You are cordially invited
to celebrate the beginning of a new chapter in the history of
The Zoroastrian Community of Greater New York

A Ceremonial Groundbreaking for
The New Arbab Rustam Guiv Darbe Mehr

Saturday, March 29, 2014, 3:45 to 5:45 p.m.
106 Pomona Road, Suffern, NY 10901
RSVP: treasurer@zagny.org by March 21, 2014

The Zoroastrian Community Center of the Greater New York area moved to its current location at Pomona in 2001. Over the last 13 years we have enjoyed this facility and have outgrown it. Three years ago we embarked on a project for a new building, designed to meet our current and future needs, and to be used by us and the local community with pride. Please join in our happiness at the Ceremonial Groundbreaking followed by light refreshments.

On Behalf of the Board of Directors of ZAGNY and IZA

Gev Nentin
ZAGNY President

Shirin Khosravi
IZA President

Traditional or formal attire
World Interfaith Harmony (WIH) week is an annual event observed at the United Nations as a way to promote harmony between all people regardless of their faith. Recognizing the imperative need for dialogue among different faiths and religions to enhance mutual understanding, harmony and cooperation among people, the General Assembly encourages all States to support during that week the spread of the message of interfaith harmony and goodwill on a voluntary basis and according to their own religious traditions or convictions.

This year, the WIH event entitled, “World Interfaith Harmony-A Vital Key for Peace and Development” was celebrated on Wed Feb 12, 2014 at the United Nations Trusteeship Council. The event was organized by the United Nations Alliance of Civilizations, and the Committee of Religious NGOs.

ZAGNY’s youth member Tina Dukandar, volunteered and had the honor to represent the Federation of Zoroastrian Associations of North America (FEZANA) at the Opening Ceremony at WIH Week. This year they had two members represent each faith — one would recite the prayers while the other made a flower offering at the dais. Tina and her father Kerman Dukandar were the daughter-father-duo, to represent the Zoroastrian faith. In this beautiful ceremony, Tina dressed in a traditional Parsi gara sari, recited two Yatha Ahu Vairyo and one Ashem Vohu, letting the vibrational quality of the prayers fill up the room, as her father, Kerman dressed in a crisp white dagli, added a flower to the centerpiece to create a beautiful arrangement.

Several members from ZAGNY were there to proudly support Tina and represent the Zoroastrian faith. ZAGNY truly appreciates the dedicated efforts of Homi Gandhi to ensure that our Z-faith is represented each year at the UN WIH week.

UPCOMING EVENTS

MARCH 10, 2014
FEZANA UN NGO TEAM PARTICIPATES AT THE
COMMISSION ON THE STATUS OF WOMEN CONFERENCE AT THE UNITED NATIONS

Federation of Zoroastrian Associations of North America
presents

EMPOWERING WOMEN
to break away from the vicious circle of poverty

A panel event at the Commission on the Status of Women Conference at the United Nations

Monday, March 10th, 2014
2:30 pm to 4:00 pm
Church Centre, Drew Room,
777 United Nations Plaza,
New York, NY

Contact Afreed Mistry
afreed.mistry@gmail.com
+1-416-302-9754
In celebration of 40 years, ZAGNY has invited an elite group of prominent Zoroastrians who are innovators, leaders and trail-blazers in their respective fields of Music, Academics, Social Change, Culinary Arts and Finance. These leaders will come together to share their stories of struggle and success for one special, thought-provoking evening.

Join us and learn how their cultural background influenced their careers. Come draw inspiration from a common place and listen to the words of these creative pioneers as they give their advice to future generations.

**Distinguished Speakers:**

- **Zubin Mehta**  
  Co-Chairman of the Mehli Mehta Music Foundation and Music Director for Life of the Israel Philharmonic Orchestra
- **Dr. Jamshed Bharucha**  
  President, The Cooper Union
- **Dinyar Devitre**  
  Chairman, Pratham USA
- **Jehangir Mehta**  
  Chef Owner . Graffiti . Mehtaphor . Me and You
- **Navroz Udwadia**  
  CEO & Co-Founder, Falcon Edge Capital

**Moderators:**

Anahaita N. Kotval and Shanaya Deboo

**Refreshments prepared by Chef Jehangir Mehta**

- **Date:** Friday, March 14, 2014
- **Time:** 7:00 p.m. - 10:00 p.m.  
  Doors open at 6:30 p.m. Seating is first come, first serve
- **Venue:** Fredrick P. Rose Auditorium, The Cooper Union  
  41 Cooper Square (Third Avenue between 6th and 7th Street)  
  New York, NY 10003
  The Cooper Union does not have designated visitor parking. Limited street parking is available. There are multiple parking garages near The Cooper Union. Please visit nyc.bestparking.com for locations and prices. It is recommended that you contact a parking garage ahead of time to ensure availability.
- **Registration:**  
  $50.00 per person for advance registration  
  OR  
  $70.00 per person at the door (subject to space availability)  
  Cash payments only will be accepted at the door

**Seating is limited…..rush to register before it’s too late!**


OR

Mail the completed registration form on page 5 to reach us before March 12, 2014.

