THE REAL GEMS

In our lives we have come across several individuals who have devoted their entire lives for the benefit of mankind. Some have excelled in Charity, some have excelled in Reduction of Human Suffering, some have excelled in Service to the Poor. All such noble men and women essentially believed in “GIVING”. They were selfless. They never even attempted to amass wealth. They believed in doing noble deeds and experienced the real essence of happiness, joy and eternal bliss. How pertinent are the words of Swami Vivekananda when he wrote:

“Ask for nothing; want nothing in return. Give what you have to give; it will come back to you – but do not think of that now, it will come back multiplied a thousandfold – but the attention must not be on that. Yet have the power to give; give, and there it ends. Learn that the whole of life is giving, that nature will force you to give. So, give willingly. Sooner or later you will have to give up. You come into life to accumulate. With clenched hands, you want to take. But nature puts a hand on your throat and makes your hands open. Whether you will like it or not, you have to give. The moment you say “I will not”, the blow comes; you are hurt.”

While going through my Scrap Book I come across several Gems which may enrich one’s life – for they give right thoughts which may get converted into right words and therefore, right deeds.

However, one can always argue that there is a huge "Treasure" of good reading material which can certainly put one's life on the most noble path. The problem is do we really implement and practice what we read? Are we really listening to our own conscience? I think we often give deaf ears to the “inner voice” which is ever eager to guide us. We seem to be, therefore, misguided more by the Devil in us.

Time has come for us to carefully listen to the wisdom of the wise and follow their ideals and make our life really worth living. The following Gems selected from the writings of Sri Sri Paramahansa Yogananda can, therefore, give more pleasure and make our life worth living:-

**Obedience:**
Sometimes students say to me: “Such-and-such person is making better spiritual progress than I am. Why?” I reply: “He knows how to listen.” All men would be able to transform their lives by hearing with deep attention the simple counsel given in the ethical code of all religions. It is the stony core of egotism in the hearts of most men that prevents their listening carefully to the wisdom of the ages.

**Introspection:**
Everyone should learn to analyse himself dispassionately. Write down your thoughts and aspirations daily. Find out what you are, not what you imagine you are! – because you want to make yourself what you ought to be. Most people don’t change because they don’t see their own faults.

You know when you are doing wrong. Your whole being tells you, and that feeling is God’s voice. If you do not listen to Him, then He is quiet; but when you spiritually waken again He will guide you. He sees your good and your evil thoughts and actions, but whatever you do, you are His child just the same.

**Humility:**
Humility comes from realizing that God is the Doer, not you. When you see that, how can you be proud of any accomplishment? Think constantly that whatever work you are performing is being done by the Lord through you.

**Prayer:**
As you cannot broadcast through a broken microphone, so you cannot send out prayers through a mental microphone which has been disordered by restlessness. By deep calmness you should repair your mind microphone and increase the receptivity of your intuition. Thus you will be able to broadcast to Him effectively and to receive His answers.

**Wisdom:**
He is the wisest who seeks God. He is the most successful who has found God.

**Overcoming Temptation:**
When you permit temptation to overcome you, your wisdom is a prisoner. The quickest way to banish temptation is first to say "no" and get out of that particular environment; then reason it out later when calmness and wisdom return.

These beautiful, positive and inspiring thoughts can make all of us better human beings. In today’s highly competitive world, everyone talks of disruptive technology, dominance in the market share, defeating or even eliminating competitors and all of us want to move forward with a breakneck speed. Everything tends to move exceedingly fast. No one is at ease. There is acute shortage of time. In this milieu our own creator the ALMIGHTY is forgotten. What we find around us is rape, murder, theft, deceit, jealousy, discontent, greed, arrogance, etc. Virtues are set aside and vice dominates. Time has come when we have to cleanse ourselves with heavy shower of good thoughts. Let me, therefore, end with the following lines (which are reproduced) certainly makes us re-think and may put us back on the path to glory:

Kabra ki mitti haath mein liye
soch raha hoon
Log marte hain to gurur kahan
jata hai.
Insaan ghar badalta hai
Libaas badaalta hai
Rishte badaalta hai
Dost badaalta hai
Phir bhi pareshaan kyon rahta hai
Kyunki woh khud ko nahin badaalta.
Mirza Ghalib ne kaha hain........
"Umra Bhar Ghalib yahi bhool karta
raha Dhool Chehre par thi, aur aaina
saaf karta raha"

Adi B. Siganporia
MEMBER'S PROFILE

MS. NAINAZ B. SHROFF

Ms. Nainaz B. Shroff, an Individual Annual Member of WZCC, is a Managing Partner & Director of Taylor & Shroff Ltd., U.K. She is a young Zoroastrian Entrepreneur dealing in variety of Wines. The Company is the Pioneer “Innovator / Creator” of the first wines in the world to be enjoyed with hot & spicy Indian foods. Wines best served on Ice.

Taylor & Shroff Ltd. is the First International / English Wine & Spirits Company / provider in the history of UK & India to ever have its own Indian distribution License in India – Maharashtra State.

The idea to innovate and create such a wine was suggested by Nainaz and was jointly researched by her along with Mr. David Carr Taylor. Taylor & Shroff are the pioneers of the 1st range of 5 wines in flavours of White, Red, Apricot, Cherry & Ginger which were launched at India Food Expo (IFE), Pragati Maidan, Delhi.

Her Company, TAYLOR & SHROFF FINE WINES & SPIRITS Pvt. Ltd. caters to peculiar state centric solutions for India as well as companies worldwide. This company is the policing and monitoring authority for all Ethical practice & legal trading with Legal and practical solutions to all customer & buyer problems.

She is a Commerce student from London School of Commerce and has also done her MBA in Marketing from University of Wales. She has specialized in Cost Accounting & Finance (London). She is a Gold Medalist in Karate State level Championship. She has also participated & cleared with flying colours the General Knowledge Tests from United Nations Organization of India.

Nainaz is the recipient of several awards, some of which are:

- She is also awarded a Queens Medal for excellence in Sales & Contribution to the Queen of England’s Treasury under the management of Currys Digital Stores.
- She is the proud recipient of a Citation of Honor from the Indian Army for exemplary wine service at the India Pakistan Border for the Golden Jubilee of the 64th Cavalry in 2016.
- She is awarded the Entrepreneur of the year 2013-14 by Lions Club, Cuffe Parade, Mumbai.

She can be contacted on nains16@yahoo.com.

Dubai Pravasi Yatra

7th – 11th October, 2016

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For more details visit: http://wzccme.net
Send queries to: wzccme2016@gmail.com
World Zarathushti Chamber of Commerce was once again proud to join hands with Holiday Program for Youth (HPY) to conduct a thought provoking workshop for about 180 youngsters who were participating in the program on Monday, 16th May, 2016 at J.B. Vatcha High School for Parsi Girls, Dadar.

The young participants were introduced to WZCC by its Mumbai Chapter Chairman, Mr. Adi Siganporia. He stated that Industry & Commerce are the building blocks of a nation’s economic growth. With great pride, he mentioned that our Community is a pioneer in sowing the seeds of Trade and Industries since the early 1800s and WZCC, which is the only Chamber of Commerce in the Community, endeavours to take this spirit forward and keep the fire burning.

Mr. Maher Dhamodiwala, Committee Member-WZCC, and a successful Entrepreneur, then introduced the young participants to the world of finance and encouraged the youngsters to start investing at an early age, of course, with the guidance from their parents.

