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OUR AFFILIATES

Member of:



We Support:





Home of:



PRESIDENT'S MESSAGE



Every 2 years, we reach a familiar point within OZCF's story. A new group of eager and dedicated volunteers take over the reins from the previous group, with the promise to serve and take forward the vision of the OZCF.

Keeping an organization running and the membership engaged during a pandemic with varying levels of Government mandated restrictions at different times is no mean feat. However, the wisdom of the experienced folks combined with the unbridled enthusiasm of the younger generation under an extremely supportive leadership, proved to be a recipe for success. The Subcommittees came up with creative ideas to virtually, and in person, continue entertaining all age groups in the community, have sports events, fundraise and participate in religious events.

Taking over from the previous Board, I would like to thank and congratulate each one of them, all members of every Subcommittee and each and every volunteer for their commitment and services to the OZCF. Please know and feel proud that you made a difference and contributed to a stronger OZCF emerging post pandemic.

The new Board of Directors took charge on 26 June 2022 after being elected at the Annual General Meeting. We welcome Anaisha Madan, Kashmira Nagarwala, Kaiomarz Suntoke, Mahiyar Panthaki, Natasha Mistry, Rohmin Raisi, Shiamak Katrak and Tanya Bharda as new Directors. From the previous Board, we have Armita Bhesania, Hormuzd Engineer, Tauzer Dalal, Xerxes Madan and myself continuing for another term. It is the first time since 2008 that the OZCF has had a full Board. It is the first time since 2016 that the new Board has more new members coming on than previous ones returning. While the massive change presents its own set of challenges, I am confident the new Board members will be up to speed in no time and continue delivering beyond expectations.

Recently, the Fundraising Subcommittee held a very successful Bollywood Night fundraiser. It was an excellent event with great singers and everyone enjoying themselves with singing and dancing. The singers appreciated having such an enthusiastic crowd as well. Kudos to the entire Fundraising Subcommittee for a great event.

Earlier in the term, the Youth Subcommittee held a fundraiser to start The OZCF Little Free Library where you take a book and leave a book. They managed to fundraise over 200% of their target, which is quite amazing! A sincere thank you to all the donors. During the past few weekends, the youth delivered on their promise to build the library and it is now up and running.

In June 2022, we hosted the Annual General Meeting for the North American Mobeds Council. OZCF has always been a huge supporter of Mobeds and the NAMC. A huge thank you to Jeroo and Xerxes Madan, Armita Bhesania, Anaisha Madan and volunteers for offering their services to ensure the NAMC AGM ran smoothly.

At the Extraordinary General Meeting on 26 June 2022, the previous Board recommended a new Investment Policy and Membership Fee Revision. After questions from the membership, answers from the Board and a healthy discussion on each proposal, both proposals passed with a majority vote of the membership.

Our Place of Worship Advisory Committee (PWAC) Chair, Phil Sidhwa provided a detailed update at the Annual General Meeting regarding the Place of Worship project. The Site Plan Approval will be submitted within the next few days. The stars seem to be aligning in our favor and with everything going smoothly, we could be looking at construction starting late Fall of this year.

Your new Board and Subcommittees will be planning different events in the upcoming months. I urge each one of you to participate actively and encourage others to do so as well.

Adil ...

Adil Bhesania, President



INTRODUCTION OF 2022 - 2024 BOARD OF DIRECTORS



Dr. Adil Bhesania (President)



Dr. Armita Bhesania (Vice President)



Mahiyar Panthaki (Treasurer)



Natasha Mistry (Secretary)



Hormuzd Engineer (Director)



Anaisha Madan (Director)



Romi Raisi (Director)



Kashmira Nagarwala (Director)



Kaiomarz Suntoke (Director)



Xerxes Madan (Director)



Shiamak Katrak (Director)



Tauzer Dalal (Director)



Tanya Bharda (Director)





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ANNOUNCEMENTS

HALL RENTAL RATES:

Please note new rates to rent the hall for social events. These rates are significantly lower than renting at halls and hotel rooms and allow members and non-members the entire use of our facilities.

Members: \$400 Non-members: \$500

Rental of Audio/Video equipment is \$100.

RATES TO ADVERTISE IN THE NEWSLETTER:

Members often inquire about rates to advertise in the newsletter. See the rate structure below:

Business Card \$25 per issue \$150 per year 1/4 Page \$50 per issue \$300 per year 1/2 Page \$75 per issue \$450 per year Full Page \$125 per issue \$750 per year Last Full Page \$150 per issue \$900 per year

If paid in full at the beginning of the year by the end of January, a 10% discount will be applied. There are six issues per year – January, March, May, July, September and November.

HALL RENTAL RATES FOR FUNERAL SERVICES

Members: \$100 per day (over the 4-day period)

Non-members: \$150 per day



MEMBERSHIP:

A gentle reminder that it is that time of the year to fulfill your membership requirements for 2022. To start the renewal process, we have made it easy to be able to renew your membership using the following options:

- 1. Pay through your Credit Card or PayPal.
- 2. Sending in a cheque is also available for those that wish to do so. You may set up for direct deposit payment so that your membership self-renews annually. PAD form is attached and also available online at www.ozcf.com

Here's the breakdown of the membership category and fees for 2022:

Membership Category and Fees				
Category	Youth	Single	Seniors	Family
Description	Youth are Individuals of age 19 to 24 years	Single are Individuals of age 25 to 64 years	Seniors are Individuals age 65 and above	Family Includes Spouses/Partners and children up to the age of 18 years
Fees	\$40	\$100	\$50	\$150

<u>A Membership form has been included</u>, should any changes be required to your personal information or you can make these changes yourself online at www.ozcf.com

Feel free to contact Shirin Chaturvedi at cshirinm@hotmail.com or Rumi Jasavala at rumi_jasavala@ozcf.com, for any assistance required in membership renewal.

Thank you to all for your kind support, as always.

- Membership Committee



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 Anandasgar 905-271-0366 armaity.a@gmail.com

OZCF President

Dr. Adil Bhesania 647-985-0305 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 Mehbad (416) 917-9195

Dhabhar, Ervad Jamshed (905) 819-0089

Katrak, Ervad Kerman (647) 444-7359 (Speaks Farsi)

Kotwal, Ervad Nozer (905) 820-0461

Madan, Ervad Xerxes (416) 254-0685

Panthaky, Ervad Jal (905) 568-4946

Zarolia, Ervad Kobad (647) 8879213

RELIGIOUS EVENTS AND UPDATES

MAIDHYOISHEM GAHAMBAR (F) - FRIDAY JULY 1ST

OZCF will be celebrating Maidhyoishem Gahambar, as per Fasli Calendar on Friday July 1st at the ZRCC.

The Gahambar Jashan will commence at 11:00 am, followed by lunch. The cost of attending the Jashan & lunch is \$5 per person; children up to the age of 20 years are free. Members wishing to attend in-person must give their names to Er. Nozer Kotwal at (905) 820-0461 or at nskotwal1@gmail.com in advance, and no later than Tuesday June 28th.

If you wish to offer your home-made Malido, Ravo, Sev and/or dry-fruits, flowers, fruits, Sukhad, Loban, we ask that you make arrangements with Er. Kotwal.

If you and/or your friends wish to sponsor this Gahambar & lunch or any other religious event in the future, please provide your interest to Er. Kotwal.

MUKTAD (S) PRAYERS - AUGUST 11TH - 15TH

OZCF will be celebrating the Shenshai Muktad from Thursday August 11th to Monday August 15th at the ZRCC.

We will be performing all the prayers during the Muktad days – three Satoom sessions (morning, afternoon and evening), and Afringan & Farokshi in the morning. If you wish to give the names of your dearly departed for daily prayers, please download, and complete the Muktad Names Form from the OZCF website and send it along with your donation cheque payable to OZCF to reach Er. Nozer Kotwal **by August 8**th.

The Hall will be open for a few hours during the prayers. Prayer timings are:

06:30 am - Morning Satoom

07:00 am - Afringan and Farokshi

11:30 am - Afternoon Satoom

07:00 pm - Evening Satoom

If you wish to offer your home-made Malido, Ravo, Sev, Batasa, Bhakras, and/or dry-fruits, flowers, fruits, Sukhad, Loban, we ask that you make arrangements with Er. Kotwal. If you wish to sponsor a meal and/or donate food, please contact Jeroo Madan at jeroomadan@hotmail.com

We also require volunteers to clean and set up the Prayer Room, House, and Hall before the start of Muktad as well as regular cleaning during the Muktad days. Please contact Er. Kotwal at (905) 820-0461 if you wish to help.

Muktad are the days of communication between the material and spiritual worlds – our need of health, happiness, peace and prosperity is fulfilled through the blessings of the Ruwans (souls) and the Fravashis (spirits), and their need for our remembrance is fulfilled by our prayers and invocations. As the past 2 years have been tough in terms of revenue generation for OZCF, we request the community to donate generously.



HAMASPATHMAIDYEM GAHAMBAR (S) - AUGUST 13TH

The Hamaspathmaidyem Gahambar prayers as per Shenshai Calendar, will be held on Saturday August 13th (on Gatha Spentamainyu) at 7:00 am at the ZRCC, 1187 Burnhamthorpe Rd. East, Oakville.

NAVROZE JASHAN (S) – AUGUST 16TH

OZCF will be celebrating Navroze on Tuesday August 16th at the ZRCC. The prayer ceremony will commence at 7:00 pm followed by dinner. **Details will follow closer to the event**.

If you wish to offer your home-made Malido, Ravo, Sev and/or dry-fruits, flowers, fruits, Sukhad, Loban, we ask that you make arrangements with Er. Kotwal in advance.

KHORDAD SAL (S) JASHAN - AUGUST 21, 2022

OZCF will be holding a Jashan on Khordad Sal day, as per Shenshai Calendar on Sunday August 21st, at the ZRCC. The prayer ceremony will commence at 11:00 am, followed by lunch. **Details will follow closer to the event.**

If you wish to offer your home-made Malido, Ravo, Sev and/or dry-fruits, flowers, fruits, Sukhad, Loban, we ask that you make arrangements with Er. Kotwal in advance.

NORTH AMERICAN MOBEDS COUNCIL AGM UPDATE:

On behalf of OZCF, the R&L Committee hosted the North American Mobeds Council (NAMC) AGM on June 11th & 12th at the ZRCC. Issues faced by the community were discussed by the participating Mobeds and Mobedyars and decisions will be circulated to all the associations. It was encouraging to see 16 participants in person from Ontario, of whom 7 were young Mobeds. Er. Kamran Panthaki and Er. Nekzad Illava talked about their positive experiences in the 2 years of Avesta classes that they have been undergoing under Er. Dr. Ramiyar Karanjia.

On the 11th evening, the Board hosted the participants and their spouses over dinner. OZCF President, Er. Xerxes Madan handed NAMC President, Er. Ardaviraf Minocherhomji, the annual donation cheque of \$1,000 for NAMC. Er. Minocherhomji presented OZCF a cheque of \$1,000 in token of appreciation from NAMC for hosting a wonderful AGM and taking care of the meals for all participants.

The OZCF Board sincerely appreciates all the efforts of the caterers, donors and volunteers for making this a successful event for NAMC.





BOLLYWOOD MUSIC NIGHT WRITE UP

A night of Bollywood music and dinner was enjoyed by all at the ZRCC on June 18th. Sumana Ganguly and Faisal Raza entertained the crowd singing old and new songs to foot tapping music by Naveed Akhter, Ali Bhai, Veeraj and Naeem Akhtar. The crowd joined in the singing and danced till late at night. A cash bar kept the crowd in high spirits. There was also a bake sale where Parsi goodies such as batasas, bhakras, kumas, chundo, chutney and other delicacies were sold. There was a raffle sale with cash and other prizes. We wish to thank our donors and volunteers for making this event a resounding success.











OBITUARY - ERVAD BOMANSHA KOTWAL

Ervad Bomansha Kotwal turned 90 on June 23rd, 2020. The community celebrated his Milestone birthday with a car parade and small gathering on his driveway. The event was organized by the Dhabhar family.

Ervad Bomansha came to Canada with his wife Silloo and daughter Vera in 1967. Bomansha quickly became involved with the community and took up an active role in the ongoing religion classes with Silloo. He taught Navjote prayers to children and helped to prepare them for their Navjotes. Bomansha has performed countless weddings and Navjotes. He guided many community members at funerals and all the ceremonies that needed to be done after the Paydast for our departed souls.

In 1982, he initiated the observances of Muktads for five Gatha Days, with the help of other volunteers. He was in charge of all the prayers and organized the Mobeds for those days. Eventually, due to health reasons, he had to give up this role. The Muktads are now continued to be observed, under the leadership of Ervad Hoshang Udwadia.

Our first book of Funeral Procedures, written in consultation with Bomansha and others, was published in 1988. Since then, two more editions of the booklet have been published and it is used by many of the associations across North America.

Bomansha also helped with the syllabus that had to be made for the 4 levels of the "Religion in Life" badge for Scouts and Guides of Canada. The efforts to create this badge was led by Putli Byramjee, who worked tirelessly to establish this badge. These badges are still earned by the children in the Scouts and Guides movements.

Bomansha spearheaded and initiated many of the Shahensai Religious observations in which we continue to participate. These events include, Jashans for Navroze, Khordad Sal, Dastoor Jamshedji Kukadaru Saheb's Baj, Atash-nu Parab, Zarthost-no-Deeso, Homaji-ni-Baj. In 1997, Bomansha also Initiated the Ghambars.

Furthermore, Ervad Bomansha collected funds for the poor Zoroastrians in Navsari -. Food rations, Sudra and Kustis were distributed in various villages near Navsari.. He also collected funds for the Navsari Atash Behram repairs.

Bomansha and Silloo had been married for 58 years, and together they have accomplished so much and contributed to our Zoroastrian community in full measure. We have been blessed to have them in our lives.

This year we will observe the Muktad for 40 years. Bomansha has served the community for 55 years!

SUBMITTED BY PUTLI MIRZA



On behalf of everyone in my family, I would like to thank all of you for being here today. It has always been so heartwarming to see how the community has shown their gratitude and appreciation for all that my father has done over the many years. And I would also like to thank so many of you who have helped them both over the past few years. Your kindness and generosity has been so appreciated.

My father was born and raised in Navsari, India and moved to Tanzania, Dar es Salaam in Africa for work in 1952. He went into a watch store to buy a battery, where he met my mother. They were married in January 1964 and in December I was born. They left Africa in 1966 and moved to England. In 1967 my father came to Canada alone at first to find a job. He secured a job with the Bank of Montreal and then a few months later, my mother and I joined him. They became friends with other Parsis and soon developed a close knit circle of friends and began taking on the role of a dasturji... and the rest is history. He worked at the bank for several years and started a side business out of our home, which was named after my mom and I.Silvera Distributors". He later ended up working for a paint company and then my parents opened up their own paint and wallpaper store at one of the local malls. He was a bit of an entrepreneur and worked hard all his life.

When I think about what has been important to my father, there are really only 2 things that stand out for me... 1 is his family and 2 is his community. He has been involved in so many community events ever since the beginning. I remember as a little girl, most weekends were taken up with navjotes, lagans and Jashans. Looking out amongst all of you, I'm sure that he has performed many of your lagans, maybe your navjote and then your children's navjotes, and their lagans. I'm sure he has performed many Jashans in your homes and supported you and your family when someone you loved passed away.

When I was about 11 years old, he took on a very active role with my mom in offering religion classes on certain Sundays that started out in the basement of the apartment building we used to live in. It was very important to him to teach the younger generation. He was so dedicated that he would actually pick up many of the children, bring them to the classes and then after the classes would go and drop them back off at home while my mom and I cleaned up.

For many years, parents have sent their children to learn their prayers from my dad to prepare them for their Navjote. My father loved children and I know he thoroughly enjoyed teaching the prayers to them, and then also getting a chance to joke around with them afterwards. I have no doubt that all of those children got to see the strict side of him while learning to pray properly, and then enjoyed the fun loving side of him afterwards.

There are several achievements of his that continue to be felt in the community to this day. In 1982 he initiated the observances of Muktads for 5 Gatha days with the help of other volunteers. He was in charge of the prayers and organized the Mobeds for those days. The Muktads continue to be observed to this day. The ZSOs first book of Funeral Procedures was written in consultation with him and others and was first published in 1988. Since then 2 more editions have been published and used by many of the associations across North America... the same booklet my mother and I have been using to help guide us recently. He also helped with the syllabus that had to be made for the 4 levels of the "Religion in Life" badge for Scouts and Guides of Canada. With the efforts of others who were equally dedicated, these badges are still earned by the children in the Scouts and Guides movement. He also spearheaded and initiated many of the Shahensai Religious observations in which we continue to participate. These events include Jashans for Navroze, Khordad Sal, Dastoor Jamshedji Kukadaru Saheb's Baj, Atash-nu-Parab, Zarthost-no - diso, Homaji-ni-Baj. And in 1997, he initiated the Gahambars.



Also over the years he has collected funds for poor Zoroatrians in Navsari and also for the Navsari Atash Behram repairs. My parents for many years donated to an orphanage in Navsari and I remember on one of our trips to India visiting the orphanage with my parents.

So, as you can see, all of you... this community has been an integral part of his life and he has worked very hard at keeping the traditions alive and intact.

I'm pretty sure that everything I have just told you about my father is not anything you don't already know. What I would really love to share with all of you, is about the husband, father, grandfather and great grandfather that he was to us

Like I said earlier, his family has always meant the world to him. My mom and dad had been married for over 58 years. They came to Canada in 1967, with the same dream as many others, to build a prosperous life that would offer opportunities for themselves and their children. They have had their ups and downs, like anyone else, but together they have accomplished so much. They worked hard together to get everything that they have. And there's no way that my father could have done all that he has done without her support. She has always offered her silent strength and he adored her

As a little girl, and even to this day, I have always been a daddy's little girl. He was the kind of dad that loved to play and joke around and be silly. I can remember on Sunday mornings, when he didn't have to go anywhere, he would love to read the newspaper, the Toronto star. He would lay the paper down on the floor, and sit down on the floor, usually wearing his sudreh and lenga, and read the paper. I can remember playing with him and jumping on him and wrestling with him. I think some of you may know that he used to love watching wrestling and may have even gone with him a few times. I can remember him taking me to maple leaf gardens, sitting on his shoulders, watching his favourite wrestling characters.

He was very dedicated to me. My parents had me involved in several activities and that would mean needing to drive me to all my classes. For the most part it was him who did all the driving, so we spent a lot of time together in the car. He used to love listening to music and would tap his fingers along to the songs on the dashboard

Practically most Sundays he would be asked to perform a Jashan at someone's house. I used to love accompanying him and watching him guide the families as to what to do, write down the names to be recited in the prayers, get the ses all ready, light the divo and then change into his jammo and get comfortable to start praying. The sound of my father praying is one of the most comforting sounds I know. After the Jashan, then it was time to enjoy being with the families and of course everyone enjoyed his sense of humour and his young at heart spirit

Like many other families, my parents had challenges they had to overcome, but I never did without. Looking back at everything they have done for me, there are no words to describe how grateful I am to have such wonderful parents.



Leaving to go away to university was extremely difficult and I can still remember both of us crying together just before they were heading back home after dropping me off in Kingston. But he knew that his little girl was growing up and had to let me start to make my own choices. We've had a couple of other moments, at different stages in my adult life, where we just looked at eachother and cried. There is no denying that my dad has a tender spot in his heart for me. As a grandfather to my 3 children, Yazdan, Yasna and Delnaz, I knew he would be fun loving. Once again he was on the ground playing with them and wrestling with them when they were little. He loved to make jokes with them to make them laugh. And right up until his final days, he was still trying to make them laugh. My parents always made sure they were there to celebrate all their milestones and have welcomed James and Marie Pier to our family. It has warmed my heart as well for my children to see how much his community respects him and has shown gratitude to him for all that he has done over the many years. To them he's their Papa, but they are also seeing what he has meant to so many other people.

He is also a great grandfather to our beautiful Naya. We were all so excited to see him hold her for the first time. It was so wonderful to watch him hold her and play with her hands and feet and see how he spoke to her in a playful manner. Every time I spoke to him on the phone, he would ask about everyone, one by one, asking how they are, including our dog Lily He would always ask if Naya was talking yet, what she was saying, or if she was walking, etc... I think he was trying to picture her in his mind and what she would be doing.

There is lots to admire about my father. He is a man that has stayed true to his values and beliefs, even if they were not the popular values or beliefs. He showed me that it's important to be true to yourself and true to your convictions. He didn't let others persuade him to sway from what he believed to be what's right, and he didn't let what others may have said about him affect him. I can remember very clearly him saying to me one day "Don't you worry about what others will say". Those words gave me strength, and it also made me realize how loved I really am...

In the last little while, my parents had a little tradition on Sunday evenings. They would have a drink together. I'm sure many of you know that he enjoyed his scotch and water. Even when he was in the hospital, he would ask "what's for dinner?" and then say that he would like some wine with his dinner, or even sherry would do. The next time you have a drink, please raise your glass and say a toast to him and think of him fondly.

Not too long ago when we were visiting him at the hospital, he was having a difficult time hearing us and speaking with us. Delnaz and I were saying good bye to him because our visiting time was over so we gave him a big kiss and told him how much we loved him, and as clear as anything.....he told us "we love you all the time"....those were in fact the last coherent words he spoke to us. And those words will stay in our hearts forever...there is no doubt that he loved all of us. all the time!.

Obituary read out and submitted by Vera Rabadi



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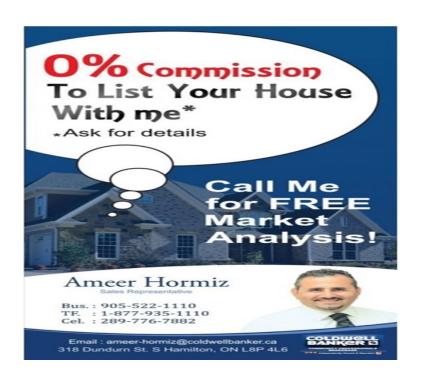




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Please include the following names in the daily prayers during the forthcoming Muktad Ceremonies. Please note that **NO NAMES WILL BE ACCEPTED OVER THE PHONE**.

Name of the Deceased	Name of his/her father/Husband**		
1. E O Oi B K	E O B		
2. E O Oi B K	E O B		
3. E O Oi B K	E O B		
4. E O Oi B K	ЕОВ		
5. E O Oi B K	ЕОВ		
6. E O Oi B K	E O B		
Please find enclosed my cheque payable to OZCF for \$			
Thank you.			
Name Signature	Tel. No		
** Names of the deceased are recited together v			
E= Ervad O = Osta Oi = Osti B = Behdin K = Khurd (child whose navjote was not performed)			
Please complete the form in Block Letters, ensuring the proper status (i.e., E, O, Oi, B, K) is circled and forward it to the address below			

OZCF, 4244 Taffey Cres, Mississauga, ON L5L 2J2

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MEMBERSHIP FORM

January 01 to December 31, 2022

Membership Application: New Renewal

Membership Category / Fees

Youth	Single	Seniors	Family
Individuals of age 19 to	Individuals of age 25 and	Individuals of age 65 years	Includes children up to age
24 years	below 65 years	and above	18 years
\$40	\$100	\$50	\$150

APPLICANT INFORMATION	
First Name:	Last Name:
Address:	Apartment No:
City:	Province: Postal Code:
Home Phone: (Cell Phone: (
Email:	
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 Grou I (We) do not require the VISION Newsletter by po	•
	\$ or ongoing \$ per:
L I (We) are interested in volunteering with OZCF	5 or origoning 5 per.
L T(We) are interested in volunteering with ozon	
I have reviewed the OZCF By-laws available on the O	or Credit Card (paid via website): \$ DZCF website www.ozcf.com, and agree to abide by them. By the by email / phone for announcements and requests.
Signature:	
OZCF, 1187 Burnhamthorpe Road, East, Oakv	rille, ON. L6H 7B3 Tel: 289-725-8484 www.ozcf.com





Pre-Authorized Debit (PAD) Agreement

For Annual Membership Fees

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

□ \$40	□ \$100	□ \$50	□ \$150
Youth	Single	Seniors	Family
Individuals of age 19 to	Individuals of age 25	Individuals of age 65	Includes children up to
24 years	and below 65 years	years and above	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 – <u>not to exceed 30 days</u>). 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