.** In such cases, the Staff has been instructed to punch the certificates at a pre-determined spot, instead of Signing them.
  - 8) As per Clause 4(d) of the Scheme for the Election of the Trustees each Donor Member vote would be counted / treated as two votes. However, the donors have to press the button only once against each of their selected names of the candidates.
  - 9) Voters should note that only those certificates bearing the caption 'General Register' or 'Donor Register' would be treated as valid. It is further notified that the full list of registered members on the General Register and Donor Register eligible to vote for the forthcoming Trustees Election is available on the Web and members can verify their enrolment or otherwise on the net address which is [www.bppvoterslist.org](http://www.bppvoterslist.org)

**By Order of the Trustees  
Bombay Parsi Punchayet**

## સમુદાય, બીપીપી. શાસનનો 'અવિચારી બહુમતી' ના નિયમ હેઠળ ભોગ

'અન્યાયી અને મૂર્ખ બહુમતી સિવાય બીજું કંઈ ખરાબ નથી' - 'મોહનદાસ કરમચંદ ગાંધી' નામના બે કૃત્યના નાટકનાં લેખક મહેત મુરત ઈલવાન

લગભગ બે અઢી મહિના પહેલાં જ બીપીપીના ટ્રસ્ટી કેરસી રાંદેરિયાએ તેમના તમામ સહયોગી ટ્રસ્ટીઓને ઝરીર ભાથેનાના દુભાગ્યપૂર્ણ અને અકાળ અવસાનને કારણે ખાલી પડેલી જગ્યા ભરવા માટે વિચારણા કરવા અને યોજના ઘડવા વિનંતી કરી હતી. બોર્ડ તેમની વિનંતીઓનું ધ્યાન રાખ્યું નહીં.

ભાગ્યે જ કોઈ સમય બાકી હોય ત્યારે ટ્રસ્ટીઓ કેરસી રાંદેરિયા અને નોશીર દાદરાવાલાએ વધુ ઝૂમ બેઠકોમાં ભાગ લેવાની ના પાડી હોવા છતાં, ૨૧ ડિસેમ્બર, ૨૦૨૦ ને સોમવારે ઝૂમ બેઠકમાં જોડાયા, ફક્ત બોમ્બે હાઈ કોર્ટ દ્વારા આપવામાં આવેલી વિસ્તૃત સમયમર્યાદાનું પાલન સુનિશ્ચિત કરવા માટે.

૨૧ ડિસેમ્બરે મળેલી ઝૂમ મીટિંગમાં ટ્રસ્ટી વિરાઈ મહેતાએ શિલ્પુલમાં કોઈ ખામી શોધી ન શકી હોવા છતાં, એક અફવાને આધારે ભારપૂર્વક જણાવ્યું હતું કે, ત્યાં બીજી ખાલી જગ્યા હોઈ શકે છે, તેથી, શિલ્પુલ પ્રકાશિત થવું જોઈએ નહીં અથવા જાહેર કરવું જોઈએ નહીં.

તેમને વધુ ધ્યાન દોર્યું હતું કે પાછલી ચૂંટણીના સમયપત્રકને પગલે, અગાઉની ચૂંટણીની ઘોષણા ન કરતા ત્રણ ટ્રસ્ટીઓના કમનસીબ પ્રતિકારને કારણે સમુદાયને ફોર્મ ભરવા અને નોંધણી કરવામાં બે અઠવાડિયા કરતા પણ ઓછો સમય બાકી હતો. તેઓ ચૂંટણી રોલ પર છે. જાહેરાતને વધુ વિલંબ કરવાથી સમુદાયની નોંધણી કરવામાં એક અઠવાડિયા કરતા પણ ઓછો સમય બાકી રહેશે!

આ જાહેરાત કરવા ટ્રસ્ટી દાદરાવાલા અને રાંદેરિયાની અપીલને ટ્રસ્ટી વિરાઈ મહેતા દ્વારા તેમના અસ્પષ્ટ તર્કને આધારે નામંજૂર કરવામાં આવી હતી કે, 'બીપીપી મૂર્ખ દેખાશે'. તેમણે સાંભળેલી અફવાને આધારે, વિરાઈ માન્યું હતું કે, ચૂંટણીઓ માટે બીજી બેઠક મળવાની સંભાવના હોઈ શકે છે, અને હાલમાં એક બેઠકની ઘોષણા કરવામાં આવે તો બીપીપી કોઈક રીતે મૂર્ખ દેખાશે, જોકે બીજી જાહેરાત સરળતાથી થઈ શકે છે જે પછીની બેઠકમાં કરવામાં આવી છે! અને આ રીતે, ટ્રસ્ટી વિરાઈ અફવા અથવા ધારણાને આધારે, વર્તમાન તથ્યો સાથે આગળ જવાનો વિરોધ કર્યો, તેથી બીપીપી મૂર્ખ ન લાગે !!!

છેવટે, જ્યારે કોઈ ખૂણામાં ધકેલી દેવામાં આવે ત્યારે, 'અભિનય' અધ્યક્ષ આરમઈતી તિરંદાએ

સૂચવ્યું કે તેઓ વિરાઈ મહેતાની નોન સ્ટોપ બેઝરિંગને ધ્યાનમાં રાખીને, બુધવારે, ૨૩ ડિસેમ્બરે બીજી ઝૂમ બેઠક પર આ અંગે ચર્ચા અને નિર્ણય કરી શકે છે.

છેવટે, જ્યારે તેના તમામ હાસ્યજનક બહાનાનો સામનો કરવામાં આવ્યો, ત્યારે તેની અંતિમ દલીલ એવી હતી કે આપણે કોવિડને કારણે એક અઠવાડિયા દ્વારા જાહેરાત મુલતવી રાખવી જોઈએ !!!

આવા સમયે, ટ્રસ્ટીઓ (રાંદેરિયા અને દાદરાવાલા) ના વધુ સારા નિર્ણય સામે વિરાઈની પાયાવિહોણી પસંદગી હતી, ત્યારે એક વધુ વાલિયાત શોમાં, વ્યક્તિગત વિચારસરણીના અભાવને દર્શાવતો હતો. અને નિષ્ઠાવાન શાસન, ટ્રસ્ટીઓ તીરંદાજ અને દસ્તુરે એક પણ શબ્દ બોલવાનો ઈનકાર કર્યો! તેઓને સારી રીતે જાણ હતી કે કેરસી રાંદેરિયાનો નોંધપાત્ર મુદ્દો છે અને તેઓ ટ્રસ્ટીઓ તરીકે યોગ્ય રીતે શું કરવાની જરૂર છે તે માટે જ વાત કરતા હતા. પરંતુ ડરતા હતા કે રાંદેરિયા અને નોશીરને સ્વીકારવું એટલે વિરાઈનો વિરોધ કરવો, ટ્રસ્ટીઓ આરમઈતી અને ઝકરીસ જેઓ તેમના મંતવ્યોનો અવાજ ન રાખતા હતા અને ચૂપ રહેવાનું પસંદ કરતા હતા.

તે દરમિયાન, અધ્યક્ષ યજ્ઞદી દેસાઈનું રાજીનામું પત્ર બુધવારે સવારે પહોંચ્યું અને તેમનું રાજીનામું સ્વીકારવાની જરૂરિયાત વધુ મહત્વની બની ગઈ.

ચૂંટણીની યોજના જણાવે છે કે આવા તમામ રાજીનામાની રજૂઆત કરવા માટે તમામ ટ્રસ્ટીઓની તાકીદે બેઠક બોલાવવામાં આવશે. આ પ્રકારનું રાજીનામું મીટિંગમાં ત્યારેજ સ્વીકારવામાં આવશે અને અસરકારક બનશે જ્યારે મીટિંગમાં બંધા હાજર રહેશે. ટ્રસ્ટીએ આપેલા રાજીનામું અસરકારક બને તે પહેલાં કોઈપણ સમયે તેમનું રાજીનામું પત્ર પાછું ખેંચવાની સ્વતંત્રતા રહેશે.

બુધવારે (૨૩) સાંજે મળેલી બેઠકમાં સુનિશ્ચિત થયેલ હોત કે ટ્રસ્ટીઓએ ચૂંટણીની યોજનાનું પાલન કર્યું હતું અને તાત્કાલિક બેઠક યોજી હતી અને, ચૂંટણી માટે બે બેઠકો માટેની જાહેરાત, સમાહના અંતમાં બહાર પડશે.

જોકે, બેઠકના નિયત સમયે ટ્રસ્ટી આરમઈતી તીરંદાએ તેનો ફોન સ્વીચ ઓફ કરી દીધો હતો અને વિરાઈ પણ!!!

વધુ માટે જુઓ પાનુ ૧૫

## પીએમ મોદી દ્વારા રતન તાતાને અપાયેલો 'એસોસિએટ એન્ટરપ્રાઈઝ ઓફ ધ સેન્યુરી' એવોર્ડ



એસોસિએટ એમ્બર્સ ઓફ કોમર્સ ઓફ ઈન્ડિયા (એસોસિએમ) એ તેના સ્થાપના સમાહનું આયોજન ૧૫ થી ૧૯ ડિસેમ્બર, ૨૦૨૦ કર્યું, થીમની ઉજવણી, ભારતની સ્થિતિસ્થાપકતા: આત્મનિર્ભર રોડમેપ ટુવર્ડ્સ ૫ ટ્રિલિયન ઈકોનોમી તરફ પીએમ મોદીએ વીડિયો કોન્ફરન્સિંગ દ્વારા એસોસિએમ ફાઉન્ડેશન વીક ૨૦૨૦ને સંબોધન કર્યું.