Mr. Murad Currawalla, also a Committee member and a successful entrepreneur, then explained the rules of the “trade game” to the participants who were divided into four different teams – Achievers, Creators, Enactors & Performers. The game comprised of providing raw material to the four teams, in this case, it was different flavoured drink concentrates (provided gratis by Mr. Feroze Sethna of Feroze Foods and Flavours). Each team had the task of making a finished product and give appropriate names to these drinks, which they would later sell. However, before selling, they had to advertise their product by (i) drawing a Poster (ii) By composing a Radio Jingle and (iii) By preparing a skit as a TV ad. The performance of all the teams in this game was outstanding. Each team had to buy drinks from different teams other than their own – this was made easier by giving colour coded paper money to all participants.

The teams were then judged by Mr. Adi Siganporia, Chairman-Mumbai Chapter and Mr. Aspi Antia, CEO on the basis of leadership, team spirit, marketing skills and points given on the amount collected by selling their products. The winning team was “ENACTORS” – all the participants of this team were given a small token of appreciation.

WZCC was extremely happy to have the presence of Ms Diana Marfatia – Mentor, HPY; and appreciated her efforts to inspire youth in keeping them on the right track for their fruitful growth and excellence – that too for a long period of time.

The WZCC Rotating Trophy was presented to the winning team at the Valedictory Function held on Sunday, 29 May 2016 at J.B. Vatcha High School for Parsi Girls, Dadar.
In celebration of World Yoga Day on 21 June a Yoga Workshop titled Yoga through the Various Stages of a Woman’s Life was held on 11 June, 2016 at Bharatiya Vidya Bhavan, Mumbai. This workshop was specially designed for women to support them through their life stages with special emphasis on dealing with the mid-life and mature stages of a woman’s life. It was conducted by Dr Swami Nirmalananda trained at the Bihar School of Yoga.

There were heavy pre-monsoon showers that morning and inspite of the inclement weather it was good to see the ladies arrive armed with their yoga mats and smiles on their faces.

Homai Mehta, Chairperson-WE welcomed participants to the programme. This was followed by a short speech from Mr. Adi Siganporia, Corporate Secretary, International Board, WZCC. Villie Daruvala introduced Swamiji to the audience.

Dr. Swami Nirmalananda is an MBBS, DA, MD (Mumbai). She was initiated into poorna sannyas in 1997 and since then has been based at Ganga Darshan, Munger till the year 2014. Swami Nirmalananda has taught and lectured extensively in yoga, particularly applied yogic science, and has co-ordinated the research work of the Yoga Research Foundation. She is the author of the book Yogic Management of Cancer.

The Bihar School of Yoga follows a holistic approach with integration of all aspects of yoga into an individual’s life. Therefore, the workshop included asanas, pranayama, relaxation and meditation followed by a question and answer round.

The workshop was attended by 26 participants. For many who attended, this was their first exposure to Yoga and was an eye-opener. Most people think Yoga is just another form of exercise. Yoga as a lifestyle has never been emphasised. In answer to one of the questions which inquired about how much time one should spend on Yoga, Swamiji smilingly answered, “24 hours”. In order to derive real and lasting benefits from Yoga, it needs to become a part of your life. Swamiji also gave some practical tips on Yogic Lifestyle and Bhakti Yoga.

Those who had attended sessions of yoga earlier were thrilled to experience this integrated approach which had a little of everything. Swamiji talked about the various branches of Yoga, like Hatha Yoga, Raja Yoga, Karma Yoga and Bhakti Yoga. She mentioned the yama given by Swami Niranjanananda to be happy. If one can be happy for 24 hours of the day it’s a real achievement.

As Behroze Daruwal, Chairperson, WE Wing, International Board mentioned in her vote of thanks, “It was an enlightening experience.”
On Saturday 30th July ZYNG and WZCC organized an event “We Are Practical, Not Spenders”, a talk on Financial Wellbeing to help the youth of our community to spend and manage their money wisely. The talk was conducted by the well reputed Mr. Maher Dhamodiwala who is a certified Financial Planner and the Founder of Financial Artists at Radio Club. The event was hosted and sponsored by DSP Black Rock.

