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### Volume 7, Number 4

November, 1997

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### President's Message

### ATLANTA ACCOMPLISHES

Ussalaam-o-álaekom. It is a pleasure to once again communicate with you through our Newsletter, and to bring you up-to-date about the activities of our Association.

We had another successful Executive Council meeting in Atlanta, This was our first experience to explore new areas and, thus, bring new members to the ranks of APPNA. We owe this success to the Grace of God and the dedication of the Atlanta physician community, specifically Dr. Mohammad Arshad and his team of Drs. Javed Saeed, Haroon Sheikh, and Khalid Siddique. This was a unique experience for all APPNA members in attendance, who enjoyed the meeting thoroughly. On behalf of APPNA, I thank you Atlanta and welcome you to the family of APPNA.

The meeting was very productive in that several issues of serious concern were brought out for discussion, and their candid open discussion led to the resolution of some and the referring of others to appropriate committees for further deliberation. For this prevailing and success of the democratic system, I congratulate and thank all Council members and general members who took part in these deliberations. Let me avail this opportunity to also congratulate the winners of the recent elections. I am sure they will do their best to serve the Association.

The Council approved co-sponsoring by APPNA of the following two projects:

1. Asia Society's Program: "Pakistan 1997: Looking Back, and Looking Ahead" Smithsonian Project: "Lahore: Mughal City of Gardens"

Each project will receive an endorsement and a pledge of \$25,000 from APPNA. I earnestly

request your active participation in both these projects. Since the successful Summer Meeting in New York, APPNA officers have kept a busy pace of work. On September 23, 1997, APPNA officers and Dr. Aslam Malik, Chairman, Board of Trustees met the Honorable Prime Minister of Pakistan, Mian M. Nawaz Sharif. The meeting was very candid and several issues of common concern were discussed with the Prime Minister. A specific proposal from APPNA was presented to the Prime Minister regarding the health care in Pakistan. (See page 40 of this issue of the Newsletter.)

I think by now many of you already know about the sad sudden demise of Mrs. Musarrat Zaheer Ahmad. Inna lilLaahe wa inna elaHe rajeóon! She was always active in affairs of the Association, helping Dr. Zaheer G. Ahmad with his work on various committees throughout his long association with APPNA. I on behalf of all of you wish to convey our sympathy and prayers at this difficult time to Zaheer and his children.

Preparations are in progress for our Annual Winter Conference at the King Edward Medical College, Lahore, Pakistan on December 16 - 18, 1997. Dr. Mohammad Suleman and Dr. Arif Toor and their team are busy making the arrangements. Please register soon and join us in Lahore. Lastly, I would like to inform you that our Association is well and thriving. We experienced a period of rapid growth and a 40% increase in membership for the year 1997. With the success of the New York meeting our organization is financially sound. We can all be genuinely proud of our achievements. Thank you, and may God bless you all. Wussalaam.

Shaukat H. Khan, M.D.

The APPNA Newsletter is published by the Association of Pakistani Physicians of North America (APPNA). All items intended for publication must reach the Editor-in-Chief before the announced deadline for each issue. Address all items to Khalid J. Awan, Editor-in-Chief, APPNA, 1921 Park Avenue, SW, Norton, VA 24273. Telephone: (540) 679-4567, FAX: (540) 679-5736.

### Ikku's Packets

Khalid J. Awan, M.D., F.P.A.M.S.

Bismi-Allaahir Ruhmaanir Raheem. NuhmodoHoo wa nosullee áala RasooleHil kareem.

Japanese literature is as rich as any, but on account of the extreme difficulty the outsiders face with Japanese language—the Christian missionaries harassed by its linguistic barriers are known to have said that it had been invented by the Devil to prevent the preaching of the Gospels to the Japanese1-not many people are acquainted with it. One droll character of Japanese literature was the novelist Jippensha Ikku, who died in 1813. Despite having been called the Le Sage and Dickens of Japan, Ikku lived in poverty. But it never dampened his humerous outlook on life. For instance, having no furniture, he hung his bare walls with pictures of furniture he might have had, and on religious festivals offered on altars of gods the pictures of excellent offerings he could not actually afford. Writes the famous historian Will Durant:

"On his deathbed Ikku enjoined his pupils to place upon his corpse, before the cremation then usual in Japan, certain packets which he solmnly entrusted to them. At his funeral, prayers having been said, the pyre was lighted, whereupon it turned out that the packets were full of firecrackers, which exploded merrily. Ikku had kept his youthful promise that his life would be as full of surprises, even after his death."2

Concerned about the quality of health care and medical education in Pakistan, the Executive Committee of APPNA has presented to Prime Minister M. Nawaz Sharif a seven-point proposal (See page 40) for improving the situation, adding, of course, that the Association leaders will gladly join hands with the government agencies in further delineating and implementing the submitted scheme. In practicality and usefulness the points of the proposal are well thought out and praiseworthy. But what sticks out even more about this proposal is the absence of any recommendation about what is quite critical and fundamental to the progress of medicine and its practice: a viable and efficient medical research system. Intended here is not, not at least yet, the setup with test tubes and guinea pigs; meant here are the organized, scientifically designed, well-recorded, and aptly analysed clinical experiences yielding useful conclusions or solutions. Without the backing of research every undertaking, medical one in particular, remains a random one, and, therefore, productive much below its potential; wasteful, in fact. An efficient research system eliminates this, to say the least.