૧૯મી ડિસેમ્બરે ઉજવણીના અંતિમ પ્રસંગે, પીએમ મોદીએ તાતા ગ્રુપ વતી રતન તાતાને દેશ માટેના તેમના વિશિષ્ટ યોગદાન માટે, એસોસિએમ એન્ટરપ્રાઈઝ ઓફ સેન્યુરી એવોર્ડ અર્પણ કર્યો.

છેલ્લી સદીમાં, દેશના સ્વતંત્રતા સંગ્રામ સહિત ભારતના વિકાસના તમામ ઉતાર-ચઢાવ લાવવા માટે પીએમ મોદીએ ભારતની વિકાસમાં ભૂમિકા બદલ તાતા જૂથની પ્રશંસા કરી, રાષ્ટ્રની પ્રગતિમાં વેપાર જૂથના જ્ઞાણને નિશાન બનાવતાં મોદીએ કહ્યું કે, ભારતના વિકાસમાં તાતા જૂથે મહત્વની ભૂમિકા ભજવી છે.

આ કાર્યક્રમમાં તાતા ગ્રુપના અધ્યક્ષ, રતન તાતાએ પીએમ મોદીનો આભાર માન્યો હતો કે રોગચાળાના

મુશ્કેલ સમયમાં દેશને મોખરેથી આગળ વધાર્યો હતો અને આશા વ્યક્ત કરી હતી કે ઉદ્યોગ હવે તેમના મજબૂત નેતૃત્વના લાભો આગળ ધપાવશે. 'હા, અસંતોષનો સમયગાળો આવશે, વિરોધ થશે, પરંતુ કોઈ દ્રેષ ક્યારેય ભાગતો નથી ... તમને લોકડાઉન જોઈએ છે, તમને લોકડાઉન મળ્યું છે, દેશે સત્તાના બંધને જવાબ આપ્યો હતો અને થોડી મિનિટો માટે બધું બંધ થઈ ગયું હતું તે બન્યું તે કોસ્મેટિક નથી, તે શોમેનશીપ નથી, દેશે બતાવ્યું છે કે આપણે ઉભા રહી શકીએ છીએ અને આપણે જે કરવાનું નક્કી કર્યું છે તે કરવાના આપણા પ્રયત્નો હમેશા રહેશે. ઉદ્યોગ તરીકે, આનું પાલન કરવા, આ નેતૃત્વના ક્ષયદાઓ બતાવવા માટે, જેનો મને પુરો વિશ્વાસ છે કે અમે કરી બતાવીશું,' એમ તાતાએ કહ્યું હતું.

રતન તાતાએ ઉમેર્યું, મને લાગે છે કે જો આપણે બધા એક સાથે ઉભા રહીએ અને તમે જે કહ્યું, કર્યું તમને જે બતાવ્યું તેનું પાલન કરો તો આપણી પરિસ્થિતિ એવી હશે કે જ્યાં દુનિયા આપણી સામે જશે અને કહેશે, આ વડા પ્રધાને જે કહ્યું તે કરી બતાવ્યું છે.

## બીપીપીના અધ્યક્ષ પદેથી રાજીનામું આપવા યજ્ઞદી દેસાઈનો પ્રસ્તાવ



બ્રેકિંગ ન્યુઝ: યજ્ઞદી દેસાઈએ બીપીપી અધ્યક્ષ પદેથી રાજીનામું આપવા પ્રસ્તાવ મુક્યો છે. તેમની પત્ની અનાહિતા દેસાઈએ સંદેશ શેર કર્યો છે, હું ખુબ ભારે હૃદયથી જાણ કરું છું કે મારા પતિ યજ્ઞદી

દેસાઈએ ચેરમેન/ ટ્રસ્ટી પદ પરથી રાજીનામું આપ્યું છે. બોમ્બે પારસી પંચાયત અને સમુદાય તેમને ઝડપી રીકવરી માટે શુભેચ્છા આપે છે.

એક બજ છે કે અનાહિતા દેસાઈએ યજ્ઞદી દેસાઈની જગ્યાએ દાખલ થવું જોઈએ.

પારસી ટાઈમ્સને અનેક કોલ અને સંદેશા પ્રાપ્ત થયા છે કે અનાહિતા દેસાઈને સમુદાયના

સભ્યોની મદદ કરવા તેમની નિરંતર પ્રતિબદ્ધતા અને સમર્પણને ધ્યાનમાં રાખીને, બી.પી.પી.માં બિનહરીફ સ્વાગત કરવું જોઈએ.



## સુખી સંસાર!



કેટી પી. કરંજ્યા

રળીયામણી તે સવારે મરીનડાઈવરના પોશ રસ્તા પર આવેલા મોટી મેનોરમાં આજે સવારથી ખુબ જ ધમાલ હતી આજે મોટી મેનોર ગાજવાજા રહ્યો હતો. હા વાંચનાર આપણી વાર્તા નાયક દીનશાજી દાડવાલા અને તેમની સમજદાર અને સેવાભાવી પત્ની શીરીન દાડવાલાની જીંદગીમાં કેટલા વરસ પછી ખુશાલીએ લોકોના ઘેરમાં દસ્તક દીધી હતી. ને એમની ખુશીનું કારણ એ હતું કે આજે કેટલા વરસો પછી એ લોકોને ત્યાં એક મહેમાન આવવાનું હતું તેથી બન્ને ભલા ને નેક વરબેરી ખુબ ખુશ હતા. વાંચનાર તમો સમજી ગયા હશો કે એ ખુશાલી શું હોઈ શકે ક્યારે તે દિવસ જલ્દીથી આવે તેની બન્ને જાણા ઈતેજરીથી રાહ જોઈ રહ્યા હતા. ને આખરે ઈતેજરીનો અંત આવી ગયો. ને નવ મહિના પછી શીરીને એક તંદુરસ્ત ને ગલગોટા જેવા દીકરાને જન્મ આપ્યો હતો. દીકરાને જોઈને બન્નેની ખુશી સમાતી નહોતી. દીકરો આવ્યા પછી દિવસો વીતતા ગયા. એક દિવસ શીરીને પોતાના ઘણીને પુછ્યું કે દીનશાહ, આપણે દીકરાનું નામ શું રાખશું, વરે કહ્યું કે તું કોઈ સરસ નામ સીલેક્ટ કર. ને શીરીને કહ્યું કે નહી તમારી પસંદનું રાખો. એટલે દીનશાહ કહ્યું આપણે એનું નામ દાનેશ રાખ્યે. જેમાં દીનશાહનો 'દી' ને શીરીનેનો 'શ' પણ આવી જશે. મારો દીકરો આપણા બન્નેના નામનું મીશ્રણ થશે. આય નામ તને ગમશેને શીરીન ડીયર, હાસ્તો વરી ઘણુંજ ગમશે. એટલે વલ્લાવા તે દીકરાનું નામ ફાઈનલ થઈ ગયું દાનેશ દીનશાહ દાડવાલા.

શીરાજી પણ હવે સાત વરસની થશે. તો આપણે હવે એ લોકોની નવજોતને માટે વિચારવું જોઈએ. હા શીરીન તારું કહેવું પણ બરોબર છે. પર શીરીન મારો વિચાર છે કે આપણે બન્નેની નવજોત એક જ દિવસે સાથે કર્યે તો તું શું કહેય? અરે તમારો ઘણો સરસ આઈડીયા છે. પછી દીનશાહ હસતા હસતા બોલ્યા, ચાલો હવે શુભ નવજોતની તૈયારી કરો.

ત્યારે એ ભલા ઘણી ઘણીયાણીને માલમ નહીં હતું કે આવતા દિવસોમાં શું થનાર છે. ભવિષ્યની વાત તે મહાન દાદારને જ ખબર હોય કે આવતો વખત કેવો ખેલ ખેલનાર છે.



એક દિવસની વાત છે. બન્ને ભાઈ બહેન લેસન કરી પરવારીને લુડોની ગેમ રમવા બેઠા થોડો વાર શાંતિથી રમ્યા પછી બન્ને ભાઈ બહેન ઝગડી પડ્યા. તે એટલે સુધ ઝગડો કીધો કે શીરાજીએ ગુસ્સામાં આવીને લુડોના સોટકા ભરવાનો લાકડાનો ભારી ડબ્બો એટલા જોરથી દાનેશના માથા મારી દીધો દાનેશ તમ્મર ખાઈને સ્ટુલ પરથી પડી ગયો.

શીરાજી તો એકદમ ગભરાઈ ગઈ ને રડતી રડતી મંમ્મીના પાસામાં જઈને ભરાઈ ગઈ. એટલે શીરીને પુછ્યું શું છે શીરાજી? એટલી બધી ગભરાયેલી કેમ છે? એટલે શીરાજી બોલી મંમ્મી લુડો રમતા દાનેશ સ્ટુલ પરથી પડી ગયો ને માઠામાંથી લોલી પણ નીકલેચ.