The full house event saw Mr. Pheroze Kharas, Director, International Board of WZCC give a brief introduction on WZCC and encouraged the youth towards entrepreneurship and assured them of his support. Mr. Dhamodiwala educated the participants on achieving financial wellbeing to help them get started with the basics of managing their money in a better way.

The participants were taken through various topics which included the power of compounding - to help ones savings grow faster, the Systematic Investment Plan (SIP) tool which helps to create wealth by investing small sums every month, asset allocation and other case studies.

One of the key themes to manage ones money was being disciplined and patient to reap greater benefits. The session was very interactive with numerous questions being asked and ended with a sumptuous dinner. At the end of the event Captain Percy Master, President, India Region of WZCC thanked Mr. Dhamodiwala for an informative session. The evening was a great learning and networking experience for the participants.

RECENT EVENTS –
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NOT SPENDERS

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CIN-L25200GJ1981PLC004375
"A Business Plan is a document that explains a business opportunity, identifies the market to be served and provides details about how the entrepreneurial organization plans to pursue it. Ideally the business plan describes the unique knowledge and qualifications that the management team brings to the effort, explains the resources required for success and provides a forecast of results over a reasonable time horizon" (Entrepreneur’s Toolkit – Harvard Business Essentials).

Our experience, while rendering business advice reveals that unfortunately very few entrepreneurs are skilled at creating a written document that is engaging to read and gives prospective financiers the information needed to make a decision.

An Idea that clearly reveals, the potential to fulfill an hitherto unmet need in the market or for a specific application is the starting point, for an entrepreneur. A credible, well written business plan is essential for any business that seeks outside funding from banks, “angel investors” or venture capitalists.

**The Preliminary Process**
The thought process, that is necessary before starting to write a business plan, is about seeking answers to the following questions:

1. Does the product (or service) meet a well-defined customer need?
2. In what segment will the product or service be primarily sold?
3. In what way does this product or service provide more value to customers, than existing products or service with which it would compete?
4. Does the product or service have the capability to be differentiated adequately from alternative products?
5. What investment will be required in developing and marketing the new product or service?

The structure of a business plan will vary according to its purpose and the type of business. If one goes to Google Search and types “business plan”, one will find templates for a wide range of businesses. The two books I would strongly recommend for reading about a business plan are:

- “The High Performance Entrepreneur” by Subroto Bagchi – published by Penguin Books-India

A Business Plan comprises of information provided under the following Heads:

**Introduction:**
- Give the name of the business, the address, e-mail and telephone numbers.
- As head of the business, state your age, qualifications, experience and skills, you believe are an asset to sustaining the growth of the business or the new venture.
- Provide a background of your partners or management team and their position in the organization.
- Who is providing professional and advisory support on:
  - Accounting and Auditing
  - Management Information Systems
  - Legal and Statutory Compliances
  - Business Strategy

**Legal Form of Ownership:**
Specify: Sole Proprietor, Partnership, Pvt. Ltd.

**Vision Statement:**
State your perception in brief of what the business will be achieving over the longer term.

**Mission Statement:**
A set of commitments that best describes briefly what the organization will do to ensure growth and profitability of the enterprise. It also states the commitment to –
- Stakeholders
- Compliance with applicable Laws and Regulations
- The environment and
- The Society in which you operate

**Product or Service:**
- Describe the product or service that you are offering
- What is special or unique about the product or service?
- Describe the benefit or value the customer will derive from the product or service.

**Market / Demand / Customers:**
- Describe the market and the demand for your product / service
- Who are your major potential customers and where are they located?
- What past trends or assumptions can you provide to indicate the growth of the market?

**Product Promotion and Distribution:**
- How do you propose to sell your product / service?
- Is it by way of a business to business sale or through a distribution channel?
- If it’s the latter, how do you propose to convey the message on your product / service, to your potential customers?

**Competition:**
- Who are your predominant or direct competitors?
- What is the edge or advantage that your product or service offers over the competitive product / service?

