Yoga Classes:
For family and friends, FREE ‘PALM-YOGA Classes.
An Integrated, Self-healing, Mind-Body Wellness Therapy,
held Wednesday Evenings at the Darbe Mehr,
starting 6:30 – 8:15 pm. April 6, 13, 20 and 27.
For further information, please call Zubin Dotiwalla at (905) 629-2985.

Aerobics Classes:
Held Tuesday Evenings at the Darbe Mehr starting at 6:30 pm.
Please contact Mehrtaj Kaviani for more details.

MEHRABAN GUIV DARBE MEHR

Telephone: (416) 225-7771
Address: 3590 Bayview Avenue
North York, Ontario M2M 3S6
www.zso.org
Board of Directors Corner

Following the Fasli Muktad days attended by so many, our Iranian members celebrated Norouz on 20th March, the first day of Spring. We also held traditional Jamshedi Norouz celebrations on 21st March at the Darbe Mehr with a Jashan performed by our mobeds, followed by a delicious dinner prepared by our many volunteers. For the Jashan, the main hall was packed with humdeens from wall to wall and we soon ran out of standing room too - a clear indication that our great religion is vibrant, active and alive, although away from our original homes in Iran, India and Pakistan. A detailed report on this event appears elsewhere in this Newsletter. While this Newsletter goes to print, many of our members and well-wishers will have enjoyed the Norouz Dinner-Dance Party in Toronto on 24th March, and the joint ZSO/OZCF banquet in Mississauga on 25th March. Reports on both these events will appear in our next Newsletter.

With the aging demographics of our membership, this year we have witnessed an above average increase in the mortality rate in our membership. While we celebrate special days, let us not lose sight of grief in several families and we urge you to reach out to them in ways to ease their transition without their loved ones. Of particular note is the sad passing away of our first lady President, Moti Russi Balsara whose obituary appears in this Newsletter.

With the advent of spring and with summer soon to follow, many events are planned at the ZSO. Your involvement and participation alone can make every event a success. Your ideas, suggestions and constructive criticism are always welcome. Operating expenses at the Darbe Mehr are increasing against the back drop of limited and decreasing revenues through membership fees. As baby boomers become senior citizens their membership fees reduce. Your Board is examining ways to augment revenues to meet our operating expenses, including some fees based on user services. An initiative to fund raise is also on the cards.

We have had some hiccups with our Treasurers (earlier Zarir Shroff and then Kamran Daryushnejad) having had to resign due to conflict of interest cited by their employers (banks). However, we have been fortunate in that very recently Pervin Dordi (a qualified CGA/CPA) has volunteered, and the Board takes great pleasure in appointing her as Treasurer of ZSO, to hold office until our forthcoming AGM in July. The Board has also appointed our past President, Kobad Zarolia to be the Chair of ZSO’s Long Term Planning Committee.

MEMBERSHIP FEES: Please note that Membership Fees for Apr 2016-Mar 2017 fall due effective 1st April, 2016. For those who have not yet done so, please renew your membership for 2016-17 at your earliest convenience. Your directors will also greatly appreciate your efforts to bring in New Members. For your convenience and ready reference, ZSO's Membership Form is attached. Thank You.

Seniors Survey - FEZANA

FEZANA Journal Editor Dolly Dastoor along with ZAGNY members Navaz Merchant and Piroja Press are in the process of conducting a survey involving seniors of our community. FEZANA is conducting this survey to determine if the needs of our seniors are met, and what assistance can be provided to help them. The results of this survey will be presented at FEZANA’s pre-AGM event in Detroit on Friday April 29th 2016.

This survey attempts to list major programs and services offered at the local association level, as well as learn what is offered at various locations. We want to determine the impediments preventing seniors from participating. This would help local communities who want to add programs in their area. It would also help us understand what is missing in what is being offered by our Zarathushti community, which other communities (because of their numbers or organizational set-up), do provide to their seniors and how we can incorporate such practices. In short, we are looking for best practices. The survey needs to be completed by April 10th at the latest. Seniors from Canada are encouraged to participate so that information is obtained from a wider and diverse participant pool. Please refer to the website below for the survey.