Furthermore, sad as it is, the modern technological onslaught is rapidly snuffing out the multiculturalism, and shoving every nation into the bag of one culture global society. One consequence of this transformation is the internationlization of research plan, under which there is planned a greater and more complex linkage between academic research centers and the industry.3

This plan is something that developing countries need to look at most seriously. On the surface it appears logical, open, and even universally beneficial. One must not forget, however, that reasons behind its creation are neither scientific nor humanitarian; they are strictly economical. It has the potential of giving total control of the medical research-industry complex of the world to a few selected nations and reduce the rest of the nations to dependent markets, or worse, the research labs with human guinea pigs in some cases.4

A recent example of this odious moral decay is the AIDS research that is being conducting in Africa in which the test animals are the poor pregnant women with AIDS. The shocking argument from AIDS researcher David Ho, the 1996 Man of the Year of Time, for this ethics-denuded goings-on is that there is "a difference between what is morally acceptable in the U.S. and what can be tolerated abroad."5

If the proposers of the abovementioned proposal do not want-of course, they don't-Pakistan to become a mere market for the products of the nations with a big stick, or a convenient experimenting field for studies rich nations find too hot to touch at home, the APPNA should include in its plan an eighth point; helping Pakistan establish a proper medical research system of her own. There are more than enough Pakistani medical scholars in the United States who have eminently distinguished themselves in various branches of medical research. APPNA should organize and utilize their services to realize this goal. Also, the recommendation "emphasize primary and preventive medicine" should include plans for rooting out of smoking, substance abuse, and transferring of the dirty industries and products to Pakistan by other nations.

After its obvious drawbacks and impractical items are weeded out, implementing APPNA proposal could usher in a great era of health care in Pakistan. For this, however, the sincere interest and ready and sustained cooperation of the national leaders and our colleagues in Pakistan are essential. Unless this happens, the proposal, as noble and needed as it is, would become nothing but a flash of pleasant excitement. The enthusiam for the proposal is, however, understandable. With matching response from home, it's a potential great achievement; without, it's Ikku's packets.

To noble souls who are putting their energies behind this all: Us-sáyo minnee wul-itmaamo min-Allaah, Effort comes from us; outcome, from Allaah.

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20, 1997, p 8.

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### 18th Annual Winter Conference Host Committee

Mohammad Suleman, M.D. Chairman

On behalf of the Organizing Committee, I would like to invite you to attend our 18th Annual Winter Conference to be held from December 16 - 18, 1997 at the King Edward Medical College, Lahore, Pakistan. This year has special importance because Pakistan is celebrating its 50th Golden Jubilee Celebration of Independence. The organizers at the King Edward have assured us that this is going to be a memorable meeting that will surpass all the previous APPNA meetings held in Pakistan. The Association has arranged a slate of excellent speakers from the United States to present state of the art lectures, papers, and workshops. "Current Advances in Medicine and Surgery - 1997 Update" is the theme for this year's conference. The members from the faculties of different medical colleges in Pakistan will also present papers. The attending and completion of this seminar will earn the US participants 18 CME credit hours. Kindly register with the APPNA office as soon as possible. For registration and hotel accommodation information see page 46 of this Newsletter. Hope to see you, Inshaa Allaah, at Lahore.

### Incoming Secretary - A Message

Ussalaam-o-álaekom. As of January 1, 1998, I shall be taking over as Secretary of APPNA. Before that I would like to ask a favor from you. The views of our membership are as diverse as the backgrounds and the states from which they come. In as much as it is healthy for our organization to have diverse views, I sense some degree of dissatisfaction and frustration among our members at various national and regional meetings. Unfortunately, such concerns and complaints are expressed to a limited audience, and, therefore, many a time do not make it to the Executive Committee and Executive Council; in fact, most of our members belong to this "silent majority". If you seek to bring about a change in your Association, you have to be direct in voicing your opinions to your elected officials. Please write to us, either directly at the Central Office address or through the Letters to the Editor section of the Newsletter. Even a personal phone call to any one of us would be greatly appreciated. Before they take offices on January 1, you should give your Executive Council a mandate to follow, and then hold them accountable for it. Please be a part of the process and not the silent discontent.

I remain open to your suggestions at all time and with your support hope to take APPNA to new heights, *Inshaa Allaah*. May God be with you, and I look forward to seeing you at one of the upcoming meetings of APPNA.

- M. Javed Akhtar, M.D.

### Treasurer's Account

M. Javed Akhtar, M.D.

Ussalaam-o-álaekom. The financial picture of the Association remains sound and continues to improve. The Summer Meeting was a great success, and we are hoping to have receipts in excess of \$100,000 after expenses, which will be added to the meeting fund. The bulk of the meeting fund has been transferred to an income producing money market fund at Citicorp. The money is transferred, as needed, from there to the general fund for daily expenses at the Central Office. The lifetime dues invested with money managers at Smith Barney continue to grow along with the stock market in general. The financial statements from our accountants enclosed with this Newsletter reflect the details of revenue and expenses for the quarter ending September 30.

This may be my last communication to you as the Treasurer of APPNA, so I want to take this opportunity to thank you all for your help and encouragement. It has been a great pleasure and experience for me. I look forward to serving you as the Secretary of APPNA from January 1, 1998. God bless you.

### Membership Committee - An Appeal

The membership committee had a very fruitful year. With everyone's help the APPNA membership stands in excess of 1300. Our goal is "2000 Members by the Year 2000". We recently launched a drive called "Member Get a Member," Separate mailers were sent to you along with the new updated brochures. Please help us by recruiting new members from your area by passing out this information. Just remember that in numbers lies our strength, and together we can make a difference. May God bless!

- M.Javed Akhtar, Chairman

### Elections 1997 - Results

☐ These results are only of the contested positions, and the unopposed candidates are not included here.

A total of 1,047 ballots were mailed out and 690 ballots were received back, and out of these 88 were found to be invalid for various reasons; 602 ballots were counted. The results are:

Treasurer: 602 ballots cast; 7 invalidated; Dr. Riaz M. Chaudhry declared winner with 324 votes. Councilor Region 4: 104 ballots cast: Dr. M. Shahid Yousuf declared winner with 62 votes. Councilor Region 5: 117 ballots cast; Dr. Nisar A. Chaudhry declared winner with 64 votes.

