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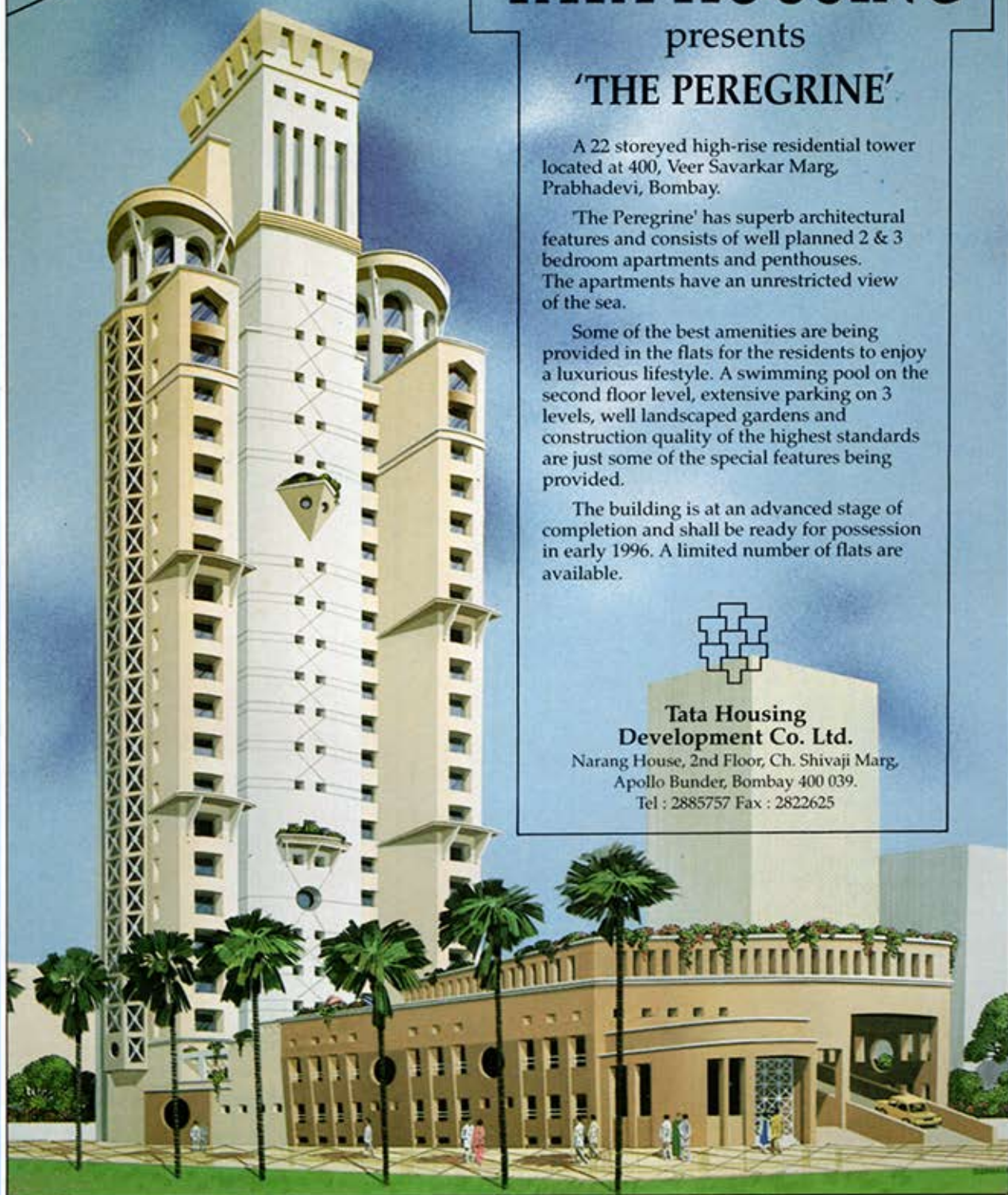
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An idea, a concept, a dream slowly fructifies. From the blue prints drawn up on a dining table, to tinkering in a garage from endless financial permutations and combinations to the mental gathering of resources, the entrepreneur prepares for the big plunge into the unknown.

Left behind are the securities or insecurities of a job; in their place appear the uncertainties of business. What makes Zoroastrian migrants turn to business? What makes them successful? What contributes to their failures?

Parsis love a businessperson. The entrepreneur exemplifies the community dream. They aspire to follow in the footsteps of a Tata, a Wadia or a Godrej. And their religion spurs them on: live life to the fullest, garner your resources to better fight the good fight.

The *FEZANA Journal*, produced quarterly by a team of five members comprising the North American Federation's information receiving and dissemination committee (chairperson Dr Rustom Kevala, Adel Engineer, Jim Engineer, Ms Roshan Rivetna and Dr Hooman Sotoodeh), published a special supplement on "Zarthusti Business and Enterprise: A Profile of the First Generation of Zarthustis on the Business Scene in North America" in their issue of Winter 1995. The material was compiled by Roshan Rivetna, the *Journal's* publisher, and her husband Rohinton Rivetna, the first president of the Federation of Zoroastrian Associations of North America (FEZANA). The publication has graciously provided *Parsiana* with the processed film for reprinting the issue for its readers. As it would not be financially viable to reprint the issue in addition *Parsiana's* regular features due to the high costs of paper and printing involved, *Parsiana* has devoted this issue to the special supplement. We have substituted the North American advertisement pages with our regular advertisements to help defray the costs.

Parsiana salutes and acknowledges the pioneering work done by FEZANA in chronicling the achievements of Zoroastrians in the New World. Edited and published entirely by volunteers, the *FEZANA Journal* is an outstanding example of what voluntary organizations can do with negligible financial and personal resources but an abundance of grit, intelligence, hard work and commitment. We also salute the North Ameri-

can advertisers who supported this special issue on entrepreneurs. They include the 13 full-page advertisers Downtown, Kitchens of Vienna, Inc, Aspy Jamshedji (Kimberly Shell), AhuraSoft, Rusi Kavarana (McDermid St Lawrence Chisholm Ltd), R. B. T. Trading, Kaiser Foods USA, Prudential Jewellers, Inc, Coating Engineers, Inc, MedSource Executive Search Firm, CNL Group, Inc, Rusi Gandhi Realty, Capricorn Travel, Inc; the five half-page advertisers Mehta Motors, Bertorelli & Co, Z. J. Sethna (New York Life Insurance Co) Anchor Tools and Supplies, Boyce Associates, Inc; the 12 quarter page advertisers Flagship Distributors, Send-A-Gift, Bharucha & Associates, Jasavala & Sons, Xaxon, Inc, An Admirer, Century Paragon Printing, A. K. Office Supplies Ltd, Mobile Mechanic, Restorative Dentist, Mrs Coomi Bhatena, Hampton Inn; and the 30 panel contributors Mazda Electric Ltd, U. R. Office Systems, Inc, Zenobia Rivetna Productions, Oakcliff Service Center (Prestige Enterprises Inc), Sinex Technologies Inc, P. E. Inc, Ann Elavia, Dogdo & Tehemtan Arjani, MetLife, Cooper Insurance Agency, The 7-Eleven Food Store, Mrs Mehroo Godiwalla, India Spice & Herb Bazaar, Searock Motel, Sunshine Motel, K & P Import & Export Inc, Transformations Unlimited, The Cover Company, Inc (Pegasus Productions, Inc), Twinbrook Dental Center, Premier Rubber Stamps, Rusi P. Sethna, Cyrus Rivetna, Sutton Group, Blimpie, Sorab R. Vatcha, Pake E Mehr, Marlin Travel, Lynnwood Travel & Cruise Inc, Bejan Daruwalla.

Parsiana requests the forbearance of the common subscribers of both publications who would have received the supplement earlier. If any of them feel aggrieved, they are welcome to write to us and we would compensate them by extending their subscription to *Parsiana* by one issue. We trust this is a fair offer.

As the issue is being reprinted from the FEZANA material, the types, layout and design differ from *Parsiana's* normal format. For purposes of space, the layout and typesetting of a few pages has been changed.

Zarthusti Spirit of Business and Enterprise Alive and Well in America

by Rohinton M. Rivetna

The lament "Zarthusti youth have lost the enterprising spirit" is heard often

today. Is this a fact or is it imaginary? The general impression is that for the last few decades, the preferred objective for our young men and women has been to follow an intense program of higher education and then, bolstered with an armful of degrees, pursue a "good, secure job" with a large company. Without any supporting statistics, this does appear to be the prevalent goal.

On the other hand, community pundits are of the opinion that business is the preferred vocation for our community; albeit not at the expense of, but rather coupled with, higher education. Business results in greater economic gains, personal satisfaction and self-actualization, and provides opportunities for philanthropy and service to the community.

Of course entrepreneurship may not be for everyone. Many have risen to great heights of success and satisfaction, working in the corporate world.

In this special issue of *FEZANA Journal* we will explore opportunities (and pitfalls) of entrepreneurship.

We will make an assessment of our current situation in North America. Through short stories and profiles of a variety of large and small business enterprises, we will observe the trends, and see if our fears are real or imaginary. And finally, we will explore future plans and programs for the promotion of Zarthusti business and enterprise — what should the community do to revive the spirit? How can we make a shining contribution to the North American and the global economy?

If in North America we are to crystallize into a coherent, supportive community, which we have every intention to become, we must have a collaborative infrastructure. Also, at least in the USA the mood is to arrest runaway reliance on the government for social services and to encourage localized, church and community supported efforts.

Historically, our community has relied on the philanthropy of a few business stalwarts for its funding and infrastructural support, rather than tapping the grass roots community. We are, by and large, a compassionate community, that comes together in time of crises to aid others, but collective funding successes end there. Are we ready now, in this new land, to shift gears and

realize the enormous potential we hold collectively and evolve towards collectivization? Nevertheless, reliance on business benefactors will always be a major component in the growth and prosperity of our community. Support of our Zarthusti businesses is, therefore, supporting the growth of our community. Further, the tax structure in the USA is especially conducive to businesses helping community organizations.

As this country moves from a manufacturing economy to a service economy, a wealth of opportunities open up for a variety of professional service enterprises. In days of yore, manufacturing required at least some sizeable capital. Today, with an innovative idea and determination (and a computer would help too), one can take the first steps. This may be an over-simplification, but one can make a case that the current economic climate certainly facilitates taking the plunge into the world of the self-employed.

Large corporations are now "right-sizing," and purchasing fixed-cost, contractual services, rather than employment of in-house staff for all ancillary services not related to the core business specialty. This opens up opportunities for a variety of innovative businesses and services. Zarthustis, with the support of other successful Zarthustis, can seek out these opportunities and get into the service business at the ground floor.

The generation of wealth is part of the Zarthusti ethos, as long as it is achieved honestly, and used for charitable purposes. In all our business dealings, uncompromisingly, our vision must be clear. We must forever keep before us the values and traditions of our forefathers, so that in North America too, the name Zarthusti is synonymous with honesty, integrity, industry and philanthropy, as it has been in India and Iran, the land of our forebears. This we must hold dear in every thought we think, in every word we utter and in every deed we do.

Reading the stories of business successes in this issue will inspire the reader with what the first generation of Zarthustis have accomplished on the business scene in North America in the short span of 30 years since they first arrived here.

One may even venture to say: "No, we have not lost our spirit. The spark is still within us. Maybe at times it just needs a little fanning."



ALAYAR DABESTANI

Beyond the "Reel Thing"



Dabestani with son, Ardashir

One might think from reading the FEZANA Journal [*Searching for the "reel" Thing: Immigrant Entrepreneur Alayar Dabestani Finds His Pot of Gold in the Theater Business, Winter 1994*] that Alayar Dabestani is a terribly busy man — hard to approach, hard to please, and hard to get a smile out of. But actually he is none of the above! He laughs easily, always has a good word for everybody, and makes friends very easily.

A recent article in *NATO News*, the North American Theater Owners' newsletter, states: "His philosophy and enormously genial manner find their roots in Dabestani's culture. He is a practitioner of Zoroastrianism, a monotheistic religion dating back to the sixth or seventh century B.C. that posits that good thoughts and virtuous deeds will ultimately prevail over evil and grant an afterlife."

Al, as he likes to be called, has tremendous faith in fellow-Zarthustis. He says, "I take my obligation very seriously. Because of poverty in Iran and the revolution, many of my countrymen have immigrated from Iran. They are well-educated and very honest, hard working people, but being from a different country, they don't know English very well, and they cannot find jobs. They adapt very well to the theater business and I have hired many of them to work for us. We are a great asset to them, and they are a great asset to us."

True to his words, he recently went back to Iran and gave out prizes to about 900 Zarthusti students for their scholarship, approved interest-free loans to over 100 university students, and printed 10 books about Zarthusti religion and Persian culture for free distribution to all the Iranian libraries. In Canada, Dabestani produced a short film, *Salt Please*, which was directed by film school grad and former employee Mojdeh Shahriari [*A Rising Star, FEZANA Journal, Fall 1995, p.65*] — whose father Parviz Shahriari was Dabestani's high school mathematics teacher.

But I think his most important contribution to date is the germ of the idea for this issue of the FEZANA Journal. When I approached him in March to sponsor a future issue of the Journal, he immediately said, "Sure, Rustom, but what is the theme going to be? Is it going to be another boring issue like Love and Marriage?" I couldn't help laughing, and immediately had to think up a new theme that might be closer to his heart. I said, "How about Business and Entrepreneurship?" — and that is how this issue was born. Al and the entire Journal staff hope that this issue will show that Zarthusti capacities for hard work and entrepreneurship are very much alive and thriving in our newly-adopted countries in North America, as they have always thrived all across the globe. May it ever be so. Amen. ♦ - By Rustom Kevala

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Homi Davier

Professional in Travel Business

Who said there was no future in the travel business? Homi Davier, a self-effacing and mild-mannered man of 45, and his wife Nergish, have accomplished what today could be termed as spectacular growth amidst adverse competitive conditions. Homi is frank about where he learned his business. He joined Air India in 1972 in Bombay, where he received hands-on experience in many departments. This was followed by intensive management experience at Gulf Air in Muscat, Oman.

In 1978, he was hand-picked along with seven other Omani nationals to undergo an intensive management training program. Later that same year, Davier took up the assignment as General Manager of Oman Travel Bureau, a 'general sales agent' for numerous international airlines. Here he had the opportunity to negotiate and commence Bangladesh Airlines operations to Oman as well as increase loads of Sabena Belgian Airlines, which in turn earned additional revenues for Oman Travel — a win-win situation for all concerned.

But like all true entrepreneurs, Homi wanted his own travel empire. So in the winter of 1980, Nergish and Homi with their two-year-old daughter Jenisteen moved to the U.S. **Capricorn Travel 'N Tours** was born in 1983 in Houston, TX. Concerted efforts and excellence in marketing and management soon made Capricorn one of the most aggressive and fastest growing travel agencies in the country. Capricorn's offices are filled with Million Dollar and Two Million Dollar

awards from Air India, Lufthansa, Singapore Airlines, KLM, Gulf Air, and other airlines. Today, Capricorn is inclined towards wholesale, rather than regular retail travel outlets. A network of over 700 active travel agents purchase their international tickets.

As the business grew, his brother Eruch Commissariat joined the company in 1992. Eruch is a travel professional in his own right: with 25 years of experience in the aviation industry, starting with Travel Corporation of India and then as general manager of Farhad Express group of agencies in Oman, which became the fastest-growing and largest agency in Muscat under his guidance. With Eruch conducting day-to-day operations, Homi's time was freed up to start and run other ventures.



Davier with Oleg Korshe, Latvian President of Baltic International Airlines

Two sister companies: **Capricorn Tours** and **Capricorn Computers** serve other facets of the travel industry. With his **Capricorn Aviation Management Consultancy**, Davier expanded into the partial ownership of **Baltic International Airlines (BIA)**, and has interests with many suppliers and contractors to the aviation industry. Another company,

Baltic International USA, Inc. (the Company) is engaged in the identification, management and operations of investment opportunities in the Republics of the former Soviet Union with emphasis on the Baltic countries. The Company is publicly traded on the NASDAQ stock exchange under the symbol of BISA. The Company operates and manages BIA, a joint venture registered in the Republic of Latvia, and serves as its worldwide International Promotions Sales Agent; and there are other joint ventures created for specific purposes such as **Baltic World Air Freight**, based in Laguna Hills, California; **Baltic Catering Services** based in Riga, Latvia; and **Baltic Travel Services** based in Germany. Several other projects are in various stages of development.

So what is his formula for success? "When Baltic was only a dream we had a small private placement offering, and my fellow Zarthusis chipped in and the rest is history," says Davier, "Sarosh Collector gave me hours of advice ... on the house; Farokh Mistree was the man who kept saying "Go for it, Homi ... you can do it," Adil Bharucha and Farokh Rajkot said that they were investing in me and not in the project. It is these supporters and their confidence that made it happen."

"Time flew by so fast and my monthly visits to Europe and Latvia allowed me to gauge the support I received from my wife Nergish who took care of Capricorn while I was away. My daughter Jenisteen blossomed from a teenager to a young lady and I did not even enjoy the pleasure one gets during this process. I do hope other budding entrepreneurs from amongst our midst find the Nirvana I did."

- By Rustom Kevala



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Meherwan Boyce

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Meherwan Boyce came to the U.S.A. in 1958 from Bombay at age 17, as an undergraduate student at the South Dakota School of Mines and Technology. He quickly got his Bachelors, Masters and Ph.D. degrees in mechanical engineering, worked in industry for a short time, then came to Texas A&M University as a professor in 1969.

By 35, Boyce felt there was nothing more to achieve at Texas A&M — he

was the University's youngest full-tenured professor; had founded their Gas Turbine Laboratories; had founded the annual Turbo Machinery Symposium, attracting hundreds of engineers from 30 countries; had become the youngest fellow in the history of the American Society of Mechanical Engineers; and had gained recognition as the world's leading authority on gas turbines.

And so, in 1977, starting in a small rented office in a Houston high-rise, Meherwan and bride Zarine started *Boyce Engineering*.

Zarine, an interior and floral designer by profession (which is very evident in their gorgeous mansion in Houston, where she entertains with flair) met Meherwan on a chance visit to Houston, while on a trip to the U.S.A from her native Bombay.

"He talked about getting married the second day," says Zarine, "And we got married six months later. I became the guest that never left." Zarine is now an integral part of the business. "When I married Meherwan, I married turbo machinery", she remarks, as she runs the business while Meherwan travels around the world.

Within a year, Boyce Engineering moved to the present 20,000 sq. ft. building. They are now internation-

ally recognized in the field of turbo machinery, and have a product line of condition monitoring, diagnostic and control systems for turbo machinery.

Boyce also designs, builds and operates power plants world wide through their other company, **Boyce Engineering International**, formed just last month.

With a staff of over 50, they have offices in India, Pakistan, Norway, Netherlands and U.K., and representatives in China, Columbia, Venezuela, Mexico, Thailand, Malaysia, Singapore and throughout the U.S.A. Their clients are governments or independent power producers. Corporate clients include Phillips Petroleum Norway, Statoil of Norway, Shell, Conoco, Amoco, Tata Electric, Tata Chemicals, Bharat Heavy Electric, Water and Power Development Authority of Pakistan, EPON in the Netherlands, U.S. Electric Power Research Institute, and many more.

Meherwan is the grandson of Khanbahadur Colabawalla, the engineer responsible for Sukker Barage in Pakistan, who was knighted by King George in the 1940s for his contribution to the world of engineering.

Is that where Meherwan gets his drive and enterprise? Or is it Zarine?

- By Roshan Rivetna

"I take my obligation very seriously. Because of poverty in Iran and the revolution, many of my countrymen have immigrated from Iran. They are well-educated and very honest, hard-working people, but being from a different country, they don't know English very well, and they cannot find jobs. They adapt very well to the theater business and I have hired many of them to work for us. We are a great asset to them, and they are a great asset to us."