To be filled by senior citizens only.

https://www.surveymonkey.com/r/FEZANA-INDIV
Moti Balsara was born in Karachi, British India, in 1924 at Mama Palace (later converted to Palace Hotel), which was the home of her maternal grandfather Khan Bahadur Ardeshir Mama, the Mayor of Karachi and founder of the prestigious Karachi Mama Girls School. Her childhood was spent at Nagpur with her parents Mehra and Maneckshaw Nanavati and siblings Kawus, Frainy and Hoshang. Her father was Professor of Economics and English at Nagpur University.

Moti attended the Tata Girls School in Nagpur, where she excelled in her studies and athletics. After graduation, she studied at Elphinstone College, University of Bombay, and obtained her Bachelor of Arts degree in 1946. Always interested in the nursing profession, she joined the Nursing College at the University of New Delhi in 1947—the year India received its Independence and was partitioned into India and Pakistan. The violent riots that followed the independence and partitioning of India, resulted in nursing students and staff at the Delhi University being mandated to attend to the injured and dying victims in the streets and refugee camps. This was a dangerous, but useful and rewarding learning experience for young Moti.

With her degree in Nursing, Moti returned to Bombay and joined the prestigious J.J. Hospital and started as an Assistant Tutor in 1951, as well as a Nursing Assistant with Ophthalmology and Obstetrics Surgery. In 1957, she received a World Health Organization scholarship for a Master’s degree in Nursing Education and Administration to Columbia University in New York City. Missing her husband-to-be Russi Balsara, she worked hard including in the summer and winter breaks, and finished her two-year course in one year! On her return to Bombay in 1958 with the Master’s degree from Columbia University, she was appointed the Dean of the first accredited College of Nursing, University of Bombay and together with two other faculty members, started the BSc Nursing Program at the JJ Hospital. Together with her colleagues, she introduced public health and hygiene in the villages of Maharashtra, and assisted the Lions Club which ran two slum clinics and child health centres in Pali Hill, Bandra.

In 1959, Moti married the young dentist, Dr. Russi Balsara. They were blessed with a daughter Khorsheed (1962) and son Navroze (1964). In 1966, the family immigrated to Canada. Moti had previously visited Toronto during the year she was at Columbia University, which was then as she said, “a small city.” In Canada, she was appointed Assistant Professor of Nursing at the University of Toronto, a position she held till her retirement in 1984 at age 60.

After a few short years of retirement “relaxation,” she became actively involved in a variety of services to the general Toronto community, including helping her husband Russi with various service projects sponsored by the Kiwanis Club of North York, which dealt with children with disabilities and other problems. Moti worked with the City of Toronto, Public Health Department in Family Planning and Services unit in the troubled Jane/Finch area of Toronto. From 1994 to 1998, she returned to nursing in the Geriatric Wing of the Cummer Lodge Nursing Home, a City of Toronto Long-term home facility.

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OBITUARY: MOTI RUSSI BALSARA (1924–2016) (cont’d)

Services and Involvement with the Zoroastrian Society of Ontario (ZSO)

Above all, we will forever remember Moti for her many pioneer services to the ZSO, including serving on the Executive Committee (Board) and being ZSO’s first Lady President 1994-1998. Along with the late Mrs. Sabar Patel, Moti became actively involved with helping Zoroastrian Senior citizens by forming and later chairing the ZSO Seniors’ Committee for many years. She and the Committee developed many activities and social events for our seniors, including the popular Annual Food Fair and Gourmet Competition, exercise classes, senior-related lectures and health documentaries, senior trips and tours, grandparent’s day, and more. Moti was instrumental in getting the Federal Seniors Grant, which provided furniture, entertainment and office equipment to the organization, some of which is still in use. She also served as a member of the Religion and Newsletter Committees.

Moti’s humanitarian instincts got her deeply involved with the Iranian Refugee Committee throughout its duration. As Chair of this Committee (a North American project), she and the British Columbia Zoroastrian Association helped to obtain permission from the Canadian Government to accept approximately 100 Zoroastrian-Iranian refugees caught in the Iran/Iraq war.

Moti is survived by her husband Russi Balsara; children Khorshed and Navroze; five grandchildren Zara, Emma, Aidan, Justine and Mehra; and her brother Hoshang Nanavati. Moti was a wonderful and accomplished lady and a tower of strength to her family, her Zoroastrian community, and the multitude that she helped as a friend and compassionate social volunteer. We will miss her very much.