THIS PROMISES TO BE AN EVENT YOU DON'T WANT TO MISS!
THE POWER OF CULTURAL INFLUENCES AND INSPIRATIONS FOR SUCCESS
REGISTRATION FORM

Date: March 14, 2014
Time: 7 p.m. - 10 p.m. Doors will open for seating at 6:30 pm. Seating is first come, first serve.
Venue: Fredrick P. Rose Auditorium, The Cooper Union, 41 Cooper Square, New York, NY 10003
Cost: $50.00 per person and includes refreshments prepared by Chef Jehangir Mehta.
Instructions: Please complete the form below and mail with your check (payable to ZAGNY) to:
Nina Mistry
28 Crossway
Scarsdale, New York 10583
Please note: Once this information is received and processed, you will get a confirmation email for the event.
If you do not receive an email within 5 business days, please email jointsecretary@zagny.org

Check Number
Total Amount Enclosed
Total number of Attendees (Including yourself)
Your First Name
Your Last Name
Phone Number
Email
Guest 1 First Name
Guest 1 Last Name
Guest 2 First Name
Guest 2 Last Name
Guest 3 First Name
Guest 3 Last Name
Guest 4 First Name
Guest 4 Last Name
Guest 5 First Name
Guest 5 Last Name

Thank you for registering for The Power of Cultural Influences and Inspirations for Success.
MARCH 29, 2014
CEREMONIAL GROUNDBREAKING FOR THE NEW DARBE MEHR BUILDING
ZAGNY & IZA JOINT NAVROZE CELEBRATION

ZAGNY & IZA INVITE YOU TO JOIN
THE CEREMONIAL GROUNDBREAKING FOR THE NEW DARBE MEHR
ON SATURDAY, MARCH 29, 2014, 3:45 – 5:45P.M.
AT THE ARBAB RUSTAM GUIV DARBE MEHR, 106 POMONA ROAD, SUFFERN, NY 10901

THERE IS NO REGISTRATION FEE FOR THIS EVENT
BUT KINDLY RSVP BY COMPLETING THE FORM ON PAGE 12 TO LET US KNOW YOU WILL ATTEND

ZAGNY & IZA PRESENT THE FOURTH JOINT
NAVROZE CELEBRATION
FOLLOWING THE CEREMONIAL GROUNDBREAKING
ON SATURDAY, MARCH 29, 2014, 6:30PM ONWARDS

AT THE GREEK ORTHODOX CHURCH, 353 E. CLINTON AVE, TENAFLY, NJ 07670

Registration -  Adult Members $40 per person  Senior Citizens $30 per person
Children $25 per child  Non-Members $50 per person

Program for the Evening -  6:30pm: Registration
7:00pm: Cocktails (Cash Bar) and Appetizers
8:00pm: Auction and New Darbe Mehr Building Presentation
9:00pm: Dinner and Dessert
10:00pm onwards Dancing

To register, please mail the completed registration form on page 12 along with your check or visit www.zagny.org to register online

APRIL 6, 2014: ZAGNY ANNUAL GENERAL MEETING AND ELECTIONS

Notice is hereby given that the Annual General Meeting (AGM) and Election of the Board of Directors of the Zoroastrian Association of Greater New York, Inc. (ZAGNY), will be held at the Arbab Rustam Guiv Darbe Mehr, 106 Pomona Road, Suffern, New York 10901, on Sunday, APRIL 6, 2014.

The term of the new Board of Directors will be for a period of three years from April 2014 to March 2017. The following nominations have been received for the positions of –

President    Astad Clubwala
Vice-President  Khursheed Navder
Treasurer    Cyrus Pavri
Secretary    Zubin Dumasia
Joint Secretary  Meherzeen Daruwala
Members at Large  Kerman Dukandar, Kayomarz Khambatta, Mayyar Noushi, Sam Shroff, Khushroo Vimadalal, Arzan Sam Wadia

To continue to support the various activities at ZAGNY, a proposal to maintain the six Member at Large positions shall be put forth at the AGM. We hope to have your support to enable the enthusiastic volunteers to serve our community.

An absentee mail-in ballot is included on page 7 of this newsletter along with voting instructions for members who are unable to attend the AGM in person or who would like to vote by mail. All mail-in ballots should be postmarked no later than March 14th, 2014.
ABSENTEE BALLOT FORM
FOR ELECTION OF THE BOARD OF DIRECTORS OF ZAGNY
FOR THE TERM APRIL 2014 – MARCH 2017

VOTING INSTRUCTIONS:
- Only ZAGNY-2014 dues paid members are eligible to vote.
- Each adult member has one vote, with up to two votes per family membership. Please make additional copies of the ballot as required.
- This mail-in ballot is for members who are unable to attend the ZAGNY Annual General Meeting on April 6, 2014, or who would like to vote by mail.
- The mail-in ballot should be postmarked no later than March 14th, 2014, and mailed to, ZAGNY Secretary, Sheroo Kanga, 159 Aristotle Way, Cranbury, NJ 08512.
- Mail-in ballots must include the name and address of the voting member marked clearly on the upper left hand corner of the mailing envelope.
- If there is more than one mail-in ballot included in the envelope, the names of all voting members must be legibly written on the lower left hand corner of the mailing envelope. Please do not put your name on the ballot. Unnamed envelopes will be disqualified.
- Members who have voted by mail may attend the meeting but will not be allowed to vote again unless they revoke their mail-in ballot before voting in person.