Alayar Dabestani

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ZARTHUSTI BUSINESS AND ENTERPRISE

A Profile of the First Generation of Zarthustis on the Business Scene in North America

Compiled by
Rohinton and Roshan Rivetna

While Zarthusti entrepreneurs in North America have yet to blaze the trails left behind in India and Iran by stalwarts of the stature of the Tatas or the Wadias or Arbab Jamshedian, each in his or her own niche, has taken giant strides, at tremendous financial and personal risk, weathering good times and bad, each weaving Zarthusti values of integrity and industry into the fabric of the nation.

Within the short span of 30 to 40 years since the first generation of Zarthustis arrived in the U.S.A. and Canada, they are building a reputation, and beginning to have an impact on the business scene.

Some following a dream, some through dogged perseverance, some through pure chance, and some out of necessity as corporations "right size" and "restructure", each has built their enterprise, big or small, from ground up.

Each is, in a way, a trail blazer.

ABOUT THIS COMPILATION

This compilation is not a comprehensive directory, but rather a sampling of the variety of businesses that Zarthustis have ventured into, and the successes and pitfalls they have encountered. This compilation just barely scratches the surface. A comprehensive directory is being pro-

duced by Cyrus Toorkey, based on an earlier version by Farshid Salamati, of the FEZANA committee for promoting business and enterprise.

ACKNOWLEDGEMENT

The help of Maharukh Motafram in gathering the data for this compilation is very gratefully acknowledged.

ARCHITECT, BUILDER, DEVELOPER

WADIA ASSOCIATES

158 Main Street
New Canaan, CT 06840
(203) 966-0739

Architect **Dinyar Wadia** is "more than a workaholic", says wife Gool, "he drives all the people around him to work too. As soon as he comes into the office, it is buzzing. He thinks the harder he works the luckier he gets". And so he works with a passion, seven days a week, in his large Connecticut office, with a staff of over 15 architects, project managers and office help.

Wadia designs and builds high-end homes, having built over 150 homes in the last 20 years ranging from \$1M to \$17M, averaging \$3M each. Styles range from Colonial to Georgian, Queen Anne, French Provincial, Edwardian, American Country and more.

Taking great pride in the high quality and workmanship of each home he builds, he never commits to building a home in less than a year. "A house has to season at every stage", he says so he waits for 21 days after pouring the concrete, lets the framing dry out until the moisture content is less than 12%, and waits two weeks to wring the moisture from the sheetrock, for which, incidentally, he uses screws and not nails. All the exterior lumber (he uses mahogany and not pine which is less rot-resistant) is primed, cured and back-primed, and all interior walls and ceilings are insulated for sound-proofing. Wadia stands behind his work for life. If a flaw is ever found, he goes back and fixes it, even after 15 years.

Arriving in U.S.A. as a student in 1966, he received his Masters in Architecture from Columbia University, and worked for 8 years in an

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architectural firm. Then with a \$7000 down payment, he bought a piece of land, designed and built a 'spec' home and sold it right away to a Bonwit Teller executive. And he has not stopped building since.

"This land is really a great land for opportunity," says Gool, echoing Dinyar's sentiments, "We are of the first generation, we had no family here to fall back on. Nobody handed it to us. It can be a dream come true, but we have to work hard to get there."

GATTA HOMES

6941 Mountain Road
Niagara Falls, ONT L2E 6S4
(905) 356-1259.

Kekoo Gatta, son of Minoo, retired caretaker of the Toronto Darbe Mehr, designs and builds residential and small commercial buildings in the Canadian Niagara region.

Employed as an auto mechanic apprentice for 10 years after they first arrived in Canada in 1977, six years ago Kekoo decided to build houses. With no official schooling in the field, he taught himself everything from scratch and secured the necessary trade licenses. His firm now does the carpentry, electrical and most trades themselves. Last year they built 15 homes. Of his business, he says: "There are good years and bad, but you have to keep going."

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Kersey Mistry is an electrical and general contractor, specializing in electrical wiring for industrial, commercial and residential work. He also does general contracting for home remodeling, and commercial and industrial renovations. Kersi came to Canada from Karachi in 1974, where he gained experience with his father who had an electrical contracting business since 1945. Kersi started his business in 1980, after gaining some experience, and a journeyman license.

ROYAL HEIGHTS, INC.

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Rustom Ferzandi, owner, with his brother, of Byculla Pharmacy and Byculla Restaurant in Bombay, first worked in a car transmission shop on arriving in the U.S.A. in 1980. Four years later he bought his first "Cottman Transmissions" franchise, for repairing automatic car transmissions, followed shortly by 5 more.

In 1993, Ferzandi entered real estate development. With backing from friends and the local bank, he purchased a 629-acre property in a suburb of Kansas City, which he plans to develop into a community of 500 single-family homes and 120 patio

homes/villas in the range from \$400,000 and up, with an 18-hole golf-course. Within the two months that the first phase has been open, 8 homes have been started.

Asked what drove him to take such a big risk, Ferzandi retorted: "It is suicide! I have now become a very religious man. Every day, I pray a lot now — that it does not rain, that the interest rates stay down, that the market stays up in Kansas City!"

NARVEN ENTERPRISES, INC.

1430 7th Avenue
San Diego 92101
(619) 239-2261

Behram Baxter invests in real estate developments and hotels in the U.S. With a refrigeration and A/C engineering background from Bombay, Baxter came to Canada from Bombay in 1967, with barely \$200, and worked for Westinghouse for a year.

Feeling confined working for a big, lumbering corporation, he ventured into selling commercial real estate properties and brokerage. His first major venture was doing brokerage for a 110-apartment complex in Toronto. He subsequently did apartment syndication, and bought several other large complexes in Toronto. He now has properties in San Diego, Arizona and Toronto.

Baxter also owns and manages the Howard Johnson Hotel Harborview and a Comfort Inn in San Diego.

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Owner **Darius Jahanian** features top quality imported Poggenpohl kitchen cabinets from Germany, the Snaidero line from Italy, and several top and medium line American cabinets, along with granite and marble tile installations, in his showroom in Vienna, VA. The cabinets can be shipped anywhere in the world.

A licensed general contractor, with a civil engineering background (he built bridges and roads in his previous employment), Jahanian also does complete home remodeling, and will give special discount to Zoroastrians.

Born in Yazd, Iran, and raised in Shiraz and Tehran, Jahanian came to the U.S.A. in the 50's via Germany.

■ ■ ARTIST, DESIGNER ■ ■

DELNA DASTUR

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NATURE'S PASSION



DELNA DASTUR

Delna Dastur has three passions in her life: her art, her family (husband Kersey, a Chief Financial Officer, and three teen-age children) and her garden, a picture-perfect, natural paradise. "This is no hobby," she says of her art, "The kids go to school, and I work at it all day."

A Wellesley graduate, with a Master's in Fine Arts from American University, Delna has pursued a career in fine art since she moved to the U.S.A. from Bombay in 1969. She works from her home studio, in multi media — colored artists inks,

water soluble crayons, and Conte crayons. Having mastered the strength and power of black and white drawings for some years, she was inspired by a recent trip to Yosemite, the Grand Canyon and the Painted Desert, to experiment with color.

Delna has entered many art shows successfully, is in several private collections and has won numerous awards for her drawings. In just one year, 1994, she exhibited in over 11 Art Galleries in Washington, D.C. and Virginia. Her current passion is landscapes and trees. She also does portraits of people's homes, and has had several commissions in the area.

MEHROO J. WADIA

GRAPHIC ARTIST

155 Lake Adams Crescent S.E.
Calgary, Alberta T2J 3N2
(403) 278-8673

74-year old **Mehroo Wadia** recently held her 7th art show since moving to Calgary from Bombay, in 1986. She has earlier shown her works in Bombay, Delhi and London. This recent show was a retrospective of her works over a fifty-year career. The director of the Art Gallery says of Mehroo: "We were immediately taken by her charm and self-confidence. This petite Indian woman with the silver locks had arrived at the Calgary Gallery, as if transported from some distant, exotic land, ready to work. She was soon in her ele-

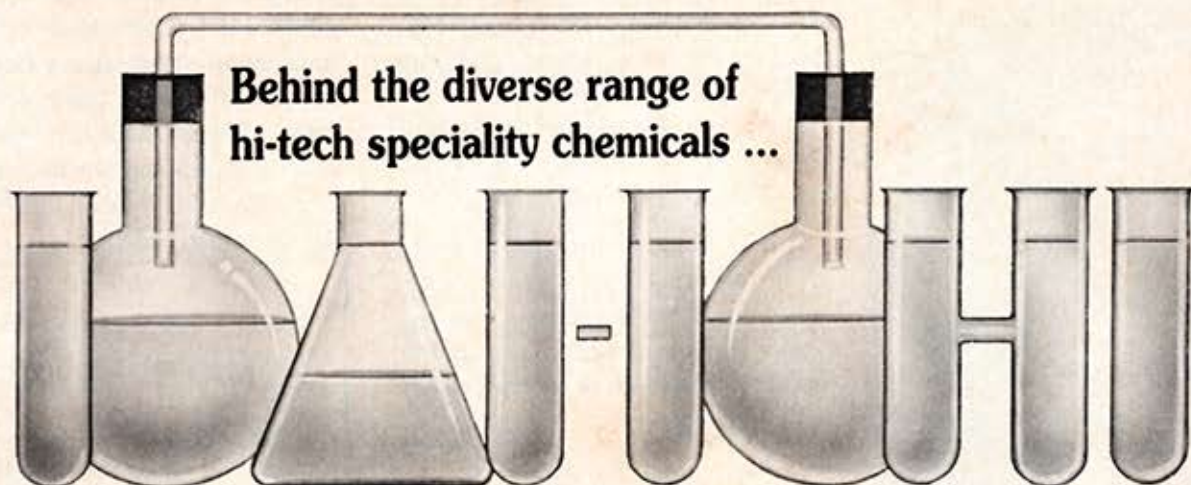
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ment, tackling canvases taller than she was, alongside artists less than half her age"



Mehroo is as comfortable doing free lance work in commercial and graphic art (posters, press layouts, illustrations, ads) as she is in a number of fine art styles and media from the salon art styles of the 40's to the geometric abstractions of the 60's.

Her largest job was a 175'X5' mural for Hind Cycles in Delhi. Mehroo illustrated the *Our Religion* series of children's books by Piloo Jungalwala. Her book *We Indians* on national integration has been translated into 16 regional languages of India. She gives art lessons in watercolors, oils, acrylics and sketching, and takes particular delight in teaching at senior centers in Calgary.

PHIL AVARI GRAPHIC DESIGN

7945 Valley View
La Palma, CA 90623
(714) 523-5142

With a degree in Art from Sir J. J. School of Art in Bombay and 25 years of experience in leading advertising agencies in India, **Phil Avari** came to the U.S.A. and started his company in 1994.

Working from his California home, single-handed, he is comfortable in any media: crayons, water colors and pen renderings, producing logo designs, brochures, flyers, corporate image advertising, program covers, illustrations and more. He recently illustrated two children's books for the Council of Iranian Mobeds

"This is better than a job, I'm my own boss now," says Avari, "when you have a home business, the customer expects overnight turnaround, and you tend to work a 7-day week."

Y. I. DESIGN

155 Lake Adams Crescent S. E.
Calgary, Alberta T2J 3N2
(403) 278-8673



Working from her home, **Yasmin Irani** keeps busy 7 days a week, producing promotional materials logos, letterheads, business cards, ads, posters, brochures and

more, both on her MAC and manually. She is also a talented artist and illustrator. Yasmin's logo design was selected out of hundreds of submissions, for the Organizing Committee of the 1988 Winter Olympics in Calgary. She started her business 3 years ago, having worked since her arrival from New Delhi in 1983, at an Ad agency in Calgary.

MATRIMONIAL

Alliance invited from good natured, attractive, graduate Zoroastrain girls of about 21 to 24 years, for son 25 years, height 5'11", done MCom, doing his MBA, working with a corporate company. Own accommodation, resident of Uttar Pradesh. Please write with bio data, birth details (date, time and place) and recent photograph (returnable) to:

The Advertiser
Parsiana, Matrimonial (Jan/2-96)*
GPO Box 892, Bombay 400001

*Please make sure the reply envelope bears the reference number cited here.

ZENOBIA RIVETNA

888 Massachusetts Avenue, #211
Cambridge, MA 02139
(617)497-1451

Zenobia Rivetna does garden design and layout, as well as designs for promotional items: letterheads, business cards, flyers, T-shirts, invitations, newsletters and more, for new small businesses and organizations. Zenobia graduated with a degree in Landscape Architecture from Purdue University in 1990, and is currently Art Director for *Editorial Humor*, a Boston publication.

FABRIC PAINTING

4455 Radisson Crescent
Mississauga, ONT, L5M 4C5
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Telefax: (91-11) 575-4613

Perin Screwvala does painting on fabrics — sarees, scarves, dresses, blouses, silk pictures, cushion covers lamp shades and more. With special fabric paints and dyes, she does floral designs, nature scenes, birds or any custom design.

Noted for her fabric painting in Bombay under the name "Rusthee", for 35 years, Screwvala has exhibited in art galleries and painted for the Ratan Tata Institute in Bombay. Since arrival in Toronto in 1992, Screwvala has set up her business here.

■■■■ ASTROLOGY ■■■■

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The world's greatest living astrologer
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Astrologer and psychic **Bejan Daruwalla's** accurate predictions have earned him a faithful following among professionals, businessmen, politicians, film stars and all persons seeking guidance. Among his many accurate predictions are the deaths of Sanjay Gandhi and Osho Rajneesh, the release of Nelson Mandela from a South African jail, Margaret Thatcher's downfall and President Bush's

victory in the Persian Gulf. A prolific author and lecturer, and Asia's most widely read columnist, his annual horoscope books sell in the millions, and are as popular as his workshops and seminars, on numerology, palmistry, tarot cards, I-Ching, star signs and Chinese Astrology. He travels frequently between India and U.S.A., and is available for consultations.

■■■ AUTOMOTIVE/GAS STATION ■■■

SPARKS AUTO REPAIR

Somerdale, NJ
(609) 768-8351.

Initially started in 1983 as a Quick Tuneup and Oil Change franchise, **Sparks Auto**, owned by **Noshir** and **Khurshid Bapasola**, now continues as an automobile repair shop. Khurshid initially managed the shop, while Noshir continued with his job for a couple of years, until the business was on a sound footing.

Noshir, an engineer from IIT, Bombay with an MBA from the Wharton School of Business, is currently looking for a new business opportunity in the manufacturing area.

**GAS STATION AND
CONVENIENCE STORE**

5915 Beaufort Highway,
Dorville, GA 30340
(770) 451-6452

Fareedoon Minwalla opened a Gas Station with an adjoining Convenience Store, in 1991. He has offered to help other Zarthustis relocate in the Atlanta area.

**CANYON PRECISION
AUTOMATIC**

245 Bowes Street, Unit 7
Concord, ONT L4K 1R1
(905) 669-4847

Aspy Sarkari makes parts for custom-made machinery for two major customers. Sarkari also owns **Response Printing and Advertis-**

ing, a small scale printing shop that he operates from his home basement. Though he does still help out family and friends, he plans to phase out the print shop shortly.

AN IDEAL DRIVING SCHOOL

270 Palmdale Drive, #1802
Scarborough, ONT M1T 3N8
(416) 492-7480

Keki Printer, who has been honored by the Ontario Department of Transport as "Master Instructor", has been teaching driving to high school students and to the general public for 25 years. He gives instruction in-class as well as in his dual-brake car.

MEHTA MOTORS

463 Spring Road
Elmhurst, IL 60126
(708) 279-0566

Hosi Mehta and wife, **Kim**, with their staff of up to 20, run the busy automotive repair shop at **Mehta Motors**. They have leased out the gas station and car wash in an adjoining building to another party.

Realizing that he "wasn't made to sit behind a desk", commerce student **Hosi Mehta** switched to an Automobile Engineering Diploma Course in his hometown of Ahmedabad.

"The magic to succeed in this profession is just a few words: 'overtime and long hours.'" To aspiring accountants he observes: "Till there is industry, till there is a tax code, till there is business enterprise, whether it be a General Motors or Grandma Smith's shop, we, the bean counters of the world, will always be needed"

Bertorelli & Company —
Jamshed B. Gandhi

SYMPATHETIC EDUCATIONAL COUNSELLING AND TEACHING OF MATHEMATICS AND LAW

K.B.N. LAM, a former student of Cathedral School, a barrister, a visiting lecturer in statistics at the London School of Economics, a supervisor at Cambridge University and a visiting lecturer at the Bajaj Institute of Management teaches individuals and groups in the following areas.

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Contact K.B.N. LAM

9, Breach Candy Gardens, B. Desai Road, Bombay 400026, Tel: 3634734

On coming to the U.S.A. in 1973, Hosi worked as an electronic technician and a car mechanic for 3 years, and then, with the goal of service in mind, went back to India to start his own automotive business. Disillusioned, and bothered by the prevalent business practices in India, after 5 years Hosi returned to Chicago. Having "always wanted to do my own business", Hosi first leased a gas station and car repair shop for five years. In 1988, though his financial partner backed out at the last minute, with the backing of family and friends, Hosi was able to purchase the entire setup.

Over the years, he has built up a good clientele base, who appreciate his good, honest work and Zarthusi values. The Mehtas weathered some rough times in the automotive business in 1992 but, as Hosi puts it: "I have a silent partner in God. Whenever there has been a crisis, He comes to help out."

And God has been good to the Mehtas. In 1991, they won the Illinois State Lottery, on national TV. But that has not changed their lifestyle of hard work and service to the community. They can still be seen, working every day at the shop.

MAACO AUTO PAINTERS AND BODY SHOP

87 Brydon Drive
Etobicoke, ONT M9W 4N8
(416) 742-8249

Just four months ago, **Farhad Irani** invested in a Maaco franchise. With 500 stores in the U.S.A., Maaco does auto body work, rust removal, painting, cut-and-weld sheet metal, and replace auto body parts. He employs a full crew of 6 employees.

Newly arrived in 1994, on a landed immigrant visa from Pakistan, Irani was the owner of F. J. Motors in Karachi for many years.

Though a seasoned manager in Karachi, Irani found starting up a

new business in a new country was very tough. "It was a nightmare at first," he says, "I had to deal with all sorts of building and zoning codes, many unplanned expenses, and the materials here are so different." Just now starting to build up his clientele, Irani firmly believes: "You've got to keep going, and give it all you've got."

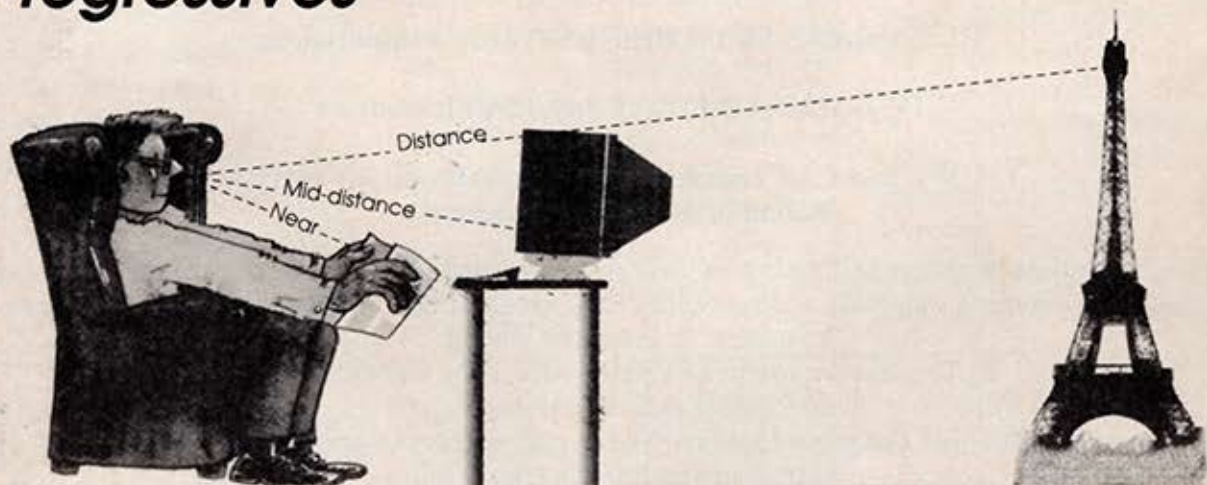
ASHA MOBIL

4107 Coruna Road
Flint, MI 48532
(810) 659-7333

In July 1995, **Shahnaz Sidhwa** and husband **Yazdi** who is a gynecologist with his own practice in Flint, started their 24-hour Mobil Gas Station with an attached mini-mart convenience store and video rental place.

