President's Message

ATLANTA ACCOMPLISHES

Usaslaam-o-dilaekom. 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:

2. 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 lilAalah we inna elahE rajeelon! 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. On behalf of all of you we 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.
Ikku's Packets
Khalid J. Awan, M.D., F.P.A.M.S.

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 conducted 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 enthusiasm 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-säyo minnee wul-immaamoon min-Allaah, Effort comes from us; outcome, from Allaah.

References

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 sniffing out the multiculturalism, and shoving every nation into the bag of one culture global society. One consequence of this transformation is the internationalization of research plan. under which there is planned a greater and more complex linkage between academic research centers and the industry.3

"On his deathbed Ikku enjoined his pupils to place upon his corpse, before the cremation then usual in Japan, certain packets which he solemnly 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


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 humorous 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 solemnly 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
REPORTS

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-dlaekom. 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-dlaekom. 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.
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) Emphasize 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. Mushhtaq 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 Allah, 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 KHubARAJIN  
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 membership 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. Liaquat 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-dilaekom! 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@nishhtar.org; Web Page: http://www.nishhtar.org/

The biannual meeting of Southern Chapter was held at Holiday Inn in Hammond, 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 Wall 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


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 Encyclopcedia 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 2:15 He also described the reconstruction of nose from cheek tissue, and Edgar A. Underwood Britannica 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 Moqaz-ol-Qanoon, 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 Allaha, 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**

**FIXED ASSETS:**
- Office Building - Cost 100,590
- Furniture and Equipment - Cost 35,195

- Accumulated Depreciation (13,440)

**TOTAL ASSETS**

**EQUITY**

**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**

<table>
<thead>
<tr>
<th>Description</th>
<th>3 MONTHS ENDED SEPT 30, 1997</th>
<th>9 MONTHS ENDED SEPT 30, 1997</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RECEIPTS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>APPNA Membership Dues 1997</td>
<td>3,612</td>
<td>86,554</td>
</tr>
<tr>
<td>APPNA Membership Dues 1996</td>
<td>0</td>
<td>125</td>
</tr>
<tr>
<td>APPNA Lifetime Dues</td>
<td>469</td>
<td>16,438</td>
</tr>
<tr>
<td>Alumni Association/Chapter Dues</td>
<td>525</td>
<td>15,780</td>
</tr>
<tr>
<td>Interest Income</td>
<td>69</td>
<td>309</td>
</tr>
<tr>
<td>Election Nomination Fees</td>
<td>0</td>
<td>3,400</td>
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<tr>
<td>Loan from Other Funds</td>
<td>20,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Royalty - MBNA Bank</td>
<td>797</td>
<td>2,188</td>
</tr>
<tr>
<td>Misc. Income</td>
<td>8</td>
<td>673</td>
</tr>
<tr>
<td>Reimbursement for Office Services</td>
<td>0</td>
<td>458</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25,480</td>
<td>145,925</td>
</tr>
</tbody>
</table>

| Description                                      |                             |                             |
| **DISBURSEMENTS:**                               |                             |                             |
| Administrative Expenses:                         |                             |                             |
| 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                                     | 169                         | 415                         |
| Election Fee Refunded                            | 0                           | 400                         |
| **Total**                                        | 22,220                      | 70,263                      |

| Description                                      |                             |                             |
| 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                      |
| **Total**                                        | 36,394                      | 116,940                     |

| Description                                      |                             |                             |
| Excess of Receipts over Disbursements            | (10,914)                    | 28,985                      |
| Fund Balance at Beginning of Period              | 41,604                      | 1,705                       |
| **Fund Balance at End of Period**                | $30,690                     | $30,690                     |

(See Accountants' Compilation Report)
**ASSOCIATION OF PAKISTANI PHYSICIANS OF NORTH AMERICA**