----------------------------- Please cut along dotted line -----------------------------

ABSENTEE BALLOT FOR ELECTION OF THE BOARD OF DIRECTORS OF ZAGNY
FOR THE TERM APRIL 2014 – MARCH 2017

PRESIDENT       ASTAD CLUBWALA
VICE PRESIDENT   KHURSHEED NAVDER
TREASURER        CYRUS PAVRI
SECRETARY        ZUBIN DUMASIA
JOINT SECRETARY MEHERZEEN DARUWALA
MEMBERS AT LARGE:
KERMAN DUKANDAR  KAYOMARZ KHAMBATTA
MAYYAR NOUSHI    SAM SHROFF
KHUSHROO VIMADALAL ARZAN SAM WADIA

To continue to support the various activities at ZAGNY, a proposal to maintain the six Member at Large positions shall be put forth at the AGM. We hope to have your support to enable the enthusiastic volunteers to serve our community.
UPCOMING EVENTS CONTD.

MAY 3, 2014: REVLO RUN / WALK FOR WOMEN’S CANCER

On **Saturday, May 3rd, 2014**, ZAGNY will participate in the **17th Annual Revlon Run/ Walk for Women** in the fight to help eradicate women’s cancers. Over the past several years, with your participation, ZAGNY has raised thousands of dollars for this worthy cause. Our team name is “ZOROASTRIAN ASSOCIATION OF GREATER NEW YORK”. To walk / donate, please visit [www.Revlonrunwalk.org](http://www.revlonrunwalk.org), then click NY and search for our team. For questions, please call Natasha Dusaj at (973) 402-1813 or Sheroo Kanga at (609)448-0192.

MAY 4, 2013: DARBE MEHR ZOROASTRIAN TEMPLE (DMZT) AGM

The DMZT Annual General Meeting (AGM) will be held on Sunday, May 4, 2014 at 12:00 noon at the Arbab Rustam Guiv Darbe Mehr, 106 Pomona Road, Suffern, NY 10901. An election to appoint two Trustees will take place following the proceedings of the AGM. Community members are invited to attend. For additional information please visit [www.dmzt.org](http://www.dmzt.org)

COMMUNITY CORNER

ZAGNY 2014 MEMBERSHIP

ZAGNY Board invites you to be a part of the tri-state Zoroastrian community. Become a **2014 ZAGNY MEMBER** and avail of member registration rates for ZAGNY events; be a part of our email list to receive community news-flashes and event updates; subscribe to our info-packed newsletters; bring your tots-n-teens to the Darbe Mehr for monthly Religion Classes; and share in the pride of building our new Darbe Mehr as a ZAGNY member!

New members are welcome to join our growing tri-state community. Existing members, kindly renew your membership to continue to participate in ZAGNY events and activities. Your Board has strived not to increase membership dues and has maintained the same membership rates as in the past year. Please complete the membership form on **Page 13** and mail along with your check or sign up online at [www.zagny.org](http://www.zagny.org)

We look forward to your participation as a 2014 ZAGNY MEMBER and count on your support through membership dues and donations. Thank you!

NAVJOTE MUBARAK

**Congratulations** to Zarin Immermann Nowrojee, daughter of Eruch P. Nowrojee and Janet E. Immermann, on her Navjote ceremony on December 1, 2013, Roj Meher, Maha Tir, YZ 1383 in Mumbai. May this memorable day of initiation into the Zoroastrian faith bring her happiness throughout her life.

SAD DEMISE


**Coomi Jassawala**, mother of Rusi Jassawala, passed away on February 20, 2014 in Queens, NY.

**Lily Dara Behrana**, mother of Nilufer Clubwala, mother-in-law of Kaika Clubwala and grandmother of Rashna and Deena, passed away peacefully at the age of 80 on February 26, 2014 in NY.

ZAGNY extends its heartfelt condolences to the grieving families
Create Memories Of A Lifetime
With Millenium’s 2014/2015
Escorted Tours!

14 DAY CHINA YANGTZE SPECIAL
May 14 - May 27, 2014
Personally escorted by Nilufer Mama and services of a local guide. Includes: Economy Air, Taxes extra, 5*star hotels, Yangtze River cruise and all meals. This successful tour is running for the 4th consecutive year and enjoyed by over 100 guests. Come see fascinating China with us!
$3836 per person (Double occupancy)
For details contact : Naomi@premieregroup.com

16 DAY BEST OF TURKEY TOUR
Sept 17 - Oct 1 2014
Personally escorted by Nilufer Mama and services of a local guide. Includes: Economy Air 5* star hotels, most meals. This tour covers the highlights of Western Turkey. Enjoy the natural beauty, archaeological and cultural wonders of this remarkable country which spans two continents.
USD $3799 per person (Double occupancy)
For details contact : Naomi@premieregroup.com

WATCH FOR THE FOLLOWING TOUR ANNOUNCEMENTS 2014/2015
• SIGNATURE SOUTH AMERICA TOUR
• ISRAEL/PETRA TOUR
• SOUTH AFRICA TOUR
• AFRICAN SAFARI – KENYA/TANZANIA
• VIETNAM/CAMBODIA
• ICELAND (NORTHERN LIGHTS)
• MALAYSIA/THAILAND/SINGAPORE
• MAGICAL INDIA

All Tours are Fully Escorted with 4 & 5 Star Accommodations
We welcome guests from all over the world
• Connect with your family & friends globally
• We offer our guests comfort, care, and a lot of fun
• We gladly arrange customized tours to any destination of your choice for your private group.
14 DAY CHARMING CHINA YANGTZE TOUR

DEPARTS MAY 14, 2014

$ 3838 per person (Double occupancy)

Escorted by Nilufar Mama with International Air, Hotels, Land and most meals

Early Booking Bonus! $100 off per person for bookings by Feb 07, 2014

All gratuities included

This price is guaranteed with a minimum of 15 guests.