(વધુ આવતા અંકે)

વખત વલેતો ગયો ને દાનેશ મોટો થતો ગયો વલેતા વરસની સાથે દાનેશ સાત વરસનો થયો. સાત વરસના ગાલામાં શીરીને એક મીઠી દીકરીને પણ જન્મ આપ્યો. એટલે બેઉ ઘણી ઘણીયાણીની ખુશી સમાતી નહી હતી. પરંતુ બન્ને ભાઈ બહેનમાં આસમાન જમીનનો ફરક હતો. દાનેશ ઈટેલીજન્ટ મીઠો ને સમજદાર દીકરો હતો ને મંમ્મીનો લાડકો હતો જ્યારે એની બહેન શીરાજી મીઠી પણ મીઠાસી ગુસ્સાવાલી ને જીદી હતી ને તે ડેડીની આંખનો તારો હતી. દીનશાહ, હવે દાનેશ નવ વરસનો થવા આવ્યો ને આપણી

## તંદુરસ્ત રહેવા...

જાણો આ ઋતુમાં તમારા રસોડામાં સૂંઠ કેમ હોવી જોઈએ

શિયાળામાં શરદી અને ચેપથી બચવા માટે તમે તમારા આહારમાં ઘણા ખોરાકનો સમાવેશ કરી શકો છો. સૂંઠ પણ તેમાંથી એક છે. પરંતુ અમે તમને સુકા આદુના સેવનના ફાયદા જણાવતા પહેલા જણાવી દઈએ કે સૂંઠ શું છે. સુકા આદુના પાવડરને સૂંઠ કહેવામાં આવે છે. સૂંઠ પણ આદુની જેમ ગરમ છે. આથી સૂંઠ ખૂબ ઓછી માત્રામાં લેવી ફાયદાકારક છે. સૂંઠ વધુ પડતું સેવન કરવાથી હાર્ટબર્ન, પાચક રોગો અને ઝાડા થવાનું જોખમ વધી જાય છે. સૂંઠના ફાયદાઓ વિશે વાત કરીએ તો આદુની જેમ જ સૂંઠ પાવડરમાં આયર્ન, કેલ્શિયમ, મેગ્નેશિયમ, ફાઈબર, સોડિયમ, વિટામિન એ, વિટામિન સી, જસત, ફોલિક એસિડ, ફેટી એસિડ્સ, પોટેશિયમ જેવા પોષક તત્વો વિપુલ પ્રમાણમાં જોવા મળે છે. જે આપણી ઈમ્યુન સિસ્ટમને મજબૂત બનાવવાની સાથે સાથે, આપણે આપણા શરીરને ઉધરસ અને શરદી અને આઘાશીશી જેવા અન્ય ગંભીર રોગોથી પણ બચાવે છે. હવે જાણો શા માટે શિયાળામાં સૂકી આદુ ખાવાનું મહત્વ



૧. શિયાળામાં થોડી માત્રામાં ઠંડી ભારે માથાનો દુખાવો પેદા કરી શકે છે. આ માથાનો દુખાવો ઉપરાંત સુકા આદુનું સેવન કરવાથી આઘાશીશીને કારણે થતી પીડામાં રાહત મળે છે. ખરેખર, સુકા આદુમાં આયર્ન જેવા પોષક તત્વો વિપુલ પ્રમાણમાં જોવા મળે છે. જેના કારણે શરીરનું લોહીનું પરિભ્રમણ સારું રહે છે. અને મગજમાં યોગ્ય માત્રામાં ઓક્સિજન પહોંચે છે

૨. સૂંઠ પેઈનકિલરનું પણ કામ કરે છે. સૂંઠ પરના ઘણા સંશોધન મુજબ, સૂંઠમાં દુખાવો ઓછું કરવાના ઔષધીય તત્વ જોવા મળે છે. તેથી સુકા આદુને પ્રાકૃતિક પેઈનકિલર પણ કહેવામાં આવે છે.

૩. પાચનતંત્ર માટે આદુ ફાયદાકારક છે - સુકા આદુ નિયમિતપણે લેવાથી પાચનતંત્ર સરળતાથી કામ કરે છે. તે મેટાબોલિક રેટમાં પણ વધારો કરે છે, તે વજન ઘટાડવામાં મદદ કરે છે. તમે સુકા આદુને ખોરાક અથવા ગરમ દૂધ સાથે પણ ખાઈ શકો છો.

૪. કોલેસ્ટ્રોલને નિયંત્રિત કરે છે - સૂંઠનું નિયમિત સેવન કરવાથી શરીરના કોલેસ્ટ્રોલનું લેવલ અને બ્લડ સુગર સ્તર નિયંત્રણમાં રહે છે.

૫. ઈમ્યુનિટી માટે પણ સૂંઠનું સેવન - સૂંઠનું મર્યાદિત માત્રામાં સેવન કરવાથી શરીરની રોગ પ્રતિરોધક ક્ષમતા મજબૂત થાય છે. તમે તેને દૂધ, ગરમ પાણી અથવા મધ સાથે લઈ શકો છો.

## સમુદાય, બીપીપી. શાસનનો 'અવિચારી બહુમતી' ના નિયમ હેઠળ ભોગ

પાના નં. ૧૪થી ચાલુ ટ્રસ્ટી ઝર્કસીસે કહ્યું કે શ્રીમતી તિરંદાઝ અને વિરાફ જોડાવા અસમર્થ હોવાથી, તેઓ પણ જોડાશે નહીં !!! તેથી, ટ્રસ્ટીઓ કેરસી રાંદેરિયા અને નોશીર દાદરાવાલાએ વિનંતી કરી છે કે, તમામ ટ્રસ્ટીઓ રાત્રે ૯:૦૦ વાગ્યે ટૂંકી પ થી ૧૦ મિનિટની ઝૂમ મીટિંગમાં જોડાઈ શકે.

નહોતા. વિરાફ મહેતા શનિવારે માત્ર મીટિંગમાં જ ચર્ચા કરવા તૈયાર હતા, જે સમય સુધીમાં પારસી ટાઈમ્સમાં શેડ્યૂલ પ્રકાશિત કરવાની અંતિમ તારીખ ચૂકી જશે. સમુદાયના કલ્યાણની કિંમતે, જેમણે તેમને પ્રથમ સ્થાને તેમના હિતોની રક્ષા માટે પસંદ કર્યા હતા! ખરેખર, અધર્મ અને મૂર્ખ બહુમતી કરતાં કટરપુંજે કે ખતરનાક કંઈ નથી, જે તેના સમુદાયના કલ્યાણ માટે અવિચારી રીત ધરાવે છે.

## હેયાતિ

તું છે એ તો હું જાનુ જ છું, તારી હસતીમાં પણ હું, બેશક માનું છું પણ ચુપ કેમ બેસી રહ્યો છે, આમ સુસ્ત કેમ છે, એ આજે જાણવું છે ત્રાસી ગઈ છે દુનિયા આખીય, હવે તો જાગ, પીડાથી એ, ત્રસ્ત થઈ ગઈ છે થોડો વખત ભુલી ઈન્સાફ, તારાં બાળકોને કરી દે માફ, એવી આજીજી મારી સ્વિકાર સંસાર ની અમારી નેયાં, જે છે હાલક ડોલક; બની પતવાર, તેમ્ને લગાડી દે પાર લોકોની આસ્થાને આપી માન, જલદી થી હવે કરજે તું અમો ઉપર ઉપકાર માગું છું મન ની શાંતિ, તન ની તનદુરસ્તી; પ્રફુલ રહે હર કોઈ નું મન મંદિરના દ્વારો સાથે, ખોલી દે અમારાં અંતર પટનાં દ્વાર, ઓ મનમોહન આં દુખી દુનિયા ઉપર વરસાવ તારાં પ્રેમઅમી, આપ અમને આશિર્વાદ, તરસે છે કણ કણ...

- આરમીન દુતીયા મોટાશા

## હસો મારી સાથે

હે ભગવાન બોડી તો ના બનાવી શક્યા પણ, એન્ટીબોડી તો બનાવી દેજે.

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બધા ૨૦૨૧ની એવી રીતે રાહ જોઈ રહ્યા છે જાણો કે ૩૧મી ડિસેમ્બરે ૨૦૨૦ના રોજ રાત્રે ૧૨.૦૦ વાગ્યે કોરોના આવીને કહેશે... 'અચ્છા, તો મેં ચલતા હું, દુઆઓ મેં યાદ રખના.'

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લગ્ન પહેલાં કહ્યું હતું કે છોકરો પાઈલોટ છે, પછી ખબર પડી કે લગ્નમાં ડ્રોન ઉડાડે છે.

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રાજા હરીશચંદ્ર સદા સત્ય એટલે બોલી શકેલા કારણ કે એમની પત્ની તારામતીએ તૈયાર થઈને ક્યારેય એમને પૂછ્યું નહોતું કે હું આજે કેવી લાગુ છું?

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એક ફાસ્ટફૂડની રેસ્ટોરન્ટ ૩૦ નોકરીઓ પેદા કરે છે. ૧૦ ડોક્ટર, ૧૦ મેડિકલ સ્ટોર, ૧૦ વજન ઘટાડવાવાળા.

