NOVEMBER 2023



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OUR AFFILIATES





We Support:



PRESIDENT'S MESSAGE



These are unprecedented times. Our long-awaited vision of building our own Atash Kadeh is finally becoming a reality. All of us at OZCF have never undertaken a project so big, but we have a very competent team of volunteers on the Place of Worship Advisory Committee (PWAC) who under the leadership of Phil Sidhwa have done a phenomenal job.

On 24 September 2023, we witnessed a beautiful land blessing Jashan and Baj ceremony performed by 16 Mobeds and Mobedyars at the site of the Atash Kadeh. It was very pleasing to see a lot of youth Mobeds participating in the Jashan and the prayers were also led by youth Mobeds. After the Jashan, we had the North American Mobeds Council (NAMC) President Ervad Tehemton Mirza honor two of our senior priests Ervad Nozer Kotwal and Ervad Jal Panthaky with a shawl for their long-term services to the Zoroastrian community in Ontario.

Construction on site is going ahead at a rapid pace, and we are on schedule and on budget. Please see the detailed construction update email sent on 20 October 2023 titled "Place of Worship Construction Progress" for a detailed explanation from Phil on how the project is progressing. An update from PWAC is included below as well. We will continue sending out regular updates with pictures as we continue. You can also view a live video feed of the construction on our website www.ozcf.com. If you wish to visit the construction site for a tour, please contact either Phil or myself.

On 11 November 2023, we are having our Place of Worship Fundraising Gala at the Mississauga Convention Center. As we discussed at the Extraordinary General Meeting (EGM) held in August, we can complete Phase 1 of construction with the available funds and need to fundraise more to complete Phase 2 of construction. The upcoming Gala is our biggest fundraiser to help us cover the shortfall. I urge all of you to join us on 11 November 2023 at the Gala and donate generously as we continue building the Atash Kadeh and future Atash-e-Adaran.

On 26 November 2023, it is again the time of the year to stock up on delectable goodies as the Fundraising Committee is organizing the annual Jamva Chalo Ji Fundraiser. It will be pick up only as due to construction on the property, our



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

parking space is extremely limited. Flyer and Menu have already been sent out so please place your orders soon. On the same day, the Youth Committee is partnering with ZYNA (FEZANA's Youth Wing) for Attitude of Gratitude 2.0, a food and clothing donation drive. Food banks are undergoing a severe food shortage as more and more people are starting to rely on them. Please donate food and gently used clothing items generously. The Youth Committee also manages a food donation box year-round at the property. We encourage everyone visiting the property for Ghambars and Jashans to bring one non-perishable item with them.

Hoping to see you all on 11 November 2023 at the Gala.

Sincerely,

Dr. Adil Bhesania President, OZCF





PLACE OF WORSHIP ADVISORY COMMITTEE UPDATE

CONSTRUCTION

With construction having begun for our Place of Worship, we will not be renting out the hall until all construction has finished, bearing in mind the safety of our members and volunteers.

As a community we are thrilled at the start of construction of our Atashkadeh in September. Construction is progressing well, on-time and on-budget. That consecration and Baj ceremony must have helped with smooth operations! We updated you in our recent summary activity report on project milestones (Table below).

PHASE 1 CONSTRUCTION SCHEDULE:

Item	Start Date	Completion Date
Foundation Walls – Form and pour	Oct 16	Nov 3
Waterproofing/Weeping	Oct 12	Nov 10
Backfill	Oct 23	Nov 13
Excess Fill Relocation	Oct 23	Nov20
Structural steel plates	Oct 23	Nov 1
Masonry	Oct 23	Dec 1
Structural Steel	Dec 1	Dec 10
Roofing	Dec 10	Jan 10
Start Site Servicing; Grading; stormwater	Oct 27	Nov 30
Start Electrical	Nov 1	Dec 31
Start Stucco/Exterior	Dec 1	Jan 15

The schedule above is subject to change.