Rev: Jan 14 2014

---

May 14, 2014

Full package from Toronto $ 3,838

Land Only Includes China domestic flights $ 2,999

* Single Supplement $ 650

** Full Single Supplement $ 999

---

Tour extensions to other South East Asia destinations also available

---

PACKAGE PRICE INCLUDES:

- Round trip economy air from Toronto
- China domestic flights as specified in itinerary
- Airport transfers
- Accommodation at 5*star hotels & cruise
- English speaking national local guides
- Daily breakfast buffet in hotels
- Meals as specified
- Sightseeing & admissions
- Deluxe A/C coach
- All gratuities included

---

PACKAGE PRICE EXCLUDES:

- International air taxes and fuel surcharge (approx.$500)
- China domestic airport, fuel & government taxes (approx. CAD $ 150 per person)
- Airport transfers for “Land Only” guests
- Visa fees
- Meals not described in the itinerary
- Optional sightseeing and shows
- Travel insurance (mandatory)
- Drinks during meals, hotel extras and personal spending

---

Day 1 / May 14: Toronto – Beijing

Your journey begins with a transpacific flight to China. Move your watch a day ahead as you cross the International Dateline.

Day 2 / May 15: Beijing

Welcome to Beijing, the political and cultural centre of the world’s most populous nation. Your friendly national tour guide will meet you at the airport followed by a transfer to 5-Star Marriott City Wall Hotel. (D)

Day 3 / May 16: Beijing

Visit Tian An Men Square and the Forbidden City, home of many priceless treasures. Savour a Dim Sum Lunch and explore the Temple of Heaven. A sumptuous Peking Duck dinner will be served in the evening. Optional: Legend of Kungfu Show. Overnight at 5-Star Marriott City Wall Hotel (B/L/D)

Day 4 / May 17: Beijing

Stroll along the mighty Great Wall then have locally flavored lunch. On the way back take a photo stop at the Olympic sites, where you will see the Bird Nest Stadium and Water Cube Aquatic Centre. Visit the Cloisonné Factory to experience the art of Chinese pottery-making and go on a Hutong tour by Pedi-cab, driving through the ancient streets and residential areas to see the daily life of local people. Overnight at 5-Star Marriott City Wall Hotel (B/L/D)

Day 5 / May 18: Beijing-Yichang

After breakfast, transfer to airport for your flight to Yichang. (Lunch in flight). Arrive in the afternoon & enjoy a tour of Yichang. After dinner you board the 5 star MS Yangtze 2 for your river cruise. (B/L/D)

Day 6 / May 19: Yangtze River Cruise

Participate in guided Tai Chi session on the sun deck early morning. Enjoy the stunning scenery as you sail through Xiling Gorge. Embark on a shore excursion to the Three Gorges Dam Site, the largest water conservancy project undertaken by man. Later, enjoy the spectacular sights while passing through the Three Gorges Dam 5-stage ship locks. In the evening, there will be a Captain’s Dinner and a Folkloric Performance. (B/L/D)

Day 7 / May 20: Three Gorges

Participate in a guided Tai Chi session on the sun deck early morning. Depending on the river conditions, there may be a shore excursion to Shennong Stream, which is a natural habitat of the mandarin ducks and golden-hair monkeys. After lunch, admire breathtaking sights of the narrow cliff walls and dramatic vistas in the Wu Gorge and Qutang Gorge. (B/L/D)

Day 8 / May 21: Yangtze River Cruise

Participate in guided Tai Chi session on the sun deck early morning. Later in the morning, take a shore excursion to Fengdu “the Ghost City” or Shibaozhai, home to a 12 storey red wooden pavilion built against a protruding 220 meter rectangular rock with sheer cliffs on the north bank. (B/L/D)

Day 9 / May 22: Chongqing – Xian by flight

As the cruise ends, you will disembark in Chongqing Pier. Upon arrival you will visit the Erling Park and the Flying Tiger Museum. After lunch you will be transferred to the airport and fly to Xian. Tour the Wild Goose Pagoda and the ancient City Wall. Overnight at the 5-Star Golden Flower by Shangri-La Hotel. (B/L/D)

Day 10 / May 23: Xian

Explore the famous Terra Cotta Museum where you will see the mighty terra cotta warriors. Lunch features local cuisine. En-route visit the amazing Lacquer ware Furniture Store. In the evening, watch an amazing Tang Dynasty Dinner Show. Dinner includes four varieties of specialty dumplings. (B/L/D)

