President's Message

FIGHT FOR THE FUTURE

Usualam-o-diaakom. I hope you had a very happy Eid. For me, it's an honor and an exceptional privilege to follow in the footsteps of the eighteen past presidents, the selfless individuals whose visionary leadership, commitment and dedication have nurtured our organization and brought it to its present heights.

As APPNA enters its third decade, we are faced with new challenges, both professionally and communally. During the sixties, seventies and eighties, we arrived in this country full of dreams and hopes for a bright future. By the Grace of God, we succeeded then, unhampered by health maintenance organizations, cuts in Medicare reimbursements, or misconceptions about Pakistan; the present, however, is tarnished by its emergence.

The rapid changes in the health care policy and dominance of the managed care industry have affected all of us. The false perceptions about IMG's created by special interest groups and fueled by the managed care market are shutting doors in our faces in this land of opportunity. We, the Pakistani American physicians, who are marked by the so-called prejudicial stigma of being IMG's, must join forces and develop a strategy to open these doors again, and ensure equitable treatment of all IMG's in licensure, practice and access to residency training.

According to APPNA constitution one of our Aims and Objectives is "To support the efforts of those who would preserve, protect and enhance the reputation and services of the medical profession in general and Pakistani physicians in particular." In 1997, the membership of APPNA reached an unprecedented 1,300, out of a possible 5,000. Just imagine how much impact the stentorian voice of 5,000 APPNA members can have in the newly formed AMA-IMG section! We are fortunate that an illustrious member of APPNA, Dr. Busharat Ahmad, has been elected the Chairman of the Governing Council of the AMA-IMG Section. On behalf of the Executive Council, I urge you to support our fight to end discrimination by becoming a member of APPNA and AMA-IMG Section, to join which you do not have to join the AMA.

The American media portrays Pakistanis as non-progressive, orthodox and corrupt. Every news item referring to corruption or terrorist activities by a Pakistani in any corner of the world tar us with the same brush, and the news emanating from Pakistan lend credence to this portrayal. It is our responsibility, as physicians, to negate this slanderous portrayal and reach out to the American public to educate them about our culture and the contribution of Pakistanis to the world.

The rapid changes in the health care policy and dominance of the managed care industry have affected all of us. The false perceptions about IMG's created by special interest groups and fueled by the managed care market are shutting doors in our faces in this land of opportunity. We, the Pakistani American physicians, who are marked by the so-called prejudicial stigma of being IMG's, must join forces and develop a strategy to open these doors again, and ensure equitable treatment of all IMG's in licensure, practice and access to residency training.

According to APPNA constitution one of our Aims and Objectives is "To support the efforts of those who would preserve, protect and enhance the reputation and services of the medical profession in general and Pakistani physicians in particular." In 1997, the membership of APPNA reached an unprecedented 1,300, out of a possible 5,000. Just imagine how much impact the stentorian voice of 5,000 APPNA members can have in the newly formed AMA-IMG section! We are fortunate that an illustrious member of APPNA, Dr. Busharat Ahmad, has been elected the Chairman of the Governing Council of the AMA-IMG Section. On behalf of the Executive Council, I urge you to support our fight to end discrimination by becoming a member of APPNA and AMA-IMG Section, to join which you do not have to join the AMA.

The American media portrays Pakistanis as non-progressive, orthodox and corrupt. Every news item referring to corruption or terrorist activities by a Pakistani in any corner of the world tar us with the same brush, and the news emanating from Pakistan lend credence to this portrayal. It is our responsibility, as physicians, to negate this slanderous portrayal and reach out to the American public to educate them about our culture and the contribution of Pakistanis to the world.

President

Khalid J. Awan, MD, FPAMS

APPNA Office Secretary: Denise Burt

EXECUTIVE COUNCIL

Officers

President: Durdana Gilani, M.D.
   O: (626) 285-9225 H: (610) 767-0588

President-Elect: Shabbir H. Saldar, M.D.
   O: (314) 362-4200 H: (314) 542-2211

Secretary: M. Javed Akhtar, M.D.
   O: (314) 362-5503 H: (314) 368-6241

Treasurer: Riaz M. Chaudhry, M.D.
   O: (318) 992-4133 H: (318) 992-8467

Immediate Past President: Shabuk A. Khan, M.D.
   O: (815) 726-6611

BOARD OF TRUSTEES

S. Lalatf H. Hamzavi, M.D.
   O: (818) 985-4411

Mashhur A. Khan, M.D.
   O: (1515) 726-6611

Shafi U. Syed, M.D.
   O: (618) 382-7153

Atif A. Torn, M.D.
   O: (203) 630-3134

M. Aslam Malik, M.D.
   O: (817) 870-4444

Alumni Assn. Presidents

Atique A. Mirza, M.D. – (Allama Iqbal)
   Office: (340) 431-2678

Abdul Rehman, M.D. – (Darul Uloom)
   Office: (718) 492-5509

Shahzad Khan, M.D. – (FJMC)
   Office: (813) 788-7677

M. Shafique Rasheed, M.D. – (Khyber)
   Office: (847) 742-9711

Raza Akbar, M.D. – (KEMC)
   Office: (313) 979-9809

Nasreen Ozi, M.D. – (Raggett)
   Office: (914) 994-6946

Qasim M. Bajwa, M.D. – (Nishtar)
   Office: (515) 554-1399

Ahmed M. Hasan, M.D. – (Sind)
   Office: (610) 826-6255

Councilors at Large

Region 1: Mohammad Shaul, M.D.
   Office: (504) 588-1144

Region 2: Iftikhar U. Haque, M.D.
   Office: (316) 360-8042

Region 3: Nasiruddin Ram, M.D.
   Office: (630) 990-4500

Region 4: M. Shahid Younas, M.D.
   Office: (313) 961-3489

Region 5: S. Niaz A. Chaudhry, M.D.
   Office: (301) 247-2700

Region 6: Iftikhar U. Haque, M.D.
   Office: (603) 863-7445

Region 7: Muhammad Suleman, M.D.
   Office: (504) 456-7466

Region 8: Arif A. Toor, M.D.
   Office: (618) 382-7353

Executive Council

Editor-in-Chief: Shafi U. Syed, M.D.
   O: (817) 870-4444

Editorial Secretary: Margaret A. Phelps, C.O.T.
   O: (630) 968-8677

President: Durdana Gilani, M.D.
And Now My Bit

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

"In the name of Allah - the Beneficent, the Merciful,"
thus opens the Preamble to the APPNA Constitution, which then goes on to proclaim: "We the physicians from Pakistan, out of our conviction for our profession and motherland, do hereby proclaim the establishment of the Association of Pakistani Physicians, so that collectively we all can: uphold ethical and moral values... et cetera, et cetera, et cetera.

After taking the office of the president of APPNA a few weeks ago, Dr. Durdana Gilani called me to ask who I would suggest for the next editor of the Newsletter. I was rather embarrassed by her profuse praise for the work I had done over the years as the editor. She needed not to be that polite, for I prefer life by the principle, and the principle in this case is that the president of APPNA appoints the editor, usually with consultation of the Executive Council. Dr. Gilani was duly put in office by the members of APPNA, and it is, therefore, they who have handed her their mandate for whatever agenda she deems fit for the future of the Association. They should help her by their suggestions, not forgetting that it is just as condemnable for one of them to exploit honest disagreements for creating splits in the ranks as it is for an elected leader to use an office for personal agendas; both sides need to be wary of this risk in making their decisions.