**Pricing:**
- What are the assumptions you have made in determining the price level for your product, vis-à-vis competition?
- What is the value that your product offers to customers?

**After-Sales Service:**
Describe the type of after-sales service required to sustain the business.

**Quality Parameters:**
Have you considered appropriate quality standards, to sustain customer satisfaction level? If so describe these.

**Sales Volume and Value:**
Provide a Table showing sales volume, unit price and / or sales value projections.
- Monthly for the first 12 months
- Quarterly for next 12 months
- Annual figure for the third year

State the basis for the assumptions made with respect to your projections.

**Manufacturing Operations:**
To produce or assemble a final product, the Business Plan narrative should comment on the following important components of the Operations:
- Technology and process route
- Plant capacity and investment (Table showing delivered price of each item and delivery period)
- Plant location – reasons underlying its selection
• Investment in land and factory building
• Raw material or component sourcing
• Requirements for power, water, fuel and other utilities
• Environmental regulations; disposal of waste products
• Manpower and training needs
• Quality parameters

Provide:
• Table of Direct Cost of Production. This is a sum of the cost of items such as raw material, power, fuel, etc., incurred only when the product is produced. The direct cost is generally expressed as the cost per unit of product produced.
• Table of Pre-Operative Expenses

Management and Organization:
• Who will manage the business on a day-to-day basis?
• What special competencies do people have or will be needed?
• If the business has more than 10 employees, create an organization chart showing Management and Supervisory levels and a position description for key employees.

Finance Plan:
The Finance Plan will consist of a set of tables that show:
• The need for funds
• The routine expenditure for managing the business
• The profit projection and the cash flow

Remember while the Business is important, all is lost if you run out of cash.

The Tables or statements required are:
• Capital expenditure and the timing of the funds
• Working capital estimate
• Start-up or pre-operative expenses
• Means of finance:
  - Promoter’s share
  - Investor’s share or equity
  - Term loan (from Bank)
  - Working capital (funded by Bank)
• Projected profit and loss
• Projected cash flow
• Break-even analysis
• Projected balance sheet
• Business / profit ratios

The tables and statements should have a back-up of the key assumptions

Executive Summary:
The Executive Summary is written after the Business Plan is complete. However, it should appear at the very beginning of the Business Plan. It should be no more than two pages and include what you can cover in fifteen minutes interview. It should essentially highlight the unique characteristics of your product, customers, the people running the business and what the future holds for the business.

The Formats generally used for recording data for a financial appraisal are:
1. Estimated Cost of The Project
   • Estimates Of Contingency Escalation Provisions
2. Means of Finance
3. Assessment Of Working Capital Requirements
4. Projections Of Performance, Profitability And Repayment
5. Projected Balance Sheets
6. Cash Flow Statement
7. Break-Even Analysis
8. Performance Ratios

For those interested in developing a Business Plan, may write to the CEO, Mr. Aspi Antia (e-mail ID: wzccindia@on-lyne.com) for these eight Formats, while at the same time, attaching data as described under the Head : The Preliminary Process.

The Business Advisory Service of WZCC is available for those who want to benefit from it.

Phil P. Kharas
Director – International Board

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May - August, 2016 - Newsletter  07
**Location**

Hong Kong is strategically located at the mouth of the Pearl River Delta in Southern China. It is within a few hours’ flight from all major cities in East and Southeast Asia, including Beijing, Shanghai, Tokyo, Seoul and Singapore.

Bordered by the Shenzhen Special Economic Zone to the north, Hong Kong has a total area of about 1,100 square kilometres.

To the surprise of many visitors, this bustling city also features lush green hill slopes, secluded beaches, leisurely rural landscape and rocky shorelines.

Hong Kong is eight hours ahead of GMT and has a sub-tropical climate.