Day 11 / May 24: Xian - Shanghai by flight

Take a morning flight to Shanghai. Visit the Orient TV Tower, Yu Garden and the Bund. Western dinner will be arranged at the hotel. Optional: Acrobatic Show available. Stay at 5-Star Renaissance Yangtze Hotel for three nights. (B/L/D)

Day 12 / May 25: Shanghai-Suzhou

Coach to Suzhou, the ‘Venice of the East’. Visit the Master of Nets Garden and take a boat ride on the Grand Canal. Visit Silk Factory and Workshop. Back to Shanghai and join in the farewell dinner. Stay at 5-Star Renaissance Yangtze Hotel. (B/L/D)

Day 13 / May 26: Shanghai

Free day to explore Shanghai or enjoy a shopping spree and sight-seeing at your leisure. Optional tours will be offered. (B)

Day 14 / May 27: Shanghai – Toronto

After breakfast, transfer to the airport on the high speed Maglev train. Say good-bye to China as you board your transpacific flight home. (B)

B=Breakfast  L=Lunch  D=Dinner

‘HAVE A GREAT TRIP’

Prices quoted are in Canadian dollars

If there are less than 15 guests, the price of the tour will increase.

First deposit of $1000 is required upon booking.

Final payment is due 60 days prior to departure

*Single Supplement: single room in all hotels and shared cabin on cruise.

**Full Single Supplement: single room in all hotels and single cabin guaranteed on cruise.

“We reserve the right to amend the itinerary and properties as needed for logistical reasons without prior notice.”
Toos N. Daruvala

Toos N. Daruvala is a Director (Senior Partner) in the New York Office of McKinsey & Company. He joined the Firm in 1983; he was elected a Principal in 1989 and a Director in 1995. He has served a broad range of Financial Institutions and Information/Transaction Services players. He has served these institutions on a wide variety of issues including corporate strategy, line-of-business strategy, operational performance improvement, and organization effectiveness.

Mr. Daruvala leads McKinsey’s Risk Management Practice in the Americas, and prior to that, led the Banking and Securities Practice in the Americas. He has contributed to numerous publications such as The Economist, Banking Strategies and the American Banker, and is a frequent speaker at industry forums.

Mr. Daruvala serves on the Board of McKinsey & Company. He is also a member of the Board of the McKinsey Investments Office, which oversees the Firm’s pension plan and other partner investments. He serves on the Advisory Board of the Ross Business School at the University of Michigan, Ann Arbor. He is a member of the Board of the New York Philharmonic.

Mr. Daruvala holds an M.B.A. from the University of Michigan, Ann Arbor, and a Bachelor of Technology degree in Electrical Engineering from the Indian Institute of Technology, Bombay.

AWARDS & RECOGNITIONS

TOOS DARUVALA

INDIAN INSTITUTE OF TECHNOLOGY, BOMBAY - DISTINGUISHED ALUMNI AWARD

Toos N. Daruvala is amongst the 10 alumni honored with the Distinguished Alumnus Award for 2014 from the Indian Institute of Technology, Bombay. The Award recognizes alumni members who have reached positions of eminence in industry, business, public sector, academic and research institutions or as entrepreneurs.

Toos is a Director (Senior Partner) in the New York Office of McKinsey & Company. He leads McKinsey’s Risk Management Practice in the Americas. Toos serves on the Board of McKinsey & Company and is also a member of the Board of the McKinsey Investments Office, which oversees the Firm’s pension plan and other partner investments. Toos serves on the Advisory Board of the Ross Business School at the University of Michigan, Ann Arbor. He is a member of the Board of the New York Philharmonic. He has contributed to numerous publications like The Economist, Banking Strategies and the American Banker, and is a frequent speaker at industry forums.

Toos holds an M.B.A. from the University of Michigan, Ann Arbor, and a Bachelor of Technology degree in Electrical Engineering from the Indian Institute of Technology, Bombay.

ZAGNY congratulates Toos on receiving this distinguished award!

ONGOING FUNDRAISERS FOR THE NEW DARBE MEHR BUILDING

A BAKE SALE BY OUR ENTHUSIASTIC YOUNGSTERS

You will agree, it’s been a very snowy and cold winter. We’ve had so many snow days. So what’s the weather and snow got to do with a bake sale fundraiser, you’re thinking. But that’s exactly how the idea was born! Every snow day that we were home from school, we ended up baking. Picture this – you’re looking at the pretty white snow and hearing the chilly wind outside while the warmth and smell of fresh baked goodies fills your home. Yummy! But there was one problem. There were too many snow days and too many baked goodies with no one to eat them all. So we were banned from baking until we could find someone to enjoy all the goodies we would bake. And there it was. The idea was staring us in the face. We would do what we loved, which is to bake, and it would be for a good cause. We would raise funds for our new Darbe Mehr building! It would be the first kiddy-fundraiser and we would be so proud to contribute to our new building. The next Religion class was around the corner and with a little help from mom we had all the ingredients we needed to bake and pack our goodies. It was such an amazing feeling when we sold our last bag of goodies and added up our collection of five-dollar bills to see that we had raised $175! Thank you to everyone for supporting our fund raiser and we hope you enjoyed our baking 😊

- Adina and Maya Mistry
Recently, after settling a personal injury claim for one of my clients, the client asked me “I pay health insurance premiums. Why is my insurance company demanding for money for my treatment when I receive my settlement?”