### An Emmy-winning Director and Smithsonian to Bring History and Beauty of Pakistan to PBS—Your Cooperation Could Mean It's Done Right

Lahore: Mughal City of Gardens: Lahore, Pakistan has long been known as the "Mughal City of Gardens," a remarkable city whose artistic legacy is rooted in the colorful lives of its Mughal emperors. The famed gardens of Lahore and other sites in Pakistan can soon be exported anew in a unique documentary film from the Smithsonian Institution. Lahore will be the second in the Smithsonian's series, Asian Cultures as Seen Through Gardens, following the Emmy Award-winning Dream Window: Reflections on the Japanese Garden.

The Mughal gardens are the film's vital thread. Incorporating a powerful narrative story with intense poetic and musical experiences, this film will create a dialogue between historical and contemporary issues. Its creators will emphasize the movement and drama of Pakistan's history and establish important ties to today's performing arts, modern urban planning, and the environment. Some of the greatest treasures of Mughal art and architecture will come alive in this film: Shalimar Gardens, Shahdara, Hiran Minar, Lahore's Imperial Fort and Old City; Wah Gardens and Vallai to the north; and for an overview of Mughal history--The Taj Mahal.

A production of the highest repute has been assembled for this project: renowned Pakistani filmmaker, Shireen Pasha; Emmy Award-winning director and cinematographer Foster Wiley; and noted Pakistani actor Zia Mohyeuddin, who will narrate the film. Scholars on both continents will advise the film team, including Dr. Milo Beach, Director of the Smithsonian Institution's Freer Gallery of Art and the Arthur M. Sackler Gallery.

Lahore: Mughal City of Gardens is targeted for broadcast on national PBS in the U.S. and internationally. Smithsonian Productions will distribute a home video version of the film along with ancillary products such as a book and CD. The film will be produced in English and Urdu, with an original music film score.

Help us to share the compelling history and visual treasures of Mughal Pakistan with the world. For contributions of \$1,000 and up, there are variety of ackowledgements. A gala premiere will be held in Washington, DC as well as premieres in other cities in both the U.S. and Pakistan. Along with donors, other dignitaries will be invited to attend. Exceptional opportunities exist for major donors. A complete list of the donor levels may be obtained by contacting the executive producer of *Lahore*, Laura T. Schneider, at (202) 633-8198, ext. 212.

For U.S. taxpayers, contributions to the Smithsonian Institution are tax-deductible. Please make your contribution payable to "Smithsonian Institution" and indicate on the check that this is for the "Mughal Gardens Film Project." Please mail the check to Smithsonian Productions, Attention: Laura T. Schneider, MAHBB40, MRC 645, Smithsonian Institution, Washington, DC 20560.

### APPNA Proposal for Health Care and Medical Education Improvement Presented to the Prime Minister of Pakistan On September 23, 1997

WHEREAS APPNA is a non-profit charitable organization with its aims and objectives to support medical education and delivery of better health care in Pakistan. The organization also participates in medical relief and other charitable activities both in Pakistan and North America.

WE the members of APPNA present to you the concerns of health care of our country of birth, Pakistan in that:

- Health care system in Pakistan is fragmented both in public as well as in the private sector.
- It suffers serious lack of quality control and standardization.
- The Nation's health deserves a higher place in national priorities.
- Health care system in Pakistan is focused on specialization, whereas our needs are of basic health care, including clear water, proper sanitation, immunization and preventative medicine.

IMPROVEMENTS can be made in health care system with minimal increase in capital outlay.

WHILE the current government, in spite of its unprecedented mandate, is occupied with many immediate and urgent issues, it will be sad if no effort is made to reform health care in Pakistan.

THEREFORE, APPNA would like to submit a proposal (with broad outline) to study issue of health care reform in Pakistan. Hence, we propose:

- (a) Empahsize primary and preventative care in Pakistan.
- (b) Establish standards for health care professionals and health care facilities (hospital, clinics, labs, X-ray centers).
- (c) Standardization of pharmaceuticals.
- (d) Medical education reform with aims to regulate manpower amongst doctors, homeopaths and other health care workers including nurses and midwives.
  - (e) Establishment of health care coverage as part of employee benefits and creation of National Health Insurance.
- (f) Utilize the large pool of Pakistani physicians working overseas who would like to perform charitable work in Pakistan. This great source of highly educated professionals would be willing to serve the country on a volunteer basis. We request the government to assist these professionals in performing volunteer work in Pakistan.
- g). Lastly, APPNA has in place a rural health project in Pakistan called APPNA SEHAT which was established in 1989 and is currently serving 160,000 people. It provides basic primary health care. We request the government of Pakistan to support this project with matching funds as the project is currently financed by donations only.

APPNA Executives and all its members pledge their full support to achieve those objectives and will be available for any further deliberation of these important issues.

### KEMCAANA KAHANEE

Mohammad Suleman, M.D., President

King Edward Medical College is hosting the coming APPNA winter meeting. The host committees from Pakistan and North America promise this meeting to be a memorable one. Only your full participation can make it possible.

KEMCAANA is doing very well with its finances and with its different programs at K.E. in Lahore, Pakistan. But this year's annual summer meeting at New York was quite expensive, and we broke even in our expenses and income. For APPNA this meeting was very economical, so they have promised to help the constituent alumni association to defray some of the expenses of the meeting.

Our Post-Graduate Education Program is doing very well. This year we are planning to add a couple of medical and surgical residency programs. Thus, we will be able to bring a few more residents for medical training in America. I appeal to our fellow Kemcolians and other Pakistani physicians who are program directors to help our Pakistani graduates obtain residency training positions in America, because things are getting very tough for foreign graduates.

Our Model Ward Project is also doing very well under the guidance of our past APPNA President, Dr. Mushtaq Sharif. We are working very hard to adopt a surgical ward at Mayo Hospital, Lahore, Pakistan on the same line as the Model Ward Project. We will, *Insha Allaah*, finalize some of its details on our visit to Pakistan this year.

KEMCAANA has started a new program to update the K.E. Library with 12 computers connected with Internet so that the students can access the up-to-date information. The formal opening ceremonies will be held this year.