I wanted to talk about project execution details. Each of these items, as simple as they look, Involves an array of activities that are co-ordinated carefully by the contractor and team - from review of drawings with the architect, engineering consultant approval, performance of actual work in sequence, to inspections by the Town and construction consultant. Provincial Ministry of Labour and Ontario building code requirements, along with Town building permit rules must be followed at all times, and inspectors arrive at the site unannounced and frequently. We have developed a good system internally to manage all of this. For example, when pouring the concrete in the forms, the typical concrete mix is made up of roughly 10% cement, 20% air and water, 30% sand, and 40% gravel.



This is called the 10-20-30-40 Rule. It must be poured within 90 minutes of arriving at site and before 300 tub revolutions after water was added to the cement. The construction consultant inspector monitors this and takes samples from the cement truck to ensure good quality. The Town inspector ensures the forms and steel rebar is placed correctly and in the right amount.

On the financial side, a bi-weekly payment certificate is issued by the contractor for payment. This is first approved by the architect to ensure labour and materials are as quoted in the work estimate. Together with the payment certificate, the contractor provides us his invoice, billing details, WSIB certificate and Statutory Declaration. This is then reviewed internally by us and signed off by our construction manager Fred and approved by me. This is then provided to the OZCF President and copied to PWAC and the OZCF Treasurer for approval and cheque issuance. Our Treasurer keeps track of invoices and payment certificates and amounts of payment. At every step we have a system of checks and balances to ensure project success and proper audit protocols are followed. Fred, Marzi and I have formal meetings weekly on-site and speak almost daily with the contractor and architect on project updates and any issues. In this way project execution is foolproof to ensure nothing goes off the rails, and if it should, we can identify and remedy it quickly.

With many expert consultants and contractors engaged in project execution, we can assure ourselves that the work is performed in accordance with strict regulatory and contractual requirements. Phase 1 works, with a budgeted amount of \$2.5M should be completed in January, barring unforeseen circumstances such as bad weather or supply chain issues. At that point, construction will only progress based on availability of new funds to continue smooth and uninterrupted construction that enables completion by September 2024. So please donate generously.

As you can see, to-date we have had great success with an amazing team of community volunteers and professionals. We thank the membership for your encouragement, support and patience as we progress with the project through some interruptions and inconveniences with our daily use of the property.

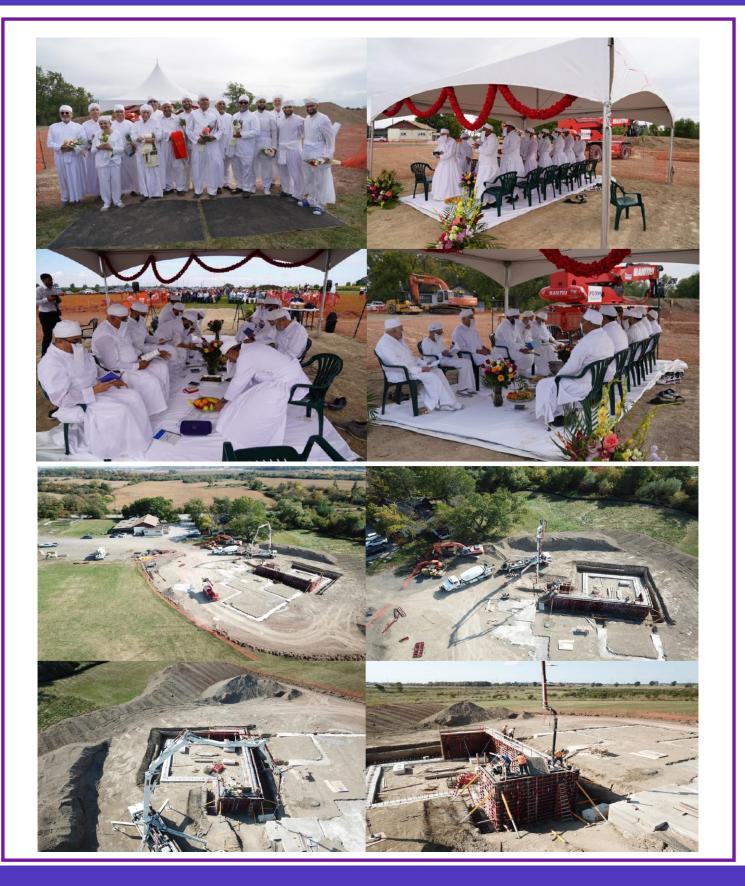
Hope to see everyone at the fabulous Gala on November 11. We will keep you updated of activities. Visit our site at <u>www.ozcf.com</u> to see construction progress.