This is a common question among many people who have received a personal injury settlement or verdict. The type of claim being asserted here is referred to as a “subrogation claim.” The type of subrogation claim most of you are familiar with happens in motor vehicle property damage scenarios. For example, say you were in an accident, but it was not your fault. Despite the accident not being your fault, in many instances, your car insurance company might still require you to pay your deductible up front. After your company does its due diligence and determines that the accident was another driver’s fault, they may sue the other driver’s insurance company, asserting a subrogation claim on your behalf, asking for the money that was expended to fix your car (including your deductible). Once successful, the insurance company returns your deductible back to you, thereby ‘making you whole’ for your expenditures made for an accident that was someone else’s fault.

In a similar fashion, your health insurance company has the right to assert a subrogation claim against you for your accident related expenditures. The insurance company expended a great deal of money (more than what you pay in a premium) so that you could receive treatment. Your settlement includes funds for unpaid medical expenses. Therefore, the insurance company is entitled to that portion of funds to make it whole. Insurance companies are not the only ones who can assert a subrogation claim. Your individual providers may assert them as well.

Now, whether you personally agree or disagree with this, it is the current state of the law. However, there is some good news. Generally, an experienced personal injury attorney can negotiate with the insurance company or medical provider, and come to a settlement of the subrogation for substantially less than the claimed amount. The savings are then passed back to the client!

Please, don’t be shy, feel free to e-mail me your questions at Zarnosh@ManeckLaw.com. As always, all personal information will be kept confidential.

The information contained in this article/response was prepared solely by Zarnosh Maneckshaw and has not been reviewed or approved by ZAGNY or its' Board members/Trustees at Large. ZAGNY and its' Board members/Trustees at Large hereby disclaim any and all liability and responsibility for the content of the above article/response, including any action or inaction taken by any person based on or in reliance upon the content of the above article. Neither ZAGNY nor its Board members/Trustees at Large are affiliated with the author of the above article. The information above shall not be construed as legal advice, opinion or counsel given by ZAGNY and its’ Board members/Trustees at Large and all readers are encouraged to seek formal legal advice for their particular facts and circumstances.

Dr. Zubin Bamboat is a board certified surgical oncologist who recently moved to NJ and is here to serve the ZAGNY community. After completing his general surgery training from Massachusetts General Hospital, Harvard University, he went on to specialize in surgical oncology at Memorial Sloan Kettering Cancer Center in NY. Dr. Bamboat joined staff at Hackensack University Medical Center in July 2013. He treats patients with a variety of malignancies including skin and breast cancers and tumors of the esophagus, pancreas, liver, stomach, colon, and rectum.

In an effort to increase cancer awareness, he has kindly agreed to field oncology questions by members of our community through our newsletter. Members may submit their questions anonymously via email to: bamboatz@gmail.com. Topics of broad interest to our community will be posted in each newsletter in an anonymous fashion.
The incidence of skin cancers continues to rise in the US. We have the largest single practice performance of sentinel lymph node biopsies and dissections in New Jersey—over 1,500 in the past 10 years.

As a newcomer to New Jersey, Dr. Bamboat is here to serve the ZAGNY community. Dr. Bamboat offers state-of-the-art surgical techniques including minimally invasive laparoscopy and the DaVinci Robotic technology. Every patient’s care is individualized and treatment plans are developed in multidisciplinary setting by a team of cancer experts.

EXPERIENCE

GI MALIGNANCIES: We perform a high volume of resections for cancers of the stomach, liver, pancreas, small bowel, colon, rectum and retroperitoneum, many with unusual pathologic diagnoses.

EXPERTISE

MELANOMA: The incidence of skin cancers continues to rise in the US. We have the largest single practice performance of sentinel lymph node biopsies and dissections in New Jersey—over 1,500 in the past 10 years.

EXCELLENCE

BREAST CANCER: Lumpectomy and a variety of mastectomies with sentinel lymph node mapping are performed. Emphasis is placed on maximizing both oncologic benefit and cosmetic outcome by working closely with plastic surgeons and our colleagues in the breast center.

ZUBIN M. BAMBOAT, M.D.

Complex Surgical Oncology
Duke University, BS - Biology (with distinction)
General Surgery – Massachusetts General Hospital - Harvard Medical School
Valentine Mott Award in Surgery NYU School of Medicine 2004
New England Surgical Society Resident Research Award 2005
American College of Surgeons John Theurer Cancer Center Physician Liaison 2013

HONORS & AWARDS

Howard Hughes Research Fellowship Duke University 1999
Marshall K. Bartlett Research Fellowship Harvard Medical School
Valentine Mott Award in Surgery NYU School of Medicine 2004
Chairman’s Award basic Science Research Memorial Sloan-Kettering Cancer Center
New England Surgical Society Resident Research Award 2005
American Society of Clinical Oncology Young Investigator Award 2013

LOCATIONS AND CONTACT INFORMATION

HACKENSACK UNIVERSITY MEDICAL CENTER | 20 PROSPECT AVENUE | SUITE 603 | HACKENSACK, NJ 07601
MOUNTAINSIDE HOSPITAL | 1 BAY AVENUE | HARRIES PAVILION | 2ND FLOOR | SUITE 1 | MONTCLAIR, NJ 07042
NAME: ___________________________________________  LAST    FIRST

EMAIL: ___________________________________________  PHONE: (______) __________________________

☐ Yes, we will attend the Ceremonial Groundbreaking for the New Darbe Mehr Building

THERE IS NO REGISTRATION FEE FOR THIS EVENT

NUMBER OF ADULTS ATTENDING

NUMBER OF CHILDREN ATTENDING

Thank you for letting us know you will attend!