When I took over the editorship, I accepted it as a trust that the Association had handed me. Therefore, I philosophically approached it with two of the "ethical and moral values" that the abovementioned Preamble promises by implication to uphold: "One dishonest in handling a trust is one who has no faith," Al-Hadith-Seerah, 380 and "stand out firmly for fairness even if it is against your own interests," Al-Quran 4:135 Simply because of their sources of extraction, there are, sadly, some among us who would turn their noses at these rules, and would prefer to blot them out with a smear of the so-called religiosity. I remember once someone became disgruntled over the beginning of editorials with Bismillah, and many readers would recall Dr. Sultan A. Hayat's taking me to task for using a verse from the Holy Quran.1 But I am thankful that the overwhelming number of the members appreciated my editorials, some of which, in fact, were even reproduced by several other publications, thus bringing recognition to APPNA even from as far as across the ocean. The following quote from Robert Graves might soothe their having any reservations: "Certainly a well-known ninth-century Celtic cross is distinguished by bearing the Arabic formula Bismillah er-Rahman, er-Rahim (In the name of Allah, the Compassionate, the Merciful)."

The practical policy I followed in doing my job was also dominated by two rules: upholding the constitution of the Association, and a free access to publication for the views of the members, even if these views happened to be starkly against my own. I respect my readers and their time. Hence, whenever I penned an editorial or a commentary, I did it not with an urge to force my views on the reader, but with an intent that after having perused it a reader would be left with something worthwhile even if he disagreed with its key theme.

In compiling editorials I always kept in mind the topical problems and the issues that mattered for our members, particularly those that were rendered invisible by the debris of political agendas or by the glitter of euphoria. The tedious task of preparing editorials spanned across topics ranging from professional (medical ethics, continuing medical education, research, etc.) to political (FMG problems, our role in motherland, relationship with colleagues back home, etc.) to social (human rights, our children, etc.) and to even our professional historical heritage.

Years ago, Dr. Rauna Akbar resigned as the editor, giving reason that because her husband was running for a political office of the Association, it would constitute a conflict of interest for her to stay as the editor. I believe all editors should always uphold this principle. I myself diligently held on to it, and turned down during my editorship many offers to be nominated for various political offices. Honesty, impartiality, and erudition, not political power or aspirations for it, are the essence of an editorial character. I hope I lived up to this characterization. I did try.

The integrity of anyone handed a responsibility by an organization requires that he keeps the welfare of that organization above all. The greatest welfare of an organization is to make sure it does not lose its direction and its unity. An upright and open-minded editor can do a great deal toward this goal. I pray that when my contribution is weighed, it does not fall short in this measure.

"Kon fa yakooc" (Be, and it is) is the glory of the Creator alone; the mortals, they need help, lots of help, to accomplish things. My lieutenant in this demanding challenge was Margaret Phelps; her energy, her interest, her ability, particularly to overcome frustrations with things, and some people, were my indispensable asset. Denise Burt, the APPNA office secretary, was always pleasant and prompt in extending cooperation. God bless them, they are true soldiers.

For a just claim to being intelligent and honest, a person must also be a grateful person. I am indebted to Drs. Parvez I. Shah, M. Khalid Riaz, Waheed Akbar, Mushtaq Sharif, and Shaukat Khan, the past presidents of APPNA, for having placed their trust in me and allowing me to serve the Association in the best way I could. They were kind to me: I, honest to them.

References
Secretary Reports
M. Javed Akhtar, M.D.

Ussalam-o-alaekom! My reflections of 1997 trip to Pakistan, like those of any other year, are memorable. From PIA to Pakistani customs, from security people to the porters at the airports, everyone makes sure that you remember it, for a while anyway. Why do we then keep doing it year after year? One main reason is the love of Pakistan, our country of birth and origin.

Other than the traveling woes, the meeting in Pakistan was very successful, both socially and culturally. However, I am not very sure though about the scientific and professional aspects of the 1997 winter meeting. The local participation at the scientific sessions remains poor. Therefore, we need to reconsider our strategy to increase the local attendance; after all we are doing it for their benefit!

Here at home 1998 is commencing for APPNA with a great degree of zeal trickling down from our first Madam President, Dr. Durdana Gilani to our new “Khazanchi,” Dr. Riaz Chaudhry. Dr. Shabbir Safdar and Dr. Shaukat Khan will be on the Executive Committee as President-Elect and immediate Past President, respectively, and yours truly will serve as the Secretary.

Some of the challenges facing us this year, as I see them, are:
1. Increasing encroachment of MCOs (managed care organizations) on our practices and our very livelihoods.
2. Increasing discrimination against IMGs from MCOs, licensing bodies, and hospitals.
3. Lack of residency positions for graduates of Pakistani medical schools who want to get training in USA.
4. Finding job placements for members finishing residency but who hold J1 visas.
5. Addressing the growing needs of our youth (children of our members).
6. Integration of North American Medical Graduates of Pakistani origin.
7. Creation of a retirement community for our aging members.

What I am trying to suggest is that we need to direct some of our energy and resources towards the needs of our membership at large while continuing to help Pakistan. With your help, we will tackle, Insha Allah, these issues.

I want to stress here again that your Executive Council is as accessible to you as your left hand is, and that there is no such thing as the "Establishment". Call us or write us anytime with your suggestions and comments. I would like to wish you all the best in life.

\[ ■ ■ ■ \]

1997 - A Year in Life, Mine and of APPNA
Shaukat H. Khan, M.D., Immediate Past President

1997 was an eventful year in my life. In January 1997, when I took over the leadership of APPNA, I was overwhelmed with the sense of responsibility associated with this position. The recent growth and increased recognition of APPNA, made this responsibility almost a full time job. It was initially difficult to accommodate this added responsibility in my daily routine of patient care. However, gradually APPNA became a part of my life and a part of my daily routine. Did I succeed in promoting the objectives of APPNA? Only the members of APPNA can answer that question. I assure you I put forth my maximum effort in promoting the cause of APPNA.

I am proud to say that today APPNA is well-recognized not only in the United States but also in Pakistan as a charitable and educational organization. Our Association is on a path of growth and prosperity. 1997 saw an increase in our membership from 1,000 to 1,350 (35% growth). Two new alumni were added to the ranks of APPNA. The addition of APPNA NAMA and Allama Iqbai will bring an infusion of new and young blood into this organization for its future growth. Financially APPNA is now a very sound and well-managed organization. I remember that in 1993 when I was Treasurer of APPNA, we did not have enough funds to run the office, and had to borrow from the Lifetime Funds. With increased membership and the success of our summer meetings, APPNA has become able to sponsor the social and cultural projects like Smithsonian Project of Mughal Gardens and Asian Society Project of Cultural Exhibition of Indus Valley.

In 1997, APPNA launched the most comprehensive social project of Human Development Foundation, with the objective of improving the social standards of our impoverished Pakistani brethren. We should be genuinely proud of being part of this effort. 1997 also had some of the most successful meetings in the history of APPNA. Our successful summer meeting in New York, very productive and enjoyable council meetings in Las Vegas and Atlanta, and the recent conclusion of a very successful and the most well-attended winter conference in Lahore attest to that.