May Ahura Mazda always bless our community.

Phil Sidhwa, Chair, PWAC.











OZCF ★★ PLACE OF WORSHIP GALA



AT

Mississauga Convention Centre

75 DERRY ROAD W, MISSISSAUGA, ON L5W 1G3

> PRICE: \$150 PER PERSON TABLE OF 10 PEOPLE

PLEASE CONTACT: GULRUKH PATEL FOR REGISTRATIONS AT CAWASGUL@GMAIL.COM OR 647 787 0237 / 905 542 0237

KERMIN BYRAMJEE FOR DONATIONS AT KERMIN101@GMAIL.COM OR 905 815 2703

CHISTY BULSARA FOR ADVERTISING IN PROGRAM BOOK AT BULSARAFC@GMAIL.COM OR 416 716 9486



RELIGIOUS EVENTS AND UPDATES

Due to inflation and increasing costs, OZCF will be revising rates for religious offerings and events with immediate effect, as follows:

- Sukhad \$3/- each
- Divo \$3/- each
- Gahambar lunch \$10/- per person; children up to age 5 years are free

We sincerely appreciate the continuing support of the community.

ZARTHOST-NO-DISO (F)

OZCF will be holding prayers for Zarthost-no-Diso, as per Fasli Calendar, on **Tuesday**, **December 26, 2023**, at the ZRCC, 1187 Burnhamthorpe Rd. East, Oakville. The prayer ceremony will commence at 11:00 am, followed by Chasni.

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 any religious event in the future, please provide your interest to Er. Kotwal.

MAIDYAREM GAHAMBAR (F)

OZCF will be celebrating Maidyarem Gahambar, as per Fasli Calendar, on **Monday, January 1**, **2024**, at the ZRCC, 1187 Burnhamthorpe Rd. East, Oakville.

The Gahambar Jashan will commence at 11:00 am, followed by lunch (subject to progress of construction work of Atashkadeh). The cost of attending the Jashan & lunch is **\$15 per person**; children up to the age of 5 years are free. Members wishing to attend in-person must give their names to Er. Nozer Kotwal at (905) 820-0461 or at <u>nskotwal1@gmail.com</u> in advance, but **not later than Friday, December 29th, 2023**. Please also volunteer to clean up after 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.

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.





RATES TO ADVERTISE IN THE NEWSLETTER:

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

Business Card 1/4 Page 1/2 Page Full Page Last Full Page \$25 per issue\$50 per issue\$75 per issue\$125 per issue\$150 per issue

\$150 per year \$300 per year \$450 per year \$750 per year \$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.





2023 MEMBERSHIP FEE STRUCTRE

Below is agreed upon membership rates passed at the 2022 AGM

Fee Structure for January 1, 2023 to December 31, 2023 (Non-Refundable)

Membership Level	2023 Fee
Family (Includes spouses/partners & children up to age 22	\$175.00
Single (Individuals of age 27 to 64 years)	\$100.00
Senior (Individuals of age 65 -89 years)	\$50.00
Seniors (age 90+)	\$FREE
Youth (Individuals of age 23 to 26 years)	\$50.00

Below is agreed upon membership rates passed at the 2022 AGM

Fee Structure for January 1, 2023 to December 31, 2023 (Non-Refundable)

Membership Level

- Family (Includes spouses/partners & children up to age 22
- Single (Individuals of age 27 to 64 years)
- Senior (Individuals of age 65 -89 years)
- Seniors (age 90+)
- Youth (Individuals of age 23 to 26 years)