Starting next year, KEMCAANA is planning to change the format of its newsletter. It will be published in the form of a journal which will be made budget neutral by securing finances through advertisements. Our incoming president, Dr. Raana Akbar, is promising a state of the art journal to be published twice a year.

KEMCAANA has also started a new program to recognize a fellow Kemcolian who has excelled in the academic fields including medicine and surgery. Out of four nominees, Dr. Khalid Butt, Chairman, Department of Transplant Surgery at New York Medical College was declared recipient of this year's award.

KEMCAANA is going to hold its annually scheduled meetings with the Armed Forces Medical College (AFMC) in Rawalpindi, Pakistan on December 25, 1997 at the AFMC campus. The meeting with the Association of the Family Physicians of Pakistan will be held on December 20 and 21 at the Pearl Continental Hotel, Lahore.

The interview for the residency positions in the US will be held on December 19th at the Patiala Block of K.E.

Applicants are required to bring their application along with their USMLE certificate and M.B.B.S. degree.

### KHYBER KHUBARAIN

Javed I. Bangash, M.D., President

We had a very well attended meeting at New York on Friday, July 3, 1997. Routine matters were discussed. There was also a presentation from Dr. Z. Hasan, who specially came from Lancashire, UK for this purpose. Dr. Z. Hasan and his group are trying to have a privately funded State of the Art Medical Center at Peshawar, Pakistan.

As there were no nomination by mail or from the floor, the nominating committee recommended that the present Executive Committee should continue for one more year. This was voted upon and approved.

There has been a significant increase in the life membership, and now we have a special KMC Alumni Endowment Fund, which we hope will continue to increase. Some more members did promise to become life members but have not mailed their dues yet. We hope they do it soon. We have been supporting the Pediatric Intensive Care Unit and Neonatal Intensive Care Unit at Khyber Medical Hospital. This unit was formally opened on June 10, 1997. A neonatal resuscitation training program has also started at the Khyber Hospital. We have donated a neonatal resuscitation mannequin to the hospital. We are also sending journals and books to Khyber Hospital.

The Executive Committee approved in New York meeting to host the 1998 APPNA Winter Meeting. We are already making arrangements for that meeting at Peshawar. There also was a suggestion to have a meeting at Khyber Medical College on December 20, 1997 after the APPNA Winter Meeting at Lahore. If the membershp desires this meeting could be arranged. I would appreciate your faxing me your input about it at (847) 426-8246.

The 14th International Pediatric Conference will be held from March 20-23, 1998, in Pearl Continental Hotel at Peshawar. Dr. Liaqat Ali, President of Pakistan Pediatric Association of NWFP, is organizing the meeting. If you or anyone you know is interested in presenting a paper at this meeting, or attending it, please let me know.

### NISHTAR NAAMAH

Abdul Rauf, M.D., President

Ussalaam-o-álaekom! Last year, Nishtar Medical College was the host for APPNA, and we had an excellent winter meeting in Multan. This year the main APPNA's meeting will be in Lahore, at the King Edward Medical College. We do however expect maximum Nishtarians to participate in our 18th Annual Winter Nishtar Meeting at Multan, to be held on December 19, 20, 21. On behalf of the Principal of Nishtar Medical College and the Nishtar Alumni Association of North America, it is my privilege to invite you to this meeting. The program as mentioned above starts on Friday, December 19 with registration. On Saturday there will be presentation of lectures and evening dinner with entertainment, and we leave on the 21st. We will have some speakers from

Nishatar Alumni of North America and one or two American guest speakers to give their talks. If you are interested in giving a talk on some interesting subject, or want to just ask a question, please contact me at: Telephone: (301) 270-4965 or (202) 483-4728; Fax: (202) 462-8341; e-mail: alumni@nishtar.org; Web Page: http://www.nishtar.org/ The hotel room reservation inquiries can be made directly with the Holiday Inn in Multan at 76 Abdali Road,

Multan, Pakistan. Tel: (91-61) -587-777-95 or 513133 or 572591-3, fax number (92-61) 7512511-587796.

### Southern Chapter

Zahid Imran, M.D., Chairman

The biannual meeting of Southern Chapter was held at Holiday Inn in Hammonds, Louisiana on Saturday, September 13, 1997. The meeting formally started with recitation from the Holy Quran by Dr. Naveed Malik and a Naat-a-Rasool by Asim Javid, and the minutes of the last meeting were approved. Dr. Suleman invited comments specially from the members of academia about the involvement of MIT's. Dr. Juzar Ali suggested that the problem needs a lot of input from MIT's, he as well called upon the membership to meet the needs of MIT's. Dr. Kaleem Arshad commented on the generation gap as a factor preventing MIT's involvement. Dr. Riaz Chaudhry's proposal that until the dues collection is coordinated through the APPNA Central Office, the letters asking for the dues should be sent out by the Chapter was endorsed by Dr. Kaleem Arshad. Dr. Mussarat's presentation, "Recent Advances in the Neurobiology of Mood Disorders and Migraine" concluded the session, and dinner followed. The entertainment program featured the heavenly voice of Habib Wali Muhammad. The evening ended with audience joining the tribute of Nigar-e-Watan praying for the prosperity of Pakistan till eternity.

### A REVIEW OF A MILESTONE PUBLICATION

TEXTBOOK OF SURGERY, 2nd Edition, by Professor Ijaz Ahsan, F.C.P.S. Amsterdam, Harwood Academic Publishers, 1997. Paperback, color and black and white illustrations, 432 full-size pages, table of contents, indexed. Price, not shown.

This book is a milestone in that it's the first text of its kind written entirely by a Pakistani that has been put on the market by an internationally reputable western publisher. The author, an eminent surgeon, currently is the President of the College of Physicians & Surgeons Pakistan. This excellent book is intended for medical students and trainees, but its contents easily expand its scope to practicing doctors. The writing is lucid, substantial, precise, and aptly concise, and the publisher is to be commended for an exquisite printing on a high quality paper. The 16 color plates have stunningly illustrative photographs of some very interesting surgical disorders. This section, a high class mini-atlas, is a great teaching tool. Says correctly Harvard's McDermott in praise of this book: "I rarely encounter a text which would be more satisfactory for the individual entering into...(the field of) surgery."