**MEETINGS FUND**

**STATEMENT OF RECEIPTS AND DISBURSEMENTS**

**FOR THE PERIODS INDICATED BELOW**

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<th>Receipts:</th>
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<th>9 Months Ended</th>
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<tbody>
<tr>
<td>Fall 97 Meeting</td>
<td>1,700</td>
<td>1,700</td>
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<tr>
<td>Summer 97 Meeting</td>
<td>143,615</td>
<td>455,562</td>
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<tr>
<td>Spring 97 Meeting</td>
<td>166</td>
<td>11,056</td>
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<tr>
<td>Summer 96 Meeting</td>
<td>0</td>
<td>9,140</td>
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<tr>
<td>Winter 96 Meeting</td>
<td>0</td>
<td>13,863</td>
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<tr>
<td>Annual Dues</td>
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<td>Interest Income</td>
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<td>899</td>
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<tr>
<td>Miscellaneous Income</td>
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<td>60</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>148,938</strong></td>
<td><strong>512,627</strong></td>
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<table>
<thead>
<tr>
<th>Disbursements:</th>
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<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>3 Months Ended</td>
<td>9 Months Ended</td>
</tr>
<tr>
<td>Summer 98 Meeting Expenses</td>
<td>2,000</td>
<td>2,000</td>
</tr>
<tr>
<td>Fall 97 Meeting Expenses</td>
<td>149</td>
<td>149</td>
</tr>
<tr>
<td>Summer 97 Meeting Expenses</td>
<td>145,901</td>
<td>282,315</td>
</tr>
<tr>
<td>Spring 97 Meeting Expenses</td>
<td>0</td>
<td>9,498</td>
</tr>
<tr>
<td>Summer 96 Meeting Expenses</td>
<td>2,103</td>
<td>9,349</td>
</tr>
<tr>
<td>Winter 96 Meeting Expenses</td>
<td>2,490</td>
<td>4,385</td>
</tr>
<tr>
<td>Summer 95 Meeting Expenses</td>
<td>0</td>
<td>2,256</td>
</tr>
<tr>
<td>Transfers to General Fund</td>
<td>20,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Annual Dues Reimbursement</td>
<td>3,249</td>
<td>20,347</td>
</tr>
<tr>
<td>Bank Charges</td>
<td>224</td>
<td>557</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>176,116</strong></td>
<td><strong>350,856</strong></td>
</tr>
</tbody>
</table>

- 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 $243,587

(See Accountants' Compilation Report)
## ASSOCIATION OF PAKISTAN PHYSICIANS OF NORTH AMERICA
### SUMMER - 1997 MEETING
#### INCOME STATEMENT (PROJECTED)

### REVENUE:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exhibitor’s Registration</td>
<td>$62,185</td>
</tr>
<tr>
<td>Donations</td>
<td>133,742</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>42,140</td>
</tr>
<tr>
<td>Banquet/Entertainment</td>
<td>136,350</td>
</tr>
<tr>
<td>C.M.E.</td>
<td>20,095</td>
</tr>
<tr>
<td>Apppna Alliance</td>
<td>10,965</td>
</tr>
<tr>
<td>SAYA</td>
<td>12,275</td>
</tr>
<tr>
<td>CAPPNA</td>
<td>5,165</td>
</tr>
<tr>
<td>YOUTH (6-12 Yrs.)</td>
<td>4,670</td>
</tr>
<tr>
<td>Babies (0-5 Yrs)</td>
<td>2,650</td>
</tr>
<tr>
<td>NAMA</td>
<td>2,620</td>
</tr>
<tr>
<td>Alumni/Chapters/Affiliate Reimbursement</td>
<td>98,740</td>
</tr>
<tr>
<td>(Includes Receivables of $76,035)</td>
<td></td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>531,597</strong></td>
</tr>
</tbody>
</table>