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બાળપણમાં મારી મમ્મીએ મારી એવી નજર ઉતારી હતી કે, આજ સુધી કોઈ છોકરીની મારા ઉપર નજર પડી નથી.  
- હોશંગ શેઠના

એક નજર પારસી મરણો ઉપર

Deceased મરનાર	Age વય	Date તારીખ	Address ર. કે.	Relations સગાઈઓ
Minoo Maneckji Chikhliwalla મીનુ માનેકજી ચીખલીવાળા	83 ૮૩	24-12-2020	No-6, P. C. Shroff Bldg, Gamadia Colony, Tardeo, Mumbai 7. ૬, પી. સી. શ્રોફ બિલ્ડિંગ, રૂમ નં. ૧, ગામડીયા કોલોની, તારદેવ, મુંબઈ ૭.	તે મરુદમો માનેકજી તથા મેહરબાઈના દિકરા તે બચા તથા મરુદમો પેરીન, ગુલુ, નરગેસના ભાઈ તે ડેઝી, કેરસી, દારાયસ, જેસમીનના મામા તે કમલ, રૂક્સાના, અરનવાઝના મામા સસરા.
Aloo Rusi Fraser આલુ રૂસી ફ્રેસર	88 ૮૮	25-12-2020	F/12, Godrej Baug, Off Napeansea Road, Mumbai 26. એફ/૧૨, ગોદ્રેજ બાગ, નેપાન્સેસી રોડ સામે, મુંબઈ ૨૬	તે રૂસી જલંગીર ફ્રેસરના ઘણીયાની તે મરુદમો નરીમાન તથા મરુદમ આઈમાઈ ટંપાવના દીકરી તે ઝીનોબીયા દાડવાલા તથા ખુસનમ રબાડીના મમ્મી તે હોમીયાર દાડવાલા તથા પોરસ રબાડીના સાસુ તે સીંજીમી તથા ટાઈરાના મમઈજી તે રૂસ્તમ ટંપાવ અને મરુદમ બાનુના બહેન તે મરુદમ જલંગીર તથા ફેની ફ્રેસરના વહુ.
Aban Maneckshaw Patel આબાન માણેકશો પટેલ	66 ૬૬	25-12-2020	Bldg No-7, Chikalwadi, Zoroastrian Colony, Tardeo Road, Mumbai 7. બિલ્ડિંગ નં. ૭, ચીકલવાડી, ઝોરોસ્ટ્રીયન કોલોની, તારદેવ, મુંબઈ ૭.	તે મરુદમો પેરીન તથા માણેકશો અ. પટેલના દીકરી તે મીનુ માણેકશો પટેલ, હુતોક્ષી એસ. રાના તથા રોશન એ. કાસદના બહેન તે કેવાન સ. રાના તથા ફરઝાના અ. કાસદના માસીજી તે શાવક સ. રાના તથા અસ્પી ક. કાસદના સાલીજી.
Noshirwan Jehangirji Katrak નોશીરવાન જલંગીર કાતરક	92 ૯૨	25-12-2020	Q-16, 3Rd Floor, Shapurji Bharucha Colony, Opp, Shoppers Stop, S.V. Road, Andheri West, Mumbai 58. ક્યુ ૧૬, ૩જે માળે, શાપુરજી ભરૂચા કોલોની, શોપર્સ સ્ટોપ સામે, એસ. વી. રોડ, અંધેરી (પ.) મુંબઈ ૫૮.	તે ઓસ્તી અરનાવાઝ નોશીરવાન કાતરકના ખાવિંદ તે ઓસ્તા સાયરસ ન. કાતરક, ઓસ્તી મહાદેવ ફ. મોટાફામ તથા એરવદ જલંગીર ન. કાતરકના બાવાજી તે મરુદમો ઓસ્તી ઘનબાઈ તથા એરવદ જલંગીરજી અ. કાતરકના દીકરા તે ઓસ્તી નેલી સી. કાતરક, ઓસ્તા ફીરોઝ મોટાફામ તથા મરુદમ ઓસ્તી નીલુફર જ. કાતરકના સસરાજી તે એરવદ હોરમઝ સી. કાતરકના બપાવાજી તે ફેયા અને જમશેદ ફ. મોટાફામના મમાવાજી તે મરુદમો એરવદ શાપુરજી જ. કાતરક જાલુ કેપટન, બેજન, રૂસી તથા રતામાયના ભાઈ તે ઓસ્તા ફીરોઝ મ. કેપટન, રીતા એન્જનીયર તથા મરુદમ એરવદ અદી સ. કાતરકના અંકલ તે મરુદમો ઓસ્તી વીલામાય તથા એરવદ હોરમઝજી પીરના જમાઈ.
Aban Parvez Vankadia આબાન પરવેઝ વાંકડીયા	75 ૭૫	27-12-2020	17-D-34, Rustom Baug 1st Floor S.S. Marg, Byculla, Mumbai 27. ૧૭-ડી-૩૪ રૂસ્તમ બાગ, ૧લે માળે, એસ. એસ. માર્ગ, બાયખલા, મુંબઈ ૨૭.	તે પરવેઝ માણેકશા વાંકડીયાના ઘણીયાણી. તે મરુદમ સરોખાનુ માણેકશા વાંકડીયાના વહુ. તે મરુદમ પીલામાય ભીખાજી વરીયાવાના દીકરી (સોડગામવાળા) તે બુરઝીન તથા ફરહાદના માતાજી તે મેહરંગીઝ તથા નાઝનીનના સાસુજી તે વીવાન તથા વીવીયાનાના બપઈજી તે દીનાઝ અદી ભરૂચા તથા મહેરૂ અસ્પી રૂવાલાના વહેવાણ તે ફેની જાલ દોલાસા તથા મહાદેવ જમશેદ કાટગરાના બહેન તે મરુદમ ઘનજીશા, બહેરામ, ફરોખ, નોશીર, રોલીન્ટનના બહેન તે નેનસી ઘનજીશા વરીયાવાના નણંદ તે મરુદમ તેલમીના મંચેરશાલ વરીયાવા, નરગેસ દારબશાલ વરીયાવા, સહેરા બરજોરજી અંકલેશ્વરીયા, મેહરૂ ફલી અંકલેશ્વરીયા, મેહરૂ દારબશાલ વરીયાવા, સેહરા એરચશાલ વરીયાવાના ભત્રીજી તે અનાલીતા, નીલુફર, હોરમઝદ, નેનસી, ડેઝી, ડેવનાઝના માસીજી તે મોનાઝ, મરઝીનના કુઈજી.
Roomi Jehangir Khambatta રૂમી જલંગીર ખંબાતા	71 ૭૧	28-12-2020	A/26, Bai Jerbai Baug, Victoria Garden Road, Byculla, Mumbai 27. એ/૨૬, બાઈ જરબાય બાગ, વિક્ટોરીયા ગાર્ડન રોડ, વ્હોરીયા ચર્ચ પાસે, વી. જે. બી. ઉદ્યાન, બાયખલા, મુંબઈ ૨૭.	તે મરુદમો દિનામાય તથા જલંગીરજી ખંબાતાના દીકરા તે દારાયસ રાંદેબિયાના પાડોશી.
Farokh Dapoliwalla ફરોખ નરીમાન દાપોલીવાલા	71 ૭૧	28-12-2020	4D-203, 2nd Floor, Girani Kamgar Vasahat, R. B. Marg Ghodapdev, Mumbai 33. ૪ ડી-૨૦૩, ૨જે માળે, ગીરાની કામગાર વસાહત, આર.બી. માર્ગ, ઘોડાપદેવ, મુંબઈ ૩૩.	તે મરુદમો કુમી તથા નરીમાન રતનજી દાપોલીવાલાના દીકરા તે શેહરૂ હરેશ દાપોલીવાલા ચૌધરીના ભાઈ તે અદી તથા સીંજી ફીરોઝ પટેલના કાકાના દીકરા તે હોમ્યાર ફીરોઝ પટેલના મામાજી તે યારમીન રૂસી જોખીના માસીના દીકરા તે અનાલીતા અસ્પી દાપોલીવાલાના કાકા.
Dolly Phiroze Mukati દોલી ફીરોઝ મુકાતી	84 ૮૪	28-12-2020	Room No 7, Wadia Building, 585 Lady Jehangir Road, Mantunga, Mumbai 19. રૂમ નં. ૭, વાડીયા બિલ્ડિંગ, ૫૮૫ લેડી જલંગીર રોડ, માટુંગા, મુંબઈ ૧૯.	તે મરુદમ ફીરોઝ મુકાતીના વિઘવા તે મરુદમો ઘન તથા એરચ આઈબરાના દીકરી તે મરુદમો વીલુ દારા વેસુવાલા તથા હોશંગ ન. આઈબરાના બહેન તે સનશાઈન ક્યોઝ વેસુવાલા તથા શીરીન વીસ્તાસ વેસુવાલાના માસીસાસુ તે રીયા વીસ્તાસ વેસુવાલા, રયાન્ડ તથા કાઈલ ક્યોઝ વેસુવાલાના આન્ટી તે ક્યોઝ દ. વેસુવાલા તથા મરુદમ વીસ્તાસ દ. વેસુવાલાના માસીજી તે મરુદમો બાઈમાય તથા અરદેશીર મુકાતીના વહુ.
Pervez Byram Balsara પરવેઝ બેહરામ બલસારા	83 ૮૩	28-12-2020	Contractor Baug, 21/3, Godrej Baug, Mori Road, Mahim Mumbai 16. કોન્ટ્રાક્ટર બાગ, ૨૧/૩, ગોદ્રેજ બિલ્ડિંગ, મોરી રોડ, માહીમ, મુંબઈ ૧૬.	તે અર્ની પરવેઝ બલસારાના ઘણી તે બેહરામ અને લીલામાઈ બલસારાના દીકરા તે મોનાઝ, આફરીદ, ખુશનુમના બાવાજી તે સરસ્વતીના સસરા તે ડેયાના બપાવાજી તે મરુદમ કેકી અને મરુદમ કેટી દમણીયાના જમાઈ તે જમીના ભાઈ તે મરુદમ તેમી સલીયાર ને મરુદમ લીલી દાડવાલા, તે મરુદમ અરણ ચીનોયના ભાઈ.
Rusi Hormasji Amrolia રૂસી હોરમસજી અમરોલીયા	92 ૯૨	28-12-2020	690, Dinshaw Master Road, Dadar, Mumbai. ૬૯૦, દીનશા માસ્ટર રોડ, પારસી કોલોની, દાદર, મુંબઈ ૧૪.	તે પેરીન રૂસી અમરોલીયાના ઘણી તે હોરમસજી તથા ઘનમાઈ અમરોલીયાના દીકરા તે ઝીનોબ્યા ઉકાજી તથા મહાદેવ દાડવાલાના બાવાજી તે પરવેઝ તથા દીનીયારના સસરાજી તે અનોઝ, ફરજન, આપીસ તથા ઝુબીનના મમાવાજી તે ઘનજીશાલ તથા ખોરશેદ બાનુના જમાઈ તે મરુદમ ઓ. જાલ, દાવી, કેરસીના ભાઈ.
Jimmy Minocher Sethna જીમી મીનોચેર સેઠના	75 ૭૫	29-12-2020	Bld. No 3, A H Wadia Baug, Parel Tank Road, Mumbai 33. બિલ્ડિંગ નં. ૩, એ. એચ. વાડીયા બાગ, પરેલ ટેંક રોડ, મુંબઈ ૩૩.	તે બેપસી જીમી સેઠનાના ખાવિંદ તે અનાલીતા નીશીઠ સંઘવી તથા દીલનાર હનોઝ પટેલના બાવાજી તે મરુદમો ખોરશેદ તથા મીનોચેર હોરમસજી સેઠનાના દિકરા તે નીશઠ સંઘવી તથા હનોઝ મ. પટેલના સસરાજી તે કીરતના નં. સંઘવી તથા મેહરઝદ હ. પટેલના મમાવાજી તે હોરમઝદીયાર મ. સેઠનાના ભાઈ તે હોમાય તવડીયાના બનેવી તે મરુદમો એમી તથા જલંગીર તવડીયાના જમાઈ.
Tehmina Homi Shahana તેહમી હોમી સાહેના	84 ૮૪	29-12-2020	K/3-32, Merwanjee Cama Park, Cama Road, Near Andheri Station, Mumbai 58. કે/૪-૩૨ મેરવાનજી કામા પાર્ક, કામા રોડ, અંધેરી સ્ટેશન પાસ, મુંબઈ.	તે મરુદમ હોમી આદરજી સાહેનાના વીઘવા તે બુરઝીન તથા મરુદમ અનોશના માતાજી તે મરુદમો ડોસામાય તથા બહાદુરજી ઝવેરીના દીકરી તે જેસમીન બ. સાહેનાના સાસુજી તે જહાન અને સ્પેનાના બપઈજી તે મરુદમો નોશીર, જાલ, મીનુ, તેહમુલ, હોમી, ફેની, ગુલુ તથા જલંગીરના બહેન તે મેરનોશ, આદીલ, શીરાઝ, હોમીયાર તથા ફીરદોશના આન્ટી તે મરુદમો નરગીશ, મેહરૂ, ઝરીનના સીસ્ટર ઈન લો તે મરુદમો તેહમીના તથા આદરજી સાહેનાના વહુ.