Let me say this again, all this would not have been possible without the combined effort of a team of dedicated APPNA members who put in tremendous effort in organizing these meetings. I was lucky to have a good team. Let me thank all the members of a great team to whom I owe a personal gratitude. Even during a brief setback in my own health, this team kept on working with the sole purpose of promoting the cause of APPNA. I thank them.

In spite of all these achievements, our job is not finished. We have to try for future goals and objectives. Almost three-fourths of physicians of Pakistani origin in the United States are still not members of APPNA. We have to make effort to encourage all Pakistani physicians to join under one banner of our dear organization called APPNA. I am happy to say that the future of APPNA is in good hands, and I wish Dr. Durdana Gilani, our first woman president, all success. God bless APPNA.

\[ ■ ■ ■ \]
TREASURER'S REPORT
Riaz M. Chaudhry, M.D.

I consider it a great honor for me to serve APPNA as its treasurer. To my well-wishers, mentors and fellow APPNA members, I extend my heartfelt thanks. Due to a change in the Association constitution the new officers were installed on January 1, 1998, which has temporarily effected the time frame for getting together the data for preparing the reports. I did receive some figures from the APPNA Accounts office, but at this time I am not able to present a detailed report. I will try to have it ready for the next issue of the Newsletter.

I am looking forward to a bright 1998, and we will make an humble but all-out effort for bringing about positive and constructive changes in the handling of APPNA finances. The clear, concise and objective information will be provided to you in a timely manner.

By now, most of you should have received the membership renewal statements from the Central Office in Chicago. Your well-timed response will be appreciated, and will save us cost for repeated mailings. I encourage you to take this opportunity to renew your membership, and urge other Pakistani physicians in your area to join this premier organization.

On a personal note, I would like to express my condolences to a dear friend, classmate, colleague and confidant, Dr. Fayaz Mirza. My wife Samina and I are deeply saddened by the unexpected death of his wife Dr. Farzana Mirza. We had the good fortune and privilege of knowing her, and she will be missed by us all. May Allah reward her the best of places in Heaven. Ameen!

MICHIGAN CHAPTER-SPRING MEETING
M. Alamgir Khan, M.D., Secretary/Treasurer
The Michigan Chapter of APPNA is pleased to announce its spring meeting on Saturday, May 30, 1998. A three to four hour Detroit Riverboat cruise and dinner has been arranged with guaranteed seating for at least 200 guests. Regular membership dues remain $100 per year (includes two dinners). Those members who have paid in October 1997 are not required to pay again. Residents have no membership dues, but will be assessed a $25 dinner charge. Guests and spouses will be charged at cost (estimated at $60 per person). No babysitting has been arranged. Those intending to bring children will be expected to supervise them. Childred above the age of three years are considered guests. Please mark your calendar for this delightful event. We expect a big turnout. Ontario (Canada) colleagues have been invited also.

1977 APPNA ANNUAL WINTER CONFERENCE
Mohammad Suleman, M.D., Chairman, Organizing Committee
There were a lot of concerns and reservations regarding holding our annual meeting at the K.E. Medical College campus last year. However we took a chance, and I am sure delegates who attended the meeting can testify that this meeting was one of the best meetings arranged by APPNA in Pakistan. This was only possible because of the cooperation of Principal King Edward Medical College, Dr. Nasir Akhtar and his host committee. They promised a good meeting, and they delivered on it. We had the highest number of delegates who attended the meeting last year 130 to be exact. Even though until the last days of the meeting, we were not sure whether meeting will be held or not, because of the political situation in Pakistan. All of our American speakers could not make the trip for the same reason. Everybody who attended the meeting had a wonderful time and enjoyed the trip to Wagha Border, Governor house tea and annual dinner and music program at the Pearl Continental Hotel. I would like to thank the members of my host committee, specially Dr. Arif Toor, for arranging the CME program and Dr. Durdana Gilani, Dr. Husain Malik, Dr. Javed Akhtar, Dr. Mushtaq Sharif, Dr. Raana Akbar, and Dr. Tariq Khan for their help in arranging the meeting. This year we also saved a little money because of less expenses due to the absence of American speakers.

KEMCAANA
Mohammad Suleman, M.D., Immediate Past President
Starting January 1, 1998, the new executive committee has taken over. Dr. Raana Akbar has planned a lot of changes in running of the Alumni. She has already made a change in the format of the Newsletter. It is going to be in the form of a journal. Recommendations and donations towards the Journal will be highly appreciated.

Our Model Medical ward is doing well. On our visit to the ward this time we saw firsthand the utilization of the computer, and the lab equipment which was donated by KEMCAANA. Dr. Shaukat Khan, President of APPNA
donated $500 for purchase of medicines for acute M.I. patients, and he promised to donate $500 every year for the same purpose. We selected six residents this year for our postgraduate program. One resident was selected for each program at New Jersey Medical Center and Washington University at St. Louis. Two residents were selected for each program at University of Connecticut and Lincoln Medical Center in New York.

The computers that we donated to the KE library have been installed and are being utilized by the administration and the students alike. The negotiations for adopting a surgical ward at Mayo Hospital are still on. Inshaallah, we will adopt the ward this year. Financially, the Alumni is doing well, and preparations are on for the annual meeting in Los Angeles. Toronto is the site for 1998 Executive Council meeting. Hope to see you there. Inshaa Allah!

---

THE YOUTH FORUM

Raana Akbar, M.D., Chairperson

The following breakdown reports committee revenues since the inception of the Youth Forum in November 1993.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Income</th>
<th>Total Expense</th>
<th>Net Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1994</td>
<td>$11,274</td>
<td>$9,037</td>
<td>$2,237</td>
</tr>
<tr>
<td>1995</td>
<td>$17,326</td>
<td>$12,009</td>
<td>$5,317</td>
</tr>
<tr>
<td>1996</td>
<td>$42,391</td>
<td>$34,915</td>
<td>$7,476</td>
</tr>
<tr>
<td>1997</td>
<td>$39,586</td>
<td>$49,094</td>
<td>$9,408</td>
</tr>
</tbody>
</table>

This year a number of problems were noted during the annual summer meeting due to the inexperience of the host. The attendance at the meeting was double that of last year, however our recommendations for streamlining and improvement of fund collection were consistently ignored. There were also some alleged instances of inappropriate behavior during the annual dinner and entertainment program.

RECOMMENDATIONS:
1. Registration personnel should be secretarial for the continuity’s sake. This was the successful tradition set in 1996, which should have been followed in 1997.
2. All youth functions should be held in the same hotel premises as the APPNA function. Members of the youth forum committee should serve as chaperones during the dinner and entertainment program.

---

APPNA TASK FORCE FOR AFFILIATE ORGANIZATIONS

A Preliminary Report

Mushtaq A. Khan, M.D., Chairperson

The APPNA Task Force for Affiliate Organizations was appointed by the Association President Dr. Shaukat Khan, to streamline various "Affiliate Organizations". The members include Mushtaq A. Khan, M.D., (Chairman), Raana Akbar, M.D. (has resigned), Mrs. Zubeda Arain, Ms. Afnahn Khan, M. Aslam Malik, M.D., Mr. Adnaan Muslim, Arif Muslim, M.D., and M. Khalid Riaz, M.D.