Starting from scratch (it is not a franchise), they purchased an old house and three adjoining lots in the business district, 200 yards from Hwy 75. They installed 6 pumps and 12 filling

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Parel: J. Merwanji Street, Parel, Bombay 400 012 Tel: 412 6051

stations, and employ 8 people. And people are starting to come in.

Shahnaz, who manages the business is confident that their "very big" investment will pay off, but she remarks: "Only time will tell."

MOBILE AUTO-TRUCK MECHANICS, INC.

5710 Atlantic Drive
Mississauga, ONT L4W 5A3
(416) 460-5555

Darius and Pervin Bhathena and son **Cyrus**, run the family-owned business, which they built in 1975 on a 1-acre lot. With a couple of mechanics, they repair all makes of trucks and some cars (for friends), specializing in transmission and engine work.

Darius also owns **Atlantic Express Ltd.**, a trucking company for hauling sand and gravel. They own 5 dump trucks and employ 5 drivers.

Auto repair runs in the family — his father owned "Fali and Homi Bros." auto repair shop on Charni Road in Bombay.

KIMBERLEY SHELL

12860 Kimberly Lane
Houston, TX 77024
(713) 467-0872

Aspy and Phiroozhy Jamshedji own a 24-hour full and self-service gas station, fully computerized automotive repair shop, a convenience store and a newly added "car detailing" shop for high quality (at up to \$180 a car!) manual shampooing, waxing, buffing services using no chemicals.

Originally from Karachi, they came to Houston via Iran, in 1981. When Phiroozhy, an accountant with Brown and Root lost her job in 1992, they looked through newspapers exploring various business opportunities, and decided to put their investments into this gas station.

With sheer hard work, they, along with a sister, brother-in-law, father and now 8 employees, completely changed the face of the business. Aspy, an ex-marine with an engineering degree, has now also quit his job with Exxon.

"We know our customers by name, and give them the best possible service" says Phiroozhy, "And they keep coming back." Their customer base is growing well, along with their reputation. In two years they have almost tripled their gas sales from 40K to 110K gallons per month.

QUITMAN TEXACO

2819 Quitman
Houston, TX 77026
(713) 229-9238

Noshir Challa's gas station and Convenient Store that he purchased in October 1994, is doing so well that he is already looking for a second one. "In this business," he says, "location is the most important."

Originally from Lahore, Pakistan, Challa came to Houston as an MBA student in 1980, worked for R. J. Reynolds Tobacco till 1993, and as a wholesale distributor for Texaco for a year, before he purchased the business.

SHORT STREET AUTO RENTALS, INC.

2836 Unicornio Street
Carlsbad, CA 92009
(619) 438-5590

Jan and Zubin Heeramanek rent all sorts of automobiles, from compacts to mini-vans.

When they first arrived from England in 1989, they purchased a car rental business on the Camp Pendleton military base. They have since moved to the San Diego area where they have built the business up again. They are now exploring other areas of diversification.

GUARANTEED AUTO REPAIR

390 Central Avenue
East Orange, NJ 07018
(201) 676-8383

Cyrus Seervai owns an auto repair shop, fully equipped with electronic diagnosing machines, computers and a "full inspection station" meeting New Jersey environmental standards.

To support himself while he took technicians courses when he first arrived in the U.S.A., in 1980, Seervai worked as a private investigator (his father was a police officer in Bombay for 40 years) and security officer for some years. To get experience with American cars, he then worked as an auto-mechanic at a Dodge dealership.

When he decided to finally "do his own thing", in 1986, he bought an auto repair business that was closing down, with his initial investment on his credit card. He has since built it up, now has 4 mechanics, and is looking at expanding into a used car dealership and car rentals. "Business goes in cycles," he says, "It is just a matter of surviving when the business is down."

■ ■ ■ BEAUTY SHOP ■ ■ ■

RAZZMATAZZ HAIR & NAILS

7945 Valley View
La Palma, CA 90623
(714) 562-9137

Parvin Avari offers a full complement of services from her home-based beauty shop: haircuts, perms, tints, acrylics, tips-wraps, facials, waxing, bleaching and threading, and manicures and pedicures. She is even a specialist in Indian bridal make up and Henna application.

Parvin and husband Phil came from Madras in 1991, where she had a beauty shop. She worked in a beauty shop in California for a couple of years before venturing into her own business.

VIDA FOROUGH

14838 Bodley Square
Centerville, VA 22020
(703) 803-3084

Vida Foroughi does hair cutting and styling, nails, pedicures, manicures, facials, waxing and more from her home. A beautician from Iran with a Bachelor of Cosmetology, Vida came to the U.S.A. in 1989, and worked in the "Hair Cuttery" chain of beauty shops for a couple of years, while she updated her licenses and became board certified as a beautician.

■ ■ COMPUTER SERVICES ■ ■

AHURASOFT

610 Craig Avenue
Campbell, CA 95008
(408) 379-3601
71023.1277@compuserve.com

Daraius Sorabji's 3-year-old company, *AhuraSoft*, offers computer software development and engineering services for the PC platform, specifically in C++, C and Basic for MicroSoft Windows applications. With from 4-6 associates, *AhuraSoft* takes on consulting jobs on a contract basis. They work either at the client's site or from home. He has done some significant projects in the medical technology area.

Sorabji advises potential entrepreneurs to "do what you are best at. Don't be afraid to take risks, and never look back with regrets and say 'I should have done'. Instead, think of what you can do now. Learn from your mistakes."

OBJECT VISION, INC.

2817 Greenhouse Parkway
Alpharetta, GA 30202
(770) 481-2075
New Jersey: (908) 545-1600
Email: objectvis@aol.com
Aspy.Taraporewalla@cdev.com

Aspy Taraporewalla, with a partner, provides computer resources, software services, in-house training,

client-site developments, off-shore projects, and more, from their locations in Atlanta and Piscataway, NJ. Started just a year ago, they have already built up a client base, including Bell Atlantic, Merrill Lynch, ADS and others.

Taraporewalla is from the small seaside village of Dahanu, where his family has been in the horticulture business for three generations, growing chickoos, mangoes, coconuts, lilies and roses. "Getting my masters degree was a dream that my whole family shared with me," says Aspy who came to Monmouth College NJ in 1990, "Their love and support made our dream come true."

ObjectVision was established in New Jersey in 1994, and shortly thereafter, Aspy moved to Atlanta, and set up another branch there. "The software business is very competitive. Maintaining a good relationship with clients is crucial to the business," says Aspy, "We hope to grow rapidly and acquire a few more off-shore projects next year."

DESAI ASSOCIATES

34 Trail Ridge Ct
Potomac, MD 20854
(703) 714-6975

Cyrus Desai runs a placement service for information technology and computer personnel, with experience in business analysis, programming, sales and marketing.

Realizing that "the opportunity is right now", he has just started the business. A chartered accountant by profession, he has concentrated on business analysis and marketing sales in the computer field for over 20 years, since he came to the U.S.A. in 1970, from Bombay.

PROGRESSIVE NETWORK SERVICES, INC.

2611 Ramblewood
Carrollton, TX 75006
(214) 394-5699

Freny Desai offers telecommunication consulting, software development and design, network design services for a full range of computers. She started the business 4 years ago. Freny has a B.E. and M.S. in Computer Science, and received her Ph.D. in Engineering Management while working for NEC in Dallas. "I will be happy to offer computer consulting for any Zoroastrian businesses or individuals", says Freny.

AVESTA COMPUTING SERVICES, LTD.

1 World Trade Center, Suite 2153
New York, NY 10048
(212) 466-3609

Cyrus Davierwalla and **Rushad Cassad** provide software consulting for large mainframes and PC-based client-servers, and are now getting into networking and hardware. With over 35 employees now, working on contract basis at client sites, they have just moved into a new, fully equipped 1500 sq. ft. office at the World Trade Center. Their list of clients includes Merrill Lynch, Chase Manhattan, Intel Corp, IBM, AT&T and Nynex.

Cyrus came to U.S.A. in 1991 for a M.S. in Computer Science. "I wanted to do something of my own," he says, "and America is the best place to do it". So he gave up the family hotels (Il Palazzo in Panchgani, Surat and elsewhere), sponsored himself on an H1 visa, developed some contacts in the computer field, and started operations from his sister's home in Massachusetts in July 1994. "Make sure you have enough capital," he says, grateful to his family who helped out when he was down to \$80 in the bank.

■ ■ DANCE AND FILM ■ ■

ATASH DANCE GROUP

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Mojdeh Shahriari started an Iranian dance company in Vancouver, a first of its kind, offering a combination of Western and Eastern styles and techniques. The highly acclaimed group is available for performances at community festivals and private functions. Mojdeh also teaches dance classes to different levels and ages, in Ballet, Jazz and Folk.

With a Masters degree in Theatre and Film, Mojdeh is also an accomplished film producer, and has made several short films and videos that have won awards in International Festivals.

■ ■ ■ DAY CARE ■ ■ ■

PINERIDGE DAY CARE

882 Kingston Road
Pickering, ONT L1V 1A8
(905) 830-9028

Mehroo Satta runs a licensed day care facility with a capacity of over 30 children in a rented church annex building

Mehroo, who came to Toronto from Bombay in 1974, secured an Early Childhood Education diploma in Toronto before she purchased the day care center in 1990.

■ ■ ■ ENGINEERING ■ ■ ■

**BOYCE ENGINEERING, INTL.
BOYCE ENERGY INTL.**

10555 Rockley Road
Houston, TX 77099
(713) 933-7210

See Personal Profile of **Meherwan Boyce and Zarine** on p.35.

VANIA ENGINEERING, INC.

731 South Durkin Drive, Suite D
Springfield, IL 62704
(217) 787-5947

Since 1966, **Hormaz Vania and Yasmin** have provided a broad range of electrical, mechanical, thermal and environmental engineering services: heating/ventilating/air conditioning, fire alarms, energy conservation, computer systems, solar energy, ice storage systems, water treatment, etc.

Over the years they have built a reputation for timely, cost-effective performance and reliability, having successfully completed hundreds of projects for government, business, industry, education, and architectural and engineering firms.

Hormaz came to the U.S.A. in the 50's as a student. After obtaining a Masters in Environmental Engineering, he worked for the State of Illinois for 8 years. He started his business in a 2-room office with a couple of drafting tables, and grew, as he gradually built up his clientele. He now employs several engineers and draftsmen, and is well-equipped with the latest in computers.

"Getting the first jobs was very hard," says Yasmin, "you have to knock on a lot of doors, but keep trying, and eventually it does work out."

P. E. INC.

15917 Ellsworth Drive N.
Tampa, FL 33647
(813) 979-4251

Hoshang Homi Presswalla is a consulting structural engineer, providing design services in post-tensioned concrete, hurricane design of single and multi-family residences and commercial and industrial buildings.

Originally from India, Presswalla came to the U.S.A. as a Tata Scholar and received a Masters in Civil Engineering from the University of California in 1969.

SINEX TECHNOLOGIES

110 S. Cass Avenue, Suite B
Westmont, IL 60559
(708) 241-0066

SINEX (so called because "sin x", like the engineering business, is a periodic function, sometimes up and sometimes down!) is a consulting engineering firm in the area of product development and design. Among their specialties are fiber optics interconnect systems, analysis of electronic package designs, and most recently, medical instruments used in diagnostics systems. They also do reverse engineering, i.e. they re-create drawings for machine parts. This year, they have diversified into custom PC systems, and creating software for special applications.

Rouyentan Farhadieh, Ph.D in Mechanical Engineering from North-



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MATRIMONIAL

Alliance invited for a Zoroastrian boy (divorcee), aged 37, 5'11", IIT Bombay graduate, MBA Finance and MS Chemical from USA, well-settled in Madras. Would like to have a graduate girl, who is homeloving, between 28 to 35 years and from a respectable family. Please reply with photo (returnable) to:

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GPO Box 892, Bombay 400001

*Please make sure the reply envelope bears the reference number cited here.

western, came to the U.S.A. in 1964 from Tehran as a student, and worked for many years at Argonne National Labs, until he started his own business, in 1988.

"Marketing is Number 1", says Farhadieh, "next is performance. To get contracts you have to depend on connections and networking, otherwise you cannot survive."

PACIFIC ENVIRONMENTAL INDUSTRIES

2323 Westhill Drive
West Vancouver, B.C. V7S 2Z2
(604) 922-2495

Manoucher Khorsandian specializes in industrial waste water treatment and market analyses.

With a Ph.D. in Physics from Vienna, he has worked in the hi-tech industry in Germany, and as a consulting engineer in oil refineries and petrochemicals in Iran, before he started his business in Vancouver in 1992. Negotiations are in progress for some new opportunities in Germany.

ENVIRONMENTAL INNOVATIONS CORPORATION

7901 Oakport Street, Suite 3100
Oakland, CA 94621
(510) 632-0104

Farshid Salamati, principal at EIC, [see photo right] specializes in asbestos and lead management, environmental site assessments, soil and ground water contamination, indoor air quality and workplace safety services. EIC has successfully completed over 2,000 projects across the U.S.A. for school districts, public buildings, hotels, military installations, shopping malls and commercial and industrial buildings.

Originally an electrical engineer from Tehran, Salamati founded the company in 1980, and has steadily built it up to become a highly-respected and recognized environmental consultancy committed to

making safety and environmental consciousness a way of life in the U.S. and abroad.

"Upon returning from a vacation to India in 1990", says Presswalla, "I was told that I had been laid off. I realized then that if I worked for myself, I would work just as hard as I did before, but make me, and not the shareholders, rich; and I would never lay me off!"

"Zarthustis should re-kindle the industrial pioneering spirit of the Tatas and Cowasji Jehangirs. They did it in an emerging India. We can do it in this new country and establish firm roots here, just as they did

there. Do not be afraid of failure. Working for someone else will only get you so far. To get beyond that you have to work for yourself."

UNICON SERVICES

P. O. Box 877
Vienna, VA 22183
(703) 255-5250

Farhad Shahryary, with brother **Bahram** and wife **Linda**, is a manufacturer's representative for marketing equipment for several manufacturers (e.g. Toshiba International, Herrmidifier Co., Compuaire, Frederick A/C Co., and 15 others) in metropolitan Washington, DC. Equipment includes products like



commercial heating, air-conditioning equipment, electrical motors, products for indoor air quality and energy efficiency. Shahryar's clients include building owners, developers, contractors and consulting engineers.

■ ■ FINANCIAL SERVICE ■ ■

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ANN ELAVIA, CPA
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(708) 515-0055

Arnavaz Ann Elavia is a financial planner with American Express, with a mission to provide the highest quality of service to clients by helping them increase returns on assets, minimize risk and optimize opportunity, with estate planning techniques such as the "Charitable Remainder Trust"

and marital trusts. Ann is also a licensed insurance broker.

Her clients are mostly young accumulators, retirees, businesses and major corporations. Many of them are Zarthustis with whom she develops a special and trusted relationship. Just this month, she was awarded a contract for the Village of Downers Grove, to provide financial planning services for its 500 employees.

With a Masters degree in Commerce, Ann was employed with Citicorp for 8 years. When the company relocated, she decided to become self-employed.

RONNIE PATEL
2929 Briar Park Drive, Suite 444
Houston, TX 77042
(713) 789-9464

Ronnie Patel is a Farmer's Insurance agent, and covers auto, home, life and commercial insurance.

**K. Z. INSURANCE
BROKERS, LTD.**
100 Westmore Drive, Unit 12,
Rexdale, ONT M9V 5C3
(416) 745-4622

Kobad Zarolia does all types of insurance: auto, life, home, commercial, bonds, and more.

After arriving from Bombay in 1969, Zarolia worked as a maintenance supervisor at United Aircraft, and then Plough Canada, until he started his own business in 1974.

FRAMROZE K. PATEL
9 South Circle
Woodbridge, NJ 07095
(908) 634-8585

Framroze Patel, Certified Public Accountant, MBA, CPA, CVA, ACMA, came to the U.S.A. in 1970 after holding accounting positions at Union Carbide in Bombay. He continued his management and cost accounting career at Exxon and other major corporations while pursuing

his MBA. Immediately upon completing his CPA requirements in 1987, he went into private practice. In 1994 he was admitted into an elite group of CPAs as a Certified Valuation Analyst (CVA). Only 375 persons in the U.S. have received this CVA designation.

Framroze presently specializes in gift and estate tax valuation, buy/sell agreements, business planning and taxation.

Armaity, his wife, has a career in data processing as Systems Development Manager.

ZARIR SETHNA
1330 Post Oak Blvd, Suite 1700
Houston, TX 77056
(713) 963-4229

Zarir Sethna is an insurance agent with New York Life, having achieved the President's Council, and has been a member of the million dollar round table for several years. His wife Roshan helps in his office.

Sethna came to the U.S.A. as a student in 1973. After graduation from the University of Wisconsin, he worked in Houston, until he started his own business in 1988.

COLLECTOR AND DART
3000 Richmond, Suite 270
Houston, TX 77098
(713) 528-2771

CPA Sarosh Collector does business consulting, taxes and accounting for small closely held businesses, including estate tax, tax planning for the owners and business appraisals.

Collector came to the USA as a student, with a Bachelor's degree in Engineering from Karachi. Short of cash, he left the University of Oklahoma to work as an engineer for a couple of years, and then resumed his schooling at the University of Houston, following wife Pearlina's job at NASA. After working in, and subsequently becoming a partner, in an

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accounting firm for some years, in 1987, he and a partner broke away and started their own company.

"It is tough at times," says Collector, "but having your own business is one of the most fulfilling things you ever do."

JAMSHED B. GANDI

*Bertorelli & Company
150 Spear Street, Suite 1700
San Francisco, CA 94105
(415) 905-0330
Email: rashna@aol.com*

The most challenging moment for **Jamshed Gandhi** was when he was admitted as a partner in the San Francisco accounting firm of Bertorelli and Company, on July 1, 1995. A full service CPA firm with 17 people on board, the firm serves its broad-based clientele in accounting, taxes, systems analysis and other management consultation needs.

"I never really wanted to be an accountant," says Gandhi, "Have you ever heard of a child saying 'One day when I grow up, I want to be an accountant?' But looking back, it was probably the best decision I ever made."

Originally from Karachi, Gandhi stepped on U.S. soil in September 1978, 29 years of age, without any meaningful credentials, but "a lot of support from my folks and a pocket full of dreams." After securing a masters from Golden Gate University,

and a CPA, Gandhi worked for a few accounting firms and developed a great interest in taxation.

Why in taxation? One may ask. Because it is a very creative field that allows individuals to plan and arrange their finances and investments for optimum benefit in an ever-changing political arena.

According to Gandhi, "the magic to succeed in this profession is just a few words 'overtime and long hours'." To aspiring accountants he observes: "Till there is industry, till there is a tax code, till there is business enterprise, whether it be a General Motors or Grandma Smith's shop, we, the bean counters of the world will always be needed."

TEMO A. ARJANI & CO.

*301 E. Colorado Boulevard, #426
Pasadena, CA 91101
(9818) 578-1978*

Tehentan (Temo) Arjani, Managing Partner, does Income Tax and Estate Tax consulting and compliance (tax returns). A CPA, Arjani arrived in the U.S.A. with a B.Com. degree from India. He was a partner in Arthur Anderson and Co., where he worked for 20 years, prior to forming his own firm in 1987.

FERIDOUN GOSHTASBI

*18002 Irvine Boulevard, Suite 220
Tustin, CA 92680
(714) 857-0473*

Feridoun Goshtasbi, along with his wife and seven agents, owns *Primerica Financial Services*. An electrical engineer from Purdue University, Goshtasbi has been in this business for five years.

MARKET GUIDE, INC.

*2001 Marcus Avenue
Lake Success, NY 11042
(516) 327-2400*

Homi Byramji is President and the second largest shareholder of Market Guide, Inc., a public company with 57 employees, that he took over 6 years ago.

They collect financial information and provide various services to investors. Their clients are professional investors, brokers, traders and private investors.

The information is available through services such as prodigy, telescan, American Association of Individual Investors, AIQ, Supercharts and Dial Data, and shortly on the Internet.

PARVEZ PATEL

*5115 Van Kleeck Street, Suite 7K
Elmhurst, NY 11373
(718) 446-4985*

Parvez Patel is an independent insurance agent representing Prudential and other private insurance carriers. He handles all kinds of insurance — business, life, health and disability insurance, investments, home mortgages, annuities and IRAs, pensions, mutual funds

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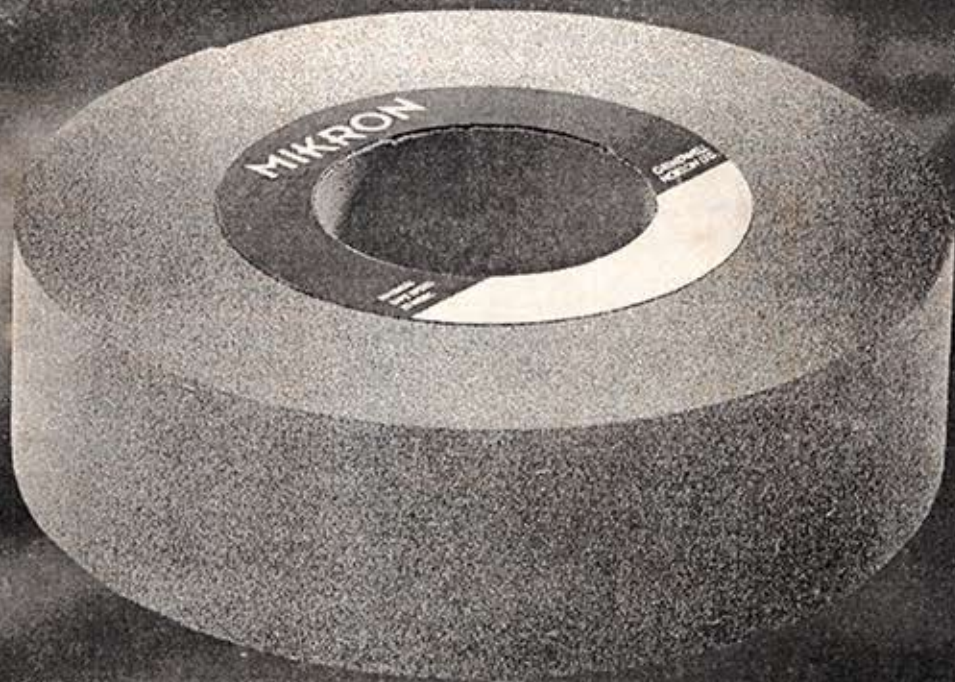
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and tax shelters, estate conservation, and more. A Commerce and Law graduate from Bombay, and an accountant by profession, Patel has built up an expertise in this field over the last 20 years.

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The husband and wife team of **Homi** and **Perween Cooper** provide all forms of insurance, including life, automobile, homeowners and business insurance. Their business, established for many years, serves clients from the CT and NY areas.

JAMSHED GHADIALI

145 Pine Lawn Road
Melville, NY 11747
(516) 249-3000

Jamshed Ghadiali, Account Executive with Met Life offers comprehensive financial planning services, specializing in the needs of the talented immigrant clients who aspire to the American dream and are willing to work-and-give to achieve it.

"There is nothing more certain than death and taxes", he writes, "and the combination of these two events makes the Federal Estate and Gift Tax, also known as the Inheritance Tax, Transfer Tax, or Death Tax, the cruelest tax of all." Ghadiali offers strategies for conserving estate

assets, such as Marital Deduction, which incidentally is denied to non-citizen spouses, and the Charitable Remainder Trust, which allows clients to donate large sums to charity while still transferring the bulk of the estate to the family.

After receiving his MBA in 1979 from Long Island University, Ghadiali, Ghadiali has steadily earned the industry's highest academic designations: Chartered Life Underwriter, and Chartered Financial Consultant. In 1990 he was awarded the National Quality Award, and has qualified for the President's Conference.



Jimmy Bharucha **Jamshed Ghadiali**
BHARUCHA & ASSOCIATES
33 West Lancaster Avenue, Suite 102
Ardmore, PA 19003
(610) 649-4552

Jimmy Bharucha is an independent broker trading under the name of Bharucha & Associates. They are licensed and authorized representatives of over 25 A+ Rated life and health insurance companies. "This is

a people's business", says Bharucha, "today I am counseling the second generation of my original policyholders, with whom I have done business for the last 21 years."

Bharucha started his career in the life insurance business when he arrived in Montreal, Canada in 1974. In 1980 the family immigrated to U.S.A., and he moved his insurance practice to the Delaware Valley area around Philadelphia.

RUSI KAVARANA

151 Yonge Street, Suite 1300
Toronto, ONT
(416) 777-7086

Rusi Kavarana is an Investment Executive with McDermid St. Lawrence Chisholm, Ltd. in Ontario, offering a full spectrum of investing services, from stocks and mutual funds to tax shelter investments.

■ ■ FLAGS AND BANNERS ■ ■

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Email: flagship@flagdist.com
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From their wholesale and retail shop, **Rusi and Lorrie Gorimar** sell flags of all countries and states, decorative banners, seasonal (Christmas, Halloween) and custom banners (with company logos), decals, lapel pins, key rings, patches and more. As a

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The Advertiser
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"It is suicide! I have now become a very religious man. Every day, I pray a lot now — that it does not rain, that the interest rates stay down, that the market stays up in Kansas City!"

Royal Heights, Inc. —
Rustom Ferzandi



Flags: British Columbia, Arkansas
Ontario, Florida

ego State, bought the business, started by Lorrie's father, in 1990.

□□□□ FLOWERS, GIFTS □□□□

SEND-A-GIFT

2703 Briar Cliff Court
Sugarland, TX 77479
(800) 850-0702

Rustom Engineer, brainchild behind Send-A-Gift, offers a selection of flowers and sweets with a personalized message, hand delivered to friends and family in eleven major cities in India.

"Did you ever wish you could send more than just a greeting card to your loved ones on their birthdays or New Year or Pateti?" says Engineer, "Or flowers for a dear departed family member at muktad time? With just a phone call you can now eliminate all the hassles and high cost of international shipping." Send-a-Gift offers a large variety of finest quality gifts, at very reasonable prices: e.g. a dozen roses are \$ 19, Black Forest cake is \$ 33, chocolates are \$ 25 a box, Mithai is \$ 29 a Kg, and dry fruits and nuts are \$ 38 a Kg.

Engineer arrived in the USA in 1971, and was an engineer with Caterpillar and with Ford for 17 years, before he decided to venture into business. He also owned two Travel Stop travel agencies in Houston, which he has just sold.

R. B. T. TRADING

303 Fifth Avenue, Suite 1401
New York, NY 10016
(212) 213-9510

Homsy Irani imports, exports and distributes a variety of gift items, jewelry, pens and watches from all over the world. Irani is the agent for Zippo lighters in India. The company was started in 1984.

Through the years Lakdawalla has employed a number of Zarthushtis, "not just because they were Zoroastrians," he says, "but because there was a good fit, a synergy"

Dectron, Inc -- Ness Lakdawalla

primary distributor for the nation's largest flag manufacturers, they are able to meet the needs of all customers with highest quality products at the lowest prices. They also ship anywhere in the U.S.A.

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■ ■ FOODS & CATERING ■ ■

MEHROO GODIWALLA

18495 Gate Post Road

Brookfield, WI 53045

(414) 797-9221

An expert cook, **Mrs. Mehroo Godiwalla** makes delicious Parsi dishes on order. Her repertoire includes Vasano and Badampak made from homemade 'mava', fruitcake laden with fruit and nuts, large Dar-ni-Pori, Bhakhra and more. Will ship anywhere within U.S.A. and Canada.

JASAVALA & SONS

1365 Midway Boulevard, Unit 44

Mississauga, ONT L5T 2J5

(905) 670-5278

Mrs Nergish Jasavala has gained recognition in Toronto and beyond, for her delicious Parsi cooking: shrimp pickle, fish roe pickle, lagan noo achar, Tarapori boomla patyo, badam pak, dar-ni-pori, vasanu and more. From their shop, Mrs. Jasavala, helped by husband Rohinton, serve their (mostly Parsi, but some Canadian as well) clientele.

Originally from Zanzibar, East Africa, the Jasavala's came to Canada in 1968, and started the business fulltime in 1977.

**SPICE OF LIFE and
CAKES BY RONNIE**

882 Kingston Road

Pickering, ONT L1V 1A8

(905) 830-9028

Rohinton Chothia of *Cakes By Ronnie* does fruitcakes, chocolates, truffles, wedding cakes and fabulous desserts. **Mehroo Satta** does all kinds of Indian and Continental catering —snacks, hors d'oeuvres, full meals and desserts, for large and small functions.

Since the business was started two years ago their reputation has now picked up, among Zarthusis and non-Zarthusis alike.

BADAM-NI-MACHHI

Roshan Rivetna

5750 South Jackson Street

Hinsdale, IL 60521

(708) 325-5383



Roshan Rivetna makes traditional Parsi Badam-ni-Macchi (at \$6 each) and Badam-na-Penda (at \$10 per pound). Great for engagements (for the Dahi-Macchli tray), birthdays, New Year and other auspicious occasions. Will ship.

7-ELEVEN FOOD STORE

12463 Victory Boulevard

North Hollywood, CA 91605

(818) 985-7272

Nosh and Behroze Vadoli own a 7-Eleven franchise, since 1971.

Behroze, with 12 employees, manages the 24-hour food store. Nosh is Data Processing director for the City of Burbank.

**HILLA'S WORLD FAMOUS
CATERING CO.**

7827 Botany Street

Downey CA 90240

(310) 927-7714

Hilla Munshi specializes in custom catering from her home, specializing in Parsi and Indian dishes: dhansak, curry chaval, cutlets, patties, sali gos, ravo, sev, custard and more. She caters for all needs, from supplying regular meals, to catering for big parties. Originally from Surat, Munshi started the business 4 years ago.

7-ELEVEN FOOD STORE

20103 West Saticoy Street

Canoga Park, CA 91306

(818) 882-2655

Hosi and Pervin Amroli bought the retail food store franchise in 1983. "It's a lot of hard work," he says, as he and Pervin, with 4 employees, operate the 24-hour a day business. Originally a computer technician with Reynolds and Reynolds, he decided to purchase business when the company moved.

COMMISSARIAT IMPORTS, INC.

2641 Veteran Avenue

Los Angeles, CA 90064

(310) 475-5628

Parvez and Aban Commissariat distribute a line of "Bombay Brand"

Though a seasoned manager in Karachi, Irani found starting up a new business in a new country was very tough. "It was a nightmare at first," he says. "I had to deal with all sorts of building and zoning codes, many unplanned expenses, and the materials here are so different... You've got to keep going, and give it all you've got"

Maaco Auto Painters and
Body Shop — Farhad Irani

products: pickles and chutneys, cooking pastes, curry powder, basmati rice and more. Their Major Grey's, Hot Bengal, and Mango chutneys are especially popular.

They started 25 years ago by accident, when asked to act as agents for a line of Indian condiments. In the mid-70s, they created the Bombay Brand label starting with Major Grey's chutneys, and extending within the last 5 years to include the rest of the product line.

With a lot of leg work and knocking on doors, their products have now caught on at ethnic and gourmet stores, and a few supermarkets (Von's and Pavillion). They will also ship individual orders.

While Parvez continues his job as a senior architect for the City of Los Angeles, Aban works full time to keep the business running smoothly.

7-ELEVEN FOOD STORE

941 South Meridian
Puyallup, WA 98056

A computer Engineer by profession, **Mehrdad Mizanian** came to the U.S. from Tehran in 1977. Two years ago, he decided to leave the corporate world and purchased a 7-Eleven franchise near Tacoma, WA. Managing the new 24-hours a day business keeps him busy full time now.

INDIA SPICE & HERBS BAZAAR

3060 Claremont Drive

San Diego, CA 92117
(619) 276-7226

Behram Irani owns an Indian store in a shopping strip near downtown San Diego, specializing in spices from around the world and International foods like falafel, hummus, kidibe, Middle-Eastern 'dirty rice', Sri Lankan, Iranian 'nelli fruit beverage', gourmet teas, saffrons, grains and more.

When Irani started the business 13 years ago, it was the only Indian store in San Diego. In the 1960s, Irani operated possibly the first Indian restaurant, Taj Mahal, in Chicago.

■ FREIGHT AND TRANSPORTATION ■

RW FREIGHT SOLUTIONS, INC.

632 North Harvey
Oak Park, IL 60302
(708) 386-9378

Richard and Zarine Weil run a transportation company, specializing in the movement of household goods and general freight. They arrange for shipping within the U.S.A. and to/from other countries, via ground transportation, inter-modal shipping containers and air freight. They also provide moving service for individuals and businesses.

What started for Richard as a summer job 25 years ago, has turned into a lifetime profession.

K. V. INTERNATIONAL

753 Port America Place, Suite 110

Grape Vine, TX 76051
(817) 548-0236

Koorosh Vafadari does exporting and freight forwarding of electronic equipment and computers from U.S.A. to the Caribbean, Latin America, the Middle East and Asia.

Originally from Tehran, Vafadari came to the U.S.A. in 1978, and received a degree in International Business and Marketing. After gaining experience in the business working for Radio Shack, where he soon rose to become Director of the International Division, Vafadari decided to start his own business.

■ ■ ■ HARDWARE ■ ■ ■

ANCHOR TOOLS & SUPPLIES

21 Kenview Blvd. Unit 24
Brampton, ONT L6T 5G7
(905) 458-0414

Soli Pardiwala and wife **Perin** is in the wholesale paints and hardware business. From their office-cum-warehouse, they distribute sandpaper, caulking, sealants, adhesives, paints, brushes, and more to hardware and paint stores throughout Ontario.

The Pardiwala's came to Canada from East Africa in 1970; and started their business in 1987. Through rough times and smooth, "one should be ready to take the losses with the gains", he says, "and in the end, hard work and honesty pays off."

While the hotel is clean and comfortable, and won First Prize for 'beautification of a heritage building,' that is not what they are noted for. The Bhagwagars are remembered more for their acts of charity. In 1992, when the economy was down after the Gulf War, they felt compelled to give back to the community where they had settled and flourished. So, every Wednesday for over three years, the Bhagwagars, opened their doors to scores (sometimes up to 250) of homeless, jobless persons who lined up for a hearty, hot meal"

Searock Motel — Dinshaw and Shiraz Bhagwagar

■ ■ ■ HOTEL/MOTEL ■ ■ ■

SHERMAN HOUSE

San Francisco

(800) 424-4300

HYATT SAINTE CLAIRE

Downtown San Jose

(800) 824-6835



Manou Mobedshahi's elegant Sherman House hotel was named among the top 20 U.S. city hotels by *Forbes* magazine [*Forbes*, September 25, 1995], sharing the podium with traditional greats like the Ritz Carlton and Four Seasons.

With rooms ranging from \$200-\$850 per night, the 15-room Sherman House is in the ritzy Pacific Heights district of San Francisco. In 1980, Mobedshahi purchased the 3-bedroom historical mansion, in disastrous condition, and spent a couple of years completely re-building and

restoring the building, with much help from wife Vesta, an art historian. In 1994, ZAGAT named it the 4th best hotel in the US and the best in San Francisco.

Another venture, the 170-room Hyatt Sainte Claire also underwent a major rehab after Mobedshahi purchased a foreclosed Hilton a few years ago. Last year it became the first ever Hyatt franchise, to be owned and managed by a private party. Between the two hotels, Mobedshahi employs 120 persons, including several Zarthustis.

With a degree in Economics and Finance, Mobedshahi had built up a notable career in textiles and steel in Iran. Just prior to the revolution, he left Iran, in 1978, losing almost everything in the process, and arrived in San Francisco ready to start all over again. And so he did, in the true Zarthusti spirit.

SEAROCK MOTEL

354 West 9th Street

San Pedro, CA 90731

(310) 548-4616

It is neither the location (near World Port Los Angeles harbor one of the largest ports in the world), nor the richness of its rooms (they go for a modest \$35 and up), that Dinshaw and Shiraz Bhagwagar's hotel has built the reputation it has among local California residents. While the hotel is clean and comfortable, and

won First Prize for "beautification of a heritage building" from the San Pedro Chamber of Commerce, that is not what they are noted for.

The Bhagwagars are remembered more for their acts of charity. In 1992, when the economy was down after the Gulf War, they felt compelled to give back to the community where they had settled and flourished. So, every Wednesday for over 3 years, the Bhagwagars, opened their doors to scores (sometimes up to 250) of homeless, jobless persons who lined up for a hearty, hot meal. Shiraz, with the children helping, would cook up chicken curry and rice, or dhansakh or spaghetti — whatever was on sale that week.

"Till today," says Dinshaw, "no one goes hungry. If anyone stops by, they get at least a sandwich."

Dinshaw, a pharmacist from Surat, came to the U.S.A. in 1982, and worked in a motel for 6 years till he opened Searock in 1988.

THE RIVERSIDE MOTEL

4400 Louis and Clark Highway

Vancouver, BC 98661

(360) 693-3677

Sanober and Noshir Mundroina both work full time at their 17-unit motel — he does all the maintenance and remodeling, while she ensures the rooms are clean and comfortable. 19-year old Mehrab and 14 year old Natasha also pitch in. Sanober likes

When the oil market was down in 1984, he moved into delivering burner fuel to asphalt plants, using recycling equipment that he had picked up on an earlier trade of a barge-load of crude oil, where the buyer had gone bankrupt. "Aim at the sky, and you may hit the window," says Dotiwalla, "Don't be afraid of adversity... and never, never forget where you come from, your roots, your forefathers, and all those trusts and charities that helped you get here"

Texas Petrochem — Kaemarz Dotiwalla

living in their apartment behind the front office: "I am there for my family 24 hours a day."

The Mundroina's arrived in Canada in 1992 from Poona, where they had a Taxi business, and bought the motel shortly thereafter. "It's a big investment," says Noshir, "and lots of hard work, but we enjoy being our own boss."

FLORIDA TOWNHOUSES

9141 Tivoli Place
Boca Raton, FL 33434
(407) 487-4343

Rita Engineer and brother **Feroze Captain** own two luxury townhouses, with 3 bedrooms and 2 baths each, 15 minutes from all theme parks — Disneyworld, Universal Studios, Epcot Center. The fully furnished villas, complete with all kitchen appliances and utensils, are available for rent on a daily, weekly or monthly basis, as low as \$20 per night per person.