May her soul rest in eternal peace.

Contributed by Sam Vesuna, ZSO President, 2000-2011.
Note: This Obituary will be published in the Spring edition of the FEZANA Journal.

Appeal for Donation for Medical Treatment of Aryana Quettawala

This is a continued appeal for donations towards medical expenses for a very critical stem cell transplant for 4-year old Aryana, daughter of Kaeyan and Mitra Quettawala of Karachi, to be performed very soon in a hospital in Singapore.

In January 2015, baby Aryana was diagnosed with severe A-Plastic Anemia at the Aga Khan Hospital in Karachi. After attempts to treat the condition in Pakistan and Iran, medical experts have decided that the best option would be to go for a Haploidentical stem cell transplant from one of the parents, to be performed at a hospital in Singapore which is of the very few hospitals in the world that is suitably equipped to undertake such a critical procedure. There is an astronomical cost for this stem cell transplant, and we have a copy of a letter from the KK Women’s and Children’s Hospital in Singapore stating that the cost could be in the range of Cdn $250,000 or even higher.

As a registered charity, ZSO is in a position to collect donations towards Aryana’s treatment, and remit the entire amount so collected to Parsi Lodge Charity Trust Singapore, which is a registered charity in the country where the stem cell transplant is to be performed. ZSO will issue donation tax receipts for donations by cheque of minimum $20.00. When sending your donation cheques made payable to “ZSO”, please mention in the memo portion or in a cover letter “for Aryana Quettawala’s medical treatment”, and mail your cheques to The Treasurer, Zoroastrian Society of Ontario at 3590 Bayview Avenue, North York, Ontario M2M 3S6. The Quettawala family will greatly appreciate your generosity, and we would request you to kindly give this matter your most urgent attention.
Navjotes, Births and Condolences

Navjote

Congratulations to Lilah Amato who had her Navjote on June 20th 2015. She is the daughter of proud parents Shehnaz (Pardiwala) & Joe Amato, & the granddaughter of Soli & Perin Pardiwala & Orazio & Vincenza Amato.

Birth

Aiden Kapadia born on March 11th to parents Hanoz and Ferzin Kapadia, proud big sister Ella, grandparents Viraf and Pouru Kapadia, and Sarosh and Dilnawaz Bulsara. Congratulations to the whole family!

Condolences

Bejan Sidhwa, husband of Dinoo, father of Dinshaw, Phil and Shahroukh, grandfather of Michelle, late Darius, Farokh, Lila, Danny, Jehan, Kashmira and Arman, and great grandfather of Cyrus and Archer. Bejan passed away peacefully on March 2, 2016.

Aspi Divecha, the son of Late Sohrabji and Mani Divecha, husband of Villy Divecha, brother of Pessi, Rohinton, Shavir, Kersi, Sami and Jal, father of Shaun, Narius, Neville and Daniel and father-in-law of Natalia. Aspi passed away on Tuesday December 22, 2015.

Mr. Homi Mullan, husband of Mithoo Mullan, Father of Villoo Bharucha and Burjis Mullan, father-in-law of Shavir Bharucha and Farzana Mullan, Grandfather of Zubin Bharucha and Kevan Mullan. Homi passed away on December 26, 2015.

Gev Panthaki, husband of Zarin Panthaki brother of Sohrab, Dadi and late Dorab Panthaki, uncle of Mahiyar (Mississauga) Farhad (Boston), Navaz Mehta (Mumbai) and Pinaze Bharucha (Mumbai), grand uncle to Farhan, Kamran, Armaan, Zaal and Sanaya Panthaki as well as Mehrnaaz and Pakshan Bharucha and Kareena and Tanaisha Mehta. Gev passed away on Sunday February 14, 2016.

Havovi Engineer, wife of late Noshir Engineer, mother of late Gulnar Agboat, Shernaz Chan and Roxaine Engineer. Havovi was aunt to Julia Agboat, mother-in-law to Percy Agboat and grandmother to Christina Agboat. Havovi was pre-deceased by her sister Bakta Agboat, brothers Dinshaw, Phiroz and Adi Engineer. Havovi passed away on March 22nd, 2016.

Our sympathies to the bereaved families.