☐ Yes, we will attend the Joint Navroze Celebration

ADULT MEMBERS (ZAGNY / IZA) _______________ @ $40.00 = $____________

SENIOR CITIZENS (65 YRS & OVER) _______________ @ $30.00 = $____________

CHILDREN (5 TO 12 YRS) _______________ @ $25.00 = $____________
(UNDER 5 YRS FREE)

NON-MEMBERS _______________ @ $50.00 = $____________

DONATION (OPTIONAL) ________________________________ = $____________
(PLEASE SPECIFY WHICH FUND)

TOTAL VIA CHECK #________________ = $____________

MEAL PREFERENCE: VEGETARIAN - ___________ ADULTS    ___________ CHILDREN

NON-VEGETARIAN - ___________ ADULTS    ___________ CHILDREN

PLEASE MAKE YOUR CHECK PAYABLE TO ZAGNY AND MAIL BEFORE MARCH 21, 2014 TO:
KERMAN DUKANDAR, ZAGNY TREASURER, 96 BERNARD AVENUE, EDISON, NJ 08837

At-the-Gate-Fee and Registrations received after March 21, 2012 will be charged $55 per person

ZAGNY / IZA reserve the right to close registration at any time.

Registration fee is NON-REFUNDABLE
2014 MEMBERSHIP FORM

NAME:
Last Name ________________________ First Name ________________________ Middle Name ________________________ Name of Spouse ________________________

NAME OF CHILDREN:
________________________________________________________
________________________________________________________
________________________________________________________
________________________________________________________

HOME ADDRESS:
Street __________________________________ City __________________ State ___________ Zip ____________ Country ______________________

CONTACT
Home Tel ________________________ Cell Phone ________________________ Spouse Cell Phone ______________________

Email Address ________________________ Spouse’s Email Address ______________________

ORIGINALLY FROM: __________________________________________________________

PROFESSION / TITLE / BUSINESS: ____________________________________________

COMPANY NAME: __________________________________________________________

ADDRESS: ______________________________________________________________

EMAIL: _________________________________________________________________

TELEPHONE: _____________________________________________________________

TYPE OF MEMBERSHIP:  REGULAR ☐ ASSOCIATE ☐

CATEGORY OF MEMBERSHIP:  ☐ FAMILY @ $ 120 ☐ INDIVIDUAL @ $ 60 ☐ SENIOR CITIZEN @ $ 35 EACH ☐ STUDENT @ $ 30 ☐ NON-RESIDENT FAMILY @ $ 45

**ALLOCATE DONATION TO THE FOLLOWING FUND(S)

NEW BUILDING $__________
GENERAL FUND $__________
SCHOLARSHIP $__________
CRITICAL ASSISTANCE $__________
LIBRARY $__________

MEMBERSHIP: ____________

DONATION**: ____________

TOTAL VIA CHECK: $ ____________

CHECK #: ____________________

NEWSLETTER DELIVERY BY ☐ EMAIL ☐ US POST

MEMBERSHIP CATEGORY:

FAMILY: PARENT(S) AND CHILDREN UNDER 21 YEARS
INDIVIDUAL ADULT: 21 YEARS TO 65 YEARS
SENIOR CITIZEN: 65 YEARS AND OLDER
STUDENT: ENROLLED FULL-TIME AT AN ACADEMIC INSTITUTE
NON-RESIDENT FAMILY: RESIDING OUTSIDE THE TRI-STATE AREA OF NY, NJ AND CT.

PLEASE MAKE CHECKS PAYABLE TO ZAGNY AND MAIL ALONG WITH THIS FORM TO:

KERMAN DUKANDAR
TREASURER, ZAGNY
96 BERNARD AVENUE, EDISON NJ 08837

TEL: 732 494 7976
YES! I WOULD LIKE TO SHOW MY SUPPORT TOWARDS THE NEW DARBE-MEHR BUILDING PROJECT

1. Personal Information
Last Name: ______________________________________ First Name: ______________________________________
Address: ____________________________________________________________________________________________
City: __________________________ State: _______ Zip: ________________________
Home Phone: ______________________________ Email: _______________________________________

2. I would like to show my support with a gift of – $___________________
   $100,000 / $50,000 / $25,000 / $10,000 / $5,000
(Please note that gifts of $100,000 and more will be recognized by permanent naming of various rooms in the new Darbe Mehr. Please contact Toos Daruvala at toosdaruvala@aol.com / Edul Daver at eduldaver@gmail.com for details)