The contents, divided into 50 chapters, are remarkably modern and up-to-date, and are presented with sprinkling of interesting, amusing at times, historical comments. One learns, for instance, that shaving beard was decreed by the Pope in 1092. Now beard shaving can claim as much Christian heritage as growing it does the Islamic.

The book does have a few spots that may need improvement or correction. The size is too large to conveniently carry to class or rounds; some black and white figures, pages 23, 31, 177, etc., are poorly reproduced; the widespread use of lasers warrants a separate chapter on this topic; a photograph of an MRI in the chapter on investigative procedures would have been helpful; placing the color plates before rather than after the index would have made the latter more readily

accessible; and adding at least a few key references to each chapter would have made it more profitable for the doctors in practice. Considering the high overall quality of the book, these are rather minor points.

However, not including the mention of Abo al-Qaasim az-Zahrawee in the section on the evolution of surgery sorely sticks out. Says even Encyclopædia Britannica 2:915, 1970 about this "Father of Surgery": "His lucidity and method of presentation were preferred even over Galen. More than anyone else, Abul Kasim helped raise the status of surgery in Christian Europe." The great Hindu surgeon of 6th century B.C., Susruta should have been mentioned. He "taught that the foundation of surgery was anatomy and made his students perform dissections."Duke-Elder 2:18 He also described the reconstruction of nose from cheek tissue, and Edgar A. UnderwoodBritannica 12:28, 1970 said that "the modern operation is certainly derived indirectly from this ancient source." The book also includes the fallacy of attributing the discovery of circulation to William Harvey; Ali bin Nafees of Damascus described it in 13th century in his Mojaz-ol-Qaanoon. Hashmi 263

Ahsan has done more than written a remarkable professional text that's comparable in quality to any in the world in its category. A capable Pakistani has single-handedly proven under the most unfavorable of circumstances to the world, to discouraged Pakistanis, and to expatriates torn by skepticism that none can dare write Pakistan off, for there may be dayir, but, inshaa Allaah, never undhayir in Pakistan. Zara num ho....

The author has presented to Pakistan on her 50th Independence Anniversary a befitting gift that belongs in every medical library of the world. The matching gesture of APPNA members would be to get this impressive text on the library shelves of their every hospital and institution. Highly recommended.

- Khalid Awan

# ASSOCIATION OF PAKISTANI PHYSICIANS OF NORTH AMERICA BALANCE SHEET SEPTEMBER 30, 1997

### ASSETS

GENERAL FUND: Cash in Bank	(Exhibit	A)	30,690
APPNA SEHAT FUND	*		
(Rural Health Program):			
Cash in Bank	(Exhibit	B)	185,599
LIFETIME DUES FUND:			
Investments at Market Value	(Exhibit	C)	650,051
RELIEF FUND:			
Cash in Bank	(Exhibit	D)	8,168
MEETINGS FUND:			
Cash in Bank	(Exhibit	E)	243,587
SPECIAL PROJECTS FUND:			
Cash in Bank	(Exhibit	F)	7,844
TOTAL OF CASH AND INVESTMENTS		-	1,125,939
FIXED ASSETS:			
Office Building - Cost			100,590
Furniture and Equipment - Cost		_	35,195
			135,785
Accumulated Depreciation		(	13,440)
			122,345
TOTAL ASSETS		\$	1,248,284
	EQUITY		
	4.0		
Net Worth			1,248,284
TOTAL EQUITY		\$	1,248,284

(See Accountants' Compilation Report)

### EXHIBIT A

### ASSOCIATION OF PAKISTANI PHYSICIANS OF NORTH AMERICA

### GENERAL FUND

### STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE PERIODS INDICATED BELOW

		30, 1997	SEPT	30, 1997
RECEIPTS:				0.2.225
APPNA Membership Dues 1997		3,612		86,554
APPNA Membership Dues 1996		0		125
APPNA Lifetime Dues		469		16,438
Alumni Association/Chapter Dues		525		15,780
Interest Income		69		309
Election Nomination Fees		0		3,400
Loan from Other Funds		20,000		20,000
Royalty - MBNA Bank		797		2,188
Misc. Income		8		673
Reimbursement for Office Services		0		458
		25,480		145,925
DISBURSEMENTS:				
Administrative Expenses:		650		0 770
Condo Association Dues & RE Taxes		659		3,778
Repairs & Maintenance		654		1,161
Payroll & Related Taxes		6,997		25,344
Accounting & Tax Services		900		4,300
Telephone		2,370		4,389
Utilities		297		1,300
Postage & Shipping Charges		2,946		6,887
Office Supplies & Expenses		2,253		8,863
Printing		1,175		5,366
Web-Site Up-date		0		1,860
Bookkeeping & Administrative Svcs		3,400		6,200
Bank Charges Election Fee Refunded		169		415
		22,220		70,263
Annual Dues Reimbursed		0		125
Alumni Association Dues		525		15,600
Transfer of Lifetime Dues		469		16,438
Credit Card Fees		3,180		4,514
Loan to SP Fund		10,000		10,000
		36,394		116,940
Excess of Receipts over Disbursements		10,914)		20 005
Fund Balance at Beginning of Period		41,604		28,985
	-	12/001		1,705
Fund Balance at End of Period	\$	30,690	\$	30,690

# ASSOCIATION OF PAKISTANI PHYSICIANS OF NORTH AMERICA MEETINGS FUND STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE PERIODS INDICATED BELOW