Acknowledgements

We thank those who have generously donated Sukhad to the ZSO. As we are low on stocks, we would request members to please bring some upon their return to Toronto. ZSO is prepared to reimburse the cost of the Sukhad for those who so wish.
21st March Navroze Jashan and Dinner

The annual ZSO Navroze Jashan and Dinner was held on March 21st, 2016 with over 275 community members in attendance. The Jashan started at 6.30 pm and was performed by seven of our Mobeds: Ervads Noshir Mirza, Athavian Bamji, Hoshang Udwadia, Mehbad Dastur, Cyrus Khory, Xersis Dastur and Kerman Katrak. The Jashan was followed by a humbundagi led by Ervad Bomansa Kotwal whose mellifluous prayers resonated with one and all.

Our President Russi Surti followed with a traditional Navroze greeting to all in attendance. First on the agenda, were heartfelt thanks to all of our Mobeds who continue to serve our community, helping keep our traditions and religion alive. Russi went on to recognize some key individuals without whom the evening would not have been possible. This included Guloo Bharucha for delivering the groceries needed for the dinner, Vispi Patel for collecting all the names for the evening and fielding calls - and of course we cannot forget Kersi Khambatta and his team of chefs for the wonderful meal which included traditional Dhan-daar and Kolmi no Patio along with delicious papeta per eedoo dish for the non-veg folks as well as masala vegetables for the vegetarians. Dessert consisted of the chasni of nuts and fruits along with vanilla ice cream covered in a mango puree. Yummy! Thank you as well to all of Kersi’s helpers including Minoo Bharda, Nergish Khambatta, Shernaz Writer and Cyrus Tampal.

In keeping with the spirit of Navroze and giving thanks – the President recognized the donations given to the less fortunate around the world. This included an anonymous donation to WZOT, and donations to help baby Aryana Quettawala get her much needed critical surgical procedure to be performed shortly in a Singapore hospital, at a huge cost of almost $300,000. Please keep the donations coming! Russi mentioned that thanks to the efforts of the Roamer family, we have just received 3 silver torans that previously adorned the Sukhar Agiary in Pakistan which closed several years ago as there were no Zoroastrians left in that region.

Our own Ervad Kerman Katrak then took the podium and spoke in Farsi and English about the Jamshedi Navroze tradition. He recognized our Jamshid Jam for his countless years serving our community selflessly and bringing membership fees and donations, and Mitra Jam for her continued work with Kanoun and on ZSO’s Board.

Each year at this event, the Board of ZSO recognizes two members who have volunteered their services to the community. On this evening, we felicitated Pervez Masani in recognition of his making ceremonial wooden paatlas and polishing silverware while donating the proceeds to our Building Capital fund. We also felicitated Rostam Khosraviani who came from Iran with his family in 2006, and has volunteered his services to our Iranian Cultural Kanoun including preparing the Farsi Section of our Newsletters. Bouquets of flowers were presented to their respective wives, Firoza Masani and Nahid.

The congregation then mixed and mingled late into the night, while enjoying the delicious dinner and dessert. A big THANK YOU to all who made this Navroze a most memorable event.
Dolly Dastoor – Trailblazer in Dementia Care

From Mumbai to Montreal, Dr. Dolly P. Dastoor has blazed a trail of leadership, achievement and compassion over several decades. Her life is guided by helping people cope with emotional suffering, supporting the empowerment of women, and making the Zoroastrian faith relevant to the community’s youth in North America.

Dastoor is well known in the psychiatric community for her prominent work in Dementia and Alzheimer’s disease. At a 2014 lecture on “Secrets of Successful Aging,” Dastoor said “there are no secrets to aging gracefully. Just as being successful at anything, you have to really work at the things that will help you age well ... Active people are generally the happiest ones. In this way maintaining and cultivating a person’s social network is also essential in aging gracefully.”