After review of the voluminous information and deliberations, the task force has prepared this preliminary report. We seek your input. Please fax your comments and suggestions to me at (815) 726-6651 or fax to the APPNA Central Office at fax (630) 968-8677.

SAYA and the APPNA SAYA Committee were approved as a concept during APPNA's fall meeting, October 1993. The Youth Forum Committee was subsequently formed the same year. The 1996 SAYA revenues were $32,386, which left an income of $ 4,890 after an expense of $27,496. The breakdown of committee revenues for the past three years is given in the Youth Forum report in this issue of the Newsletter.

These numbers are clearly indicative of the increasing scope of the work done by the Youth Forum. This year not only will this committee run a comprehensive youth program during the summer meeting, but it will also revise the constitution of SAYA and CAPPNA, develop programs for the Peace Corps and the PAK PAC political Internship programs, and also present another yearbook.

BACKGROUND: At present time, several organizations are in existence which are collectively referred to as "Affiliate Organizations." These organizations includes Alliance, CAPPNA, SAYA, Youth Forum, and Social Forum. There is need to streamline the system to bring these and other future similar organizations into the fold of APPNA organization.

APPNA Governance: A review of APPNA Constitution and Bylaws reveals that it has two types of systems of Governance: 1. Unitary System-- APPNA has its own General Body and Board of Trustees. It elects its own Officers and Councilors-at-Large, and appoints its own Committees. 2. Federation System -- At present time, the Federating Units consist of APPNA Component Societies, which include Alumni, Regional Chapters, and Physicians in Training Sections.
CAPPNA: The first children's program was organized at the Annual Summer Meeting of 1985 in Oak Brooks Hills Hotel near Chicago. This program was a hit with children and parents alike. Since then, a program has been organized on an annual basis. APPNA Executive Council approved CAPPNA as an autonomous organization with its own Constitution and Bylaws in June of 1991 for children of ages 13 to 26 years. However, to date no appropriate amendments have been made in APPNA Constitution, Bylaws, Policies and Procedures, or Rules and Regulations.

YOOUTH FORUM: It was started as a Youth Advisory Committee of APPNA in 1989 for developing programs for children, ages 6 to 13 years old. Later in 1990, a program for youth, ages 14 years and older, was also added. In July of 1990, its name was changed to youth Forum and assigned the task of developing programs for children and youth. In 1994, it was approved as Standing Committee in APPNA Bylaws as “APPNA Youth Forum.”

SAYA: It was approved by APPNA Executive Council in October of 1993 as an autonomous organization with its own Constitution and Bylaws for young adults, ages 18 to 29 years. However, to date no appropriate amendments have been made in APPNA Constitution, Bylaws, Policies and Procedures, or Rules and Regulations.

SOCIAL FORUM: APPNA Executive Council approved in June 1991, “Single Physicians Group” to address the needs of APPNA members who are single. In 1992, its name was changed to “Social Forum of APPNA”. In 1993, it became “Social Forum.” It included all single family members of Physicians (including never married, widowed, or divorced), the members of Women’s Auxiliary and CAPPNA, ages 18 years or older. In 1994, APPNA Executive Council approved it as a Standing Committee in APPNA Bylaws as “Social Forum.”

ALLIANCE: It was started as Women’s Auxiliary Committee. It was a Standing Committee in APPNA Constitution and Bylaws of 1988. However, there is no mention of this committee in the APPNA Constitution and Bylaws adopted in 1994. It was launched as a autonomous organization with its own Constitution and Bylaws in 1995. Its name was changed to Alliance in the same year. However, to date, no appropriate amendments have been made in APPNA Constitution, Bylaws, Policies and Procedures, or Rules and Regulations.

FINANCIAL SCOPE: Just to give you an idea that these organizations have not only been active, but growing, I am attaching the Youth Forum Committee Report of Spring 1997.

All members of the Federating Units are eligible to become active members of APPNA (APPNA Bylaws, Chapter 3, Section 3, Page 12). All Federating Units must have at least twenty-five members in good standing, who are also active members of the Association (APPNA Bylaws, Chapter 2, Section 1, Page 11).

In this system of Federation, a new element is being considered, which is inclusion of "Affiliate Organizations." Overwhelming (if not all) members of these organizations will not be eligible to become APPNA members in any category (APPNA Bylaws, Chapter 3, Section 3, 4, 5 and 6, Pages 12 and 13). Therefore, the "Affiliate Organizations" will require a different set of qualifications with their structure, role, relationship with APPNA and oversight well defined.

CURRENT STATUS
APPNA EXECUTIVE COUNCIL

18 Standing Committees Social Forum APPNA Youth Forum Any other Committees

CAPPNA?; SAYA?; Alliance?

CHALLENGES: 1. Overlap CAPPNA---Ages 13 to 26 years, Youth Forum ---Ages 14 years and older, SAYA--18 years to 29 years, Social Forum-- Single family members of physicians members of Women's Auxiliary, CAPPNA, ages 18 and older, Alliance-- Spouses of APPNA members, spouses of retired or deceased APPNA members. 2. Constitution and Bylaws --A. Status of CAPPNA, SAYA and Alliance in APPNA Constitution and Bylaws needs to be defined. B. Social Forum and APPNA Youth Forum are Standing Committees. Their role in "Alliance Organizations" needs to be clarified. C. The entire concept of "Affiliate Organizations" needs to be developed. D. Mechanism for financial and other accountability needs to be established. E. Needs oversight to monitor, so that all activities are consistent with APPNA's Charter. F. Relationship with APPNA needs to be defined.
INITIAL IDEAS: The first telephone conference took place on October 1, 1997 at 9:00 p.m., Central Standard Time. All members of the Task Force were present with the exception of one. The following ideas had unanimous support:

1. "Affiliate Organizations": It is not a proper name, since it has connotations of two or more independent organizations affiliating without merging. We will search for a better name. However, we will continue to use "Affiliate Organizations" until another appropriate name is agreed upon.

2. Concept of "Affiliate Organizations" needs to be developed. These organizations must have linkage with APPNA.

3. The functions of these organizations should be consistent with APPNA’s tax exempt status under 501 (c) (3).

4. These organizations should have some autonomy with overall control of APPNA. Details need to be worked out.

5. Alliance should be one of the "Affiliate Organizations."

The following ideas had divergent views:


2. Realignment of CAPPNA, Youth Forum, and SAYA.

   A. Into one organization. Name to be decided later.
   B. Into multiple organizations.
      a. Ages 0 to 5 and ages 6 to 12 years—under Alliance
      b. CAPPNA, ages 13 to 18 years—under Youth Committee
      c. SAYA, ages 18 to 24 years
      d. Future organization for older than 24

ELECTIONS - Call for Nominations

Ilftifat Alavi, M.D., Chairperson

On behalf of the APPNA Nomination/Election Committee, it is my pleasure to invite nominations for the following offices for the year 1999:

A. President-Elect
B. Secretary
C. Treasurer
D. Councilor at Large: One of each of the following Regions:
   Region 1: Canada
   Region 2: New York
   Region 3: Illinois, Iowa, Minnesota, Wisconsin
   Region 4: Indiana, Kentucky, Michigan, Ohio
   Region 5: Georgia, Maryland, North Carolina, Pennsylvania, South Carolina, Virginia, Washington, D.C., West Virginia
   Region 6: Connecticut, Delaware, Massachusetts, Maine, New Hampshire, New Jersey, Rhode Island, Vermont
   Region 7: Alabama, Arkansas, Florida, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, Tennessee, Texas
   Region 8: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming

For Details of eligibility refer to APPNA Constitution and Bylaws. Please send your nominations to:
Ilftifat Alavi, M.D. Chairman, Nominations/Election Committee
6414 South Cass Avenue, Westmont, IL 60559
Telephone (630) 968-8585; Fax (630) 968 8677
*Look for nomination details in separate mailing
The Spring Executive Council meeting will be held on April 2 (Thursday) - 5 (Sunday), 1998 at the Toronto Hilton, Toronto, Canada.