■ ■ ■ IMPORT/EXPORT ■ ■ ■

ENGINEER ENTERPRISES, INC.

369 Pinecrest
Bolingbrook, IL 60440
(708) 739-9424

Daulat Engineer imports specialized replacement machine parts for the materials handling industry — fork lifts, pallet trucks and lift trucks, from Taiwan, India and Korea. The business was set up by late husband **Phiroze** in 1978.

USHTA CHEMTECH

10 Willowridge Road, Apt 517
Etobicoke, Toronto, ONT M9R 3Y8
(416) 242-7433

Phiroz Dastoor has a consultancy geared to matching manufacturers in exporting and importing of chemicals from developing countries such as Taiwan and Korea.

Dastoor, a Ph.D. in Chemical Engineering, came to Canada in 1972

with wife Dolly, and children. He was a research chemist with General Foods and later for a British-based company supplying turnkey industrial projects in West Africa. In 1984, when the company folded, he moved from Montreal to Toronto which was booming at the time to establish his business.

K.&P. IMPORT & EXPORT, INC.

1620 W. Benbow Street
San Dimas, CA 91773
(818) 915-1919

Cowas Desai imports refrigerants for A/C, ice freezers, refrigerators, industrial cooling plants and automotive A/C compressors from domestic and international suppliers, for commercial contractors and automotive and A/C repair shops.

With 28 years experience in the field, Desai started the business in 1993 when he lost his job as a facility director at a college.

■ ■ ■ JANITORIAL SERVICES ■ ■ ■

A&Z JANITORIAL SERVICES

48 Crestwood Road
Thornhill, ONT L4J 1A5
(905) 764-6667

Dara Homavazir, with 5 employees, runs a janitorial service. He contracts for complete cleaning services — steam cleaning, stripping and waxing, for office buildings, commercial and government buildings.

A mechanical engineer by profession, Homavazir came to Canada in 1974. In 1980 he set up the business, named for daughters Armaity and Zenobia; and has since built up his clientele by word of mouth and by providing the highest quality of service. "The money is good. But you

must be willing to work hard", says Homavazir, who himself puts in long hours, evenings and weekends when necessary, "and there should be no shame."

■ ■ JEWELRY, WATCHES ■ ■

CLAMOR IMPEX

214 N.E. First Street
Miami, FL 33132
(305) 379-1701

Sam Todywala is a wholesale and retail distributor of watches.

NORMAK CANADA, INC.

3280 Steeles Avenue West,
Concord, ONT L4K 2Y2
(905) 669-4515

Farokh Noria's Normak Canada markets costume jewelry made in his factory, *Normak Fashions Pvt. Ltd.* in Hyderabad.

A Nuclear Physicist by training (from Hyderabad), Noria fell into the jewelry business by accident. Arriving in Canada in 1968, he took a "temporary" job as a 'costing clerk' at a jewelry factory, Coro Canada, while he looked for the real job. Five years later he was still at Coro, however, now as a Vice President of Manufacturing. He worked there until 1991.

Due to escalating labor prices in North America in the mid-eighties, it appeared that the fashion jewelry market in the \$3-\$20 'price point' segment would rapidly disappear. Turning the situation into an opportunity, Noria set up a jewelry factory in Hyderabad. A first of its kind, it is fully integrated (everything is made under one roof, from the mold to the finished piece of jewelry) based on Western manufacturing techniques

Manou Mobedshahi's elegant Sherman House hotel was named among the top 20 U.S. city hotels by *Forbes* magazine, sharing the podium with traditional greats like the Ritz Carlton and Four Seasons

Hyatt Sainte Claire -- Manou Mobedshahi

and machines. The company has now rapidly expanded to a 52,000 sq. feet facility, with 700 employees.

Design, creativity and marketing is done by the Canadian arm. Through wholesalers, Noria markets to Wal-Mart, K-Mart, Sears and a few of the Federated stores (Macy's, Penney's). Normak also manufactures jewelry for the private label, Napier. In India his jewelry is sold in exclusive showrooms under the name of Estelle.

PRUDENTIAL JEWELERS

1 North Wabash, Avenue
Chicago, IL 60602
(312) 782-3766

From their spacious, new shop on 'Jewelry Row' in Chicago's Loop, **Rumi and Beverly Engineer** manufacture and sell custom-made fine jewelry. "We carry a large variety of loose diamonds in all shapes and sizes" says Rumi, "the rarest (D-color and flawless) investment-quality diamonds are always in stock".

Engineer gets his supply from Antwerp, or Israel and from manufacturers, estate and antique sales and liquidations. He goes to India once in a while "but only to visit my parents," he says, "I don't like the business atmosphere in India, it takes too much bargaining."

They also carry Farohar and Zarthus-tra pendants, and will give a discount to Zarthus-ti customers.

Rumi came to the U.S.A. in 1973, as a Tata Scholar from Bombay, with a B.E. from Sangli. After his Master's in Engineering, he worked for an importer of semi-precious stones for a few years, where he picked up his interest and know-how.

By 1977, with basically no money, he started his business, in a small way. He bought jewelry items on credit terms, and took them on the road by car to sell in the neighboring Midwestern states. During the early

years, while Rumi was plowing all his earnings back into his fledgling business, Beverly was the only bread-winner. He has come a long way now, with \$3 1/2 million in annual sales and a glittering shop with 12 employees in the heart of downtown Chicago.

■ ■ ■ LAUNDRY ■ ■ ■

FINCHDALE FABRICARE

2578 Finch Avenue West
Weston, ONT M9M 2G3
(416) 741-2536

"We clean what other cleaners refuse," says **Yazdi Kharwanwalla**, owner of a drycleaning and alterations shop specializing in cleaning and restoration of antique fabrics, wedding gowns, sarees, old garas.

The first one in Canada to do 'wet cleaning' or 'green cleaning', without the use of any chlorinated solvents, with a staff of five, Kharwanwalla does all the cleaning in the plant on the premises.

Employed with Cathay Pacific in Dubai, Yazdi came to Canada in June 1983. When a job search did not prove very fruitful, they rented quarters and invested in a laundry.

NEIGHBORHOOD CLEANERS

1334-C Old Highway 8
Lakeside, CA 92040
(619) 562-4004

Perin and Shahfaredoon Irani have a drycleaning agency and a tailoring and alterations shop. Originally from Bombay and then Tehran, the Iranis came to California in 1985 and started the business shortly thereafter.

BACKBAY LAUNDRY

409 Marlboro Street
Boston, MA
(617) 236-4552

With 4 Zarthus-ti partners, **Borzoo Yazdani** runs a laundry, that they bought two years ago in the Boston area.

■ ■ ■ MANAGEMENT CONSULTANT ■ ■ ■

MEHER AMALSAD

115842 Villa Nova Circle
Westminster, CA 92683
(714) 895-3097

When Hughes Aircraft offered an 'incentive package' to employees, aerospace engineer **Meher Amalsad**, realizing that growth opportunities for him were limited due to continual 'resizing' and 'restructuring' in the corporation, took the opportunity and left the company. "I felt I had reached a point where my full capabilities were not realized. There are so many exciting things I want to do," says Amalsad, "I will finally get an opportunity to do them."

He was speaking of doing more professional motivational speaking (he has spoken to audiences of 1500 and more in the past few months); marketing his invention (he has two patents already); and working on getting a broker-dealer license to help people with retirement planning, college and sound investing.

In September this year, Amalsad started full-time as a Management Consultant for Independent Capital Management and with Anaheim Hills Marketing Group. He is very committed to presenting the impact of environmental hazards on humans, focussing first on school and church groups. His audio and video portfolio is available for review to interested Zoroastrians.

Originally from Karachi, Amalsad came to the U.S. in 1985.

P.J.D. CONSULTING SERVICES

158 Chipwood Crescent
Willowdale, ONT M2J 3X7
(416) 494-1730

Phiroze Dotiwala is a Management Consultant specializing in operational audits, business process re-engineering and ISO 9000 consulting. He works with organiza-

tions looking to improving their operational efficiency. Recent clients include the University of Toronto, and "value-for-money" audits for the provincial government.

A Fellow of the Institute of Accountants (England and Wales) and a B.Com from Bombay with 20 years financial management experience, Dotiwalla started his new venture just a year ago.

ZAXON, INC.

807 Washington Drive, Suite E
Arlington, TX 76011
(817) 469-7256

Shiawak (Sam) Tengra, with a staff of six, does cost consulting, scheduling and value analysis for projects, such as airports, transit systems, commercial high-rise buildings, and other firms and businesses. Recently they did a major project for the Los Angeles Metro Green Line transit

system. Projects range from \$20,000 to \$600 Million. Zaxon's role in the project is to work hand-in-hand with the designer to ensure that the project meets the owner's fiscal and functional goals.

After a Masters from Northrup University Tengra went back to Pakistan for 4 years. On receiving a sponsorship from a cost consulting firm he returned to U.S.A. in 1980, and started his company within two years. Woefully undercapitalized like all entrepreneurs, Tengra continued his job for a few years till Zaxon had built up a good client base.

Why the name "Zaxon"? "It has no meaning at all," says Tengra, "I just like the sound of it!"

THE PARTNERING GROUP

6322 Thorndon Circle
University Park, FL 34201
(941-351-7746

Soli Dastur works, under the umbrella of "The Efficient Consumer Response Project", in the area of consumer goods category management. He works with retailers and manufacturers of grocery and mass merchandising to bring them together on common business problems. This is a recent new focus area in the grocery industry.

Dastur came to the U.S. in 1960 from Bombay, graduated from Northwestern, and had 30 years chemical engineering experience with Proctor and Gamble, prior to joining the Group.

KERSI MUNSHI

1235 N. Greenway Drive
Coral Gables, FL 33134
(305) 444-5531

Kersi Munshi, helped by wife **Dolly**, is a consultant in total quality management. He deals with the quality of management, not as much



For Pure Diamonds

K. WADIA
JEWELLERS

324, Grant Road, Bombay 400007. Telephone 3099648 Fax 3073483
APPOINTED VALUERS BY THE GOVERNMENT OF INDIA

with the quality of products. "Most problems can be traceable to top management," says Munshi, "That is where the decisions are made."

Munshi gives seminars in Training Centers all over the U.S.A.; gives public seminars and teaches at George Washington University part time. He is also a visiting professor at the State University System in Florida, and one day hopes to finish his book on Management.

An electrical engineer from Baroda, Munshi came to the States as a student in 1970. After some years with Honeywell, Eastern Airlines (which he left in 1978 when he saw the writing on the wall), and Florida Power and Light, Munshi started his company in 1992.

TRANSFORMATIONS UNLIMITED
811 Pacific Street
Vancouver B.C. V6Z 1C3
(604) 488-0205

Shahriar Shahriari is committed to helping individuals to realize their full potential, be more effective, and live lives of higher quality and meaning. He also brings spiritual techniques into the corporate world, helping them achieve higher profitability and a more fulfilling environment for their staff, management and customers. He achieves the transformation by working on each component: financial, physical, emotional, intellectual, and spiritual.

He feels "techniques now preached by motivational experts are straight out of the Gathas, a modern packaging of our own old teachings" [See *Reader's Forum*, this issue].

Born in Tehran, Shahriari came to Canada in 1985 from England. After receiving a Masters in Mechanical Engineering, he worked in manufacturing and R&D until he started his company this Spring.

"It's a labor of love," says Shariari, when asked why he left the technical field, "I decided to change a career and go for a mission."

■ ■ MANUFACTURING ■ ■
COATING ENGINEERS, INC.
6414 Thomas Road
Houston, TX 77041
(713) 937-8581

Purvez Rustomji has an industrial coatings plant. With a staff of about 20, they paint items manufactured for the oil and gas industries, chemical plants, refineries and offshore structures. Application of the coatings (epoxy, vinyls, urethane, teflon and more) is done in their plant equipped with specialized painting and handling equipment.

Rustomji, a structural engineer by training, had a similar business in Pakistan before he set up the company in Houston.

DECTRON, INC.
119 de Touraine
St. Lambert, QE J4S 1H3
(514) 466-2616



Ness Lakdawalla manufactures dehumidifiers and Indoor Air Quality products, that control input of outdoor air into the building to prevent "sick building syndrome".

Their main thrust is in dehumidifying and recycling of energy for indoor pools. 85% of their business is in the USA, for large hotel chains and spas — they recently installed a system in Bill Cosby's Olympic-sized pool in Los Angeles.

On coming to Canada in 1965 Lakdawalla joined Blanchard, a commercial refrigeration company. Within a year he became a minority partner and then sold out, to set up **Blanchard Ness**, with 75% partnership. He built it up to become one of the largest company of its kind in Canada, and then sold it in the late 1980s. He is currently grouping his various enterprises to attempt to go public.

Through the years Lakdawalla has employed a number of Zarthustis, "not just because they were Zoroastrians," he says, "but because there was a good fit, a synergy." "I would

With best wishes from
Farah & Tanya

encourage all Zarthustis to get into business. There are bigger risks, but there are bigger gains too."

TEXAS PETROCHEM

6410 Box Bluff Court
Sugarland, TX 77479
(713) 565-1042



Some people perish beneath a fickle economy's waves and whims. But **Kaemarz Dotiwalla** surfed the waves, growing from one business to the next, always keeping one step ahead, while at the same time, never forgetting his Zarthusti values.

Dotiwalla came to the U.S. in 1970 from Karachi as a student at age 18 to study microbiology, but opted out when he found he was not cut out to dabble with test tubes and petrie dishes.

In 1979, with a \$5 investment (to register the company), Dotiwalla formed "United Resources", a one-person operation from his home. A friend and mentor helped him work his way into the close-knit oil-trading fraternity, and was even able to secure a large (\$250,000) trade, with credit from the bank. He built up the business, took on a partner, and also set up a small leased crude oil gathering system. Shortly thereafter, he went on vacation for 7 days, and on his return, the partner had absconded with all the company funds.

Undeterred, Dotiwalla started again from scratch, supporting himself working as a store detective for Penney's at night, and formed Texas Petrochem, a crude oil trading company, in 1983.

When the oil market was down in 1984, he moved into delivering burner fuel to asphalt plants, using recycling equipment that he had picked up on an earlier trade of a barge-load of crude oil, where the buyer had gone bankrupt.

Realizing that the environmental market was expanding, Dotiwalla is now moving in that direction, exploring methods of improving recycled oil quality, and developing a marine diesel blend. Just this year he has bought over a competitor in Austin, and is looking at opening another oil terminal in Dallas.

"Aim at the sky, and you may hit the window", says Dotiwalla, "Don't be afraid of adversity, as long as your heart is firmly rooted in Mazda, and never, never forget where you come from, your roots, your forefathers, and all those trusts and charities that helped you get here."

P. F. ELECTRONICS

129 Glendale Drive
Coppell, TX 75019
(214) 462-1553

Firoze Sidhwa does custom design, development and manufacturing of

electronics equipment. He provides solutions to customers' needs that are not readily available at a reasonable price. Some recent projects are custom circuits for x-y motion controllers, water-jet cutters, photographic labs, and electronic sensors for "down hole logging" used in oil exploration.

An electrical engineer from Karachi, Sidhwa worked for Mobil Corporation for 15 years, before starting his business 8 years ago.

PEGASUS PRODUCTS, INC. THE COVER COMPANY

34 Columbus Road
Somerville, NJ 08876
(908) 707-1122

Farokh Patel manufactures swimming pool liners, safety covers, truck tarpaulins, container covers, liners for meat products, covers for the U.S. Army and Navy for aircraft carriers, vinyl room dividers for hospitals, and more. He also exports products to Taiwan, England and France.

Starting with 1 heat-sealing RF machine in a 450 sq. ft. rented space in 1982, Patel has grown his operations now to a 23,000 sq. ft. building, with 12 RF machines, industrial sewing machines, CAD/CAM cutting machines, drum sealer, fork lifts and a delivery truck, and up to 45 employees, at times. Patel attributes the success of his business to "just

Dr Khorshed Balsara is among the rare breed of vets that makes house calls. Eight years ago, realizing the trend towards a service economy, she came up with the novel idea of a 'vet mobile.' She equipped a regular van with facilities for minor surgery, basic checkups, and shots for small animals and set up a base at home

Central Toronto Small Animal Mobile — Dr Khorshed Balsara

luck", but those who know him, will vouch for the long hours (14-hour days, and 7-day weeks), hard work and commitment to the highest quality in all the products he manufactures.

■ MARINE CONSULTANT, SHIPPING ■

AMERICAN MARINE CORP.

P.O. Box 388
Cliffside Park, NJ 07010
(201) 943-4032

Mike Cooper is a marine and cargo surveyor and consultant, catering to the marine industry. Representing several local and foreign-owned steamship lines, he resolves problems associated with transportation of cargo on ships, tankers, cargo ships and the merchant marine.

Originally from Poona, Cooper started his marine career as a deckhand on a Norwegian ship, and received his maritime schooling in Norway. He came to the U.S. in 1979, and worked as a surveyor representing a steamship line, until he started his business in 1992.

PIROUZ USA, INC.

184 Rivervale Road
Rivervale, NJ 07675
(201) 666-6118

Munchi Cooper owner of Pirouz USA ("Victorious" in Persian) is a 'Time Charter Operator' — he char- ters and operates cargo ships for shipping 'bulk and homogeneous' cargo (e.g. steel products) from any

country to any country in the world. His cargo is usually in the 3-5,000 ton range, but he has handled up to 40,000 tons.

An ex-Dufferin cadet from Bombay, Munchi sailed as skipper for the Shipping Corporation of India, a captain in a Scottish company in Glasgow, and most recently Operating Manager for the Iranian National Shipping Line in Tehran. After the revolution in Iran, Munchi moved to the USA, in 1979 and, using business connections from previous jobs, set up his business in New Jersey.

A. N. TILLET & ASSOCIATES

1006 Pier F Avenue, Suite 105
Long Beach, CA 90802
(310) 983-7224

Khushroo Fitter is an associate with Tillet — marine surveyors handling insurance for damaged cargo for merchant marine ships. He is also a safety inspector, representing several shipping lines, covering the West coast from Vancouver to Panama.

Fitter came to California from Bombay in 1990, following a year of dry dock experience in France. On a whim, he responded to an advertisement, and "Somehow it clicked," he says, "The 35-year-old company took me on as an Associate."

■ MARKETING COMMUNICATIONS ■

LAK ADVERTISING, INC.

3625 Ruffin Road

San Diego, CA 92123
(619) 571-8355

Fred Lakdawala, creative director, wife Sanobar, director, and son Jimmy, owner and President, produce ads and co-lateral materials like print promotions, brochures, data sheets, and folders, for major industry and hi-tech companies.

A 'third generation business', Fred's father was in the advertising business for 65 years, having started the first agency, "India Advertising Agency" in Bombay. After running 5 divisions for Northern Telecom in Montreal, Fred came to the U.S. in 1978, and started the business a year later.

ZW COMMUNICATIONS

632 North Harvey
Oak Park, IL 60302
(708) 386-8004

Zarine Weil develops marketing communications materials: audiovisual scripts, brochures and newsletters for her clients, and helps them develop communication strategies. Zarine's clients include universities, corporations and non-profit organizations.

With an M.A. in English, several years experience in advertising agencies in Bombay, and contacts built up during her years in Public Relations for 3M in Chicago, Zarine is amply qualified to make a success of this business, which she started five years ago.