After obtaining a Master’s degree in Psychology from the University of Bombay, Dastoor moved with her husband to Nigeria where she worked for the World Health Organization as a Senior Research Fellow at the University of Ibadan. Dastoor then immigrated to Canada in 1973 to work as a Clinical Psychologist in Montreal’s Douglas Hospital, specializing in the assessment of dementia, especially Alzheimer’s disease. Notably, while working full-time, Dastoor completed a PhD in Clinical Psychology at Concordia University in 1998, the same year two of her children graduated with doctorates. Together with Dr. Marin G. Cole, Dastoor developed an important and current assessment tool, the Hierarchic Dementia Scale, by studying models of cognitive decline with geriatric patients to obtain a prognostic and functional picture of the dementia patient. In 2001, she set up a program in Dementia with Psychiatric Co-morbidity at the Douglas Mental Health University Institute and served as Co-Director until retirement in 2013.

Dastoor notes she’s often asked whether she finds it depressing to work with elderly patients who have dementia but says she’s never felt that way. “Some of the patients have gone through such tremendous hardships in their lives before becoming ill, and in spite of it all, there is so much resilience of human spirit to be able to live, and to smile, that it’s something to envy,” she says. “I’ve always found the work exhilarating.”

Contributed by Beverley Colquhoun, Vice President, Zonta Club of Montreal.
Tanya Bharda – A Zoroastrian Ambassador in Canada

Whether she’s leading a scout group, addressing a panel at the U.N. headquarters or working with underprivileged children in India, Tanya Bharda has always lived by the Zoroastrian doctrine of Good Thoughts, Good Words, and Good Deeds.

As she prepares to pursue a Master’s Degree in International Development Studies, Bharda hopes to continue being a true brand ambassador for Zoroastrians in Canada. Bharda immigrated to Canada with her parents and brother at the age of five. Known as “Jolly” because of the big smile always on her face, Bharda was well-known at the Zoroastrian Society of Ontario where she graduated from religion classes and the 100 Zoroastrian Scout Group. She went on to become a Beaver Leader at the Oakville scout group at the OZCF and is always a helping hand at community events.

Tanya graduated from the University of Toronto with an undergraduate degree in Women and Gender Studies and Italian, and a minor in Political Science. She frequently visited India in the summers, working with various non-government organizations to help under privileged women and children – experiences that stood in stark contrast with her rather privileged upbringing in Canada. The spirit of service and engagement with the poor, however, was not new to her. The values of selflessness and collective action had been central to her upbringing, with her family highlighting the idea of service at large. This translated into discipline and structured work in the area of social development as she grew older. Bharda hit a significant milestone when she was invited to participate on a panel at the United Nations Women’s conference in New York, where she spoke of her experiences in India. It was at that time that she decided to return to India on a one year sabbatical from academics to work with an NGO called the Sujaya Foundation to help underprivileged children in government schools.

Now, as she readies for her Masters, Bharda hopes to use academic knowledge to help women and children in the future while keeping in touch with her Indian roots and living up to her Zoroastrian values.

15th Zoroastrian Games — Chicago

The 15th biennial Zoroastrian Games will be held June 30 to July 4 in Chicago at Elmhurst College. For more details, check out the event page on Facebook: www.facebook.com/zgamesChicago2016. To register head over to www.zgames2016.com! We look forward to seeing our community come together in vibrant Chicago!

Health and Exercise

Zoroastrian Youth and adults are invited to join the sports and exercise classes arranged by our Iranian Cultural Kanoun on Sunday afternoons at the Langstaff Community Centre, 155 Maple Red Road, Richmond Hill, ON, L4B 4P9 (Telephone: 905-882-4295). The events and dates for March and April are given below. Please note that the Avesta Class for children is conducted in Farsi:

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<th>Date</th>
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April 2016
Please note that the deadline for receiving submissions for the ZSO newsletter is the 15th of each preceding month. Any materials received after this date will be published in the following newsletter.

**Publisher:** Zoroastrian Society of Ontario  
**Editor:** Natasha Bozorgi ([natasha.bozorgi@gmail.com](mailto:natasha.bozorgi@gmail.com))  
**Associate Editor:** Armaity Bamji ([newslettereditor@zso.org](mailto:newslettereditor@zso.org))

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**Miscellaneous**

In an attempt to save postage and paper, the ZSO requests those who do not wish to receive the newsletter by mail or who wish to receive the newsletter online to please email your full name to [secretary@zso.org](mailto:secretary@zso.org).