### EXPENSES:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York Hilton (Includes Payable of $67,838.)</td>
<td>217,838</td>
</tr>
<tr>
<td>SAYA Reimb.</td>
<td>12,275</td>
</tr>
<tr>
<td>Alliance Reimb.</td>
<td>10,965</td>
</tr>
<tr>
<td>CAPPNA</td>
<td>5,165</td>
</tr>
<tr>
<td>Printing</td>
<td>4,430</td>
</tr>
<tr>
<td>Postages/Shipping</td>
<td>6,000</td>
</tr>
<tr>
<td>Outside Services</td>
<td>2,410</td>
</tr>
<tr>
<td>Refund</td>
<td>408</td>
</tr>
<tr>
<td>Host Committee</td>
<td>1,150</td>
</tr>
<tr>
<td>Exhibitors’ Expenses</td>
<td>32,290</td>
</tr>
<tr>
<td>Dinner</td>
<td>2,455</td>
</tr>
<tr>
<td>C.M.E.</td>
<td>1,394</td>
</tr>
<tr>
<td>Telephone</td>
<td>3,970</td>
</tr>
<tr>
<td>YOUTH Expenses</td>
<td>3,052</td>
</tr>
<tr>
<td>Plaques</td>
<td>5,362</td>
</tr>
<tr>
<td>Office Expenses/Supplies</td>
<td>2,000</td>
</tr>
<tr>
<td>Security</td>
<td>9,942</td>
</tr>
<tr>
<td>Zoo/Museum/Tour/Baby Sitting</td>
<td>9,819</td>
</tr>
<tr>
<td>Music</td>
<td>12,023</td>
</tr>
<tr>
<td>Misc Expenses</td>
<td></td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>350,153</strong></td>
</tr>
</tbody>
</table>

### NET INCOME (PROJECTED)

<table>
<thead>
<tr>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$181,444</td>
</tr>
</tbody>
</table>

### INCOME ANALYSIS:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH ON HAND</td>
<td>173,247</td>
</tr>
<tr>
<td>RECEIVABLES FROM ALUMNI</td>
<td>76,035</td>
</tr>
<tr>
<td>PAYABLE TO NY HILTON</td>
<td>(67,838)</td>
</tr>
<tr>
<td><strong>Total Income Analysis</strong></td>
<td><strong>$181,444</strong></td>
</tr>
</tbody>
</table>
SAWADHAAN! - An Echo

EDITOR:

Ussalaam-o-dlaekom! 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-dlaekom! 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 elaeeHHe rajeéon!

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

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*****
FINANCIAL ADVICE

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 assets 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 Charitable 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 appreciated 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 estate 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 Charitable 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 placed 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 at 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 Bhatts 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 Bhatts are in the 33% income tax bracket and expect to be at a 55% federal estate tax upon their death.

**Solution:** 1. The Bhatts 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 Bhatts 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 Bhatts 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 Bhatts are deceased, the Trust assets will pass to the charity of their choice, without any gift or estate taxes incurred. The Bhatts have the privilege and recognition of benefiting their favorite charity.

5. The Bhatts 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 children 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 Bhatts' taxable estate.

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

<table>
<thead>
<tr>
<th>Assets</th>
<th>Alternatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Spendable Income*</td>
<td>Sell $359,586</td>
</tr>
<tr>
<td>Net Assets to Heirs</td>
<td>191,192</td>
</tr>
<tr>
<td>Gift to Charity</td>
<td>0</td>
</tr>
<tr>
<td>Total Plan Benefits</td>
<td>550,778</td>
</tr>
<tr>
<td>*After tax</td>
<td></td>
</tr>
</tbody>
</table>

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

* Shehzad Khan is a Financial Advisor with Gruntal & Co.
To All Muslims-
-A Request for Donation

Al-Talib Islamic Preschool & Kindergarten, a non-profit organization, serving Muslim community of Fullerton, Buena Park, La Habra, Cerritos, and surrounding cities, is in desperate need of your help. Al-humdoillah, 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 an 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 Alllah, 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!
King Edward Medical College, Lahore

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)

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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
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)

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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MARK YOUR CALENDAR

★ PAMS Convocation '97, Lahore.................................December 12, 1997
★ 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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Authorized Signature ____________________________ Date __________

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