

Vision

OZCF Newsletter
November 2019

In Perspective Drawing

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OUR AFFILIATES

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100th Oakville Zoroastrian Scouts Group

PRESIDENT'S MESSAGE

Hard to believe but we are fast approaching the wind down period to another year. I'd like to thank our members for their ever-present support, and to all the organizers and volunteers who put on events which cater to and encompass all members within our community; for children, their parents and seniors; spiritual and non-religious alike. Over the past month at OZCF, it's been the routine business of events, religious activities, fundraisers and maintenance work at the property.

In October our Place of Worship Advisory Committee together with our planners and engineers finalized the outstanding studies and reports required by the government agencies to fully rezone the property. We also negotiated the Easement Agreement with the Town of Oakville and your Board is pleased to report that we have now signed the Easement and it has been registered with the provincial Land Registry Office with the necessary reference plan maps. The OZCF will continue to own the land and enjoy its use until the size and location of the future stormwater corridor is determined and built.

Town staff have written the report to council and we await council's decision on November 4th. We anticipate a successful outcome!

I am also pleased to report that in October our Facilities Management Committee completed the installation of an exhaust fan in the hall. This essential upgrade will help significantly reduce smoke in the hall during prayers. This upgrade was made possible thanks to the donation of our members Charis and Xerxes Wania. The OZCF and its members thank them for their support.

On October 26th, 2019 our Entertainment and Youth Committees collaborated to host the Halloween Party which was well-attended by 90+ members.

In the upcoming weeks, taking place will be the Fireside chat on November 3rd ; **JAMVA CHALOJI BAZAAR** on November 24th from 12 noon to 3:00 pm and our youth are attending the Marlies vs Comets game on November 30th.

Members are reminded that in a bid to go paperless and reduce printing costs, members will be receiving all newsletters from January 2020 in online format only. Members will have the newsletter blasted via email and a copy will also be available on the OZCF's website. If you wish to continue receiving a hardcopy of the OZCF Newsletter please click the link below and complete the requested information prior to December 31st, 2019. <https://form.jotform.com/93028431336251> or email Shirin Chaturvedi at cshirinm@hotmail.com.

Finally, as always, I ask that you pray for and keep within your thoughts, those members of our community who are currently ailing. May Ahura Mazda assist them to a speedy recovery.

Until next time,

Neville Patrawala
President

ANNOUNCEMENTS

AROOSI EXHIBITION

The Aroosi Exhibition highlights Iran's rich wedding traditions. For additional information contact Aroosi@farhang.org and click on the link: <https://mailchi.mp/fezana/aroosi-exhibition?e=38b241bb7f>.

RECYCLING

We request member(s) or group(s) using the facilities to place recyclable materials in the recycling bins we have out on the patio when having an event. HOWEVER, after the event has concluded we ask that you bring bags and take your recycling back home with you as OZCF does not have recycling facilities with the Town of Oakville nor can we leave the blue bins on the curb as they will not be picked up.

This request comes as volunteers repeatedly have to empty the recycling bins. Thank you for your understanding.

ZANE DALAL AND ZAKIR HUSSAIN PERFORMANCE

Legendary tabla master, Zakir Hussain, and jazz trailblazer acoustic bassist, John Patitucci, bring an extraordinary program conducted by Zane Dalal of the National Symphony Orchestra of India. Hear the Canadian premiere of Hussain's tabla concerto, Peshkar, and the world premiere of Patitucci's Hypocrisy for orchestra and jazz trio, featuring Danilo Pérez on piano, Brain Blade on drums, and Patitucci on bass. The concert will open with an improvisation by Hussain with this phenomenal trio.

Date: Friday, Jan. 24, 2020

Time: 7 PM Talk followed by 8 PM Show

Location: Koerner Hall, Toronto, ON

Book your tickets online: <https://www.rcmusic.com/events-and-performances/zakir-hussain-and-john-patitucci-with-the-royal-co> or call: 416-408-2824

discount code: PARSI

Expires 6 PM on Thursday, January 23rd, 2020

Good for all price levels except \$21 tickets (they are already very discounted)

No limit on how many discounted tickets one can buy.