		30, 1997	9 MON SEPT	30, 1997
RECEIPTS:				
Fall 97 Meeting		1,700		1,700
Summer 97 Meeting		143,615		455,562
Spring 97 Meeting		166		11,056
Summer 96 Meeting		0		9,140
Winter 96 Meeting		0		13,863
Annual Dues		3,249		20,347
Interest Income		193		899
Miscellaneous Income		15		60
		148,938	-	512,627
DISBURSEMENTS:				
Summer 98 Meeting Expenses		2,000		2,000
Fall 97 Meeting Expenses		149		149
Summer 97 Meeting Expenses		145,901		282,315
Spring 97 Meeting Expenses		0		9,498
Summer 96 Meeting Expenses		2,103		9,349
Winter 96 Meeting Expenses		2,490		4,385
Summer 95 Meeting Expenses		0		2,256
Transfers to General Fund		20,000		20,000
Annual Dues Reimbursement		3,249		20,347
Bank Charges	V	224		557
		176,116		350,856
Excess of Receipts over Disbursements	(	27,178)		161,771
Fund Balance at Beginning of Period		270,765		81,816
Fund Balance at End of Period	\$	243,587	S	243,587

(See Accountants | Compilation Report)

### ASSOCIATION OF PAKISTAN PHYSICIANS OF NORTH AMERICA SUMMER - 1997 MEETING INCOME STATEMENT (PROJECTED)

REVENUE: Exhibitor's Registration	\$ 62,185
	133,742
Donations Foo	42,140
Registration Fee	136,350
Banquet/Entertainment	
C.M.E.	20,095
Apppna Alliance	10,965
SAYA	12,275
CAPPNA	5,165
YOUTH (6-12 Yrs.)	4,670
Babies (0-5 Yrs)	2,650
NAMA	2,620
Alumni/Chapters/Affiliate Reimbursement	
(Includes Receivables of \$76,035)	98,740
(Includes Receivables of Traffica)	
	531,597
EXPENSES:	217 020
New York Hilton (Includes Payable of \$67,838.)	217,838
SAYA Reimb.	12,275
Alliance Reimb.	10,965
CAPPNA	5,165
Printing	7,205
Postages/Shipping	4,430
Outside Services	6,000
Refund	2,410
Host Committee	408
	1,150
Exhibitors' Expenses	
Dinner	32,290
C.M.E.	2,455
Telephone	1,394
YOUTH Expenses	3,970
Plaques	3,052
Office Expenses/Supplies	5,362
Security	2,000
Zoo/Museum/Tour/Baby Sitting	9,942
Music	9,819
Misc Expenses	12,023
	12,025
	350 153
	350,153
NET INCOME (PROJECTED)	A
ALI INCOME (PRODECTED)	\$ 181,444
INCOME ANALYSIS:	========
CASH ON HAND	
	173,247
RECEIVABLES FROM ALUMNI	76,035
PAYABLE TO NY HILTON	(67,838)
	\$ 181,444
	========

### LETTERS TO THE EDITOR

We consider all views for publication, if yours are not here, no one wrote them to us. The opinions expressed in the Newsletter, however, are solely of the writers, and should not be construed as that of APPNA - Editor

### SAWADHAAN! - An Echo

EDITOR:

Ussalaam-o-álaekom! I am writing in response to your column, "SAWADHAAN! O APPNA," in the APPNA Newsletter (7:35, August 1997) regarding the collapse of physician autonomy, the intrusion of a marketplace ethos on the patient/physician relationship, and the sometimes tepid or ill-advised response mounted by legislators, or even the profession itself. Like you, those of us active in the newly formed IMG Section of the American Medical Association, deal daily with a degraded practice environment, where regulatory and marketplace factors make it harder to simply care for our patients.

We are aware of the challenges and discrimination faced by the IMGs. One in four patients receives care from an IMG, and this didn't just happen yesterday, we believe our job is to make sure the IMG voice and our core issues are not swept under the rug. Out of a conviction that we can make a difference and change the face of organized medicine, we fought for and got established the new AMA-IMG Section.

Our next big step will be our first IMG Section Assembly meeting, to be held at the AMA Interim Meeting in Dallas, December 5-6. We need your support, your membership and your participation to further the cause of equitable treatment of all IMGs in licensure, practice and access to residency training. The involvement of concerned IMGs such as the leaders and members of APPNA will define where the Section goes, and in no small measure our success or failure. For further information you can call me at (313) 242-2727 or the AMA Department of IMG Services at (312) 464-5624/ Reports and resolutions, as well as meeting specifics, will be posted to our Web page on the AMA website, Http://www/ama-assn.org.

Busharat Ahmad, M.D., Chair IMG Section Governing Council Monroe, MI

\$40,000.00 Question - Answered EDITOR:

Ussalaam-o-álaekom! Some concern has been expressed about the handling of APPNA funds for flood victims in 1992. At that time, I was the President of Pakistan Physicians Society, which is a chapter of APPNA. We arranged a fund raising in collaboration with the business community of Pakistani Americans. In one evening, we collected about \$50,000. Some checks were written in the name of EDHI Foundation, while the remaining, written to APPNA, were deposited in the special project fund of APPNA. The money that was with APPNA was given to Madam Abida Hasan, then Ambassador of Pakistan to the US to be used for the rehabilitation of the educational institutions in the flood affected areas.

Becoming aware of the rumors that the money was not used for the purpose for which it was given, APPNA leaders created a task force, chaired by Dr. Shaukat Khan, to investigate the situation. They reported to the Executive Council in the summer of 1994 that the funds were used to rebuild two girls' schools in the flood affected area of Jhang-Khanewal.

Now that the former ambassador is a member of a political party in Pakistan, the press has raised this issue again. It's not productive to politicize the fund raising efforts of the APPNA membership and the non-physician Pakistani Americans. We have learned from this episode that we should not assign any of our funds to any government agency, and transfer them directly to the people in need as soon as possible.

Javed I. Bangash, M.D. Elgin, IL

# CONDOLENCES

It is with great sadness that we inform our members about the unexpected and untimely death of Mrs. Musarrat Zaheer Ahmad. Inna lilLaahe wa inna elaeHe rajeóon!