Death Announcements from Poona Parsee Panchayat (Trust Office)

Ervad Kersasp Pestonji Patel એરવદ કેરસાસ્પ પેસ્ટનજી પટેલ	88 ૮૮	24-12-2020	Riviera, B/25, Wanvadi, Pune 411040. રીવીઅરા, બી/૨૫, વાનવાડી, પુના ૪૧૧૦૪૦.	તે ખોરશેદ કેરસાસ્પ પટેલના ખાવિંદ તે મરુદમ પીલામાય અને પેશોતન શાપુરજી પટેલના બેટા તે નાજમાય અને એ. પીરોજશાલ ફરામજી દસ્તુરના જમાઈ તે મની પીરોજ ઘાબર, પરવેઝ અને મરુદમ ફીરોઝના ભાઈ તે ફરો, પરસી અયને હોરમઝના પીતાજી તે સીલ્વી, શનાયા અને મરુદમ વીલુ ફીરોઝ પટેલના સસરાજી તે આવાં, ફીરૂઝા, હોમ્યાર, મહાતાબ અને યહદના બપાવાજી.
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## YOUR MOONSIGNS JANAM RASHI THIS WEEK

લખનાર: મરહુમ મહારાજ શ્રી સ્વયંજયોતિના સહકાર્યકર્તા જયેશ એમ. ગોસ્વામી

અઠવાડિક રાશિક્ષણ: તા. ૦૨.૦૧.૨૦૨૧ થી તા. ૦૮.૦૧.૨૦૨૧



### Aries - મેષ - અ.લ.ઈ.

૩૭ ફેબ્રુઆરી સુધી રાહુની દિનદશા તમારા દિવસની ભૂખ અને રાતની ઉંઘ અને ઉડાવી દેશે. ઘરવાળા તમને જરાબી સાથ સહકાર નહીં આપે. તમે જે કરતા હશો તેમાં તમારું મન નહીં લાગે. નાણાકીય બાબતમાં કોઈના પર વિશ્વાસ મુકતા નહીં. અગત્યની ચીજ વસ્તુની સંભાળ રાખજો. મેન્ટલ પેરેશન થશે. અગત્યના ડીસીઝન લેતા નહીં. ભુલ્યા વગર 'મહાભોખ્તાર નીઆએશ' ભણજો. શુકનવંતી તા. ૦૩, ૦૪, ૦૫, ૦૬ છે.

Lucky Dates: 03, 04, 05, 06.

Rahu's rule till 3rd February will steal your appetite and sleep. Family members will not be supportive of you. You will not be able to focus your attention on anything you set out to do. Avoid trusting others on a financial level. Ensure to have your important documents in safe-keeping. You could feel mentally troubled. Avoid making any important decisions. Ensure to pray the Mah Bokhtar Nyaish daily.



### Cancer - કર્ક - ડ.ઈ.

૨૪મી જાન્યુઆરી સુધી શનિની દિનદશા ચાલશે. તમારા રોજ બરોજના કામ કરવામાં ખુબ આળસ આવશે. કોઈપણ વ્યક્તિને પ્રોમીસ આપવાની ભુલ કરતા નહીં. શનિને કારણે તમારા વિચારો તે બદલતા રહેશે. તમે લીધેલા ડીસીઝનમાં કન્ફ્યુઝ રહેશો. તબિયતમાં સાંધાના દુખાવા અને ઘુટણના દુખાવાથી પરેશાન થશો. પડવા વાગવાના બનાવો બની શકે છે. દરરોજ ભુલ્યા વગર 'મોટી હમન યશ' ભણજો. શુકનવંતી તા. ૦૩, ૦૪, ૦૭, ૦૮ છે.

Lucky Dates: 03, 04, 07, 08.

Saturn's rule till 24th January predicts that you could feel lethargy doing your daily chores. Avoid the mistake of making anyone promises. Saturn will cause your mind to have opposing thoughts and this could make you feel mentally confused. You could suffer from joint aches and knee pain. You could meet with accidents, so take care. Pray the Moti Haptan Yasht daily.



### Libra - તુલા - ર.ત.

મંગળની દિનદશા ચાલુ હોવાથી તમે ચીડીયા સ્વભાવના થઈ જશો. કોઈની સાથે વાતચીત કરવાનું મન નહીં થાય. તમે શાંતિથી વાત કરતા હશો તોપણ સામેવાળાને તમારી વાતનું દુઃખ લાગશે. તબિયતની ખાસ કાળજી લેજો. વાહન સંભાળીને ચલાવજો. ઘણી-ઘણીયાણીમાં મતભેદ પડશે. મંગળને શાંત કરવા રોજ 'તીર યશ' ભણજો. શુકનવંતી તા. ૦૪, ૦૫, ૦૬, ૦૭ છે.

Lucky Dates: 04, 05, 06, 07.

Mars' ongoing rule makes you irritable. You will not feel like speaking much to others. Even if you speak calmly with others, they could get hurt by it. Take special care of your health. Drive or ride your vehicles with good caution. Couples could get into squabbles. To pacify Mars, pray the Tir Yasht daily.



### Capricorn - મકર - ખ.જ.

શુકની દિનદશા ચાલુ હોવાથી તમારા મોજશોખ ઓછા થવાની જગ્યાએ વધી જશે. ઓપોજીટ સેક્સનું એટ્રેક્શન વધી જશે. તમે કોઈના પ્રેમમાં હશો તો તેના તરફથી સારા સમાચાર જાણવા મળશે. ૧૪મી પહેલા તમારા અગત્યના કામો પૂરા કરી લેજો. નાણાકીય મુશ્કેલી નહીં આવે. અચાનક ધનલાભ થવાના ચાન્સ છે. ઘરનું વાતાવરણ સાફ રાખવા દરરોજ 'બહેરામ યઝદ'ની આરાધના કરજો. શુકનવંતી તા. ૦૨, ૦૩, ૦૫, ૦૭ છે.

Lucky Dates: 02, 03, 05, 07.

Venus' ongoing rule will cause an increase in your inclinations towards fun and entertainment. The attraction towards the opposite gender will increase. Those in love will receive good news from their sweethearts. Ensure to complete all your important works before the 14th. You will not face any financial difficulties. Sudden downfall is predicted. To keep the atmosphere at home cordial, pray to Behram Yazad daily.



### Taurus - વૃષભ - બ.વ.ઉ.

ગુરૂની દિનદશા ચાલુ હોવાથી તમારા હાથથી જાણતા અજાણતા કોઈની ભવાઈનું કામ થઈ જશે. કોઈક સગાઓ કે મિત્રને તમારાથી બનતી મદદ કરશો. જે તમે નોકરી કરતા હશો તો ત્યાંબી તમારી સાથે કામ કરનાર તમને માન-પાન ખુબ આપશે. ઘરમાં કોઈ નવી ચીજ વસ્તુ વસાવી શકશો. પ્રેમી-પ્રેમીકાનું મળવાનું ફરવાનું વધી જશે. દરરોજ 'સરોશ યશ' ભણજો. શુકનવંતી તા. ૦૨, ૦૩, ૦૭, ૦૮ છે.