The OZCF prayer room and facility is not open regularly. For personal requests, you may contact the following:

Prayer Room Access

Nozer Kotwal 905-820 0461
nskotwal1@gmail.com

Hall Rentals

Cyrus Gazdar 647-294 6462
cygazdar@yahoo.ca

ZRCC Coordinator

Armaity Anandasagar 905-271
0366 armaity.a@gmail.com

OZCF President

Neville Patrawala 416-846-0785
president@ozcf.com

Webmaster & Facilities

Rumi Jasavala 647-885-1759
rumijas@hotmail.com

Need a Mobed

Our Mobeds are available to help in times of need to offer their guidance & services to the community. Please contact:

Bamji, Ervad Xerxes (905) 702-1034

Bulsara, Ervad Firdosh (905) 824-7692

Dastur, Ervad Mehbadi (416) 917-9195

Dhabhar, Ervad Jamshed (905) 819-0089

Katrak, Ervad Kerman (647) 444-7359

Kotwal, Ervad Nozer (905) 820-0461

Madan, Ervad Xerxes (416) 254-0685

Panthaky, Ervad Jal (905) 568-4946

Zarolia, Ervad Kobad (647) 887-9213

ANNOUNCEMENT

NAVJOTE

On Saturday October 19, 2019, Arianna Cooper had her Navjote performed by Ervad Kaivan Madan and Ervad Nozer Kotwal. Surrounded by her parents (Neville and Farrah Cooper), grandparents (Dara and Farida Bhesania and Kersi and Aniheeta Cooper), siblings Julian and Sebastian and her family and friends, she proudly recited her kusti prayers and then partied the afternoon away. Congratulations to our newest Zarthusthi initiate!

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YOUTH UPDATE



As the summer ends the Youth Committee is very proud to have hosted a multitude of successful events. Starting with our fundraising efforts during this past August Mukta prayers we're extremely proud and honoured to say our community raised a monstrous 255lbs of food for the Mississauga Food Bank! As we continue these efforts, if you would like to make a donation please drop-off your non-perishables in the box located in the foyer of the OZCF hall or feel free to reach out to any member of the Youth Committee!

The Youth Committee also hosted an extremely successful end of summer outing to the CNE and combination TFC game! In typical Parsi fashion, the youth played a ton of games, ate too much food and made sure our presence was known.

We even made a new friend along the way!

ADIL GAZDAR

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YOUTH UPDATE (CONT.)





ZOROS GO PAINTING

OZCF YOUTH
COMMITTEE INVITES
YOU TO JOIN US FOR
PAINT NIGHT

14 DEC 2019 AT 7:30 PM
LOBBY THE LOUNGE, MISSISSAUGA, ON

TICKETS: \$30.00 \$35.00 NON MEMBERS
(MUST BE 19 YEARS OR OLDER)

FOR REGISTRATION EMAIL BY DEC 2
TO: OZCFYOUTHEVENTS@GMAIL.COM

REGISTRATION SPOTS ARE OPEN ON A FIRST COME FIRST SERVE BASIS!

YOUTH UPDATE (CONT.)



Finally, the Youth Committee with the support of Khushroo Mirza has extended the extremely successful Fireside Chats to a youth focused crowd. During the Thanksgiving long weekend, a group of 23 Zoroastrian youth gathered to learn more about our history and origins of our religion through discussion. Khushroo Mirza's engaging talk truly brought light and insight to the youth and not a single cell phone was in sight for the full 2hrs. We kindly thank Khushroo Mirza for his time and greatly appreciate the knowledge he was able to share with us! Our next talk will be in January 2020, more information to be released later!



HALLOWEEN PARTY RECAP

The Entertainment Committee along with the Youth Committee organized a successful Halloween Event on October 26 at the ZRCC. The hall was decorated with spooky decorations and guests were welcomed by the Sweet M&Ms. We had kids, adults and seniors join us for this event and everyone dressed to impress. Meherwan Wadia's Thriller music, Zarin Irani's finger-licking dinner and Khushi Doctor's yummilicious cupcakes made this event even more memorable for all. The event ended with everyone getting candy treat bags and having a blast! Thank you to all our volunteers who helped out to make this event enjoyable!