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ZCF FUNDRAISING COMMITTEE PRESENTS

amua Chalo

ON NOVEMBER 26TH, 2023

PRE ORDERS ONLY DUE TO PLACE OF WORSHIP CONSTRUCTION

PICK UP: 2PM ONWARDS



PLEASE PRE ORDER BY NOVEMBER 12TH 2023 FROM THE ATTACHED LIST TO AVOID DISAPPOINTMENT

PLEASE EMAIL YOUR PRE ORDERS TO JEROOMADAN@OZCF.COM AND ENSURE YOU HAVE AN ORDER NUMBER

> ALL PAYMENTS MUST BE SENT VIA ETRANSFER TO EASYPAY@OZCF.COM BY NOVEMBER 12TH, 2023





Pre-Order by November 12, 2023

OZCF Pick up : Nov 26, 2023 from 2:00 pm to 4:00 pm

M5 Catering (Cyrus Maneckshaw)	Qty.	Price \$.	Qty. ordered	Total \$.
Chicken Curry	20 oz	12.00		
Salmon Curry	20 oz	17.00		
Chicken Lababdar	20 oz	14.00		
Jhinga Methi	20 oz	15.00		
Butter Chicken	20 oz	13.00		
Mutton Dhansak	20 oz	20.00		
M5 Bakes - Farah Ardeshir-Manekshaw (visit www.m5bakes.com for pictures)	Qty.	Price \$.	Qty. ordered	Total \$.
Mava Cake	1	3.50		
Mithoo Dahi	10 oz cup	6.00		
Chocolate Eclairs	1	6.00		
Tiramisu Pastry	1	6.50		
Chocolate Lava Cake	1	6.50		
Custard Tarts	1	2.50		
Chocolate Mousse cup	5 oz cup	6.00		
Mango Mousse cup	5 oz cup	6.00		
French Macarons (multi flavored)	6	15.00		
Chocolate shoe filled with French macarons	1	35.00		
Batasas	1 doz	6		
Chicken Puffs	1	3.5		
Beef Mince Puffs	1	3.5		
Chicken Salad Roll	1	8.00		
Tuna Salad Roll	1	8.00		
Bombay Vasanu with Cashews, almonds & charoli (limited quantity)	250 gms	10.00		
Bombay Vasanu with Cashews, almonds & charoli (limited quantity)	500 gms	20.00		





Hosi & Khushnuma Bamboat	Qty.	Price \$.	Qty. ordered	Total \$.
Home made Mayo Chicken roll	1	5.00		
Chicken Kheema cutlets	1	3.00		
Chicken Frankie	1	6.00		
Beef Frankie	1	5.00		
Chicken Puff Pattice	1	2.50		
Chicken Farcha (leg & thigh separate)	1	6.00		
Tarapori Patio	1 box	13.00		
Prawn Pickle	1	12.00		
Chicken Tikka Paratha Roll	1	5.00		
Chicken Tikka Pulao	3 lb box	13.00		
Green Chutney Cucumber Sandwich	1	2.00		
Green Chutney sandwich	1	1.50		
Shredded Chicken Cutlets	1	3.00		
Fried Golden Pomfret (1 whole)	1	15.00		
Green Chutney	1	10.00		
Chicken Liver (2lb round box)	1	12.00		
Akuri Mixture	1	10.00		
Chicken & Corn Quiche (Dinner plate size)	1	10.00		
Hormuzd Chothia - Taronish Food Services	Qty.	Price \$.	Qty. ordered	Total \$.
Chicken Dhansak Dal (24 oz)	1 box	9.00		
Chicken Cutlets (4 pcs)	1 box	9.00		
Chicken Farcha (4 pcs)	1 box	10.00		
Mutton Dhansak Dal (24 oz)	1 box	10.00		
Sali Boti (no salli) (24 oz)	1 box	10.00		
Kheema na Cutlets (Beef) (4 pcs)	1 box	10.00		
Tareli Macchi (4 pcs)	1 box	10.00		
Pork Sorpotel (24 oz)	1 box	10.00		
Lagan nu Stew (24 oz)	1 box	9.00		
Plain Dhansak Dal (24 oz)	1 box	9.00		
Masoor (24 oz)	1 box	9.00		
Osh-E-Brench (Persian lentil & rice - 24 oz)	1 box	9.00		
Gharab nu Achar (limited Quantity)	1 lb	18.00		
Bafenu (picked whole mango - Limited Qty)	1 lb	10.00		
Wet Dhansak Masala	1 lb	17.00		
Mawa ni Boi (small)	Approx 1 lb	12.00		