They started the shop in 1987 in rented space, with the help of a company that helps set up businesses, who sold them a full "print shop setup package," including equipment and furniture. Within 6-8 months, the business did not pick up, and they lost everything they had but they merged with another print shop and have now built it up again. They caution new starters to stay away from making a big investment all at once in any such "package deals"

Century Paragon Printing — Maneck and Tehmi Damania

■ MESSAGE, PHYSICAL THERAPY ■

A.S. PHYSICAL THERAPY

2326 Turnbury Road
Gilbertsville, PA 19525
(610) 323-7750

Aban Singh has a consultancy in physical therapy, and works for various agencies on a contract basis, providing physical therapy, education and assistance to patients and families. She treats a wide spectrum of conditions: sports injuries, geriatrics, neurological disorders, amputations and accident cases.

According to U.S. Labor statistics, physical therapy is the third fastest-growing profession, and besides "My time is my own," says Aban who has three little children at home. She started her business 6 years ago. She has offered help to any Zarhusti interested in pursuing a career in physical therapy.

DAISY

836 St. Martin Drive
Virginia Beach, VA 23455
(804) 497-0590

The Virginia Beach Beacon [July 14, 1995] calls **Daisy Presswalla** "the Mother Teresa of Hampton Road". Trained in massage therapy and facial care, she gave up a lucrative massage and beauty parlor business

to dedicate her life to help the sick and dying. With her healing hands, she visits terminally ill patients at the local hospitals, hospice, and homes for the aged, giving massages and facial therapy. She also teaches a relaxation and positive thinking class at a crisis shelter for teenage girls, and helps out at a soup kitchen.

Most of her treatments are gratis, but when she does charge those who can pay, all fees are given to charity, a different one each month; in fact, the patient makes out the check directly to the charity.

Seventeen years ago, Daisy underwent chemotherapy and surgery for ovarian cancer. When the doctor gave her a bleak prognosis, she decided against the orders of her doctor, and husband, Faruk, a physician and the State Medical Examiner, to take charge of her own body. She worked out in a spa, did yoga and meditation. And the cancer was gone.

Presswalla came to the U.S. in 1967. Despondent that she could not take care of her own mother, back in Marzban Colony in Bombay, she took a pledge, instead to help others.

"She not only cares for your body, she cares for your soul" says Hospice patient about therapist Daisy Presswalla. [photo: *The Beacon*]



■ ■ ■ ■ MEDICAL ■ ■ ■ ■

**CENTRAL TORONTO
SMALL ANIMAL MOBILE**

61 Spruce Hill Road
Toronto, ONT M4E 3G2
(416) 565-0577

Dr. Khorshed Balsara is among the rare breed of vets that makes house calls. Eight years ago, realizing the trend towards a service economy, she came up with the novel idea of a 'vet mobile'. She equipped a regular van with facilities for minor surgery, basic checkups, and shots for small animals and set up a base at home.

Greater Toronto bought the idea. And it gives Balsara the flexibility she needs, with two young children in the house. Balsara came to Canada with her parents, Russi and Moti Balsara in 1966 as a young child.

DR. KHOSROW JAMSHIDI

610 Winston Court
St. Paul, MN 55118
(612) 457-6023

Physician **Dr. Khosrow Jamshidi** has a private medical research company, has received numerous patents for his inventions, and published widely on leukemias, lymphomas and haematology. He is noted for developing biopsy needles designed to take specimens from different organs, including bone marrow. Baxter took over the product, which he designed in the late 60s, and introduced it to the medical world.

Dr. Jamshidi also developed the first disposable sterile trays — made of styrofoam, that include all the tools needed for the biopsy. His biopsy techniques now make biopsies possible at the patient's bedside.

Born in Yazd, with medical degrees from Germany and Holland, Dr. Jamshidi came to the U.S. in 1947.

MEDITECH LABORATORY

11533 N.E. 118th Street, Bldg. M

Kirkland, WA 98034
(206) 821-2980



Born in Tehran, **Farhad Namdaran**, after 20 years experience as a chemical engineer, founded Meditech in 1990 to realize a lifelong dream: to pursue research and development of biocompatible polymers that would help in the treatment of, or replace diseased organs.

With limited resources, his initial work was in Ophthalmology, developing a soft intraocular lens that would allow cataract patients to regain their vision, without the need for costly surgery. This lens is now sold to surgeons world-wide under the trade name of "AcrySof" IOL. They are now developing ocular implants that would ultimately eliminate the use of eye glasses and contact lenses.

Riding on this success, Namdaran became a key player, in the development of a breakthrough product in the treatment of cancer: a 'cell separator' that would separate desirable human 'stem cells' from cancer cells.

Often, Meditech designs and supervises construction of 'pilot facilities' for clients to manufacture the product for clinical testing required by the F.D.A. before marketing in the U.S.

What started as a noble dream, has in the short span of 5 years, already realized some spectacular results. But he is woefully undercapitalized to turn all his ideas into products.

"My ultimate goal," says Namdaran, "Is to eventually get enough financing to set up the manufacturing arm of this business." Namdaran is very willing to consult with Zarthusti doctors, scientists and engineers in the biomedical field about their ideas or technical issues.

**WILLIS-KNIGHTON
MEDICAL CENTER**
2600 Greenwood Road
Shreveport, LA 71103
(318) 632-4639

Dr. Feraydoon and Persis Bahrassa provide therapeutic radiology for cancer patients. He feels strongly that the community should come together and work towards building a strong support structure for ourselves. He has offered to provide consultation in his expertise of Radiation Oncology, to any Zarthusti, free of charge.

TWINBROOK DENTAL CENTER
12450 Parklawn Drive
Rockville, MD 20852
(301) 468-9760

Dr. Behram Dalal started his dental practice just a two months ago, in October 1995. In leased space in a commercial building, he is well equipped with hi-tech equipment to do all phases of general and surgical dentistry, and cosmetic procedures.

Dalal came from Bombay in 1976, while still in his teens, and finished his schooling at Howard University. He worked in a group practice for 5 years, before setting up his practice.

THE HIGHER CONNECTION
131 Meadowbank Road
Islington, ONT M9B 5E2
(416) 622-5809

Reiki

USUI SHIKI RYOHO

Kavasji and Doris Homji practice Reiki (*Rei* = spiritually guided, *Ki* = life force energy), a healing technique that involves the laying on of hands. Unlike mainstream medicine which treats the physical symptoms, Reiki addresses body, mind, and spirit. By laying their hands on themselves or another, attuned practitioners establish a healing flow of energy.

An MBA with an accounting background, Kavasji and wife Doris were

Presswalla came to the U.S. in 1967. Despondent that she could not take care of her own mother, back in Marzban Colony in Bombay, she took a pledge instead to help others. "She not only cares for your body, she cares for your soul" says a Hospice patient about therapist Daisy Presswalla

Daisy — Daisy Presswalla

"In 1992, with an initial investment and a lot of support from Parsi friends and businesses, he purchased a vacant, 'out-of-business' restaurant, completely redesigned the kitchen and set out to follow his dream. "I want to deeply thank the Parsi community of Houston from the bottom of my heart"

Kaiser Foods U.S.A. — Kairasp Rusi Lashkari



introduced to Reiki following a chance meeting with a Reiki Master (there are 3,000 world wide). Their meeting fulfilled a dream Doris had 20 years ago, of a divine healing energy flowing from hands. Kavasji,

always committed to community service, saw this as an opportunity to have an impact. With training and assistance from a federal program, they established their practice.

The Homji's volunteer their services bi-weekly to seniors of the Zoroastrian Society of Ontario, at the Darbe Mehr, as well as at various churches. Their techniques have produced encouraging results and great peace to patients suffering with cancer and other terminal illnesses.

EGLINGTON MEDICAL LAB
Scarborough, ONT M2L 2N5
(416) 292-0222

Surgical pathologist **Dr. Dhun Noria**, is founder and owner (and, in her words 'chief cook and bottlewasher') of the pathology laboratory, located in the basement level of Scarborough Medical Center. With a staff of over 125 medical technologists, the labo-

ratory does testing of patient samples, haematology, blood bank services, biochemistry, micro-biology, cytology and cardiac and pulmonary function testing.

An M.B.B.S. from Hyderabad, Noria came to Canada in 1968. A Fellow of the Royal College of Physicians and Surgeons of Canada, she is also Chief of Pathology and Director of the Laboratory of Scarborough Grace General Hospital. As Chair of the Metropolitan Toronto Health Council, an advisory body to the Minister of health of Ontario, she has just presented a major report on hospital restructuring in Toronto.

How does she manage to do so many things, so well? "Understand what you want, be prepared, and work hard," she says, and "Hire good people, pay them well, treat them with respect, and they will give their heart and soul to you."

<i>Vibratory Compactor</i>	<i>Crawler Drill & Portable Compressor</i>
<i>Chemical Process Pump</i>	<i>Rotary Air Compressor</i>
Air and Gas Compressors Chemical Process Pumps Construction, Mining & Waterwell Drilling Equipment Aircraft Ground Support Equipment	



INGERSOLL-RAND

Ingersoll-Rand (India) Limited, Rhone-Poulenc House, S K Ahire Marg, P O Box No. 9138, Bombay 400 025. Tel: 4936765. Tlx: 011-71395. Fax: 022-4950516.

CONTRACT JR 152/94

■ ■ ■ MEDICAL SALES ■ ■ ■

MEDSOURCE

10613 N.W. 54th Street
Miami, FL 33178
(800) 349-4444

Lyla Todywala is owner of an executive search firm that specializes in the medical sales marketplace. With access to over 40,000 candidates in 200 cities in the U.S.A., the firm recruits candidates for medical sales positions in the fields of angioplasty, cardiovascular, neurosurgery, orthopedics and others.

After working for three years in a medical recruitment firm, she left that company 6 years ago to start her own agency. She has since established a good clientele of medical companies.

Lyla is a strong advocate for Zarthus-tis helping and supporting each other. She adds: "I will be very happy to help any Zarthus-ti, in whatever way I can."

■ ■ ■ PHOTOGRAPHY ■ ■ ■

RUSI P. SETHNA

185 Red Maple Drive, East
Levittown, NY 11756
(516) 579-7654

Photography has been a passion for **Rusi P. Sethna** since he was 12, but he was able to fully realize it only after retirement from 34 years as an aircraft engineer. Sethna does free lance photography for weddings, bar-mitzvahs, and special occasions, as well as nature studies, flowers, birds, and portraits. With his portable studio, he is available to go on location. He has made high quality photography very affordable, especially to young couples, charitable organizations, etc.

Sethna studied photography at the New York Institute of Photography. He is a member of Wedding and Portrait Photographers International, International Free Lance Photographers, and the prestigious Nassau

County Camera Club of Long Island, where he was recognized as "photographer of the month". His photographs were recently displayed at the Levittown Library.

CYRUS RIVETNA

3410 N. Lake Shore Drive, #15-0
Chicago, IL 60657
(312) 929-5511

Cyrus Rivetna does artistic and creative photography, of still life, nature, people, families, homes, and more. He is also available for weddings, navjotes and special occasions. Cyrus is an architect by profession, having graduated from the University of Illinois.

FAROKH UMRIGAR

114 Hawkshead Crescent
Scarborough, ONT M1W 2Z5
(416) 495-7433

Farokh Umrigar, photographer, does photography for all special events. He also does portraits. Umrigar started this business upon retiring from IBM.

■ ■ ■ POSTAL SHOP ■ ■ ■

POSTAL PLUS COPY SHOP

6193 Wolfstar Court
San Diego, CA 92122
(619) 450-4304

Hormoz and Gool Khavarian provide all office and business services, such as mailbox rentals, keys, copying, binding, packaging, shipping, faxing, notary, and laminating.

The Khavarians came to the U.S. in the mid-1970s. Gool has an accounting degree from England and Hormoz was marketing director for a steamship line based in Iran.

Modeled on the Mailboxes, Etc. franchise, they set up their first shop in 1987, with a small investment for the leased equipment, and a lot of suggestions and support from friends. With a staff of 8 and helped by their 2 children as well, they now operate

three locations in San Diego, and shortly expect to open a fourth.

■ ■ ■ PRINTING, PUBLISHING ■ ■ ■

CENTURY PARAGON PRINTING

22600 Lambert Street, Suite 1101
Lake Forest, CA 92630
(714) 855-1599

Maneck and Tehmi Damania own a print shop and provide all printing needs, such as letterheads, business cards, brochures, invitations, catalogs and more, with special discounts to Zarthus-ti customers.

"We have learnt many lessons from the school of hard knocks," says Damania. They started the shop in 1987 in rented space, with the help of a company that helps set up businesses, who sold them a full "print shop setup package", including equipment and furniture. Within 6-8 months, the business did not pick up, and they lost everything they had. But they merged with another print shop and have now built it up again. They caution new starters to stay away from making a big investment all at once in any such "package deals".

PREMIER RUBBER STAMP CO.

80 Forest Manor Road, Suite 1104
Willowdale, ONT M2J 1M6
(416) 499-3885

Cyrus Antia manufactures self-inking and wooden-mount rubber stamps, and sells retail and wholesale, at very competitive prices.

An ex-Captain in the merchant navy for 25 years, Antia came to Canada in 1992 on an "Entrepreneur Visa", and got the idea for the rubber stamp business from a Business Opportunities Show.

AK OFFICE SUPPLIES, LTD.

10 West 15th Street
New York, NY 10011
(212) 620-0407

Kaika Clubwalla has a printing brokerage and an office supplies busi-

ness from his office in New York. He provides end-to-end service for client's printing needs, and subcontracts the work to printers all over the country. He deals mostly with commercial printing, including documents and books for the U.N. The office supplies are ordered by his clients from a catalog.

"This is one business where you can get in with minimal investment," says Clubwalla, who discovered the opportunity quite by accident. As financial controller for a previous job, he was asked by a client to get some printing done. Clubwalla got the job done by a local printer, marked up the invoice by 40%, and was still able to satisfy the client with the quality and service he provided.

The end-to-end high quality of service he provides, be it in the print brokerage or the office supplies business, allows him to compete with big names like Office Max and Staples.

■ REALTOR, MORTGAGE BROKER ■

SUTTON GROUP

#101 -133 West 15th Street
North Vancouver, B.C. V7M 1R8
(604) (986-9321)

Shahrookh Daroowala is an independent registered mortgage broker specializing in the hospitality industry. They buy, sell and finance hotels (some recent ones being the Four Seasons, Sheraton and Holliday Inns) in Canada and the U.S.

His target clientele is the immigrant community of Iranians and Indians, who he feels have a lot of potential.

Daroowala is also exploring (with Alayar Dabestani) opportunities for showing Indian movies in theaters across the U.S. and Canada.

Banker turned entrepreneur, Daroowala was regional manager of a major Canadian bank until it closed down in 1991. With a B.Com, L.L.B.,

he was in London and Hong Kong before moving to Canada.

KABOLY AND ASSOCIATES

155 E. Carisbrooke Road
North Vancouver, B.C. V7N 1N1
(604) 980-9000

Beverly Kaboly is an independent real estate agent with ReMax Crest, and deals with commercial, residential and farm land.

CNL PROPERTIES, INC.

400 East South Street
Orlando, FL 32801
(800) 522-3863

Mezdie Birdie is Director of Asset Management dealing with commercial properties, and acquisition and development of shopping centers.

With a bachelor's degree in aviation, Birdie chanced into this business while filling in for a friend in 1978. Then went back to school to take specialized courses in property management and shopping management.

*With Best Wishes
from*

Mr Rusy M. Shroff, M.B.E.

and

Mrs Purviz R. Shroff

"The harder you work, the luckier you get" is his recipe for success, "That is how I got where I am."

RUSI GANDHI REALTY

(312) 973-7714

RE/MAX LEADING EDGE

28 Route 46 West

Pinebrook, NJ 07058

(201) 575-6005, (800) 573-RUSI

Owner of Rusi Gandhi Realty in Chicago and Broker Associate with Remax Leading Edge in New Jersey, **Rusi Gandhi** has 18 years of experience in Real Estate, and has sold over \$100 million in property, including residential, commercial, vacant, hotel/motel and shopping centers. He networks with over 6,000 agents in 52 countries and serves all 50 states and Canada.

Having come from Bombay in 1970 as an MBA student, Gandhi was recently declared the Number 1 broker in Illinois for 1993 for General Development Corp. He has also received numerous awards from the Chicago Association of Realtors, and was listed in Who's Who in Illinois for 1994.

Gandhi goes one step beyond in the services he offers his clients — in tax matters, mortgage financing, investments and financing. In a recent letter to all Zoroastrian Associations he offered to help anyone who purchases, sell or rents a commercial or residential property in the U.S, Canada or any of 52 countries, "At the time of closing," says Gandhi, "I will send your Association or FEZANA a check for 10% of the fees I receive."

■ ■ ■ RESTAURANTS ■ ■ ■

KAISER FOODS U.S.A.

11909 Beechnut Street

Houston, TX 77072

(713) 561-0500

Kairasp Rusi Lashkari owns a take-out restaurant, bakery and full-service catering kitchen for serving

up to 2,000 people. He is available to travel anywhere in U.S.A., for weddings, navjotes and other functions. Specializing in Parsi, Indian and Pakistani cuisine he also offers burgers and Philly Steak sandwiches in his shop, which has now built up a sizeable local American clientele as well. He also supplies meals on a regular basis and will ship anywhere.

Lashkari, arrived in Houston in 1981, having left after 3 years of a medical MBBS program. After graduation with a Masters in Hotel and Restaurant Management, he taught and worked at several hotels — the Marriott, Westin and Ritz-Carlton

Deciding to finally take the plunge, in 1992, with an initial investment and a lot of support from Parsi friends and businesses, he purchased a vacant, 'out-of-business' restaurant, completely re-designed the kitchen and set out to follow his dream. "I want to deeply thank the Parsi community of Houston from the bottom of my heart," he says, "Especially Mr. Homi Davier, for their untiring support and encouragement."

His ambition now is to popularize his Batasas, Nankhatai, Khari-mithi biscuit, vasanu, suterfeni and other Parsi delicacies "all over America."

BLIMPIE SUBS AND SALADS

Texas Medical Center,

2246 W. Holcombe

Houston, TX 77030

(713) 661-7384

Adil Bharucha's Blimpie Italian sandwich shop accommodates 50 persons, serving hot and cold sandwiches, salads, desserts, and 'lite' dishes. He also does catering and party trays.

When Bharucha opened his Blimpie in 1982, there were about 200 family-owned Blimpies; after becoming a public franchise in 1990, there are

now 1500 across the USA. A Blimpie franchise now costs \$120,000, and Bharucha will help interested persons get started.

SHEIKH CHILLI'S

6121 Hillcroft, Houston, TX 77081

(713) 568-7503

Syed and Villie Azhar own a Pakistani-Indian restaurant seating 120 persons. With 9 cooks from Punjab, Azhar serves tandoori specialties, biryanis, kabobs, vegetarian dishes, snacks (bhajyas, samosas) desserts (gulab jamun, kulfi), mithai and more. They also cater for private parties.

GREEN LIGHT DELI

9333 Genesee Avenue

San Diego, CA

(619) 453-9673

Hoshang and Katy Khambatta own a soup and sandwich shop, with a few tables and patio seating in the plaza level of an office building. With a cook/helper and 2 delivery boys, Katy keeps very busy catering to her mostly business lunch clientele. While the shop serves mainly deli items, she does also prepare hot specials like curry rice, pullav and samosas which are quite popular.

FRESCO — ITALIAN EATERY

Techworld Plaza

800 K Street NW

Washington, DC 20001

(202) 682-9333

Hoshang Daruwalla serves pizza, pasta, lasagna, spaghetti, calzones and other Italian dishes at his Italian Eatery in a business area in Washington. A Catering graduate from Bombay, and manager of Taj Hotel in Bombay for some years, Daruwalla purchased the Eatery two years ago, and is doing well.