THE OZCF INVITES YOU TO

The Grand Gala Night

May 09, 2020 • Saturday • 6 PM
Grand Victorian Convention Center
175 Derry Road E., L5T 2Z7
Mississauga, ON
\$125

TO RSVP. CALL GULRUKH PATEL
905-542-0237 OR EMAIL cawasgul@gmail.com

OZCF - JAMVA CHALOJI

SUNDAY NOVEMBER 18, 2018

M5 Bakes - Farah Ardeshir-Manekshaw	Qty.	Price \$.	Hormuzd Chothia	Qty.	Price \$.
Chocolate/Mango mousse cups	10 oz cup	5.00	Gharab nu Achar (upon availability)	1 lb	15.00
Chicken Puffs	1	3.00	Vasanoo	1 lb	15.00
Beef Kheema puffs (pre-order only)	1	3.00	Mawa ni Boi (small)	apprx 1 lb	11.00
Vanilla/Choc/red velvet cup cakes	1	3.00	Mawa ni Boi (Big)	apprx 2 lb	21.00
Vanilla/Choc/red velvet cup cakes	4	10.00	Malido	1 lb	7.00
French Macarons (multi flavored)	6 pcs	10.00	Ravo	1 lb	7.00
Batasas	1 doz	5.00	Chicken Dhansak Dal	1 box	7.00
Mawa Cake	1	3.00	Chicken Cutlets	4 pieces	7.00
Mawa Cake	4	10.00	Chicken Farcha	4 pieces	7.00
Mithoo Dahi	10 oz cup	5.00	Butter Chicken	1 box	7.00
Brownie & Marshmallow sticks	1	2.00	Mutton Dhansak Dal	1 box	8.00
			Sali Boti (without salli)	1 box	8.00
			Kolmi no Patio	1 box	8.00
			Tarelli macchi (Fried Basa Fish)	4 pieces	8.00
			Patra ni macchi (Basa)	4 pieces	8.00
			Pork Sorpotel	1 box	8.00
			Lagan nu Stew (Veg)	1 box	7.00
			Plain Dhansak Dal	1 box	7.00
			Dhansak Masala (wet)	1 lb	12.00
			Falooda		2.00
Dina Amroliwala	Qty.	Price \$.	Kakes & Kookies Bakery (Khushi Doctor)	Qty.	Price \$.
Jardaloo Ma Marghi w/ salli (1 leg + 1 thigh pc)	1 box	8.00	Snowy Almond Crescents	12 pcs	13.00
Goat Pulao Dal	1 box	10.00	Toblerone Cookies	10 pcs	13.50
Kolmi no Saas	1 box	8.00	Rum Cake (no fruits) Bundt cake	9 inch	25.00
Add 2 rotlis with the above items	2 rotli	1.00			
Hosi & Khushnuma Bamboat	Qty.	Price \$.			
Beef Cutlets (pre-orders only)	1	2.00			
Chicken Cutlets	1	2.50			
Goat Bheja Cutlets	1	3.50			
Frankie (Beef Paratha Roll)	1	5.00			
Chicken Farcha (leg & thigh)	1	5.00			
Chutney Fish Fillet	1	3.00			

OZCF - JAMVA CHALOJI

SUNDAY NOVEMBER 18, 2018

Anita Commissariat	Qty.	Price \$.
Paneer	1 lb	8.00
Batasas	1/2 lb	5.00
Bhakras	1/2 lb	6.00
Beef Cutlets	1	1.50
Chicken Cutlets	1	1.50
Lamb Cutlets	1	2.00
Fish Cutlets	1	2.00
Papri with lamb meat (pre-order only)	1 box	10.00
Papri (pre-order only)	1 box	7.00
Guvar khatti mitthi w/ shrimp (pre-order only)	1 box	10.00
Guvar (pre-order only)	1 box	7.00
Curry Masala	1 lb	8.00
Patio Masala	1 lb	8.00
Dhansak Masala	1 lb	8.00
Green Chutney	1 lb	6.00

Farshad Engineer	Qty.	Price \$.
Rava Chocolates	6 pcs	4.00
Rava Chocolates	12 pcs	7.00
Paan Chocolates	6 pcs	4.00
Paan Chocolates	12 pcs	7.00
Espresso Chocolate	6 pcs	4.00
Espresso Chocolate	12 pcs	7.00
Irish Whiskey Truffles	6 pcs	4.00
Irish Whiskey Truffles	12 pcs	7.00
Rum Cream Chocolates	6 pcs	4.00
Rum Cream Chocolates	12 pcs	7.00
Milk Chocolate	6 pcs	4.00
Milk Chocolate	12 pcs	7.00
Assorted Chocolates	20 pcs	12.00