Our hearts grieve with Dr. Zaheer G. Ahmad and his children at this unforgettable loss. We pray that Allaah accords her a high place in Paradise, and gives the Ahmads the strength of perseverance. Amin! -Editor

### LOST - TWO CAMERAS

During the Manhattan 7-5-97 APPNA Banquet and Entertainment Program. Pentax and disposable "Value Rite." If found, please return to, or contact:

Dr. Mushtaq Sheikh, 49 Estates Drive. Elmira, NY 14905, Telephone: (607) 734-8624.

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Fax: (606) 269-5763

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### Need More Income From Appreciated Assets? Give Them Away

Shehzad Khan\*

Like many investors, your goal is to receive a greater income stream from your assets, unfortunately, the low yielding assests you possess may be highly appreciated. You're reluctant to sell and reinvest them because capital gains tax plus the additional state taxes would reduce their total value. As if this isn't enough, when you die, the federal estate tax and possible state transfer taxes can consume more than 55% of your family's inheritances.

How do you achieve your investment goal in the current economy? Place your assets in a Chairtable Remainder Trust. Although you donate your principal to a designated charity at a future date with a Trust, until that date, you can annually distribute a fixed percentage of your assets as income to whomever you indicate.

Charitable Remainder Trusts are tax exempt; the Trust can sell the apprecited assets and reinvest the proceeds without paying any capital gains tax. Since you have made a gift to a charity, you could also receive an immediate income tax charitable deduction. As a Donor, you gift appreciated assets such as securities or real astate into the Trust. The terms of the Trust and how long the agreement will be in effect are very flexible and in your control.

Remember, with a Chairtable Remainder Trust, the donated principal is no longer your property, nor can you bequeath it to your heirs. But you can use the tax savings and income to buy life insurance to make up any shortfall. With proper planning, your loved ones can end up with an inheritance greater than the value of your donated gift.

**Payment:** The assets place in the Trust can be sold to provide you with an income stream, which would normally be greater than what you are currently receiving. By definition, a Trust must distribute, at least annually either: a fixed percentage (usually between 5% and 12%, but ot less than 5%) of its assets valued annually; or a fixed sum not less than 5% of principal valued at the time the property is placed in the Trust, to whomever you choose as beneficiary(ies). Payments to the Trust beneficiary(ies) can start immediately after setting up the Trust or, through various investment strategies, they can be deferred to some future date, such as retirement. The payments can be made over a specific period of years—up to 20 years—or over a lifetime.

Tax: Your income tax deductions are based on established IRS formulas that estimate how much the charity will eventually receive. These formulas consider several variables, such as the income percentage selected by the donor and the terms and duration of the Trust. In addition to the income tax deduction, your estate will also receive an estate tax deduction based on the value of the charity's interest when you pass away. Finally the Trust can sell and assets you put into it without having to pay any capital gains taxes (as long as there is no unrelated business income) and can put the total amount of the proceeds to work for you.

It's easy to see exactly how a Charitable Remainder Trust works when you look at an example:

**Problem:** 1. Mr. and Mrs. Khan, both aged 65, want to sell \$500,000 of appreciated stocks to provide them with supplemental retirement income. Their cost basis in the stock is \$40,000 and currently appreciates about 2% yearly.

- 2. The annual yield on the stock averages about 3% or \$15,000. They would like to yield about 7% on this asset.
- 3. The Bhattis realize that selling their stock will incur a substantial capital gains tax, as well as a state income tax. That depletion will reduce their annual income below their goal.
  - 4. The Bhattis are in the 33% income tax bracket and expect to be at a 55% ffederal estate tax upon their death.

**Solution:** 1. The Bhattis transfer the assets to a Charitable Remainder Trust. For appreciated assets we suggest the Unitrust, because it does not incur capital gains tax or tax on subsequent sale and reinvestment.

- 2. The Bhattis receive income from the Trust based on 7% fixed percentage of the Trust's annual value. Trust earnings compound tax-free resulting in higher payout because there is no tax erosion on the earnings.
- 3. In addition to avoiding capital gains tax, the Bhattis will receive a current income tax deduction of \$127,766 in the year the Trust is created. Result: up to 26% of adjusted gross income can be sheltered from taxes for up to 6 years.
- 4. After the Bhattis are deceased, the Trust assets will pass to the charity of their choice, without any gift or estate taxes incurred. The Bhattis have the privilege and recognition of benefiting their favorite charity.
- 5. The Bhattis would utilize only a portion of the additional income received to purchase a joint life insurance policy on their lives. The insurance proceeds would, in effect, provide a "wealth replacement" to their childred for the gift to charity. The insurance amount would be \$250,000 at a premium of \$4,500 a year, based on current assumptions.
- 6. The insurance proceeds would be paid free of income taxes and, if the policy is owned by the children or an irrevocable trust, the proceeds would also be excluded from the Bhattis taxable estate.

Based on the above, a Charitable Remainder Unitrust over selling \$500,000 appreciated assets outright:

Assets	Alternatives		
	Sell	Gift	
Net Spendable Income*	\$359,586	\$468,518	
Net Assets to Heirs	191,192	250,000	
Gift to Charity	0	610,097	
Total Plan Benefits	550,778	1,328,615	
*After tax			

Please consult your attorney and tax advisor before establishing any type of trust.

# To All Muslims-A Request for Donation

Al-Talib Islamic Preschool & Kindergarten, a non-profit organization, serving Muslim cummunity of Fullerton, Buena Park, La Habra, Cerritos, and surrounding cities, is in desperate need of your help. Al-humdolilLaah, the mosque has been completed, and the first Jomo'ah prayer was held in it on September 5. The total cost of the project was \$1.4 million, and \$1.1 million for the mosque has been paid for.

With the opening of the mosque, there is a definite need for a Islamic school. And with this in mind Al-Talib Islamic Preschool & Kindergarten has been established with great efforts and hardship. After a long process, we have finally obtained a license and permit. In the future, we plan to open a Madrasa-tol-Islamiat (that will focus on Shariah and Fiqh), so the Muslim children of community can benefit from this.