KANVAL PALACE

2501 West Devon Avenue

Chicago, Illinois 60659

(312) 761-7270

Feroze Captain is a partner in the two-year-old Kanval Palace Indian restaurant in Chicago's "Little India" neighborhood. Well designed and decorated, the restaurant seats up to 150 persons. They also do catering for parties, weddings and such.

Shortly they plan to relocate to fancy new premises next to the Hyatt Hotel in downtown Chicago.

■ ■ RESTAURANT SUPPLIES ■ ■

GLOBAL LEASING AND SALES
650 NW 123rd Street, North Miami,
FL 33168
(305) 688-8700

Kersey Rajah sells, leases and exports restaurant equipment — refrigeration and A/C, coolers, freezers, ice-machines, walk-in coolers, commercial kitchen equipment. His clients are restaurants and fast-food chains, mostly in Florida, but he also exports all over the world.

With a refrigeration and A/C degree, Rajah came from Bombay in 1970 to

Montreal, Canada, and thence, in 1979, to Miami.

He started very small, in 1988, leasing out a couple of ice-machines. He has now steadily grown to annual sales of over \$2 million and a lease portfolio of \$3 million, and has 12 full-time employees. He is currently looking to expanding to another branch in Florida.

■ ■ ■ ■ SCHOOL ■ ■ ■ ■

SUGARMILL MONTESSORI SCHOOL
1120 Burney Road
Sugarland, TX 77478
(713) 530-3747

Khurshid Challa is owner and director of a Montessori School that currently has 54 children, and a staff of 7 teachers.

Originally from Lahore, Khurshid bought the 4200 sq. ft. building, which used to be a day care facility, in 1993 and developed it into a Montessori School. She personally

supervises every aspect daily to ensure a quality education for the children. "I will be very happy to help anyone get started in this business," says Khurshid, "I have learnt a lot from the experience."

■ ■ ■ ■ TEA ■ ■ ■ ■

IRANI & CO., TEA SPECIALISTS
P.O. Box 26072
Indianapolis, IN 46226
(317) 894-4465

Shapur Irani has been in the tea business for 50 years now, first as the "Bombay Tea Depot" in Poona, and, since 1958 as Irani & Co. in Indianapolis. Inspired by his uncle Aspandiar Irani of Ideal Restaurant at Flora Fountain in Bombay, who taught him the "art, science and philosophy" of the tea business, Shapur still lives by the words "In Quality Lies Success", which are engraved on every box of tea he sells.

To ensure a consistently top grade flavor and aroma, Irani uses special blends of Nilgiri teas, because it is

With Best Compliments From

LEACH & WEBORNY

When in Bombay Contact

For attending to your laundry.
They are Launderers & Dyers of repute.
They will also attend to your carpets
for cleaning or dyeing.



66, Off E. Moses Road, Worli, Bombay 400018
Phone: Head Office 2654294 Factory: 4924384, 4925644

not possible to get consistent quality even from the same bush from one year to the next. Gradation of the product comes from the size of the leaf. Thus Pekoe or Orange Pekoe are not different teas, but just different size pieces of the same tea leaf.

"We businessmen have to have more faith in God than you people that go to work," says Irani, as he recalled the tough early years, "America was very clannish then, it was before Viet Nam," and he was not very welcome at his first job at International Harvester in the small town of Lafayette, Indiana. Irani had come to the U.S. in 1954, on a "Point 4" program for training in mechanized farming. "I came entirely on my own," he proudly says, "with not a penny in scholarships or loans."

His whole life changed in 1958 when friend and mentor, P.E. McAllister, to whom he is grateful to this day, encouraged him to go into the tea business with \$2,500 for a partnership. Irani immediately ordered 10,000 lbs of the best of Fannings Nilgiri tea, then set out to knock on a lot of doors looking for buyers.

Today, Shapur, the sole owner now, distributes his special blend of Irani Tea wholesale to a number of hotels, restaurants, hospitals and colleges (Purdue University is a long-time fan) in the Midwest. This year, he has redesigned his packaging and plans to sell retail.

■ TECHNOLOGY CONSULTANT ■

BEHRAM KAPADIA

2519 Collins Road
Pittsburgh, PA 15235
(412) 243-3032



Behram Kapadia is a metallurgical consultant dealing in ferrous metallurgy, heat treatment and

failure analysis. He has some large corporations including Westinghouse, among his clients. He started the business in 1991, after taking an early retirement package from U.S. Steel where he was a Research Consultant in the Steel Products Division for 27 years.

BOYCE ASSOCIATES, INC NANDI ROYCE INTERNATIONAL

1235 Bay Street, Suite 1000
Toronto, ONT
(416) 250-0514

Bomi Boyce and son **Jamsheed** market technology and equipment from principals in Europe to the U.S. and Canada, and transfer North American and European technology to India.

"We have a niche market," says Boyce, "we fill in the gaps not covered by anyone else, for example if India manufactures a piece of

machinery but is missing a special kind of bolt, we provide it." Among the variety of fields they cover are fertilizers, chemicals and polyethylene products. "We are not always experts in the product, we just know how to transfer the technology."

A chartered accountant and MBA, Bomi came to Toronto in 1969 from Bombay, and worked with IBM Canada for 11 years, then decided to go into business.

SORAB R. VATCHA, Ph.D, PE
707 Continental Circle, Suite 1037
Mountain View, CA 94040
(415) 988-0696

Dr. Sorab R. Vatcha is a technology and management consultant to the process industries. He assesses significant technology trends and business opportunities, facilitates successful product and process innovation, and helps companies reduce waste and pollution. He is also involved with international technology transfer between the U.S. and India.

In 1969, Sorab came from Bombay to the U.S.A. as a graduate student at Caltech. After receiving his Ph.D. in Chemical Engineering, and later an MBA, Sorab worked in the energy and chemical industry, where he helped develop and successfully commercialize several new products and processes. Highly respected in the field, Sorab has written hundreds

"We have a niche market," says Boyce, "we fill in the gaps not covered by anyone else. For example, if India manufactures a piece of machinery but is missing a special kind of bolt, we provide it... We are not always experts in the product, we just know how to transfer the technology"

Boyce Associates Inc, Nandi Royce International — Bomi Boyce and son Jamsheed

of professional publications and seminar presentations, and has been an invited speaker at numerous international conferences. He started his consulting practice in 1993.

"It takes a lot of skill and effort to build up a client base," says Sorab, "The main ingredient is self confidence and believing in yourself. But the rewards are many, mainly in terms of professional achievement and recognition."

■ ■ TEXTILES, FASHION ■ ■

DILEMMA INC.

SHROFF & ASSOCIATES, INC.

49 Colonial Avenue

Dobbs Ferry, NY 10522

(914) 693-5163



The *New York Times* [January 1, 1995] called **Phil and Dhun Shroff**, designers who make predictions about fabric trends, "Prognosticating Pros and Corner Psychics for Corporate America." From their large studio in New York, the Shroffs predict textile color and texture trends for the fashion industry. With a staff of artists and illustrators, *Dilemma, Inc.* also designs textiles, accessories and apparel. *Shroff & Associates* focuses on technical development and marketing of fibers, yarns, fabrics, garments and home-furnishings in the textile industry.

The Shroffs created a collection of knit fashions to launch Monsanto's new acrylic yarn, Fi-Lana, in 1992, which received notable mention in *Women's Wear Daily* [March 10, 1992]. In October, Phil directed a fashion show at the ground-breaking



Wrap, 100% soft virgin wool "Floral Fantasy", designed by the Shroffs.

ceremonies, (with Mayor Ed Koch presiding), of a new \$15 million plant for sweater manufacturer, *Mademoiselle*.

But success and the glitter of the fashion runway have not changed Phil or Dhun, who fondly remember friends from Dadar Parsi Colony in Bombay, where they grew up.

Phil came to the U.S. in 1960, studied Textile Engineering and Marketing, and worked for Monsanto. When Dhun got paid more as a consultant, than he did as Monsanto's Director of Fashion and Fabrics, the couple decided it was time to start their own.

NASH JAMES INTERNATIONAL

438 Queen Street West

Toronto, ONT M5V 2A8

(416) 703-6274

When his immigrant visa was repeatedly refused, **Noshir Jamshed Parekh** came to Toronto from Bombay as a visitor in 1964 to promote his fabrics business, "to see the world", and perchance try his luck again at the immigration office. On

the way, in the plane, grasping at any straw to improve his odds, he decided to pick a more 'British-sounding' name, and so was born Nash (Noshir) James (Jamshed) International.

It wasn't the name, though, that got him his immigration visa. It was his Parsi background. The immigration officer, having been in India during World War II, had met and knew, and had the deepest regards for the Parsis of Bombay. He granted him the necessary papers immediately. "I was never so proud to be a Parsi Zoroastrian, as I was that day," says Parekh.

He started his business in 1966 in Toronto. With a few scarves, stoles and bolts of silk fabrics, from his basement apartment, he trudged many a mile, from shop to shop and boutique to boutique. The big break came five years later when Eatons of Canada placed an order for 1000 meters of raw silk. He supplied fabrics to Eatons for 20 years, until they phased out their retail fabric department some years ago.

Today, Parekh sells in Canada from coast to coast, to bridal houses, fabrics shops, and small manufacturers of ready-to-wear clothes. He also has a retail fabric store, which daughter-in-law Sherry Ann helps manage. He goes to Europe and around the world twice a year to trade shows to buy the latest in textile trends: laces from France, embroideries from Switzerland, velvets from Germany, silk prints from Italy and the finest raw silks from Bangalore.

■ ■ ■ THEATER, MOVIES ■ ■ ■

AT A THEATER NEAR YOU

11404 51st Avenue, NE

Marysville, WA 98271

(360) 653-7055

See *Personal Profile of Theater-owner Alayar Dabestani* in this issue of *Parsiana*, p.2.

BARDELL ANIMATION, LTD.

509 Richards Street
Vancouver, BC V6B 2Z6
(604) 669-5589

Founded in 1987 in a 700 sq. ft. studio, with a \$2,000 investment, Bardell Animation Ltd. [See *FEZANA Journal Spring 1995*] owned by **Delna Bhesania** and husband **Barry Ward**, has grown into one of the largest animation houses in Vancouver, fulfilling service contracts for large companies like Toronto-based Nelvana Ltd., the largest animation company in Canada, and MGM/United Artists in Los Angeles. With a staff of upto 90 animators who paint the cells for animated cartoons, they have had giddy successes and frightening failures. Theirs is an 'accordion operation', the trick, according to Delna is "To learn to roll with the punches, and be able to bounce back." Delna migrated to Canada with her family in 1967 at the age of three.

■ ■ ■ TRAVEL ■ ■ ■

SACHEM TRAVEL, INC.

80 Orville Drive
Bohemia, NY 11716
(516) 567-2840

Manchi and Genevieve Engineer are owners of a world wide, independent travel agency located in the Atrium Building opposite Islip McArthur Airport. They specialize

in airline tickets, cruises, hotel bookings, tour packages, corporate groups, and will be happy to arrange a package for Zoroastrian groups.

Manchi was regional sales manager at Auto-Europe, the oldest car rental company in Europe besides Hertz, then an airline executive with Air India and Braniff, prior to starting Sachem Travel, Inc. (Sachem is an American Indian word for 'chief').

TRADE WIND ASSOCIATES INC.

New York	(212) 286-0667
Houston	(713) 960-0343
Chicago	(312) 664-3434
Toronto	(416) 966-4853
Vancouver	(604) 683-6900
Mexico	(525) 629-0380

Trade Wind Associates, Inc. was started by **Mitzie Birdie** and brother **Happy Minwalla** in New York in 1984 and quickly grew to 6 branches in North America with about 60 employees. The Toronto agency was opened by **Nilufer Mama** in 1992. They are the sole agents for Gulf Air in Canada.

Family-owned and operated, all the employees as well, are committed to providing the very best in service, for that they believe is the secret of their success.

CAPRICORN TRAVEL, INC.

9623 Southwest Freeway
Houston, TX 77074

(713) 270-5519

(800) 665-5660

See *Personal Profile of Homi Davier*, in this issue, p.34. Below: crest of Baltic International Airlines, partly owned by Davier.

**LYNNWOOD TRAVEL & CRUISE**

3717 196th Street SW, PO Box 2487
Lynnwood, WA 98036
(800) 643-8624
(206) 353-3438

Manijeh Deboo, long time resident of Seattle, Washington, is a certified travel consultant. While she was with Pujet World Travel, of which she was the owner for 11 years till she sold it a couple of years ago, Manijeh had the opportunity to travel around the world twice.

The New York Times called Phil and Dhun Shroff, "Prognosticating Pros and Corner Psychics for Corporate America." From their large studio in New York, the Shroffs predict textile color and texture trends for the fashion industry

Dilemma Inc. Shroff & Associates, Inc. --
Phil and Dhun Shroff

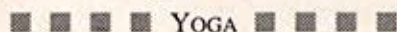
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Nash James International -- Noshir Jamshed Parekh

MARLIN TRAVEL

2009 South Park Royal
West Vancouver, BC V7T 1A1
(604) 929-0406

Rukhshana Daruwalla is an independent travel agent connected with Thomas Cook. The business, started 3 years ago, specializes in cruises. Originally from Bombay, Rukhshana lived in England and Hong Kong, prior to coming to Vancouver.



PERVIN DAVAR

3818 Lakeview Terrace
Falls Church, VA 22041
(703) 354-3072

Pervin Davar teaches "Integral Yoga", that combines stretching, breathing and relaxation techniques, in the belief that yoga is for the complete and harmonious development of the individual. She holds classes at the U.S. Senate, for the mostly Senate staff, and also at a local Church and Alexandria Hospital wellness Center.

Davar, who has an Education degree from Poona, came to the U.S. in 1966. She has a teacher's certification from the Integral Yoga Institute in Virginia, and over 20 years yoga experience.

YOGA & MEDITATION SCHOOL

425 Camino Del Rio South
San Diego, CA 92108
(619) 497-6933



Katy Guard (and late husband Behram) founded the yoga school with 2 students, from their home in Rockford, IL, in 1969. Through word of mouth the numbers have steadily grown, and over the past years, the couple taught thousands of students, and trained and certified over seventy-



five yoga teachers. They moved the school to San Diego in 1979.

A BA, LLB from Bombay, Katy and Behram studied under the world master B. K. Iyengar. She practices Hatha Yoga, a science of exercises, breath control and meditation which brings body fitness and flexibility, with control and reduction of stress.

SHERNAZ SETHNA

185 Red Maple Drive East
Levittown, NY 11756
(516) 579-7654

Shernaz Sethna,

teaches yoga at schools and work shops.

She finds her classes for the Senior Citizens Club

most rewarding. A certified teacher of the Iyengar yoga school she started studying yoga with senior Iyengar teachers Freny and Sam Motivala in Dadar, Bombay, and has traveled to Pune to study with Iyengar, and to renew her certificates.

Shernaz came to the U.S. in 1970, and started the classes shortly thereafter. "Yoga is not a physical thing, it is a whole way of living." She is sad that there are no Zarthustis, and very few Indians, in her classes.



■ ■ ZARTHUSTI SUPPLIES ■ ■
SUDREHS, KUSHTIS

COOMI BHATHENA

220 Oak Street #2517
Toronto, ONT M5A 2E1
(416) 863-6615

Mrs. Coomi Bhathena is an expert with the needle, and takes orders for sudrehs, navjote and wedding clothes, sari blouses and petticoats. She will ship anywhere in North America. With her exceptional cooking talents she also often helps out at the Darbe Mehr in Toronto.

A handicraft teacher from the Petit Girls High School in Bandra, near Bombay, Mrs. Bhathena, or 'Coomimai' as she is affectionately called, came to Canada in 1964. For about 10 years she was employed at Canadian tailoring shops, until she left to devote more time to her crafts, her family and her community efforts.

ZOROASTRIAN SUPPLIES

10511 Brinwood Drive
Houston, TX 77043
(713) 461-2970

Mrs. Mehroo Elavia sells Zoroastrian religious items: sukhar, lobban, kushtis, topis, sudrehs, artifacts, Farohar pendants, German Silver utensils, ses, prayer books and more.

The shop, operated from her home, was started in 1985. The items are imported from family contacts in Navsari and other places in India. Mrs. Elavia came to the U.S. in 1978 from Bharuch.

[The Elavias are returning to India shortly, and wish to sell their inventory of Zoroastrian Supplies. We encourage any individual or Zoroastrian Association to continue this most unique and valuable service provided by the Elavias to Zarthustis in North America]

LOOKING TO THE FUTURE

A collection of thoughts, ideas and suggestions to promote Zarthusti business and enterprise.

KEY TO SUCCESS IS NETWORKING

*By Farshid Salamati, Chair,
FEZANA Ad-Hoc Committee for
Promotion of Zoroastrian Business-
es and Professionals*

As we approach a new century, we are rapidly expanding our society with incredible new technology. Zoroastrian professionals have emerged over the last fifty years to bring our society into a leading position in international trade and business. With the present and future generations, we continue to increase our knowledge and resources to build an even stronger society.

Yet, the generations of today are not quite like those of the past. The new generations bring new ideas, new insights, new attitudes, and they take new actions which are often more effective than those of the past and most essential for success.

However, many of these aspiring professionals are lost when it comes to entering the 'real world'. They need guidance from the older generation. Since every business is crowded, the newer generation faces a problem when they enter the world of business. This is where the older generation can help, but there is a communication gap. It is this gap that we must narrow, by involving our community, and most important, by communicating with each other.

Business prospers and thrives on support. Our community can provide

this support, and provide new entrants with a consistent, easily accessed program. This kind of approach will benefit both our community, and our companies at the same time.

Our program should include: a Directory listing all the businesses and professionals; Yellow Pages containing advertisements of businesses; an annual conference or seminar to update businesses and the community about current issues and events; an annual Business Expo where businesses can show their products and services; a Business Chamber of Commerce which provides a chance for the community to voice their opinions; and a Who's Who Roster listing positions, titles, company and achievements for every business person.

A Zarthusti Business Expo is being planned, for late 1996, to provide a forum for networking and showcasing Zarthusti businesses.

The future of our society depends on the continuous success of universal business. And as the makers of our society, we must reach out and do everything possible to ensure this success. We must work as a team to generate our future and the only way to do this is by communication. We are eager to hear your opinions and need information about your businesses, so write to us (at 7901 Oakport Street, Suite 3100, Oakland, CA 94621, tel: (510) 632-0104) with your ideas and comments. We welcome all..

ZARTHUSTIS SUPPORTING ZARTHUSTIS

By Rohinton Rivetna

Our entrepreneurial spirit is alive and well, as is amply evident in the vast array of business stories profiled in this issue, and this is just scratching the surface. But what has the community done thus far to promote entrepreneurship among Zarthustis in North America?

Zarthusti business owners and prospective entrepreneurs first came together at the 1992 North American Congress in Houston, at a Workshop under the initiative of Meherwan Boyce. Since then, Business Workshops have been held at every Congress, with increasing popularity.

FEZANA has formed an ad-hoc Committee to promote Zarthusti businesses and professionals, chaired since its inception by Farshid Salamati. In 1993, Salamati prepared a Zoroastrian Business and Professional Directory. At the Philadelphia Congress in 1994, Cyrus Toorkey of New Jersey volunteered to coordinate a business network. He has established business contacts in major centers in North America and is continuing to gather information on businesses and professionals with an aim to compiling a comprehensive directory. This special issue of FEZANA Journal is yet another effort by FEZANA in this direction.

FEZANA is striving to develop the support infra-structure to promote enterprise — by first

providing a networking forum, and as FEZANA matures, providing direction, discovering opportunities, helping jump-start new businesses, and most important of all, help with finances.

The first step is networking. Production of an exhaustive directory listing every Zarthusti business in North America is of the utmost importance. Farshid Salamati and Cyrus Toorkey's efforts in this direction are to be applauded and encouraged.