Registration form is included with this Newsletter. Please make your reservations as soon as possible.

ANNOUNCEMENTS

Wanted Psychiatrist interested in working in an underserved area for J-1 waiver position. Excellent credentials. Please contact Farkhanda Khan, M.D. at 212-582-9726.

Wanted Neurologist: Immediately for a BC/BE well-trained neurologist with neurophysiology/EEG Fellowship to Associate with a solo neurologist in a small peaceful Indiana town, guaranteed salary for two years leading to full partnership. Please fax your resume to (765) 622-7890.

Wanted Family Practitioner for a practice in San Antonio. Board Eligible or Board Certified. Please apply with full documentation. Texas License one year warranty may be available from the Hospital for the right candidate. Contact Salar A. Aziz, M.D. by telephone: Residence (210) 690-9074; Office (210) 828-2311, Southside Office (210) 924-7362.

Wanted a Female Ob/Gyn, BC or BE for a practice in San Antonio. One year warranty may be available from the Hospital for the right candidate. Contact Salar A. Aziz, M.D. for application. Telephones: Residence (210) 690-9074; Office (210) 828-2311; Southside Office: (210) 924-7362.

Wanted General Surgeon needed in an underserved area. J1 visa acceptable. Start immediately. Contact Dr. Waheed Akbar at (517) 790-6719; fax: (517) 790-9464.

Wanted Cardiologist: Invasive, non-invasive, interventional cardiologist to join solo cardiology practice. Fax resume to Dr. Mushtaq A. Khan at (815) 726-6651.

Wanted Location: Need information and help in locating a J1 Pediatrician's position in July 1998. Please contact Aftab S. Chishti, Baylor College of Medicine, 8055 Cambridge #25, Houston, TX 77054. Phone: (713) 770-3800, Fax: (713) 770-3889, E-mail: ACHISHTI@BCM.TMC.EDU

Announcement - KE Class 1973

King Edward Medical College Class of 1973 is going to celebrate the 25th anniversary of their graduation in July 1998. We are planning to publish a pictorial Directory to celebrate the occasion. Kindly send in your recent and old pictures and other printing material to the following address by the 15th of February. Kindly also plan to attend this important meeting which is going to be held at Los Angeles Annual APPNA Summer meeting. Mohammad Suleman, M.D., 14 Guadalupe St., Kenner, LA 70065, (504) 467-0421.

Become AMA-IMG Member

For full information please call: Dr. Busharat Ahmad at (313) 242-2727 or call the AMA Department of IMG (312) 464-5614.

CONGRATULATIONS!

To Hussain Malik, M.D., a 1969 graduate of King Edward and an otolaryngologist practicing in East Stroudsburg, PA. Pennsylvania Governor Tom Ridge has appointed him to the eleven-member Board of Trustees of East Stroudsburg University. Dr. Malik is also the Secretary of KE Alumni and the President of APPNA Pennsylvania Chapter.

To Mahmood Aijazi, M.D., Northfield, Ill. The College of American Pathologists (CAP), a society serving more than 15,500 worldwide, has appointed him to its World Wide Web Editorial Board. Dr. Aijazi, board certified in anatomic and clinical pathology and a fellow in surgical pathology, is also a recipient of the CAP Foundation's Technology Award and Informatics Award in 1996. He is a Sind Medical College graduate. Karachi, Pakistan. Married to Fauzia Aijazi, Dr. Aijazi resides in Cleveland with her and their children Arfa and Osman.

New APPNA Directory

We need to update our database in order to compile the new Directory for 1998. Please complete the BLUE DATABASE FORMS and return them to the central office as soon as possible. The correct addresses and telephone numbers are necessary to enable the central office, the Executive Council, and APPNA members to stay in touch with each other. Don't forget to list the names and ages of your children for publication in the Directory. If you threw away the blue database form, please call the central office to request one. Telephone (630) 968-8585.
A Desperate Appeal

Al-Talib Islamic Preschool & Kindergarten, a non-profit organization serving the Muslim community (in California) of Fullerton, Buena Park, La Habra, Cerritos, and the surrounding cities is in the desperate need of your help. Al-humdolilah, the masjid has been completed, and the first Jumm'ah prayer has been held on September 5, 1997. 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 a new masjid, there was a definite need for an Islamic school. With this in mind Al-Talib Islamic Preschool & Kindergarten has been established with great efforts and hardship. After a long process, a license, permit and state approval have finally been obtained. The children of the community benefit from having an Islamic school in their vicinity, for they are learning in an Islamic environment.

Now with the oncoming costs of the school your help is most desperately needed. Al-humdolilah with your support we have made the first payment. Thank you for your wholehearted donations and may Allah reward you in every way possible. Now, we are still short of $190,000, and the second installment of $50,000 is due in March 1998. If we are unable to accumulate the amount due for the next payment we will have to close the school. This will be a tremendous loss to the Muslims in these areas, for there is a tremendous need for an Islamic school in this area. Your generous donations have helped us and Insha Allah will help us to keep the school open. We are in desperate need of your continued support, so a request is made to all Muslims to contribute to this commendable cause which is a tremendous Sawaab.

We will accept Qarza-e-Husna to be repaid within a two year period. Also you can join our sponsor a child program. You may use your zakat to benefit from having an Islamic school in their vicinity, for they are learning in an Islamic environment.

Please contact Moulana Ahmed Saddiq Mehter (714) 827-2951 or Shahid Khan at (714) 521-8545 for any additional information. May Allah bless every one of the participants in this worthy cause. Ameen!

Re-lection to Advisory Board
American Medical Student Association

At a recent meeting of the Board of Trustees of the American Medical Student Association (AMSA) Humayun J. Chaudhry, D.O., M.S. was re-elected to a two-year term as a physician member of the Advisory Board of The New Physician, the organization's official publication. Winner of a number of journalism awards, The New Physician is mailed to nearly 25,000 medical students across the United States.

A diplomate of the American Board of Internal Medicine, he the only Pakistani-American physician on the Advisory Board. He also is currently the Director of Medical Education at Long Beach Medical Center, a 402-bed healthcare facility on the south shore of Long Island. He is a graduate of New York University and the New York College of Osteopathic Medicine, a member of the Board of Directors of the New York State Society of Internal Medicine and listed in next year's edition of Who's Who in the World.