Now with the oncoming costs for the school, we are in desperate need of your help. The \$20,000 down payment of the school has already been paid. We are still short of \$280,000, and the first installment was due October 15. If we are unable to accumulate this amount, we will have to close the school. This will be a tremendous loss to all Muslims in this area, for there is a need for an Islamic school here. Your generous donations will help us to keep the school open, and to open, Insha Allaah, a Madrasa-tol-Islamiat in the future. A request is made to all Muslims to contribute to this commendable cause, and a tremendous Sawaab. Also, we will accept Qarza-e-Husna, and repay it within a two year period. Please make tax deductible donation checks payable to:

Al-Talib Islamic Preschool & Kindergarten 3516 W. Commonwealth Avenue Fullerton, CA. 92833 (714) 870-0403

Please call Moulana Ahmed Saddiq Mehter at (714) 827-2951 or Shahid Khan at (714) 994-2924 for any additional information. May Allah bless every one of the participants in this worthy cause. *Ameen!* 

### APPNA/KEMC/KEMCAANA

18th International Scientific Symposium

- ☐ For schedule and the hotel accommodation information SEE PAGE 46 of this Newsletter.
- ☐ Interview for Residency training positions will be held at Patiala Block K.E. Medical College, Lahore, Pakistan on:

Friday December 19 at 9:00 a.m.

☐ GOLF OUTING is being organized on Monday afternoon December 25 at Garrison Club Lahore Cantt. This tournament is being organized to benefit the Human Rights Organization of Pakistan. Registration Fee for the event is US\$100. For further information, please contact:

Dr. Zaheer G. Ahmad 20206 Farmington Road Livonia, MI 48152.

Phone: Res: (248) 681-6487; Off: (248) 476-4724

☐ CLASS REUNION King Edward Class of 1962 will hold reunion December 24, 1997, Hotel Pearl Continental, Lahore or Darbar Hall. Please contact Dr. Sadiq Mohyuddin at (314) 576-4545 (evenings).

### WE FEEL PROUD

Dr. Shireen Ahmad (Dow '71) has been appointed Medical Director of the Operating Rooms at the Prentice Women's Hospital at Northwestern University Medical School, Chicago, Illinois. This is the first time a woman physician and a foreign medical graduate has been appointed to this position. In addition Dr. Ahmad was elected member of the Executive Committee of Northwestern Memorial Hospital, the major adult care facility of the University.

### Position Wanted

Interested in a PGY I position starting as soon as possible. Location not a problem. Contact:

Dr. Razvi at (905)771-7083

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December 16 (Tuesday), 17 (Wednesday), and 18 (Thursday), 1997 (CME 12 CREDIT HOURS)

■Hotel Accommodation Information:

Pearl Continental Hotel, Lahore. Telephone: 992-42) 6360210; FAX: (92-42) 6362760 or 6364362.

Mall Wing Rooms: Single Conference Rate: Rs 3,300 (Usual Rate, Rs 6,000)

Double Conference Rate: Rs 3,800 (Usual Rate, Rs 6,500)

Atrium Wing Rooms: Single Conference Rate: Rs 4,000 (Usual Rate Rs 7,000) Double Conference Rate: Rs 4,500 (Usual Rate Rs 7,500)

■ The above rates are subject to government applicable taxes, and are inclusive of the items given below.

Complimentary buffet breakfast; Complimentary fruit basket in each room upon arrival; Complimentary pickup and drop-off service subject to prior request and necessary flight information; Upon prior reservation, you will be pre-registered and received by the hotel's guest relations staff/duty manager; Complimentary daily newspaper; and Complimentry sports facilities.

For any question while in Pakistan, please contact one of the following organizers:

Professor Naseer Mahmood Akhtar Principal, King Edward Medical College Chairman of Organizing Committee

Telephone: (92-42) 583-8344; (92-42) 586-3044

Prof. I.A.K. Tareen, Professor of Psychiatry King Edward Medical College

P. O. Box 621, G.P.O. Lahore, Pakistan

Telephone: (92-42) 712-0001; 011-92-42-6270-1446 Fax: (92-42) 575-3471; E-mail awais@2paknetl.pte.pk

- In the United States contact the APPNA Central Office; Telephone: (630) 968-8585; Fax: (630) 968-8677
- REGISTRATION: Members: US\$ 250.00 (After November 16: \$300.00); Banquet Ticket: US\$ 25.00 Non-Members: US\$ 375.00 (After November 16: \$425.00)
- PLEASE REGISTER EARLY & MAIL IN THE SEPARATELY ENCLOSED REGISTRATION FORM AFTER COMPLETION.

### PAKPAC ANNUAL WINTER MEETING/DINNER

December 14 (Sunday), 1997, 7:30 p.m. ISLAMABAD MARRIOT HOTEL

List of Speakers

■ Mian Mohammad Nawaz Sharif, Prime Minister of Pakistan

■ The Ambassador of United States to Pakistan

■ Senator Tim Johnson ■ Congressman Peter Defazio ■ Congressman Jim Moran

Admission/Dinner before November 25, 1997; US\$150.00; On Site: US\$ 200.00 (Spouses will be admitted free of charge)

Make your personal check payable to "PAKPAC" and mail it with following information

NAME:	ADDRESS:	
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To: PAKPAC, 1 Southridge Lane, Cromwell, CT 06416

### MARK YOUR CALENDAR

- ★ PAKPAC Annual Winter Meeting/Dinner, Islamabad......December 14, 1997
- ★ KEMCAANA Meeting with AFMC, Rawalpindi..................December 15, 1997
- \* APPNA Annual Winter Conference, Lahore......December 16-18, 1997
- ★ Nishtar Alumni Annual Seminar, Multan......December 19, 1997
- \* KEMCAANA Meeting with Pakistan Society of Family Physicians, Lahore......December 20 and 21, 1997



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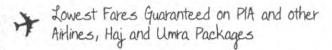
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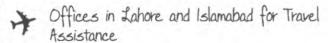


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