**Contacts:**

*Emergency situations:* Khushru Chothia (416) 677-7555  
*Messages on the auto-dialer:* Dara Panthakee (416) 826-3298 or [evp@zso.org](mailto:evp@zso.org)  
*Renting MGDM hall (for post-funeral prayers and rituals or for private functions):* Mashya Amroliwalla (647) 285-2105 or [execofficer2@zso.org](mailto:execofficer2@zso.org)

**Newsletter advertising rates:**

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<tr>
<td>Inserts: $200</td>
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<td>Full page: $125</td>
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<td>Miscellaneous two-liners: $15</td>
<td>10% discount for 12 consecutive months of advertising</td>
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- Traditional wood *paatlaas* (made without nails) and German silver *ses* polishing services are available for a nominal fee right here in the GTA. Please contact Pervez Masani at (416) 282-2615.
- Customized *Kustis* are available in different sizes for all occasions. Some are currently in stock. *Kustis* can also be made to order. Please contact Banoo Dordi at (416) 491-7389 or (416) 491-3214.

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*And much more.......*
سپزده بحر

سپزده بحر، سپزدهمین روز فروردین و یکی از بهترین روزهای جشن نوروز می‌باشد. مردم پس از انجام 12 روز برگزاری جشن‌های سال‌ها، روز سپزده را در دل طبیعت می‌گذرانند. بدين سبب، زرتشتیان برای شادی روان و فروروندگان که به آرامگاه‌ها می‌روند و برای شادی روان آنان اوستا را می‌خوانند و دهش می‌کنند و خیرات می‌دهند.

در این مراسم، موبدان در هنگام سرودن اوستای آفرینگان، مواد خوشبو بر روی آتش دود می‌کنند، میوه‌های تازه سفره را به اندازه کوچک در می آورند و در انتهای مراسم به همراه لرک و سوروگ بازگان مراسم پخش می‌کنند.

سیزده بدر، سیزدهمین روز فروردین و يكی از بهترین روزهای جشن نوروز می‌باشد. مردم پس از انجام 12 روز برگزاری جشن‌های سال‌ها، روز سپزده را در دل طبیعت می‌گذرانند. بدين سبب، زرتشتیان برای شادی روان و فروروندگان که به آرامگاه‌ها می‌روند و برای شادی روان آنان اوستا را می‌خوانند و دهش می‌کنند و خیرات می‌دهند.

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سیزده بدر

سپزده بحر

سپزدهمین روز فروردی‌و و یکی از بهترین روز‌های جشن

نوروز می‌باشد. مردم پس از انجام ۱۲ روز برگزاری جشن‌های سال‌ها، روز سپزده را در دل طبیعت می‌گذرانند. بدن سبب، زرتشتیان برای شادی روان و فروروندگان که به آرامگاه‌ها می‌روند و برای شادی روان آنان اوستا را می‌خوانند و دهش می‌کنند و خیرات می‌دهند.

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در زمان حال، مردم در این روز به بارکه و طبیعت می‌روند و سپزده‌های سیزده شده را که چند روز اول سال نو مهمان سفره هفته سین بوده اند را به آب روان می‌سپارند.
یادی از بانو مُتی بالسارا (1924-2016)

بانو مُتی بالسارا یکی از همکیشان هازمان زرتشت بود که سالهای زندگانی خود را با کمک به دیگران و همیاری دیگر همکیشان خود گذراند. ایشان همچنین چندین سال در سمت رییس انجمن زرتشتیان انتاریو به هازمان زرتشتیان انتاریو خدمات نیز داده و این انجمن و هازمان را با یاری نمودند.

بازگرده و زندگی‌نامه کامل ایشان در همین خبرنامه در بخش انگلیسی در دسترس شما می‌باشد.

یادش گرامی و روحش شاد.

ورزش و سلامتی

همان‌گونه که آقایی دارید ورزش‌های سالنی، والیبال، بسکتبال و آئوربیک در مجتمع فرهنگی ورزشی (Langstaff) در روزهای یکشنبه هر هفته برای ما برگزار می‌شود. ایراد موثری برای سلامت و درمان بدن و روان را برای مدت کمی از سالن‌های مهرپرداز و روز یکشنبه اول می‌باشد.

از آن‌ها برای پیش‌بینی و در مراقبت‌های سلامت و درمان روان و بدن انجام شده و می‌تواند در اندازه‌گیری و وقایع درمانی و روانی در کارگاه‌های سلامت و درمان روان و بدن بکار ببرد.