CONDOLENCES

• We report with a great sadness that Dr. Farzana F. Mirza, graduate of 1975 class of King Edward Medical College, passed away in her home in Dallas, Texas, on December 20, 1997. Funeral services and Namaz-e-Jinaazah, offered in the Forth Worth Islamic Center, were followed by burial in the Muslim Cemetery in North Dallas. She is survived by her husband, a radiologist, Dr. Fayaz H. Mirza, (KE Class '73) and two children Ali, 18 and Ayesha, 17. May Allah bless her soul and reward her good in heaven. Our deepest sympathies and the most sincere prayers go to the bereaved family on this unbearably huge loss. To offer Fatiha, Dr. Mirza can be reached by phone at (817) 692-7480 or by a letter at 2324 Brook Hollow, Wichita Falls, TX 76308. An endowment fund has been established in her name. Those wishing to send donations as Sadaqat-e-Jaaria should send these to Islamic Association of Wichita Falls, P. O. Box 123, Wichita Falls, Texas 76307.

• It is great sadness to announce that one of our colleagues, Dr. Shaheena Manzoor Qazi left this world a few days ago in Pakistan. She put up a great fight against breast cancer, which was diagnosed three years ago. Inna lilLaahe wa inna elaeHe raje-oon!

She was a King Edward Medical College graduate, class of 1973. She was practicing pediatrics at Shafa International Hospital, Islamabad. Our hearts grieve with her husband Dr. Manzoor Qazi and their daughter Komal Manzoor Qazi who is a medical student in Pakistan. May Allah rest her soul in peace, accord her a high place in paradise, and give strength to the grieved family to bear this tremendous loss. Ameen!
EDITOR: 
Ussalaam-o-alaekom! I have often marveled at the bright lights, loud sound systems and amusingly competitive show of glamour, power and prestige that are part of the APPNA main banquet. It is hard to imagine that this grand assembly of Pakistani families grew from a simple gathering at a home 21 years ago. A humble home, where the love and hospitality of a woman facilitated the formation of tight friendships that would eventually become the backbone of APPNA. Today the woman who cradled and nurtured her husband’s vision in 1976, whose pivotal role as “first lady” in the inception and early years of APPNA, and whose smiling face had for many of us become an integral part of the annual meeting, is gone. The overwhelming number of friends who escorted Musarrat Zaheer Ahmad during the funeral procession on September 10, were testimony to the respect and affection she commanded from those who knew her, and those who now deal with her acute loss.

I am one of those people. It would have, perhaps, been so easy never to have met Auntie Musarrat. It would, perhaps, have been less painful today, never to have met a woman whose occasional, but powerful presence in my life will now be so deeply missed, and who entered and left my world like a whirlwind. A woman whose love I was blessed with as a teenager, and who then went on to become closer to my parents than a sister. However, if I had not met this great lady, I might have joined the rest of my peers in their cynical view of Pakistani society at large. Today I can say, I knew a Pakistani woman, who declared friendship and love, and then met every requirement that relationship demands of you, with no motives, no expectations, and no fear of how she may be hurt by such a bond. A woman who professed her love openly and freely, and encouraged me to do so. A woman who remained quiet rather than say anything negative about someone, or who changed the topic rather than hear anything unpleasant about someone, feeling no obligation to spread her own opinions unless they were positive.

I met Auntie Musarrat because she took an interest in something small about me when I was 16 years old, something I was wearing that I had made myself. She didn’t know my name, but she knew enough to swiftly enter my world, and make me feel like a great accomplished person. An important person, as each person wants to feel. It was only until she was gone, and I went to her home, that I realized that this was her habit. She touched many lives as she had touched mine, and made each person feel so important to her that it was almost selfish to think that one might have shared her love with so many others. I wonder sometimes, if Zaheer Uncle, and her three sons, Tabassum, Amjad and Ajmal ever realized that she belonged to so many others even as she fulfilled her role as a wife and mother.

Musarrat Amin was born in Dehli on February 17, 1938 and migrated to Pakistan in 1947. In a time, a culture, and a society where the education of a woman was often considered a doubtful value. She obtained her BSE from Islamia College and went on to the Punjab Institute of Chemistry where she completed her masters of Honors. In 1964 she married Dr. Zaheer Ahmad and moved to the United Kingdom. Even this major event in her life did not deter her from joining the University of York Department of Biochemistry and later on obtaining a Masters in philosophy in 1968. In 1972, the United States became home to this now young mother of two sons. Only then did she give up a career as a biochemist to become a fulltime mother, an even harder job that she conquered with remarkable success as is witnessed in her children today.

Goodbye from all of us Auntie, we will always remember your words and your ways, always be grateful that you remembered all the things that were important to us from our birthdays to our wedding anniversaries, always admire your intelligence and your femininity, your joy in small pleasures, your strength that you gave us even when you were at your weakest, your faith in God and in His control over our lives and destinies. And even though we cannot interrupt your peace with our worldly concerns, we know that in some way you are still looking out for us.

Tehmina Haque, M.D. 
Philadelphia, PA

RECOGNITION

Dr. Khalid J. Awan was honored on December 15, 1997 with a Gold Medal by the Ophthalmological Society of Pakistan. He had founded and edited for its first ten years the Pakistan Journal of Ophthalmology, now in its fourteenth year of publication, at the request of the Society. The inscription on the medal reads:

“GOLD MEDAL PRESENTED TO DR. KHALID J. AWAN, CHIEF EDITOR P.J.O. IN RECOGNITION OF HIS MERITORIOUS SERVICES RENDERED TO OPHTHALMOLOGICAL SOCIETY OF PAKISTAN”

In 1989, Dr. Awan was also awarded the Society’s highest honor, the "President of Pakistan-Ophthalmological Society of Pakistan Gold Medal."
TIME

On December 20, 1997, the Pakistan Academy of Medical Sciences (PAMS) held its Convocation '97 at the just completed magnificent Aiwan-e-Iqbal, Lahore. The Prime Minister of Pakistan, Mian Mohammad Nawaz Sharif presided over the ceremonies before the professional and prominent audience that packed the 1,000 capacity hall. As is PAMS' tradition, the accomplished research scholars in the biomedical fields, the physicians who had rendered remarkable services toward medical education and public health care, and the young doctors who had exploited their exceptional abilities in publishing remarkable papers were recognized and honored. The event, covered by the dailies on front pages and the Pakistan Television, was also historic in that it was the first event ever to be held in the majestic and exquisitely beautiful multi-million dollar edifice. Pointing out that the expatriate physicians abroad were a great source of current medical technology and concepts for our motherland, the President of PAMS, Dr. Khalid J. Awan, said in his inaugural address:

"The government agencies and our colleagues in Pakistan must become more open and enthusiastic in seeking the help of the accomplished expatriates before time robs them of their energy; or disillusionment, of their zeal. They are our least costly but most profitable national asset; let's not let it go to waste on account of the professional rivalry, personal pride, or bureaucratic apathy."