Lucky Dates: 02, 03, 07, 08.

Jupiter's ongoing rule will have you helping others, inadvertently or consciously. You will go all out to help a relative or a friend. Those who are currently employed will receive much praise and respect from a colleague at the workplace. You will be able to install new purchases at home. Sweethearts will tend to meet more often. Pray the Sarosh Yasht daily.



### Leo - સિંહ - મ.ટ.

બુધની દિનદશામાં છેલ્લા બે અઠવાડિયા પસાર કરવાના બાકી છે. તમારા બધા કામો બાબુ મુકી લેતીદિતીના કામો પહેલા પૂરા કરી લેજો. જે તમારી પાસે નાણાકીય છૂટછાટ હોય તો લાંબા સમય માટેનું ઈન્વેસ્ટમેન્ટ અવશ્ય કરજો. રોજના કામમાં તમારા કામો તમે લીજળી વેગે પૂરા કરી શકશો. મીઠી જબાન વાપરી દુસ્મનને દોસ્ત બનાવવામાં સફળ થશો. દરરોજ 'મહેર નીઆએશ' ભણજો. શુકનવંતી તા. ૦૨, ૦૫, ૦૬, ૦૮ છે.

Lucky Dates: 02, 05, 06, 08.

Mercury's rule over the next two weeks suggests that you prioritize all your lending and borrowing transactions first, over all others. If you have surplus funds, ensure to make long term investments. You will be able to complete your daily chores at lightning speed. You will be able to turn your enemies into your friends with your sweet words. Pray the Meher Nyaish daily.



### Scorpio - વૃશ્ચિક - ન.પ.

૨૪મી જાન્યુઆરી સુધી ચંદ્રની દિનદશા ચાલશે તમારો કોન્ફીડન્સ ખુબ વધી જશે. તમારા મનની વાત બીજાને સારી રીતે સમજાવી શકશો. નારાજ થયેલી વ્યક્તિને સામેથી મનાવવા જજો. ગામ-પરગામથી કોઈ સારા સમાચાર મળવાના ચાન્સ છે. જ્યાં કામ કરતા હશો ત્યાં પ્રમોશન કે ધનલાભ થવાના ચાન્સ છે. દરરોજ ૩૪મુ નામ 'યા બેસ્તરના' ૧૦૧વાર ભણજો. શુકનવંતી તા. ૦૨, ૦૩, ૦૪, ૦૮ છે.

Lucky Dates: 02, 03, 04, 08.

The Moon's rule till 24th January boosts your confidence greatly. You will be able to speak out your mind accurately with another. Do take the effort to win over someone who is upset with you. You could receive good news from abroad. At work, you could stand to get a promotion or an increase in your income. Pray the 34th Name, 'Ya Beshtama', 101 times, daily.



### Aquarius - કુંભ - ગ.શ.સ.

શુકની દિનદશા ચાલુ હોવાથી તમારા કામમાં કચાશ નહીં રાખો. તમારા કામની ઉપરી વર્ગ કદર કરશે. નાણાકીય લેતી-દેતી કરવા માટે સારો સમય છે. ઈન્વેસ્ટમેન્ટ કરવામાં કરકસર કરતા નહીં. ઘરવાળાનો સાથ મળવથી અગત્યના કામો લીજળી વેગે પૂરા કરી શકશો. ખર્ચ વધવા છતાં નાણાકીય મુશ્કેલી નહીં આવે. દરરોજ 'બહેરામ યઝદ'ની આરાધના કરજો. શુકનવંતી તા. ૦૨, ૦૪, ૦૬, ૦૭ છે.

Lucky Dates: 02, 04, 06, 07.

You will be able to complete all your works, under Venus' ongoing rule. Your senior colleagues will appreciate your efforts. This is a good time to indulge in financial transactions. Ensure to make investments. You will be able to complete important tasks at lightning speed, with the support of family members. Despite an increase in expenses, there will be no financial strain. Pray to Behram Yazad daily.



### Gemini - મિથુન - ક.ઇ.ઘ.

તમને ૨૧મી ફેબ્રુઆરી સુધી ગુરૂની દિનદશા ચાલશે તેથી તમે નવા કામ મેળવવામાં સફળ થશો. નાણાકીય બાબતમાં ઈનવીઝીબલ હેલ્પ મળી રહેશે. ફેમીલી મેમ્બરની ડિમાન્ડ પુરી કરી શકશો. ધર્મના સ્થળે જવાથી મનને વધુ આનંદ મળશે. બાળકો તરફથી સારા સમાચાર જાણવા મળશે. રોજના કામમાં મુશ્કેલી નહીં આવે. ઈન્વેસ્ટમેન્ટ અવશ્ય કરજો. દરરોજ 'સરોશ યશ' ભણજો. શુકનવંતી તા. ૦૪, ૦૫, ૦૬, ૦૭ છે.

Lucky Dates: 04, 05, 06, 07.

Jupiter's rule till 21st February indicates that you will be successful in getting new employment or work projects. You could receive anonymous financial help. You will be able to cater to the wants of your family members. You will feel great mental peace on visiting religious places. Children could bring in good news. You will not find any difficulties in doing your daily chores. Ensure to make investments. Pray to Sarosh Yasht daily.



### Virgo - કન્યા - પ.ઠ.ણ.

તમારી રાશિના માલિક બુધની દિનદશા ચાલુ હોવાથી તમે બુદ્ધિબળ વાપરીને કામ પૂરા કરી શકશો. નાનું મોટું રોકાણ કરવાથી ભવિષ્યમાં તમને કામમાં આવશે. બુધની કૃપાથી ખોટા ખર્ચા પર કાબુ રાખવામાં સફળ થશો. એકરૂટા ઈન્કમ મેળવી શકશો. નવા કામ મળવાના ચાન્સ છે. દરરોજ 'મહેર નીઆએશ' ભણજો. શુકનવંતી તા. ૦૨, ૦૩, ૦૪, ૦૫ છે.

Lucky Dates: 02, 03, 04, 05.

Mercury's ongoing rule will help you complete your works with intelligence. Any small or large investments you make now will be of good use in the future. You will succeed in controlling unnecessary expenditures. You will be able to earn extra income. You could get new work projects. Pray the Meher Nyaish daily.



### Sagittarius - ધન - ભ.ધ.ફ.

પહેલા ત્રણ દિવસ જ સુર્યની દિનદશામાં પસાર કરવાના છે. હાલમાં ઉતરતી સુર્યની દિનદશા સાથાનો દુખાવો, તાવ અને બેચેની ખુબ આપશે. વડીલવર્ગની સાથે ૪થી જાન્યુઆરી સુધી કોઈ જાતની આરઝુમેન્ટ કરતા નહીં. ૫મીથી ચંદ્રની દિનદશા ૫૦ દિવસ તમારા મનને ખુબ શાંત બનાવી દેશે. તમારા અધુરા કામ પૂરા કરશો. તબિયતમાં ધીરે ધીરે સારા સારી થશે. દરરોજ ૯૬મુ નામ 'યા રયોમંદ' સાથે 'યા બેસ્તરના' ૧૦૧વાર ભણજો. શુકનવંતી તા. ૦૨, ૦૩, ૦૪, ૦૭ છે.

Lucky Dates: 02, 03, 04, 07.

With 3 days left under the rule of the Sun, you could end up suffering from headaches or a fever or restlessness, under its descending rule. Avoid arguing with the elderly till the 4th of January. The Moon's rule, starting the 5th of January, for the next 50 days, brings you lots of mental peace. You will be able to complete your incomplete projects. Health will slowly start improving. Pray the 96th Name, 'Ya Rayomand', along with the 34th Name, 'Ya Beshtama', 101 times, daily.



### Pisces - મીન - દ.ચ.ઝ.થ.શ.

પહેલા ત્રણ દિવસ રાહુની દિનદશામાં પસાર કરવાના બાકી છે. ઉતરતી રાહુની દિનદશા તમને શારીરિક પ્રોબ્લેમ આપી જશે. ત્રણ દિવસ કંઈપણ કરવાનું મન નહીં થાય. ૫મીથી ૭૦ દિવસ માટે શરૂ થતી શુકની દિનદશા તમારા બધાજ દુઃખોનું નિવારણ લાવશે. ઘરનું વાતાવરણ ખરાબ છે તેમાં ૫મીથી સુધારો આવતા જશે. પહેલા ત્રણ દિવસ નાણાકીય વ્યવહાર કરતા નહીં. દરરોજ 'મહાભોખ્તાર નીઆએશ' સાથે 'બહેરામ યઝદ'ની આરાધના કરજો. શુકનવંતી તા. ૦૫, ૦૬, ૦૭, ૦૮ છે.

Lucky Dates: 05, 06, 07, 08.

With the last 3 days under Rahu's rule, its descending rule could cost your health, physically. You will not be in the mood to do anything in these 3 days. Venus' rule, starting from the 5th of January, for the next 70 days, will resolve all your sufferings. The situation at home will start improving from the 5th. Avoid any financial transactions in these 3 days. Pray the Mah Bokhtar Nyaish and also pray to Behram Yazad daily.