Fiona Engineer	Qty.	Price \$.
Green Chutney sandwich rolls (pinwheel)	1	2.50
Chocolate Brownies packets	4 pcs	6.00
Chocolate Brownies packets	6 pcs	10.00
Lemon Tarts	1	3.00
Lemon Tarts	4	8.00
Ravo	1 box	6.00
Sev	1 box	6.00

Rashna Langdana	Qty.	Price \$.
Egg Chutney Pattice	1	2.00
Chicken Pattice	1	2.00
Beef Pattice	1	2.00
Bhakras	250 g	5.00
Bhakras	500 g	10.00
Chicken Cutlets	1	2.00
Beef Cutlets	1	2.00
Chicken Farcha & Potatoes (1 leg, 1 thigh)	2 pcs	5.00
Chicken Farcha & Potatoes (2 legs, 2 thighs)	4 pcs	8.00
Dhana jeera masala	100 g	4.00
sambhar masala	100 g	4.00
Dhansak masala	100 g	4.00
Garam masala	100 g	4.00
curry powder	100 g	4.00

Nargis Patell	Qty.	Price \$.
Dar ni Pori	1	16.00
Batasas	1/2 lb	5.00
Nan Khatai	12 pcs	5.00

OZCF - JAMVA CHALOJI

SUNDAY NOVEMBER 18, 2018

Daulat Irani	Qty.	Price \$.	Villie's Fine Foods	Qty.	Price \$.
Christmas Plum cake with rum	1 lb	18.00	Chicken Cutlets (3pcs)	3 pcs	12.00
- w/ marzipan	1 lb	25.00	Chicken Kebabs (6 pcs)	6 pcs	10.00
Christmas Fruit & nut cake with rum	1 lb	18.00	Chicken Mince Patties (5 pcs)	5 pcs	11.00
- w/ marzipan	1 lb	25.00	Tarapori Boomla Patyo	1 lb	16.00
Christmas Rum & Walnut & dates	1 lb	18.00	Bhakras	500 g	12.00
- w/ marzipan	1 lb	25.00	Daar ni Pori	1	17.00
Mini loaf rum fruit & nut cake with rum	230 gms	9.00	Mawa cake	1 doz	14.00
- w/ marzipan		14.00	Naan Khatai	24 pcs	7.00
Mini loaf Chistmas Plum with rum	230 gms	9.00	Vasanu	1 lb	16.00
- w/ marzipan		14.00			
Mini loaf rum and walnut & dates cake	230 gms	9.00	Nazneen Hansotia	Qty.	Price \$.
- w/ marzipan		14.00	Masala Chicken Liver	1 box	8.00
Aosh-e-mir	24 oz	10.00	Khariya (goat khariya w/ chora)	1 box	9.00
Iranian Chicken & Berry Pulao	1 box	12.00	(Pre-order only)		
Veg biryani with raisin & nuts	1 box	10.00	Perveen Katila	Qty.	Price \$.
Lamb Biryani	1 box	14.00	Scotch Eggs	2	5.00
Shrimp Balchao	250 ml	10.00	Malido	500 g	10.00
			Gaur Papri	1 pkt	8.00
Prochi Gazdar	Qty.	Price \$.	Ravo	500 g	10.00
Chicken Farcha (leg & thigh)	1	5.00	Spicy Shrimp with potatoes	1 box	8.00
Chicken Cutlets	1	2.00	Payas (lamb) (khariya)	1 box	10.00
Chicken Puff Pattice	1	2.00			
Beef Puff Pattice	1	2.00			
Beef Kheema & Potato Pattice	1	2.00			
Goat Bheja Cutlets	1	4.00			
Chutney Fish Fillet	1	3.50			

THANK YOU



As the Yoga/Zumba season for 2019 draws to a close, the Seniors Sub Committee is happy to announce that we have had another very successful year. It was not uncommon to have an attendance of 45 to 50 participants on many Wednesdays. This is primarily due to our very dedicated **Volunteer Drivers, Sponsors for our Hot Lunch Program and the enthusiasm of our very own Senior Members themselves.**

For many of our senior members these weekly gatherings have helped to reduce the social isolation that they would otherwise experience. Quite a few of our seniors have now advanced into their 90's and they are so very appreciative of the loving care and consideration that they receive from our Volunteer Drivers and from the other younger senior members of the group. **From our hearts a BIG THANK YOU for making this possible.**

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*"The world is a book &
those who do not travel
read only a page"*
St Augustine

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THANK YOU (CONT.)