Malido	1 lb	8.00		
Ravo	1 lb	8.00		
Vasanu	1 lb	16.00		
Kakes & Kookies (Khushi Doctor)	Qty.	Price \$.	Qty. ordered	Total \$.
Almond Crescent Cookies	12pcs	16.00		
Toblerone Cookies	6 pcs	10.00		
Lemon Crinkle Cookies	6 pcs	9.00		
Vanilla Cheesecake Cups (5 oz)	1	5.00		
Vanilla Cheesecake Cups (5 oz)	6	26.00		
Lemon Saffron Cheesecake Cups (5 oz)	1	6.00		
Lemon Saffron Cheesecake Cups (5 oz)	6	32.00		
Farshad Engineer	Qty.	Price \$.	Qty. ordered	Total \$.
Sev (serves 2)	1 box	12.00		
Ravo (serves 2)	1 box	12.00		
Bhakras (Pack of 10)	1 pkt	15.00		
Chutney Sandwich	1	3.00		
Prochi Gazdar	Qty.	Price \$.	Qty. ordered	Total \$.
Chicken Farchas (leg & Thigh attached)	1	6.00		
Chutney Fish Fillet	1	5.00		
Chicken Puff Patties	1	2.00		
Chicken Cutlet	1	2.00		
Chicken Frankie	1	5.00		
Beef Cutlet	1	2.00		
Beef Puff Patties	1	2.00		
Beef Kheema Potato Patties	1	2.00		
Veera Karbhari	Qty.	Price \$.	Qty. ordered	Total \$.
Malido	1 lb	12.00		



Shireen Kavasji (Armeen's Cake & Bake	Qty.	Price \$.	Qty.	Total \$.
Shop)	L . J .		ordered	
Patties -				
a. Chicken	1	3.25		
b. Beef	1	3.25		
c. Potato	1	3.25		
Chicken Sandwich	1	4.00		
Chutney Sandwich	1	4.00		
Almond Loaf Cake	1	9.00		
Date and Walnut Loaf Cake	1	9.00		
Coffee Walnut Loaf Cake	1	12.00		
Cranberry & Orange biscotti	2 pcs	6.00		
Almond & Choco Chip biscotti	2 pcs	6.00		
Ginger Biscuits	1 pkt	6.00		
Coconut macarons	1 pkt	5.00		
Coconut Squares	6 pcs	18.00		
Chocolate Brownies	6 pcs	18.00		
Pecan Tarts	2 pcs	6.00		
Baked Chicken & Corn (frozen)	small	25.00		
Baked Chicken & corn (Frozen)	Large	45.00		
Yasmin Menon	Qty.	Price \$.	Qty. ordered	Total \$.
Sambhar Masala	100 gms	4.50		
OZCF	Qty.	Price \$.	Qty. ordered	Total \$.
Chicken Thai Curry (Zarin Irani)	1 box	10.00		
Shrimp Curry (Zarin Irani)	1 box	10.00		
Chicken Dhansak (Zarin Irani)	1 box	10.00		
Parmesan & Red pepper batasa (Ltd Qty)	1 pkt	10.00		
Parmesan & Red pepper batasa (Ltd Qty) Almont & Black pepper batasa (Ltd Qty)	1 pkt 1 pkt	10.00		
	-			
Almont & Black pepper batasa (Ltd Qty)	1 pkt	10.00		
Almont & Black pepper batasa (Ltd Qty) Malido	1 pkt 1 box	10.00 15.00		
Almont & Black pepper batasa (Ltd Qty) Malido Shrimp pickle	1 pkt 1 box 1 box	10.00 15.00 15.00		
Almont & Black pepper batasa (Ltd Qty) Malido Shrimp pickle Gujarati potato & 2 rotis	1 pkt 1 box 1 box 1 box	10.00 15.00 15.00 10.00		