It is also my hope that FEZANA hold a Business Expo, possibly in conjunction with each North American Congress, featuring business workshops and exhibit booths.

Critical to the prosperity of the community is the need to foster synergies — between and among Zarthusti businesses, professionals, and the community. Every Zarthusti must pledge to patronize Zarthusti businesses where possible. Before we look up the local Yellow Pages, we must endeavor to seek out a Zarthusti who provides that product or service. Be it travel, insurance, catering, accounting, medicine, law, construction, tailoring, manufacturing, gifts, nursing homes, laundries, print shops — there are Zarthusti goods and services everywhere.

In a perfect, mutually beneficial symbiosis — the community supports its businesses, and the businesses support the community.

INDO-CANADIAN BUSINESS DEVELOPMENTS

By Phiroz Dastoor
Toronto, Ontario

It is of interest to note that between January 1994 and February 1995, a total of 56 business developments between Canadian

firms and Indian firms, were reported [*India Journal, Toronto, May 19, 1995*].

These include: waste water management projects, consulting services in the power and environmental areas; manufacture of industrial fans; an oilfield renewal scheme and oilfield drilling training; software development; manufacture of holographic identity cards; production of telephone directories; liquid cleaning products; engineering design work; solar panel production; tissue culture analysis; manufacture of toothpicks and straws for international airlines; mining and processing of titanium; security systems; and electronic paging equipment.

C-Can of Winnipeg signed contracts for delivery in 1994 of 50,000 tons of green peas with traders in Bombay. Bata in Bangalore will produce Hush Puppies for the U.S. market and Adidas shoes for Europe. The Four Seasons Hotel Group will establish new all-suite hotels in Bombay, Goa, Bangalore, Madras and Delhi. Vadilal Dairy of Bombay will produce cheese and butter for Ault Foods of Toronto, and many more ...

This is just a sampling of the variety of interesting and lucrative business ventures between Canada and India.

WZO—ENCOURAGING SELF-EMPLOYMENT

In April 1995, the World Zoroastrian Organization (WZO) in Bombay initiated a scheme for "Encouraging and Promoting Self-employment" among Zoroastrians in India. In response to its invitation for proposals, WZO was inundated with proposals ranging from the exceptional to the ludicrous. After careful evaluation, they made available interest-free loans to be repaid on a

mutually agreed-upon schedule to 41 deserving Zoroastrians, totaling Rs. 4,423,060.

Businesses included auto-rickshaws, taxis, trucks and tempos, computer units, interior decoration of cars, beauty parlor, video shooting, sound recording studio, electrical workshop, off-shore catering, STD booth for long distance telephone service, soft drinks bottling plant, manufacture of food items, battery acid, liquid soap, phenyl and PVC raisins.

The project was funded by a munificent donation by one individual Zarthusti in memory of Bai Maneckbai and Seth Pirojshaw Bomanjee Jeejeebhoy. WZO hopes Zarthustis around the world will emulate the generosity of this Zoroastrian and donate generously to WZO to assist in initiating and financing various welfare projects for Zarthustis.

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Ketayun H. Gould, Ph. D. is a professor emerita in the School of Social Work, University of Illinois at Urbana-Champaign. After electing the early retirement option from the University, she and her husband moved to Stafford, Virginia where they have formed a partnership, Independent Scholars Associated. Currently, she is authoring a book on the historical and demographic decline of the Parsi Zoroastrian community in India, that is based on data that she collected in the rural and urban areas of Gujarat, as well as Bombay, and the India Office Library in London.

LOOKING OUTWARDS: ENTREPRENEURSHIP ASSISTANCE AGENCIES

By

*Professor Ketayun H. Gould
Independent Scholars Associated
Stafford, Virginia*

The majority of articles in this Special Issue will undoubtedly be concerned with looking inwards at our collective resources: past accomplishments, plus a showcase of successful enterprises that can be organized into a Zarthusti business and professional network. This article, however, focuses on looking outwards. It asks the following question: Is the community overlooking opportunities for full participation in the North American economy? In this context, it provides some answers by giving examples of government agencies that might be of great value in promoting Zarthusti entrepreneurship.

Zoroastrians from India, along with all other groups in the Asian and Pacific Islander category, are considered a minority under Affirmative Action guidelines. This status entitles them to receive various types of assistance from public and private sectors, which in this case translates to opportunities for minority business enterprises. Unfortunately, it is clear that the community as a whole has not developed the political con-

sciousness to take advantage of this basic right. Perhaps we have been lulled into thinking that our own initiative and leadership qualities can overcome the obstacles that other minorities have faced in confronting the marketplace. Moreover, the controversy surrounding Affirmative Action has contributed to the stigma attached to this program. Thus some Zarthustis who could be potential beneficiaries might have shied away from utilizing these guidelines for fear of being accused of succeeding solely on the basis of their minority status.

If the above scenario is accurate, it might be instructive to examine some hard evidence about the realities of the free market enterprise. Then, it might be easy to understand why the federal government found it necessary to take a pro-active stance in dealing with economic discrimination. Statistics reveal that the minority community represents approximately 25% of the American population, but currently owns only 6% of operating businesses,

generating just one percent of gross business revenues, nationwide.

In an effort to deal with this situation, the U.S. government established the Minority Business Development Agency (MBDA) in 1969. It is the only U.S. government agency that has been created to foster the establishment and growth of competitive minority-owned businesses. MBDA's national office is headquartered in the U.S. Department of Commerce in Washington, D.C. In addition, MBDA has six regional office locations: Atlanta, Chicago, Dallas, New York, San Francisco, and Washington, D.C., and four district office locations: Boston, Miami, Philadelphia, and Los Angeles.

MBDA does not provide any direct financial assistance to minority businesses. Instead, it funds Business Development Centers nationwide to assist the start-up, expansion and acquisition of minority-owned firms. There are more than 100 of these

[Continued on page 55]

Small Business In Canada And The United States

By
Bomy Boyce

As in the forest where supple, adaptable saplings outnumber the creaking old oaks and elms, entrepreneurs are gaining pre-eminence in an economy less enthralled with corporate bigness. And the forest is changing in other ways as well. Women, youth, seniors, immigrants and those who traditionally joined corporations (MBAs) are beginning to outpace the once traditional entrepreneur, those with limited education, in the number of businesses they start. The forest will never be the same again.

Market muscle and sheer size no longer gives a company an insurmountable advantage. Its arsenal has to include innovation and flexibility as well — weapons more at home with smaller companies.

Have you noticed we don't hear the word megaproject any more? Until the 1982 recession this is all we did hear. Megaprojects, costing megabucks, were the crown jewels of North American industrial strategy. They were to make us the sheikhs of

Bomy Boyce, of Boyce Associates, Inc. and Nandi Royce International, is a technology transfer consultant. See his profile on page 81.

the north. Instead they proved to be the first victims of the recession.

The entrepreneurial revolution takes the opposite tack. It's putting our eggs in many baskets and tapping the energy and creativity of millions rather than the cloistered few. This is sane strategy considering the foibles of megaprojects, yet for some strange reason critics attach inordinate risk to this splendid bit of common sense.

As a corollary to the emergence of the information economy, dramatic developments in computers and telecommunication technologies are enabling organizations to downsize and maintain their efficiency. Economies of scale are no longer a decisive advantage.

■ ■ ■
Where we once relied contentedly on institutions, big business, government and organized labor to do our nation building, it is now the task of millions of entrepreneurs.
■ ■ ■

People often limit use of the word entrepreneur to describe a person who has achieved success. This is unjust. An entrepreneur, whether successful or not, displays a character and grit different from those who shelter themselves in the security of a job. Perhaps there is some truth that an entrepreneur is born, not made. But far more of us are born with entrepreneurial skills than the few who take advantage of those talents to start their own business — to pilot it through the first difficult years.

There is a wide gulf between the theory and practice of entrepreneurship. Dreams of independence and wealth are overshadowed by long hours and short cash flows. Many a ship, though weathered by true entrepreneurial winds, has floundered. Statistics abound in closures and bankruptcies. There could be several reasons but four play a major role: marketing, organization, money and ownership control.

Marketing. The three important dictums in small business are marketing, marketing, marketing. You must make the customer the focus of everything you do. It is not to the victor goes the spoils, but to the one who spoils the customer goes the victory.

Ideas in themselves are worthless unless they can be turned into a profitable business. You need somebody to pay for the idea. In other words, have a way to market it. If you cannot figure out how to do this, it is best not to order those business cards.

In terms of the products you carry, markets you serve, or geographic areas you reach, put your eggs in more than one basket. In today's fast changing conditions, you run the risk of losing flexibility, so essential to survival, if you concentrate on only one product.

Organization. The growth of your business depends on the size and strength of the organization. Unfortunately, building an organization can be expensive. An alternate is to build a solid network. This grows from continuous exposure and investment of time in meeting people. It is a combination

of new acquaintances and deep friendships.

Major companies now operate on the concept of just-in-time inventory. Can you visualize a just-in-time workforce? Its know-how when you need it, without associated long term costs. And a good network can provide superlative skills, knowledge, contacts and expertise which is difficult to rival with a staff of your own. You create assets without liabilities.

Money: Its water, water everywhere, but not a drop to drink. Your company's need for cash grows right alongside revenues. And it normally means boosting your operating line of credit, if you have one. Here discretion is the better part of valor. Owning half or less of a successful company is better than owning 100% of nothing. If need be, take a partner, and usually you will be ahead in your quest for capital.

Selecting a good *bank* is crucial. To know a banker is as important as having a good family doctor you can trust. Since banks often balk at the risk of financing independent businesses, would-be entrepreneurs often canvas *family and friends* to finance new ventures. A number of entrepreneurial *equity funds* are springing up to quench the independent business owners' thirst for venture capital. These funds can also offer consultation advice on mergers, acquisitions and bridge financing. *Venture capital* funds favor fast growth companies. If you can demonstrate extraordinary management and extraordinary potential, money is available. Many entrepreneurs turn to a funding alternative that makes start up losses a virtue -- a *limited partnership*. Here investors fund the partnership in exchange for the right to write off start up losses. Where the

entrepreneur has a unique process which will be in great demand once commercialized, major *clients may advance monies* to commence operation.

■ ■ ■
The secret is spotting a major trend and then climbing aboard at just the right moment.
■ ■ ■

The Canadian Federal Government provides financial assistance through the Small Business Loans Act and the Federal Business Development Bank. Each Province also has its own program, and in some cases provide cash grants.

In the U.S.A., the Small Business Administration of the Federal Economic Development Assistance Program can provide Direct Loans. Each State, through the SBA programs of the Department of Commerce, promotes business expansion and employment.

Ownership Control. A naive start-up entrepreneur deals equity to everyone who wants in on the game. Soon he deals himself out of control, which becomes apparent at the first hint of trouble. Two classes of stock, voting and non-voting, can prevent loss of control.

Small business today faces not only unprecedented challenges but countless opportunities. History has shown that each successive age has been characterized by a distinctive mode of wealth creation. While no one can be certain of the predominant trends in the 1990's, the following may be of interest:

Aging of North America. By the end of the century seniors, satisfied with their income and wealth, but not

with retirement, will become a dynamic force controlling over half of U.S. and Canadian assets and discretionary income.

Environment. Governments will continue with new legislations requiring better purification systems, alternate fuels, healthier preservation of foods, bio-degradable packaging. There will also be ample opportunities to educate, train and consult the masses on the problems as well as the solutions.

Global Significance. Technology has overcome distance and barriers are coming down. Increase in trade will require new energy, transportation and distribution, and above all, know-how.

Home Services. With two incomes, families are prepared to pay for personal services such as house-cleaning and home shopping, and time-saving and convenience products.

Information Age Overload. We are assaulted by information — news, memos, reports, statistics, prices and laws. For those who can show how to manage, organize and instantly access appropriate information, countless opportunities will arise.

Information Age — Privacy. Technology has made information readily available to everyone: credit card companies, direct mail marketers, investors. Cellular technology lets us speak across airwaves. Money can be transferred electronically. Personal privacy and security is becoming a serious concern and creating opportunities.

Information Age — Retraining. Workers from the lowliest to the loftiest will need higher levels of education and retraining to keep them up to date.

Mail Order. Mail order houses fulfill the need for quick and easy

access to products, and are growing rapidly.

Marriage Market. Traditional weddings are back. There is a growing market for floral arrangements, catering, pastries, musical groups, invitation printing. Marrying couples are prepared to pay for quality.

NRI. One of the fastest growing markets is none other than India, with a middle class of over 100 million with extra discretionary income. This market is wide open to participation, through investment, to NRIs (non-resident Indians).

Product Manufacturing. 70% of the products society will use in the coming decade have not yet been developed. North America leads in innovation technology and offers a time-window in manufacturing of newer products before the developing nations take over.

We presently have a synergy of (a) the recognition of small business as a basis for economic growth; (b) the full support for small business by the U.S. and Canadian governments; and (c) a vast array of professional skills, expertise and experience in a multitude of disciplines within the Zarthusi community.

Therefore, as a community, we should now consider riding on the crest of the entrepreneurial wave and create Zarthusi enterprises. Families in North America can contribute between \$1,000 to \$10,000 towards core capital in return for proportionate equity holding. This initial capital together with government funding, will serve as the seed to create continuing growth and earning power as a legacy for our future generations. ♦

[Entrepreneurship Assistance Agencies. Continued from page 52]

located throughout the U.S. They provide basic management, marketing and technical assistance for minority entrepreneurs, and help in commercializing new technologies. They also help minority firms to secure government and private procurement contracts, locate financing from banks, and other private and government agencies, and develop financial packages for submission to lenders. The centers do charge a nominal fee, but in some cases, it can be waived. To qualify for assistance, the firms can be either potential or established operations, and they do not have to meet a specific size or dollar volume.

The centers also provide valuable assistance in securing information regarding procurement opportunities. They have access to a variety of data bases like The Commerce Business Daily, The Defense Marketing Service, F. W. Dodge Construction Information Service, etc.

In addition to these center related data systems, MBDA itself maintains a computerized registry, the Automated Business Enterprise Locator System (ABELS) that helps firms to market their products and services. Registry is free of charge, but the firms have to certify that the company is at least 51% owned and controlled by a minority person.

MBDA has established a MEGA Center in Chicago, with the next one planned for Los Angeles. It provides expanded services in areas of high-growth enterprises such as hi-technology, advanced electronics information systems and international trade, and assistance with capital development, construction and bonding, franchise development and integrated business information.

The bottom line, however, in any venture is always equity capital for business expansion. MBDA's Financial Capital Initiative is designed to work with private and public sector financial institutions to increase minority-owned business access to conventional sources of capital. Another source — the MBDA Bonding Initiative — seeks to increase minority business access to the conventional sources of surety bonding required for major construction projects.

The other government agency that does not cater specifically to minorities, but might prove to be useful is the **Small Business Administration (SBA)**. Zoroastrians from Iran who would not qualify for MBDA assistance because they are not considered a minority under Affirmative Action guidelines, should pay particular attention to the services provided by this agency. Minority businesses, however, can apply to SBA for 8(a) certification that enables these firms to get preferential treatment in bidding for government contracts.

The SBA is a good supplementary source of help on another score: they have a group of consultants called SCORE (Service Core Retired Executives) who provide help in such areas as writing a business plan, ways to secure financing, etc. Also, the SBA advertises a particularly useful service: seminars on relevant topics such as ways to incorporate your business.

A general reference source is *Small Business Source Book*, Detroit, Michigan: Gale Research, 1992. Information on MBDA is available on the World Wide Web server on the Internet at http://www.gov/resource/MBDA_info.html. Information on the SBA is at: <http://www.sbaonline.sba.gov>. ♦

IMMIGRATION OPTIONS FOR ENTREPRENEURS

Cyrus D. Mehta

Zarthusti entrepreneurs desirous of setting up a business in the US will be surprised to learn that there are several ways to remain in the country on a temporary visa, and in some cases to obtain lawful permanent residency, or what is popularly known as the 'green card.' Two options are discussed below.

While several proposals in Congress to restrict immigration reflect the prevailing anti-immigrant sentiment in the country, it is unlikely that the provisions for entrepreneurs will be greatly affected. Since the past five years, American immigration law has become more geared toward millionaire 'yacht' people than desperate 'boat' people eager to find sanctuary.

The L Visa

The non-immigrant L-1 visa is an attractive option because it is easily convertible to a green card. The visa is commonly utilized by managers and executives of foreign companies who transfer to the foreign company's branch, affiliate, parent or subsidiary in the US. It is therefore essential to structure the US entity accordingly.

The L visa is granted to individuals who will be employed by the US entity in an executive, managerial or specialized knowledge capacity. Moreover, the individual must have worked for the related foreign company, in similar capacities, for at least one year in the past three years.

Small companies are not precluded from taking advantage of this provision. It is possible for the owner or representative of a foreign company to enter the US for the purposes of setting up a branch office, subsidiary or affiliate. The U.S. entity may then apply for the L-1 visa on behalf of this individual. Evidence must be submitted to show that the company will

become viable in one year and will be able to support the individual in an executive, managerial or specialized knowledge capacity. Such evidence may be in the form of a commercial lease for new offices, contracts and orders indicating imminent business activity. There is no minimum investment amount.

Small enterprises may also be able to support an executive or manager position by demonstrating that the employee would manage an essential function (for example marketing or sales aspects), rather than other employees.

The maximum period of time an 'executive' or 'manager' may remain on an L-1 visa is seven years. The maximum time for a specialized knowledge employee is five years. After the US entity has been in business for one year, it can apply for the green card on behalf of its executive or manager. This option is not available to specialized knowledge employees.

Employment Creation

The immigration Act of 1990 created a new investor category for foreign entrepreneurs investing (or in the process of investing) at least \$1 million (or \$500,000 if investing in a targeted area, discussed below) in a new commercial enterprise. This provision generated heated debate in Congress between those opposed to the so-called selling of green cards and those favoring stimulating the US economy through the creation of jobs financed by capital from abroad.

The investment may be in the form of cash, equipment, inventory and other tangible property. In addition, indebtedness secured by assets owned by the foreign entrepreneur may also be considered capital. However, the investor must be personally or primarily liable for the debts. The assets of the new commercial enterprise

cannot be used to secure any of the indebtedness.

The new commercial enterprise must also create full-time employment for at least 10 US workers and the foreign investor must manage the business on a day-to-day basis or through policy formation. To deter fraudulent applications, the law provides that a green card will be issued conditionally for a two-year period. The conditionality will be removed after two years if the investor has satisfied the guidelines.

An investor attempting to qualify under this category may establish a new commercial enterprise in one of four ways:

- a) The creation of an original business.
- b) The purchase of an existing business and its restructuring so that a new enterprise results.
- c) The expansion of an existing business so that its net worth or employees increases by 40 percent.
- d) The purchase of a "troubled business" which has been in existence for at least two years and has incurred at least a 20 percent net loss during the 24 month period prior to the filing date.

The investment amount is relaxed to \$500,000 if it is in a rural area of less than 20,000 population or in an area which has experienced high unemployment.

A recently established pilot program, limited to 300 visas per year for five years from October 1993, permits investment through regional centers that would relax job creation requirements for employment creation visas, if the investor can demonstrate that investments in a regional center will indirectly create jobs through revenues generated by exports. The Immigration and Naturalization Service has announced six regional centers in the country.

In summary, very few foreign investors have taken advantage of the employment creation investor category because of the rigid dollar requirements and the imposition of the two-year conditional requirement. In contrast, the L-1 visa and Immigrant Manager provisions have proved to be far more attractive because of the absence of minimum dollar amounts and job creation requirements.

Cyrus Mehta practices law in New York City. A graduate of Cambridge University (UK) and Columbia Law School (NY), he started his own law firm, which has two attorneys and four paralegals, in 1993.

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