The feeling of camaraderie that these gatherings have created is truly heart warming and fantastic to observe. During lunch many of the younger senior members will get the lunch plates for their older friends and everyone appears to be looking after each other. **We truly have become into one big happy family of Seniors at the OZCF.**

The Laughter Sessions have also truly become very popular. Now, many of the seniors who did not believe in the positive power of laughter have begun to actively participate. **Thanks to Nowzer Borzooyan**, who conducts these sessions and is always providing us with new and different ways to make us laugh and smile.

Nowzer has been attending our sessions for many years and is a shining example to all of us of the positive impact laughter can create for us.

Our members also enjoyed a Winning Wednesday activity when through the medium of cards different mind stimulating games were played.

On Movie Matinee afternoon we all watched a movie of courage and love for family which was enjoyed by all. Niloufer Mavalwala did the launch for her excellent new cook book and spoke about how it will help preserve of Parsi Cooking Heritage for our children. We also enjoyed a delicious cake which she had made for all of us.

None of these wonderful activities and all the happy times would be possible without the support of our wonderful Volunteer Drivers and Sponsors for the Hot Lunch Program.



FROM THE HEARTS OF ALL THE SENIORS AND THE SENIORS SUB COMMITTEE A BIG THANK YOU TO ALL OF YOU.



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OZCF ENTERTAINMENT COMMITTEE

Presents
JAMVA CHALOJI BAZAAR

Where: OZCF

When: Sunday, November 24, 2019 **12 noon** to 3.00 pm

Stock up your freezers with all delectable foods. Please pre-order by **November 15, 2019** from the attached list to avoid disappointment.

No orders will be accepted after the above date

Email your orders to: jeroomadan@ozcf.com
Please pick up your pre-orders on November 24th from the vendors by **1 pm**.

1- cooked with care 2-buy it with thought 3-save what will keep 4-homemade is the **BEST!**

BASIC FAQs ON ZOROASTRIANISM

- compiled by Ontario Mobeds Advisory Committee (OMAC)

22). What are the Four traditional classes of Zoroastrians ?

Following four classes were based on the professions:

- i. Athornān (Priests)
- ii. Ratheshtāran (Kings and Warriors)
- iii. Vastrayōshān (Farmers)
- iv. Hutaokhshān (Artisans)

Since many centuries, Rathestar (non-existent since Yazdargard), Vastriox and Hutoksh have merged into Behdins (followers of the good religion). Even the distinction between Athornan and Behdins is quickly fading. Most Athornans are now engaged in professions other than Mobedi and Behdins are eagerly taking up Mobedyari.

23). What type of rituals are performed?

There are two types of rituals inner and outer:

Inner rituals (pāvmehel) – Yasna, Visperad, Vandidād, Baj-Dharnu, Nāvar, Martab, Boi, Nirangdin, etc. These can be performed only in designated places of worship.

Outer rituals (hoshmordi) – Āfringān, Jashan, Fareshtā, Farokhshi, Satum. These can be performed anywhere in a home or a hall.

24). What are the processes of Purification?

There are three types of purification, in order of increasing importance:

- i. Kushti Pādyāb
- ii. Nahān, or sacred bath with prayers and use of Nirang
- iii. Bareshnum - this is the highest form of purification. It is a complicated ceremony **through which a person is to be initiated to attain the highest order of purity.**

25). Who is a Mobed?

The word Mobed is derived from Pahlavi magupat which means a master Magian. Magians were the priests in Western Iran in ancient times. A Mobed is the one who is ordained through his Nāvar and Murtab ceremony who can perform outer and inner liturgical ceremonies such as Yazashne, Visperad, Vandidād and Bāj.

26). Who is a Dastur?

The word Dastur is derived from Pahlavi Dastabar meaning one who exercises authority. A Dastur should combine in himself the best qualities of head and heart. He is expected to be holy, having innate wisdom and spiritual insight which are the two important qualities expected of a high priest.