Choc Oh! Toronto - Delna Patel	Qty.	Price \$.	Qty. ordered	Total \$.
Chocolate Bars - Large	80 g	10.00		
Chocolate Bars - Mini	20 g	4.00		
Choc Bar Flavours -				
- 33% Strawberry & cream white choc bar				
- 41% coffee crunch milk choc bar	Ī			
- 53% Mango & Ginger dark Choc bar	Ī			
- 55% Raspberry dark choc bar	I			
- 64% Peanut butter & jelly dark choc bar	Ī			
- 70% Venezuela bean dark choc bar	Ī			
Choc Mendiants (assorted choc discs with fruit n nuts)	80 g	10.00		
Dark Nutty Bark (Dark chocolate bark with roasted pecans and almonds)	70 g	8.00		
Milk Nutty Bark (Milk chocolate bark with roasted pecans and almonds)	70 g	8.00		
Berry Clusters (Dark and white chocolate clusters mixed with assorted dried fruit)	70 g	8.00		
Chocolate dipped French orange peels	70 g	10.00		
Hot Chocolate bombs (hot chocolate bombs with marshmallows in shape of tea cups)	60 g	7.00		
Chocolate Rum Fruit balls and Cherry Brandy balls with liquid alcohol	10 pcs	25.00		
Dark chocolate Christmas smash tree	170 g	25.00		
Milk/ Dark/ White Chocolate Christmas themed lollipop	25g	4.50		
Nargis Patell	Qty.	Price \$.	Qty. ordered	Total \$.
Dar ni Pori	1	19.00		
Nan Khatai	1 pkt (4 pcs)	3.00		
Pear Chutney	500 ml	9.00		
Tomato Chutney	500 ml	9.00		
Pear Peach Jam	250 ml	5.00		
Cranberry, Coconut & Pecan cookies	1 pkt (4 pcs)	3.00		
Date Squares	1 pkt (4 pcs)	3.00		



Pervin Shastri	Qty.	Price \$.	Qty. ordered	Total \$.
Dar ni Pori (specify if no nuts reqd)	1	20.00		
Mawa ni Pori (specify if no nuts reqd)	1	25.00		
Malido	200 gms	14.00		
Sali Boti (Veal)	1 box	13.00		
Tatreli chicken liver	1 box	14.00		
Prawn Achar	300 gms jar	17.00		
PVR Eats and Treats (Vabeez Valodwala)	Qty.	Price \$.	Qty. ordered	Total \$.
Batasas	1/2 lb	10.00		
Tikka Powdered Spice	100 gms	7.00		
Chicken Tikka Wings	1 lb	18.00		
Coconut Macaroons	1/2 lb	8.00		
Nan Khatai	12 pcs	7.00		
Mawa Cakes - Nutty Delight	6 pcs	9.00		
Mawa Cakes - Nut Free Delight	6 pcs	8.00		
Sundrop (Wine Cake) Cookies	100 gms	9.00		
Carrot, Ginger & Vegetable Soup (Vegan)	750 ml	8.00		
Yummy Thai Curry Soup (Vegan)	750 ml	10.00		
Vindaloo Paste	300 gms	12.00		
Goan Chilly Fry Paste	300 gms	12.00		
Goan Curry paste	500 gms	11.00		
Parsi Curry paste	500 gms	12.00		
Chicken Mayo Salad	300 gms	10.00		
Villie's Fine Foods	Qty.	Price \$.	Qty. ordered	Total \$.
Bhakra	500 gms	16.00		
Coconut Cake	1	11.00		
Daar-ni-Pori	1	21.00		
Malido	1 lb	16.00		
Mawa Cake	1 dozen	17.00		
Naan Khatai	24 pcs	11.00		
Vasanu	1 lb	20.00		
Parwali/Khari Biscuits	150 gms	7.00		
Rose Syrup	500 ml	6.00		



Beez Food Pop Up (Wahbeez Wankadia)	Qty.	Price \$.	Qty. ordered	Total \$.
Badam Pak	1 lb	25.00		
Bhakra	1 dozen	12.00		
Dal ni Pori	350 gms	20.00		
Khajur ni Ghari	350 gms	15.00		
Kopra Pak	1/2 lb	12.00		
Mini mawa bundt cake (2 pcs)	1 Pkt	6.00		
Parsi red Curry masala	400 gms	18.00		
Prawn Pickle	200 gms	15.00		
White curry masala	400 gms	20.00		
Beef Mince Kebabs (6 pcs)	1 box	7.50		
Chicken Mince Kebabs (6 pcs)	1 box	7.50		
Pulled Pork	1lb	12.00		





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VOLLEY BALL TOURNAMENT

On Sunday Sept 17th, over 100 players came out and showed out their volleyball skills in the 1st Annual OZCF Bring-Your-Own-Team Volleyball Tournament!

We had 13 teams of 7-8 players of all ages. 2 divisions of 6-7 teams competed in a group stage before the top 2 played off in the knockout stages. Playing with elite competition and tough refereeing, we had a final set up between the 'Filthy Foreigners' captained by Zal Nagarwala and 'I'd Hit That' captained by Arvin Namdarian. After a very competitive back and forth between both teams, team 'I'd Hit That' was victorious. Followed by the tournament, players and spectators enjoyed dinner and desert and celebrated another successful OZCF Sports event!

Thank you to all who came out and supported the OZCF Sports Committee! Stay Tuned for more events next year!





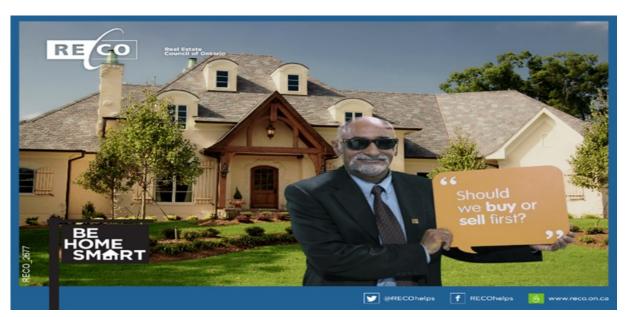




I offer financial planning services to Canadians! I specialize in financial planning for young professionals (primarily doctors and lawyers), and also retirement planning for retirees and those nearing retirement.

As a special promotion, 10% of sales made to OZCF members through this ad will be donated to the OZCF. This donation is in addition to the 10% charitable donation the business will make to mental health and women's shelter charities.

Visit www.phbfinancial.com and schedule a free, no-obligation consultation. Thank you for your support!





RE/MAX RIty Spl 416 419 7414 Themton Irani BROKER "Deep Experience with Trusted advice"!!!





ONTARIO ZOROASTRIAN COMMUNI	IT FOUNDA	Januar	y 01 to December 31, 2023
	Membership Application:	🛛 New 🔹 Renew	val
	Membership (Category / Fees	
Youth	Single	Seniors	Family
Individuals of age 23 26 years	to Individuals of age 27 and below 64 years	Individuals of age 65 years to age 89 (age 90+ = free)	Includes spouses/partners & children up to age 22 years
\$50	\$100	\$50	\$175
City:		Province: P	ostal Code:
Home Phone: (_) ·	Cell Phone: ()	-
Email:	Age	Receive OZCF te	xt messages (Y / N)
DEPENDANT INFORMATION			
 Full Name 		Email	Age
ADDITIONAL INFORMAT	ION		
I (We) select OZCF as	s our Prime Membership Group for	FEZANA membership	
I (We) would like to r	receive the VISION Newsletter by p	ost	
I (We) would like to p	provide Donation. One time: \$	or ongoing \$	per:
I (We) are interested	in volunteering with OZCF		
Total Enclosed: Cash: \$	CF By-laws available on the OZCF v	or Credit Card (paid via websit	e): \$
	consent to OZCF to contact me by		
signing this form I give	-		







Pre-Authorized Debit (PAD) Agreement

For Annual Membership Fees

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

\$50	\$100	\$50	FREE	\$175
Youth	Single	Seniors	Seniors	Family
Individuals aged	Individuals aged	Individuals of age	Aged 90 and	Includes spouses/partners &
23 - 26 years	27 - 64 years	65years - 89 years	above	children up to age 22 years

Member Name:		
Address/Contact Information:		
Signature:		
Date:		
I may revoke my authorization a	at any time, subject to providing notice of (Payee to insert period – <u>not to</u>	!
exceed 30 davs). To obtain a sa	mple 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