**People**

A city of 7.2 million people (mid-2013), Hong Kong is a cosmopolitan metropolis where old tradition blends perfectly with Western culture and post-modern trends. Ethnic Chinese make up the bulk of its population, but there is also a sizeable presence of expatriates and people of different ethnicity, all enjoying the freedoms and prosperity of this city, once a fishing village.

**NOTEWORTHY INFORMATION – HONG KONG AS A SPECIAL ADMINISTRATIVE REGION OF THE PEOPLE’S REPUBLIC OF CHINA**

Hong Kong is a place of kaleidoscopic variety. Hong Kong people enjoy the freedom of religion under the Basic Law. Then there are as many types of international cuisines as are the number of the ethnic groups in Hong Kong.

While the waves of Western culture have long arrived on the shores of Hong Kong, traditional values are still held by many Chinese people. Worshipping of ancestors live side by side with a night out in an Irish pub in the fashionable area in Central, Hong Kong’s main business district.

Hong Kong is an affluent society with a per capita GDP of US$38,000 in 2013, rivalling those of the most developed economies. Hong Kong is one of the safest cities in the world. Both English and Chinese are the official languages. This bilingualism features in daily life in Hong Kong with many people speaking fluent English.
Cantonese is the local dialect and an increasing number of Hong Kong people speak good Putonghua.

**A Special Administrative Region**

Hong Kong is a Special Administrative Region (SAR) of China. It enjoys a high degree of autonomy as enshrined in the Basic Law, the constitutional document governing the political, judicial and economic framework of Hong Kong as well as guaranteeing its capitalistic way of life. The Central People’s Government of the People’s Republic of China is responsible for foreign affairs and defence.

Hong Kong has been part of China since ancient times; it was ceded to the United Kingdom after a series of wars in the 19th century. On 19 December 1984, the Chinese and British Governments signed the Joint Declaration on the Question of Hong Kong, affirming that the Government of the People’s Republic of China would assume the exercise of sovereignty over Hong Kong with effect from 1 July 1997.

A Special Administrative Region was established on 1 July 1997 under the principle of “One Country, Two Systems”. Hong Kong’s capitalist system and life-style shall remain unchanged for 50 years.

"**Hong Kong People Ruling Hong Kong**"

The Basic Law is an embodiment of the doctrines of “One Country, Two Systems” and "Hong Kong People ruling Hong Kong”. A clear example of these doctrines are that Hong Kong exists as a separate signatory to international organisations, including the World Trade Organisation. It also has its own currency, an elected Legislature, and maintains the common law system which is different from the civil law system in Mainland China. It also has its own power of final adjudication, which is vested in the Court of Final Appeal.

**Political Structure and Judiciary in Hong Kong**

The Government of the Hong Kong SAR is the executive authority of the Region. It is led by the Chief Executive, who is the head of the Hong Kong SAR Government. The Chief Executive is elected through the mechanism stipulated in the Basic Law. He appoints Members to the Executive Council, who assist him in making policies.

Hong Kong enjoys a clean government with highly transparent administrative processes. There is no lack of various pressure groups and unions airing out their views. Civil servants of Hong Kong are highly regarded as efficient and professional.

The 70-member Legislative Council (LegCo) is Hong Kong’s law making body. It is responsible for enacting laws, examining and approving government budgets, taxation and expenditure, as well as raising questions on the work of the Government. Members of the current Fifth LegCo are returned by geographical constituencies through direct elections and by functional constituencies. Since the establishment of the HKSAR, LegCo elections have been held in 1998, 2000, 2004, 2008 and 2012. The term of office of LegCo is four years, except the first term, which was two years.

The Judiciary is independent from the Executive and the Legislature. The Court of Final Appeal has the power of final adjudication.

**Press Freedom and the Media**

One of the key features of Hong Kong is its freedom of the press. There are over 800 publications, including over 50 newspapers. All international newspapers are available in newsstands or convenience shops. About 100 domestic and non-domestic television programme service channels in various languages and about 13 radio channels give people a dazzling array of choices. All households and business organisations can enjoy low-cost and highly efficient Internet access.

**Free Trade**

A founding member of the World Trade Organisation (WTO), Hong Kong is firmly committed to free and open trade. There is no barrier on trade. Hong Kong does not charge tariff on importation or exportation of goods. Import and export licensing is also kept to a minimum. Licensing is only imposed when there is a genuine need to fulfill obligations undertaken by Hong Kong to our trading partners, or to meet public health, safety or internal security needs.

After the reunification with China in 1997, Hong Kong has continued its separate membership to the WTO using the name "Hong Kong, China".

**International Financial Centre and Service Hub**

While traces of its past can still be found in the fishing villages scattered in its outlying islands, Hong Kong has emerged from a post-war manufacturing base to a major financial and services centre featuring state-of-the-art infrastructure and highly efficient business services. Its stock market capitalisation is only second to Japan in Asia. The stock market of Hong Kong provides a wide variety of products ranging from ordinary shares to options, warrants, unit trusts and debt securities.

At the end of December 2013 Hong Kong had nearly 160 licensed banks, of which nearly 150 are foreign owned. Of the world’s top 100 banks, 70 operate there.

Hong Kong enjoys a robust and stable financial regime, exemplifying the vitality and dynamism of an open and free economy that has the prowess of prospering in an ever-changing global political economy. In particular, the Hong Kong dollar, which is 100% backed by US dollars, has demonstrated remarkable stability since the introduction of the linked exchange rate system in the early 1980’s.
Sir Hormusjee Naorojee Mody (12 October 1838 – 16 June 1911) was a successful Parsi businessman in Hong Kong.

He was born in Bombay and moved to Hong Kong around 1860. At the time there was a large community of Parsi merchants based in Hong Kong, including Dorabjee Naorojee Mithaiwala, who founded the Star Ferry and Jehangir Hormusjee Ruttonjee who helped establish the Hong Kong Ruttonjee Sanatorium. Much of the community initially engaged in the opium trade between India and China.

Mody arrived in Hong Kong in 1858 with help from his uncle Jehangirjee Buxey.

After working at Buxey and Company and later Bank of Hindustan, China and Japan, Mody partnered with another Indian immigrant, Sir Catchick Paul Chater, to form the brokerage company Chater and Mody which enjoyed great success in the real estate/land business.[2] Mody saw the potential of buying and developing land in Kowloon after it was ceded to the British in 1860.

**Contribution towards founding of University of Hong Kong**

Mody was a friend of the Hong Kong Governor, Sir Frederick Lugard and his wife Flora Shaw, who wished to found a university in Hong Kong. Mody offered to contribute a great sum of money, $150,000, to help establish the University of Hong Kong, provided it was matched by donations from other sources. He was knighted in 1910 after the laying of the university’s foundation stone. His bust is on display as a memorial in the University of Hong Kong’s Main Building.

Several places in Hong Kong are named after him.

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Dhun Jehangir Ruttonjee, CBE (1903–1974), was a Parsee in Hong Kong. He was the son of Jehangir Hormusjee Ruttonjee, the founder of Ruttonjee Sanatorium. He was a Legislative Councillor in the 1960s.

Ruttonjee was born in Hong Kong in 1903. He attended St. Joseph’s College, Hong Kong, and was an undergraduate at the University of Hong Kong. He was made an Unofficial member of the Legislative Council of Hong Kong, and served until 1968 and received the degree of Doctor of Laws from the University of Hong Kong in 1969.

Ruttonjee died on 28 July 1974. Ruttonjee was chairman of the Hong Kong Anti-Tuberculosis and Thoracic Diseases Association until his death.

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Jehangir Hormusjee Ruttonjee (1880–1960) was a Parsee in Hong Kong. He is famous for founding the Ruttonjee Sanatorium and helped in the establishment of the Hong Kong Anti-Tuberculosis Association.

Ruttonjee was born in 1880 in Bombay to Hormusjee Ruttonjee and Dina Ruttonjee and came to Hong Kong in 1892 to join his father and business man. Ruttonjee studied at St. Joseph’s College on Hong Kong Island and joined his father’s business after graduation. He founded a brewery in 1913 and sold it to San Miguel and opened another in 1948 in Sham Tseng. Ruttonjee lived just along the Castle Peak Road from Homi Villa, which he owned, and is now the Airport Core Programme Exhibition Centre. Ruttonjee donated a great deal of money to build Ruttonjee Sanatorium, now Ruttonjee Hospital, to fight against tuberculosis. His concerns about an epidemic of tuberculosis in the 1940s, during the Japanese occupation, which claimed the life of his daughter in 1943, led him to found the Hong Kong Anti-Tuberculosis Association (now the Hong Kong Tuberculosis, Chest and Heart Diseases Association) in 1948.

Ruttonjee died in 1960 in Hong Kong. His son, Dhun Jehangir Ruttonjee, who also carried on his philanthropic work, was a member of the Legislative Council of Hong Kong in the 1960s.
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One more feather was added to WZCC’s cap with the launch of the Bangalore Chapter. The movement was spearheaded by a successful Entrepreneur from Bangalore, Ms. Zarine Kharas, who took it upon herself to mobilize the Zarathushtis of Bangalore.

After various interactions/meetings between Zarine and local Zarathushti community members, the Bangalore Chapter was established on June 10, 2016. At present it has 38 members out of which some have volunteered and become Office Bearers and Committee Members.

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• Glass takes one million years to decompose, which means it never wears out and can be recycled an infinite amount of times.

• Gold is the only metal that does not rust, even if it’s buried in the ground for thousands of years.

• Your tongue is the only muscle in your body that is attached at only one end.

• If you stop getting thirsty, you need to drink more water. When a human body is dehydrated, its thirst mechanism shuts off.

• Zero is the only number that cannot be represented by Roman numerals.

• Kites were used in the American Civil War to deliver letters and newspapers.

• Drinking water after eating reduces the acid in your mouth by 61 percent.

• Peanut oil is used for cooking in submarines because it doesn’t smoke unless it’s heated above 450F.

• The roar that we hear when we place a seashell next to our ear is not the ocean, but rather the sound of blood surging through the veins in the ear.

• The banana cannot reproduce itself. It can be propagated only by the hand of man.

• Airports at higher altitudes require a longer airship due to lower air density.

• The University of Alaska spans four time zones.

• The tooth is the only part of the human body that cannot heal itself.

• In ancient Greece, tossing an apple to a girl was a traditional proposal of marriage. Catching it meant she accepted.

• Warner Communications paid 28 million $ for the copyright to the song Happy Birthday.

• Intelligent people have more zinc and copper in their hair.

• Caffeine increases the power of aspirin and other painkillers, that is why it is found in some medicine.

• The military salute is a motion that evolved from medieval times, when knights in armor raised their visors to reveal their identity.

• If you get into the bottom of a well or a tall chimney and look up, you can see stars, even in the middle of the day.

• When a person dies, hearing is the last sense to go. The first sense lost is sight.

• In ancient times strangers shook hands to show that they were unarmed.

• A comet’s tail always point away from the sun.

• Strawberries are the only fruits whose seeds grow on the outside.

• Avocados have the highest calories of any fruit at 167 calories per hundred grams.

• The moon moves about two inches away from the Earth each year.

• The Earth gets 100 tons heavier every day due to falling space dust.

• Due to Earth’s gravity it is impossible for mountains to be higher than 15,000 meters.

• Soldiers do not march instep when going across bridges because they could set up a vibration which could be sufficient to knock the bridge down.

• Everything weighs one percent less at the equator.

• For every extra kilogram carried on a space flight, 530 kg of excess fuel are needed at lift-off.

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