In his Convocation Address, Prime Minster Sharif focussed on health care in Pakistan in following words:

"Our government is committed to give top priority to the Health Sector. Unfortunately, our Health Indictors, even when compared to those of the some of the poorer countries of the world are dismal. Our Infant Mortality Rate is about 86 per 1000 births, while our maternal mortality rate is nearly 380 per 100,000. Major problems being faced by the Health Sector include inadequate primary health care facilities, urban rural disparity in the delivery of health services, high population growth rate, malnutrition, and managerial inefficiency in administering health care services. "Since the social agenda is the cornerstone of my government's policies, we have tried to address these issues through the recently announced Health Policy. Some of the new initiatives taken in this policy are:

(i) Focus on preventive health care rather than curative facilities.
(ii) Good Governance is the key to a more effective health care system. It includes decentralization of administrative and financial powers and autonomy to major public sector hospitals.
(iii) Involve the community in supervising health care facilities, starting from the level of Basic Health Units, on the principle that the recipients are the best judges of what is good for them.
(iv) Try to correct the disparity between public sector health allocation for the rural and urban population.
(v) Provide for a more active role of the private sector in health care, with special facilities for charity hospitals and clinics.
(vi. Provision of an innovative Health Card System."

Prime Minister's outlay of about Rs. 105.00 billion over the next five years indicates his commitment to better health care for our people, with a plan to alleviate poverty through the Basic Minimum Needs Programme.

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

1998 OFFICERS

President
Durdana Gilani, M.D.
5605 Burning Tree Drive
LaCanada, CA 91011
626-285-0155 (O)
818-790-3380 (H)
626-285-0893 (Fax)
818-790-8980 (Home Fax)

President-Elect
Shabbir H. Safdar, M.D.
#1 Barnes Hospital, Ste. 16312
St. Louis, MO 63110
314-362-4200 (O)
314-542-2211 (H)
314-362-4280 (Fax)

Secretary
M. Javed Akhtar, M.D.
199 Pleasant Street, Ste. 34
Bradford, PA 16701
814-362-5503 (O)
814-368-6241 (H)
814-362-5503 (Fax)
814-368-7386 (Home Fax)

Immediate Past President
Shaukat H. Khan, M.D.
135 Lafayette Avenue
Palmerton, PA 18071
610-826-6956 (O)
610-767-0588 (H)
610-826-6082 (Fax)

Treasurer
Riaz M. Chaudhry, M.D.
P.O. Drawer 1470
Jena, LA 71342
318-992-4133 (O)
318-992-8467 (H)
318-992-4134 (Fax)
The 20th Annual Meeting is being held July 8-12, 1998 at the Westin Century Plaza Hotel and Tower, Century City, Los Angeles, California. We are looking forward to hosting the annual meeting after a 12 year hiatus, and promise to make it a memorable experience. Your input and participation are essential for the success of the meeting. There will be CME programs and leadership seminars for the physicians, family night with the Alliance, the Saya program for the young adults, and CAPPNA program for the teenagers. The pre-teen (6-12) will have sightseeing tours while babysitting will be available for the little ones. In addition to the usual APPNA and Alumni programs an elaborate banquet and entertainment program is being planned.

In order to avail the convention rate for the hotel rooms you should make your reservations as soon as possible, because a limited number of rooms have been set aside for the convention. Once these rooms are gone, you will have to pay regular rates. So reserve now, come early, and stay late to enjoy the California sunshine as the hotel will honor the convention rate from July 5-15th for the reserved block. Please inform us if you would be interested in group airfare rates from major hubs like New York, Chicago, Detroit, St. Louis. There is a shuttle service available from the airport to the hotel for $11.00 per person and taxi service for approximately $25.00.

For any further details, contact:

HOST COMMITTEE:

M. Afzal Arain, M.D., Chairman
Office: (209) 673-8001; Home (209) 673-8775
Fax: (209) 673-8682

Mrs. Zubaida Arain
Contact: As above for Dr. Arain

A. Hafeez Khan, M.D.
Office: (213) 343-1306; Home: (818) 790-3380
Fax: (818) 790-8980

Samia Khwaja, M.D.
Office: (310) 638-0533; Home: (714) 644-8469

Khalid Sheik, Ph.D.
Office: (562) 490-3737; Home: (562) 695-7000

Arif Muslim, M.D.
Office: (914) 562-0740; Home (914) 565-3266

Afnahn Nadia Khan
Home: (818) 790-3380; Fax: (818) 790-8980
E-MAIL: AFNAHN@AOL.COM

OTHERS ON THE HOST COMMITTEE:

Mohammad Akmal, M.D. (562) 924-4792
Khan M. Ikram, M.D. (818) 248-7735
Ajmal Ahmad (818) 248-3598
Ms. Saima Awan E-MAIL: SAIMAA@RADCAR.COM
Ibrahim Khan, M.D. (310) 474-4650
Mrs. Etta Sheik (562) 695-7000
Aziz Khan, M.D. (562) 696-6251
Deanna Khan, M.D. (562) 696-6251
Farhat Zubair, M.D. (562) 923-7471

☐ All those interested in serving on the Host Committee, please call M. Afzal Arain, M.D. promptly.
Super Deluxe Package

- Round trip Air Ticket JFK - JED - JFK.
- Meet & assist at Jeddah Airport upon arrival & dep.
- Air ticket to Madinah with transfer by VIP buses to Super Deluxe Orient Hotel (facing Haram) Half Board open buffets, for 4 days.
- VIP transfer to Super Deluxe Hilton Hotel Makkah (Facing the Haram) for 9 days.
- VIP transfer to Al-Hussain Deluxe A/C Camp near Jamarah.
- Transfer with A/C Bus to Mena & Arafat.
- Full board, hot meals & soft drinks in Mena & Arafat.
- VIP transfer to Mena, Makkah, Jeddah Deluxe Hotel, 1 night, BB.
- VIP transfer to Jeddah Airport for returning home.

First Class Package

- Round trip Air Ticket JFK - JED - JFK.
- Meet & assist at Jeddah Airport upon arrival & dep.
- Air ticket to Madinah with transfer by A/C buses to Super Deluxe Orient Hotel (facing Haram Sharif).
- Half Board open buffets, for 4 days.
- Guided visits to historical places in Madinah.
- A/C transfer to Super Deluxe Makkah Towers (Facing the Haram).
- Air conditioned accommodation in Mena near Jamarah.
- Air conditioned accommodation in Arafat.
- Full board, hot meals & soft drinks in Mena & Arafat.
- A/C transfer to Mena, Makkah, Jeddah Deluxe Hotel, 1 night, BB.
- A/C transfer to Jeddah Airport for returning home.

Super Saver Package

- Round trip Air Ticket JFK - JED - JFK.
- Meet & assist at Jeddah Airport upon arrival & dep.
- Transfer with A/C Bus to Makkah.
- Stay at Attas Bldg., 600 M from Haram.
- Transportation to Haram from Attas Bldg., for the 5 Prayers.
- Transfer with A/C Bus to Al-Hussain Deluxe A/C Camp near Jamarah.
- Transfer with A/C Bus to Mena, Makkah Attas Bldg., 1 night, BB.
- Transfer with A/C Bus to Jeddah Airport for returning home.

DAR AL-HARMAIN, Inc.

Mena Bath Holy Days
(HAJJ & UMRAH PACKAGES)

TEL: (718) 321-07117 - (718) 281-9999 - FAX: (718) 321-2591

loote 1-888-352-9444

Super Saver Package

- Round trip Air Ticket JFK - JED - JFK.
- Meet & assist at Jeddah Airport upon arrival & dep.
- Transfer with A/C Bus to Makkah.
- Stay at Attas Bldg., 600 M from Haram.
- Transportation to Haram from Attas Bldg., for the 5 Prayers.
- Transfer with A/C Bus to Al-Hussain Deluxe A/C Camp near Jamarah.
- Transfer with A/C Bus to Mena, Makkah Attas Bldg., 1 night, BB.
- Transfer with A/C Bus to Jeddah Airport for returning home.

ATTAS BUILDING
NEXT TO AL-SHOHADA HOTEL

- Round trip Air Ticket JFK - JED - JFK.
- Meet & assist at Jeddah Airport upon arrival & dep.
- Air ticket to Madinah with transfer by VIP buses to Super Deluxe Orient Hotel (facing Haram Sharif).
- Half Board open buffets, for 4 days.
- Guided visits to historical places in Madinah.
- A/C transfer to Super Deluxe Makkah Towers (Facing the Haram).
- Air conditioned accommodation in Mena near Jamarah.
- Air conditioned accommodation in Arafat.
- Full board, hot meals & soft drinks in Mena & Arafat.
- A/C transfer to Mena, Makkah, Jeddah Deluxe Hotel, 1 night, BB.
- A/C transfer to Jeddah Airport for returning home.
How Will The Taxpayer Relief Act Affect You?

By Pervaiz P. Massey

Last August, President Clinton signed The Taxpayer Relief Act of 1997 into law. The act contains the most sweeping legislation since 1982. Among its key provisions are changes which will impact the individual investor. What follows is a brief summary:

**Long-term Capital Gains**
An individual’s maximum tax rate on net capital gains has been reduced from 18 percent to 20 percent. The holding period necessary to achieve long-term status has been raised from 12 months to 18 months for sales after July 18, 1997. This, in effect, creates three separate maximum tax rates for capital gains.

<table>
<thead>
<tr>
<th>Classification</th>
<th>Holding Period</th>
<th>Top Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term capital gains</td>
<td>Less than 12 months</td>
<td>Ordinary income to 39.6%</td>
</tr>
<tr>
<td>Mid-term capital gains</td>
<td>12-18 months</td>
<td>28%</td>
</tr>
<tr>
<td>Long-term capital gains</td>
<td>18 months or more</td>
<td>20%</td>
</tr>
</tbody>
</table>

Two special rules apply for 1997. First, for sales between May 7 and July 28, the 20 percent tax rate applies to securities held for more than 12 months. Second, for sales after July 28, with a 12 to 18 month holding period, the former maximum long-term capital gains rate of 28 percent will continue to apply. (Another provision that becomes effective in 2001 may lower the long-term capital rate even further.)

**Gain on Sale of Principal Residence**
Effective with sales occurring after May 6, 1997, gains of up to $250,000 ($500,000 if married and filing jointly) from the sale of a personal residence are now excluded from tax. In general, these gains may be taken every two years.

**Traditional IRAs**
Traditional IRAs have been expanded in three important ways. Effective with tax years beginning after December 31, 1997:

- Current income limits for deductible IRAs rise to $30,000 for single individuals ($50,000 for married) in 1998 and increases to $50,000 for singles in 2005 and thereafter and $80,000 for married couples filing jointly in 2007 and thereafter.
- A non-working spouse will be allowed to contribute a fully deductible $2,000 to an IRA, even if the other spouse participates in a retirement plan at work. However, the maximum deductible IRA contribution for an individual who is not an active participant, but whose spouse is, is phased-out for taxpayers with Adjusted Gross Income (AGI) between $150,000 and $160,000.
- Exceptions will be provided to the 10 percent early withdrawal tax for distributions from IRAs for first-time home buyer expenses up to $10,000 as well as higher-education expenses.

**The Roth IRA**
The new tax law creates a backloaded IRA, called the Roth IRA. Contributions will not be deductible but distributions, if certain requirements are met, will be tax-free. Roth IRAs are phased-out for individuals with AGI beginning at $95,000 and joint filers with AGI beginning at $150,000.

Qualified distributions from a Roth IRA will not be included in gross income or subject to the additional 10 percent tax on early withdrawals. Qualified distributions include those distributions made five years from the date that the taxpayer first contributed to a Roth IRA, with the following stipulations: 1) Beneficiary is at least 59 1/2 years of age; 2) Distribution is for first-time home buyer expenses up to $10,000. Other previously permitted early distributions also apply.

**Education IRAs**
Amounts distributed from Education IRAs to cover qualified higher-education expenses of an eligible student will be excluded from gross income. Annual contributions to an education IRA are limited to $500 per beneficiary.

The $500 limit is phased-out for taxpayers with modified AGI between $95,000 and $110,000 for singles and $150,000 to $160,000 for married couples filing jointly. Individuals with modified AGI above this phase-out range are not allowed to make contributions.

**Penalty-free Withdrawals**
The 10 percent penalty for premature withdrawals from IRAs does not apply to proceeds used to pay for qualified higher-education expenses for taxpayers, spouse, children or grandchildren.

Pervaiz P. Massey is a Senior Vice President of Investments with Smith Barney and has been a Financial Consultant since 1982. Call 1-800-234-8133 for additional information.
CELEBRATING PAKISTAN’S
50 YEARS OF INDEPENDENCE

DID YOU RECEIVE YOUR “FREE” MUG AT THE “APPNA” CONVENTION IN NEW YORK

IF NOT, CALL AND REQUEST YOUR “FREE” PAKISTAN MUG TODAY

800-234-8133

LIMITED SUPPLIES CALL IMMEDIATELY (FIRST COME FIRST SERVE BASIS)

Pervaiz P. Massey, CIMC
Senior Vice President - Investments

Javed S. Massey
Vice President - Investments

Jonathan Massey
Financial Consultant

Solomon Massey
Financial Consultant

SMITH BARNEY
They make money the old fashioned way. They earn it.
HELP US
Provide HOPE to Those in Need Throughout the World!

The people of the world need YOUR help to maintain their HOPE for a better life.

With your tax deductible donation, MERCY can continue its life saving support throughout the World.

- Economic Development
- Agricultural and Animal Husbandry Programs
- Health Promotion
- Education and Youth Development
- Food and Shelter
- Disaster Relief

CALL NOW! You Can Make a Difference!

1-800-55 MERCY
(1-800-556-3729)
Your Money Works Miracles...

MERCY INTERNATIONAL USA

in Canada: Mercy for International Relief Agency
44450 Pinetree Dr. • Suite 201 • Plymouth, MI USA 48170-3869
in Canada: 110 Eugenie St. W • Suite 138 • Windsor, Ontario N8X 4Y6

For free information, please call:
Syed Sajjad Hussain Kazmi
Agent
New York Life Insurance Co.
3 Park Avenue, 36th Floor, New York, NY 10016
Tel. Bus.: (212) 802-6085 • Res: (718) 633-1179

* securities products offered through NYLIFE Securities Inc., (member NASD), 51 Madison Ave., New York, NY 10010
** Issued By NYLCare Health Plans Inc. • +Disability Insurance Policies are issued by the Paul Revere Life Insurance Company, Worcester, MA 01608