شماره‌گیری سه‌پله‌ای در هر چهارشنبه از ساعت 6:30 تا 8:15 بعد از ظهر در سالن مهرپرداز و در باشگاه ایراد موثری برای سلامت و درمان بدن و روان را برای مدت کمی از سالن‌های مهرپرداز، زرد و سالم، هم‌روزی و روز یکشنبه اول می‌باشد.

همچنین آموزش دینی همراه با تمرین بسکتبال برای جوانان سنین 12–16 سال در همان مکان برای ما باشد.

کودکان ۸–۶ سال نیز جهت یادگیری آموزشهای دینی می‌توانند از ساعت ۳/۳/۵ به بعد از ظهر در سالن B به دبیر یک‌گزین سه‌پله‌ای می‌گردد.

کودکان و نوجوانان ملحق شوند.
Is your mortgage renewal coming up?

This is an important moment of opportunity!

The end of your mortgage term is nearing and you now have the power to choose what’s right for you without paying hefty penalties!

**Save money without paying penalties to switch lenders!**
Now’s your time to access the best lender offering you the best rate without paying penalties to move because you are not breaking your mortgage term.

**Secure the best rate**
Register your renewal date with me and I will contact you 120 days prior so you can lock in your rate.

**Start renovating or investing!**
It might be time to consider tapping into some home equity to consolidate debt, complete a renovation project or purchase a vacation property!

Call me to discuss your renewal options or register your renewal date!

---

**Keivan Daryushnejad**
Mortgage Planner
P 416-241-2227  C 416-804-3095
F 1-866-544-3707
216 Christie Road Suite 201
Woodbridge Ontario L4L 8S3
keivan@noblemortgages.ca
http://www.noblemortgages.ca

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**We're bringing you home**

Noble Mortgages
Brokerage #12446

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MEMBERSHIP FORM

Membership Application: ☐ Renewal ☐ New MemberMembership Year April 1st 20__- March 31st 20__

Membership Category/Fees

<table>
<thead>
<tr>
<th>Category</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family</td>
<td>$100</td>
</tr>
<tr>
<td>Individual</td>
<td>$60</td>
</tr>
<tr>
<td>Student</td>
<td>$30</td>
</tr>
<tr>
<td>Senior</td>
<td>$30</td>
</tr>
<tr>
<td>Family senior</td>
<td>$50</td>
</tr>
</tbody>
</table>

Includes children under the age of 18
Non-student over age 18
Full time student, age 18-25
Age 65 and over
Both spouses age 65 and over

Applicant Information

Last Name: ___________________________ First Name: ___________________________
Spouse Last Name: ______________________ Spouse’s First Name: ______________________
Address: ____________________________________________ Apartment/Suite#
City: ______________ Province: __________ Postal Code: __________
Home Phone: (____) - ______- _______ Cell Phone: (____) - ______- _______
Email: ______________________ Age: ______

Dependent Information:

<table>
<thead>
<tr>
<th>First &amp; Last Name</th>
<th>Age</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Additional Information

I (we) wish to receive the ZSO Newsletters by ☐ Email ☐ Regular Mail

Select your communication methods: Auto dialer (US & Canada), E-Mail and SMS Messages (SMS within Canada Only)

☐ Home Phone Number (For auto dialer voice messages):

☐ Email Address: ______________________ ☐ Spouse Email:

☐ Cell: ______________________ ☐ Spouse Cell:

☐ I (we) wish to provide donation - One time $____ or ongoing $_____ per: ______

Total Enclosed: Cash $____ Cheque ______
(All cheques payable to “Z.S.O.” and mailed to Attn: ZSO Secretary (Membership Form) 3590 Bayview Avenue, Toronto, ON, M2M 3S6)

☐ I have reviewed the ZSO Constitution & Bylaws* and agree to abide by them (*available on the ZSO website zso.org)

NEW MEMBERS must be introduced by two ZSO members in good standing and approved by the ZSO Board of Directors

ZSO Member
Print Full Name ______________________
Signature ______________________

ZSO Member
Print Full Name ______________________
Signature ______________________

Approved by the ZSO BOD
☐ Yes ☐ No
Signature ______________________