# Sorabji Na Scooter Ni Dukhi Kahani!



RUBY LILAOWALA

Sorabji was married for 49 years to Jabra-Jalamai who he called Jaloo-Jasoos, since she was always suspicious of anything and everything he said or did. He wasn't happy at home, nor at office. When he requested his boss, Mr. Daji, who was *Bhejano-paji* for a one-day leave, Daji roared, "You have never taken a day's leave in 49 years, now why do you want a day off?" Sorabji replied that it was his 50<sup>th</sup> Wedding Anniversary! Daji roared back, "*Jarak bi nahi!* I don't want this nonsense every 50 years!"

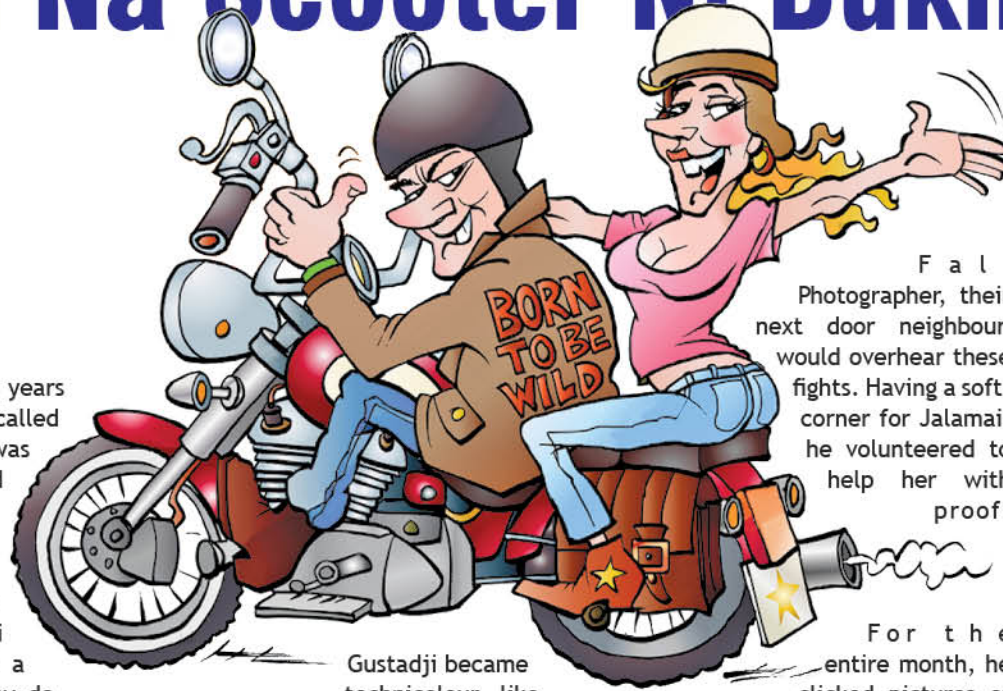
Sorabji was *Suri-vacchey-sopari*, as wife was insistent that he take a day's leave but Daji, the Paji, wouldn't hear of it! But the wife was more ferocious than the boss, so he 'bunked' office on the big day.

"Let's go shopping," he told Jalamai, who got excited thinking she'll get a sari, blouse and a matching petticoat. Instead, Sorabji took her to Opera House to buy new seat-covers, lights and hub-caps for his scooter.

Parsi Times readers are clever like Einstein, so by now you all know that Sorabji loved his scooter more than his wife. In fact, if he saw some dust on it, he would climb down three floors with his arthritic knees to wipe it off with his kerchief! Yet, if a truant crowd did 'good luck' on Jalamai from top to toe, he would say, "clean it yourself." But I digress... he did *chowk-chadan and tilo* to the scooter and took an egg in his hand, *scooter par thi ovariney sagan karva-vastey*. He flung the egg, with such enthusiasm, that it landed on the face of his ground-floor neighbour - *Gustad the Ustad*, who was sitting quietly on his balcony, watching the movie - *Dirty Picture* - on his mobile.

Gustad came out of his house and roared like the MGM lion - "I was watching 'Dirty Picture' and you made my face dirty just as Vidya Balan and Naseeruddin Shah were dancing to the *Ooh La La* song!"

Jalamai tried to wipe off the egg saying, "Sorry, Sorab is like that only," but that only made matters worse as her hand was full of *haldi and kanku*, so



Gustadji became technical colour, like the film he was watching!

Meanwhile, the office peon came with bad news that Sorabji had lost his job since he disobeyed the boss. "Good!! Early retirement," said Sorabji, but soon he was fed up at home with Jalamai poking her nose in whatever he did and her constant *khit-pit* over small things, all day.

He got a *briliantine-ideo!* After breakfast, he immediately proceeded to the baug's main gate on his scooter and gave a lift daily to a *maila, bomb-shell or a fatakri*. First, he studied very carefully that naughty Nergish worked at Nariman Point, *Firuzata fatakri* worked at Fountain, *Binaifer bomb-shell* at Bori-Bunder, *Aloo, the sweet-jardaloo* at Apolo-Bunder and *Perin Paowali* at Gunbow-street. He would make it out to be a chance encounter, saying, "I'm going near your office area. Do you want a lift?" It was more like, 'Walk into my parlour said the spider to the fly'.

Once the lady sat, he would say, "*Ekdum tight pakro. Hold me very tight. I have a habit of jor thi break marvani. Tamey uthlai jaso!*"

The ladies would hold Sorabji tightly and he would return home with Jalamai's daily bazar. But she would always ask, "*Bajar ma atlo badho vakhat soo karta hata?*" "Picking the best fruit and veggies for you, my *jaan!*" he would reply!

But news travels faster than the Japanese Bullet Train in all Parsi colonies and soon Jalamai got to hear what was happening every morning at the Baug's main gate. However, each time she confronted Sorabji, he would lie through his teeth with a straight face, asking, "Proof chey? No? Then shut up, you silly suspicious woman!"

F a l i Photographer, their next door neighbour, would overhear these fights. Having a soft-corner for Jalamai, he volunteered to help her with proof.

For the entire month, he clicked pictures of Sorabji being hugged on a scooter by naughty Nergish, *Binaifer-bombshell, Aloo-the-sweet-jardaloo, Meher-madam-ni-mai, Chadan-chibavli-chakli, Pилоo-peach-melba* and *Perin Paowali*. Fali then expanded the photos in print on large size paper, framed them and finally gifted the entire collection to Jalamai, as a Golden-Jubilee present (to add fuel to the fire).

Fali helped Jalamai decorate their drawing-room with the ten photographs all over the walls and asked her, "May I stay and watch Sorabji's surprise?"

**Jalamai:** *Haji, Haji!* Why not? You have taken so much trouble and *Tamey toh ghernej chheo!*

So, Fali hid behind the drawing-room cupboard to video the big fight on his camera. Soon Sorabji entered after his daily exploits and Jalamai asked him with a *Velan (rolling pin)* in one hand and a *Jhadoo* in another, "Do you give lifts on your scooter to pretty young females?"

**Sorabji:** Oh my God! Since a month you're asking me the same silly question, day after day! The answer is NO!

**Jalamai:** Fali photographer saw you!

**Sorabji:** Fali *juttho chey!* He's a liar! Bloody *gherbhagoo* like *Soli-Sales-Tax*.

**Jalamai:** You swear on me, you have never ever given a scooter-lift to any woman in your life?

**Sorabji:** *Tahra kasam! Tahra full family*

na kasam!

**Jalamai:** Now come to the drawing room and swear all over again.

**Sorabji:** Yes! Yes! Anytime!

**Jalamai:** Not anytime - right now, this minute!

Sorabji entered the drawing room and was completely flabbergasted to see his extra-curricular activities displayed all over the walls, like it was an exhibition at the *Jehangir Art Gallery!* He became whiter than the white shirt he was wearing. Jalamai hit him on the head with the *jhadoo* and on his rear with the *velan*. He ran - she chased him (*jhadoo and velan* in hand) all over the house while Fali Photographer was taking a video-film of this Tom and Jerry chase with Sorabji screaming, "*Bachavo! Mahri bairi thi bachavo!*"

Jalamai ran to the kitchen and started throwing all the utensils at Sorabji, who quickly covered his head with the cooker and hid himself under the dining table!

**Jalamai:** *Bahar Niklo - I haven't finished with you yet!!*

Clever Sorabji stayed there all day since Jalamai was too fat to crawl under



the table. Meanwhile, Fali sneaked out and circulated the video-tape to all his colony friends.

The next day, Jalamai and Fali arranged for the scooter to be thrown in the *Apollo-no-dariyo* by hiring some anti-social elements. As this goes in print, Sorabji is still hiding somewhere, while the scooter lies at the bottom of *Apollo-no-dariyo*, just like the *Titanic*, which still lies at the bottom of the *Atlantic!*

PS: Let this serve as a Statutory Warning to all Parsi Casonovas who are giving scooter-lifts to pretty young things behind their wife's back!



DR. DANESH CHINYOY

# Blessed 'MMXXI'!

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Sure, everyone wants a total reset for 2021, and there are indeed many personal habits that you can improve easily. These range from the basics such as exercising more and eating better, to finding healthier ways of saving money and adding more smiles! When combined, they just might add up to a 'new-and-improved' you for the year and life ahead.

According to research, habits account for about 40% of our behavior. Implementing a strategy to build healthier habits (and doing away with old unhealthy ones) is essential for making progress in your life. Rather than 'breaking bad habits', you should attempt transforming them into better ones. To do so, you need to determine your habit-trigger (cue) and reward, and then find a new behavior that satisfies both.

It's not like there's something magical about the new year, the magic is in our mental capacity to create new narratives for ourselves, and to look for events as opportunities to change the narrative. One such opportunity? January 2021! Since most of us consider the New Year a fresh start, resolutions can be extremely powerful – as long as they're backed by science, patience, planning and implementation!

At the core of all resolutions are habits. So, if you want to change yourself, that's where you need to start. Start reflecting on what changes would make you happiest, then pick a 'theme' for this year. This way, even if a particular habit doesn't stick, your overarching intention surely will!

Take the theme of reducing stress, for example. You might try meditating and you realise



it's not your cup of tea. But, since your theme wasn't 'meditating 10 minutes a day', you don't have to abandon the resolution completely. Maybe you can try yoga or laughter sessions next. Electing a unifying theme will also stimulate your brain to look for additional opportunities to advance your goal.

For those who have a unifying theme about holistic well-being, I present before you a 'Strategy For 2021' developed by yours truly. You need to select any one habit (that seems most easy for you to adopt) from the following list of 17 habits and follow it for a period of 21 days (three weeks), after which you will select one more habit and follow suit. Likewise, you need to keep adding just one habit of your choice from the list, every three weeks, and ensure you follow these with a sense of purpose and commitment, for the first three weeks. By the end of 2021, you would have ingrained all seventeen into your lifestyle such that they would become a part of your being!

I understand at times you may feel overwhelmed and want to quit... just tell yourself it's a matter of 21 days, and in these 21 days, the healthy habit would have slowly made way into your being such that, even without your conscious effort, you will retain the habit.

Here's the LIST OF 17 HABITS, in no particular order:

**1. SUNSHINE IN YOUR LIFE:** Make it a point to get more sunshine in your life, both figuratively and literally. Soak in the morning sun every day.

**2. THREE HEARTY LAUGHS A DAY:** Find opportunities to laugh more with family and friends. Let's learn to laugh with people and not at people. Consciously seek humour in everyday situations and talks, or watch a comedy movie or read a funny book.

**3. MAKE TIME FOR MEDITATION AND PRAYER:** Devote some time to meditate and pray. You can start with a few minutes a day, preferably same place and same time.

**4. EXERCISE AND PHYSICAL ACTIVITY:** Depending on your age and fitness level, start some form of exercise and gradually challenge yourself to advanced levels. Walk, run, jog - but keep moving. Simple bodyweight exercises like push-ups, pull-ups, squats and sit-ups do not need special equipment or investments.

**5. STAY HYDRATED:** Keep a bottle of water handy and keep sipping every now and then. Stay hydrated at all times so you never feel thirsty, as thirst itself is one of the first signs of dehydration.

**6. COLD SHOWERS:** Challenge yourself to build resilience using cold showers early morning, every morning.

**7. WALK BAREFOOT ON NATURAL GRASS/SAND:** Scientific research over more than a decade indicates that your body is protected and healed - and that you feel better - when you electrically reconnect to the Earth. That is, when you are grounded.

**8. REPLACE WHEAT / WHITE RICE WITH HEALTHIER MILLETS:** Add healthier alternatives in the form of Nachni, Rajgira, Bajra, Jowar, Chick pea flour to prepare Chapati and boiled Rice. Use whole and unrefined produce. To make it even healthier, use sprouted millets.



**9. REPLACE MILK / DAIRY PRODUCTS WITH NUT MILK:** Coconut milk, Almond milk, Soy Milk or any nut-based milk and its products are much healthier choice than any animal Milk. You already know the bogey of Calcium created by the dairy mafia. Raggi/nachni, almonds, sesame should be your healthier choice for bio-available Calcium. Also, you would be doing your bit towards environment preservation and making this world more kind towards the cattle!

**10. REPLACE EGG, MEAT AND ALL ANIMAL PRODUCTS WITH PLANT-BASED PREPARATIONS:** With increased Health awareness, the well-read have already shifted to a plant-

based, whole-food diet as against any form of meat and animal products. Are you still waiting?

**11. INCLUDE MORE GREENS, SPROUTS, FRESH VEGGIES AND FRUITS:** Consuming more of these food choices will keep you full and satiated, and will keep you strong, trim and healthy on a full stomach.

**12. SHUN AWAY ALL REFINED / PROCESSED FOODS:** Refined and processed foods are no less than a slow poison. I know you know it too, but wonder what makes you still stick to it?

**13. QUIT SUGAR:** Do you need me to tell you that added sugar is addictive and massively destructive for your health? Quit now!!

**14. SPEND QUALITY TIME WITH KIDS AND OLD PARENTS; USE DIGITAL DETOX:** No mobile during family time. Eat together, pray together and stay together!

**15. CUT DOWN ON TABLE SALT:** You know it!!

**16. FORGIVE AND LET GO:** Let go the grudges and past hurts and forgive others for your own peace.

**17. DEVELOP AN ATTITUDE OF GRATITUDE:** Mentally list down five things that you are grateful for before you sleep tonight, every night.

Have a blessed 2021!!

# Invest In Yourself, You're Worth It!



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Hello and Welcome 2021! But, just to be clear - we do have great expectations of you!

While 2020 was undeniably a challenging year for us all, the reality is that most of us had found ourselves stuck in our lives, even prior to it. There is always something. Yes, life is, indeed, a roller-coaster and we all go through phases of the ups and downs. Some of us experience lean periods, a time of being stagnant and that feeling, if continued over time, can seriously contribute to gloom. Being depressed and stuck in life can unhinge the best of us.

In life you either grow or stay stuck. There are no tricks or pills to change life. You don't pick a perfect life full of vigour and joy out of magician's hat. You certainly don't wake up one day to a magically different life, like in a Disney movie! No, my dear, you need to make some changes, tweak the rough corners, work on the patches, and most of all, invest in your well-being. Small changes end up creating biggest differences.

We all have an idea of what we want in our lives - perhaps a loving partner, or an improvement in your health, or you want to shed that weight, or then, seek



new employment or simply retire from it all. Maybe you want to burn that book of life and write an entirely new one. But **wanting isn't getting**. Creating change is much harder than simply desiring it. Change happens when you learn to invest in yourself. We all have dreams, we vaguely know what they would look like but there is always that head trash that interferes with our success. We oftentimes create a barrier between our current state and our future self, we short-change ourselves.

**'To invest in yourself, you need to believe in yourself.'** You need to recognise your abilities, your potential and your true beliefs. Choose the things that matter, the right people who surround you. Are you motivated enough? Do your people challenge you? Surround yourself with people and goals that drive you further, encourage you more and inspire you infinitely. We need to set goals challenging ourselves doing the best we can, under all circumstances. Investing in ourselves is all about valuing ourselves and our self-worth.

Investing in yourself physically, emotionally spiritually and financially, you allow yourselves to become the **'Best Version of You'**! There are ways and ways to do it...

**Start With Investing In Your Thoughts:** Thinking is creating. Start journaling your thoughts. Journaling thoughts are an effective tool for both - personal and career growth. Writing down thoughts can often help you make sense of complex feelings and emotions. It increases your self-awareness and improves mental-health, hones your writing skills and helps you track your goals and objectives. Journaling has the potential to drastically

change your life, if done consistently.

**Invest In Your Sleep:** Good restful sleep is the single-most vital contributor to mental and physical health. Sleep is the time we rest, restore and revitalize. Sleep improves memory, makes you calmer, prevents stress, decreases blood pressure and improves overall mood. Happier people are the ones who have great sleep patterns.

**Invest In Time-Management:** We set our routines, schedules and patterns to a clock. Every living breathing moment of our life is invested in time. If time is a driving factor, learn to prioritize it. It's really a simple formula - investing in time management is investing in yourself. If you are a morning person, jump out of bed earlier. Get in an hour of exercise before the sunrise - whatever time of day works best for you. Energy levels rise and fall throughout the day - be mindful of yours. Remember, to be more productive, willpower alone won't work. Time and energy are sort of locked in this symbiotic relationship, that's why you need to manage your productivity accordingly. Determine that optimal part of the day to do your best work yet.

**Invest In Your Food:** This is a big one, but perhaps the most neglected of categories. You are what you eat. There is no secret here. Need to lose weight? Zip that mouth! There is an entire field of study dedicated to how people can increase their mental health and well-being through the foods they eat. It's called Nutritional Psychiatry. Food affects your mood and wellbeing, simply because serotonin, the chemical that affects our happiness and sleep, is produced in our gastrointestinal tract. Hence, your gut needs to be in top form for neurotransmitters to send ample

amounts of serotonin to your brain. When we tend to eat nutritionally poor food, our gut bacteria become imbalanced and our digestive tract weakens. To eat well is to feel well.

**Invest In Reading More:** The powerhouse of all knowledge is books. Reading is a sure-fire way of keeping you abreast, armed and in tandem with the world. Reading is fuel for the brain. Every bit of information you garner from books is power. Books can teach you what others don't know - they teach, instruct and guide. They can leave you breathless and happy; they can leave you on the edge of your seat in anticipation and excitement too! Books are truly transformative and can change your life and perspective! Read more to know more.

**Honour Your Intuition:** It's a time tested formula for success. Investing in you is mainly about trusting yourself. Your gut speaks to you, so learn to listen without prejudice or without the colour of opinions or judgement. When



intuition whispers, you tend to make better decisions for yourself. Listening to your intuition allows your thoughts and feelings to process things without filters. Paying attention to how you feel will help you make smarter, better quicker decisions, effortlessly. Trusting your intuition is empowering.

Throughout your life, you are guaranteed to always be with that one person - YOU! Make sure that you live up to the Best Version of yourself. After all, it's a relationship that's not going anywhere, anytime soon!