3. Gift Options
   □ CHECK ENCLOSED – Check #__________________
   (Please make check payable to “DMZT - New Building Fund”)
   □ SECURITIES (Stocks, Bonds etc.)
       Estimated Value: $__________________
   (Please contact DMZT-Treasurer, Minu Dutia at dutiaminu@yahoo.com for transfer instructions and other details)
   □ PLEDGE OF $____________________ to be paid (please circle one)
       ONE-TIME / ANNUALLY / SEMI-ANNUALLY / QUARTERLY / MONTHLY
       Number of Installments ___________; Beginning (month/year)_____/_____
       For a total gift of $____________________ (should be same as in Item 2 above)

4. Please designate my gift (Please write name(s) as you would like them to appear on the Donor List)
   □ In HONOR OF, NAME: __________________________________________________________
   □ In MEMORY OF, NAME: ________________________________________________________
   □ In MY FAMILY NAME: __________________________________________________________
   □ ANONYMOUS

5. Donor List
   □ I CONSENT to disclosing the name(s) listed in Item 4 above on the Donor List on a website, e-blast communications or printed in ZAGNY newsletters
       □ WITH the amount of my gift where amounts are stated
       □ WITHOUT the amount of my gift where amounts are stated
   □ I do NOT wish to disclose the names listed in Item 4 above on the Donor List on a website, e-blast communications or printed in ZAGNY newsletters

________________________________________     __________________________
Signature         Date - MM / DD / YYYY

Please return completed form to: Minu Dutia, DMZT-Treasurer, 1 Broadview Drive, Medford, NJ 08055.
Darbe Mehr Zoroastrian Temple is a 501(c)3 organization. Your gifts may qualify for federal and state tax deductions or credits as laws allow. Please consult your tax advisor for the actual tax deductibility of your gift. A receipt will be sent to you after your gift has been received.
For the last three years and through 17 newsletters, we have enjoyed collecting and publishing community news and events. We thank you, our dear readers, for encouraging us all the way with your feedback and support.

Signing off……

The Newsletter Team of
Sheroo, Nina & Arzan

If you do not wish to receive future ZAGNY Newsletters, please contact a Newsletter Team Member listed below.

To receive your newsletter online, please sign-up at –
http://zagny.org/list/?p=subscribe&id=1

Questions and suggestions? Contact –
Sheroo Kanga – secretary@zagny.org
Nina Mistry – jointsecretary@zagny.org
Arzan Sam Wadia – webmaster@zagny.org

928 CHAPEL STREET, NEW HAVEN, CT 06510
Phone—203 562 4557 or 800 565 3747
Mahruk Sharma at Mahruk@sbcglobal.net
Cell 203 687 9039
Lokesh Sharma at Lokeshs@sbcglobal.net
Cell 203 435 4014

A Full Service IATAN appointed Agency since 1980

FROM YOUR NEWSLETTER TEAM
If you do not wish to receive future ZAGNY Newsletters, please contact a Newsletter Team Member listed below.
To receive your newsletter online, please sign-up at –
http://zagny.org/list/?p=subscribe&id=1
Questions and suggestions? Contact –
Sheroo Kanga – secretary@zagny.org
Nina Mistry – jointsecretary@zagny.org
Arzan Sam Wadia – webmaster@zagny.org

FEZANA
FEDERATION OF ZOROASTRIAN ASSOCIATIONS OF NORTH AMERICA
Read the latest FEZANA bulletin at –

ADVERTISE IN YOUR ZAGNY NEWSLETTER
Rates per issue:
¼ page- $25
½ page- $50
Full page - $100
20% discount for annual rates

SEND US YOUR NEWS
ZAGNY Newsletters shall continue to share with the community, your announcements for births, Navjotes, weddings, graduations, address changes and sad demises. To include an announcement, kindly email a newsletter team member listed below.

INTERNATIONAL CONSOLIDATORS
EUROPE, INDIA, ASIA, CRUISES,
DISNEY, CARIBBEAN, HAWAII
HONEYMOONS, FAMILY REUNIONS,
GROUPS & EVENT MANAGEMENT

“WE ARE HERE TO STAY”

MAHRUK & LOKESH SHARMA
203 562 4557///1 800 LOKESH S
Mahruk@sbcglobal.net Cell 203 687 9039
Lokeshs@sbcglobal.net Cell 203 435 4014

A Full Service IATAN appointed Agency since 1980

WE ARE ON THE WEB
VISIT US AT
WWW.ZAGNY.ORG

http://www.facebook.com/zagnyusa
http://twitter.com/_zagny
<table>
<thead>
<tr>
<th>MARCH 2014</th>
<th>APRIL 2014</th>
<th>MAY 2014</th>
</tr>
</thead>
</table>
| **03/02, Sunday**  
ZAGNY RELIGION CLASS | **04/06, Sunday**  
ZAGNY RELIGION CLASS  
ZAGNY AGM AND ELECTIONS | **05/03, Saturday**  
REVLon RUN / WALK FOR WOMEN’S CANCERS |
| **03/14, Friday**  
A DISCUSSION FEATURING PROMINENT ZOROASTRIANS | | **05/04, Sunday**  
ZAGNY RELIGION CLASS  
DMZT AGM |
| **03/29, Saturday**  
CEREMONIAL GROUNDBREAKING FOR THE NEW DARBE MEHR BUILDING  
ZAGNY & IZA JOINT NAVROZE FUNCTION | | |

SHEROO KANGA  
ZAGNY SECRETARY  
159 ARISTOTLE WAY  
CRANBURY, NJ 08512