27). Why do we have to take Nahān (sacred bath) before the Navjote, or wedding ceremony?

During the navjote and wedding ceremonies, we undergo a sacred bath in order to attain the level of inner and outer spiritual purity required to undergo the ceremony.

28). Why do we have to drink Nirang (consecrated bull's urine) during the Nahān ceremony?

We are given Nirang to drink during the Nahān ceremony to affect the inner spiritual purification.

RELIGIOUS EVENTS NOVEMBER-DECEMBER-JANUARY

ZARTHOST-NO-DISO (F) THURSDAY DECEMBER 26TH

Zarthost-no-Diso prayers will be held on Thursday December 26th at 11am at the ZRCC followed by Chasni.

MAIDHYAREM GHAMBAR (F) WEDNESDAY JANUARY 1ST

We will be celebrating the Maidhyarem Ghambar on Wednesday January 1st at the ZRCC. The Ghambar Jashan will commence at 11am followed by lunch. The cost to attend the Jashan and lunch is \$5 per person; children up to the age of 20 are free. If you plan to attend, please give your name asap and no later than December 28th to Ervad Nozer Kotwal (905) 820-0461 stating how many adults/children; veg or non-veg will be attending. Donations of fruits, dry fruits, Sukhad, Loban, Tachho, etc. is always welcomed at these prayer meetings. Please also volunteer to help clean up after the event.

If you or your friends wish to sponsor this Ghambar or any other religious events in the future, please let Ervad Kotwal know.

During the navjote and wedding ceremonies, we undergo a sacred bath in order to attain the level of inner and outer spiritual purity required to undergo the ceremony.

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MEMBERSHIP FORM

January 01 to December 31, 2020

Membership Application: ☐ New ☐ Renewal

Membership Category / Fees

<input type="checkbox"/> Youth	<input type="checkbox"/> Single	<input type="checkbox"/> Seniors	<input type="checkbox"/> Family
Individuals of age 19 to 24 years	Individuals of age 25 and below 65 years	Individuals of age 65 years and above	Includes children up to age 18 years
\$40	\$100	\$50	\$150

APPLICANT INFORMATION

First Name: _____ Last Name: _____
 Address: _____ Apartment No: _____
 City: _____ Province: _____ Postal Code: _____
 Home Phone: (_____) - _____ - _____ Cell Phone: (_____) - _____ - _____
 Email: _____ Age _____

DEPENDANT INFORMATION

1. First Name _____ Last Name _____ Age _____
 2. First Name _____ Last Name _____ Age _____
 3. First Name _____ Last Name _____ Age _____
 4. First Name _____ Last Name _____ Age _____

ADDITIONAL INFORMATION

☐ I (We) select OZCF as our Prime Membership Group for FEZANA membership
☐ I (We) do not require the VISION Newsletter by post. (you must include your email address above)
☐ I (We) would like to provide Donation. One time: \$ _____ or ongoing \$ _____ per: _____
☐ I (We) are interested in volunteering with OZCF

Total Enclosed: Cash: \$ _____ Cheque: _____ or Credit Card (paid via website): \$ _____
 I have reviewed the OZCF By-laws available on the OZCF website www.ozcf.com, and agree to abide by them. By signing this form I give consent to OZCF to contact me by email/phone for announcements and requests.

Signature: _____ Date: _____



Pre-Authorized Debit (PAD) Agreement

For Annual Membership Fees

Please debit my Bank Account Annually (attach VOID cheque) for

<input type="checkbox"/> \$40	<input type="checkbox"/> \$100	<input type="checkbox"/> \$50	<input type="checkbox"/> \$150
Youth	Single	Seniors	Family
Individuals of age 19 to 24 years	Individuals of age 25 and below 65 years	Individuals of age 65 years and above	Includes children up to age 18 years

Member Name: _____

Address/Contact Information: _____

Signature: _____

Date: _____

I may revoke my authorization at any time, subject to providing notice of (Payee to insert period – not to exceed 30 days). To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution or visit www.cdnpay.ca

Ontario Zoroastrian Community Foundation 1187 Burnhamthorpe Road East, Oakville, ON. L6H 7B3

Tel: (289) 725-8484

president@ozcf.com | www.ozcf.com

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca