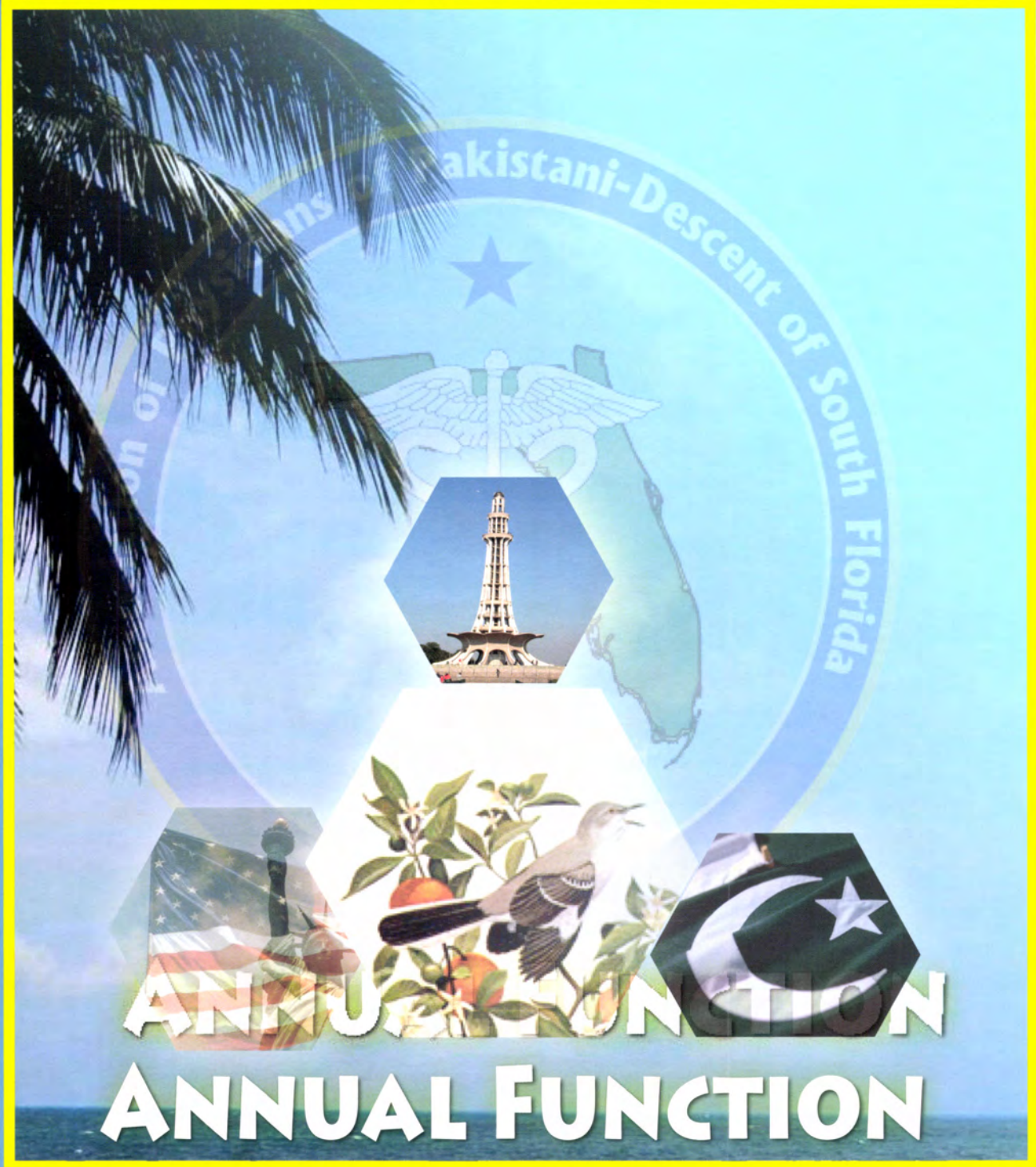


# APPSF

# 2009

APPNA South Florida Chapter



**Miami Beach, Florida**

Association of Physicians of Pakistani-Descent of South Florida

Association of Physicians of Pakistani-Descent of South Florida



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## THINK and then SPEAK up!! An Eye for an Eye or an Idea for an Idea

While we may all be very familiar with the time honored phrase “an eye for an eye” quoted from scriptures of various origins to famous movies, or a book or from relentless sermons. Let us explore this a little further...

If you examine it more closer, you find that the reference to this concept of “Retributive Justice” goes as far back as the Babylon. Its reference is found in The Babylonian Law, Torah, Roman Law, The Christian Law and in Islamic Law in one form or the other.

The phrase “an eye for an eye,” and the principle of retributive punishment, for example in “Hebrew: *ayin tabat ayin*, is a quotation from several passages of the Bible (Leviticus 24:19–21, Exodus 21:22–25, and Deuteronomy 19:21) in which a person who has injured the eye of another is instructed to give his or her own eye in compensation. At the root of this principle is that one of the purposes of the law is to provide equitable retaliation for an offended party. It defined and restricted the extent of retaliation in the laws of the Old Testament” — *from Wikipedia*

But why must we accept and or resort to such notion? In a simple conceptual point of view it makes sense, and over the centuries all legal codes on this concept have one thing in common: a prescribed ‘fitting’ counter-punishment for an offense. The most purest form of this principle of exact reciprocity was written by Hammurabi. He said that, “if a person caused the death of another person’s child, the killer’s own child would be put to death” (Hammurabi’s code).

Just the notion of “An Eye for an Eye” imparts the sense of violence. It ignites the emotions, it drags you into never-ending cycle of revenge. Where is the concept of forgiveness? Where is a hint of reform? And where is the analysis of root cause? Societies will continue to build these laws of “retributive justice,” and countries will use this concept of punishment to try to govern their people and other countries. But now it is time to change course, it is about time to re-think old concepts and it is the time to think hard.

Our time requires “An Idea for an Idea.” An act of violence also starts with an idea. Let’s tackle this at its root. Let’s inculcate in us the desire to first think and then act later rather than first act and then think afterwards. The ideology of terror must be fought with the idea alone. This might be a very naïve way of thinking for the complex and ever growing threat of terror. But, let’s try to replace the ideology of blind faith and fanaticism with the ideology of a vision of a world where the forces of reason will prevail. We can no longer remain a silent majority, with our passive eye giving hardly a glance at the television screen, coldly displaying the dark face of fanaticism that rules our time. It is time for us to THINK and then SPEAK UP !!!

*Rizwan A. Karatela, MD*



RAHAT ABBAS, MD,  
PRESIDENT APPSF

## President's Message

Dear Colleagues and Honorable Guests,  
Asalaam O Alaikum,

It is with great pleasure that I welcome all the members and guests along with their families to our 5th Annual APPSF Banquet. Our annual meeting has attracted a number of South Florida Physicians and community members to interact on an intellectual platform and has also provided us with an opportunity to celebrate our Cultural Heritage as Pakistanis and Pakistani-Americans.

Since our inception, we have grown tremendously. We have been a strong proponent of provision of Health Care and Educational activities both in Pakistan and United States. Our ongoing efforts are made possible by the dedicated supporters and community members. We, at APPSF, are proud to support Charitable Healthcare Projects in Pakistan and United States, including material and financial support of UHI Clinic in Miami, FL, and Vesiculo-Vaginal Fistula clinic in Rural Karachi, Pakistan.

Our ongoing support of Educational Projects in Pakistan has included One Rupee School. We recently adopted "The Citizens Foundation," another Charitable Educational Foundation establishing elementary level schools all over Pakistan. We can never ignore the geopolitical unrest and human suffering due to recent turmoil in Pakistan that has resulted in millions of Pakistanis being displaced from their homes. We have contributed to the IDP Fund and we would like to promote more awareness and hopefully generate more funds to support all the ongoing relief efforts. Please donate generously to this great humanitarian cause.

On the local front, we have been very active in educational programs for the physicians through medical lectures. We had the APPSF Annual Youth Debate, Ek Shaam Urdu ke Naam, Dinner Meeting with commercial attacheés of Pakistan embassy. Now, we have this wonderful Annual Event which encompasses the whole weekend. The support and participation of our community has been remarkable. I would like to thank all the members of working committee who worked tirelessly to bring this wonderful evening to you.

In the end, I would request every physician to take the membership of APPNA and APPSF as the strength of every organization lies in its membership. That's the support we need and that's the support we want.

Long live USA/Pakistan Zindabad

Association of Physicians of Pakistani-Descent of South Florida

## APPSF General Secretary's Report



As General Secretary of APPSF, it has been my privilege to serve the organization for the past year. The experience has been very satisfying for me. I have found the South Florida community to be full of dedicated people who share our vision.

One of the most important focus of APPSF has been to develop programs and activities where we can channel our youth into productive endeavors. The tradition of annual youth debate is now bearing fruits of our labor. It was gratifying, to see how well our youth performed in the annual youth debates. This has been a true family activity where parents have shown as much interest as our youth. We feel that this will further enhance their abilities to be

more productive in their adult lives.

We are happy to see many more physicians and non-physicians willing to give time to various APPSF activities. APPSF has been fortunate to organize events to highlight our heritage and celebrate our adopted land. The community involvement has been very encouraging as we have grown tremendously in the last five years. Thanks to our members and support from the community.

We hope to see the continued enthusiastic involvement from our members and their invaluable support in future. Please join hands in support of our organization and fill out the membership form for APPSF (APPNA-South Florida Chapter) today.

Thank you,  
Unser Khan, MD  
*General Secretary APPSF*

## APPSF Treasurer's Report



Since our inception, we at APPSF have been able to self sustain our Association and at the same time support some of the Philanthropic and Charitable activities both in South Florida and Pakistan. Our main events for this calendar year included Annual Function 2008,

Ek Shaam Urdu Ke Naam and Youth Debate 2009.

Due to generous support from our members and the local community, we are proud to sponsor UHI Charitable Clinic in Miami with a financial commitment for three years. We also supported the IDPs in Pakistan with an urgent cash donation from our reserve funds.

Please be generous in supporting tonight's fund raising so we can continue to support all of these activities.

It has been my pleasure to serve as APPSF Treasurer and I am thankful to my colleagues in the executive committee for their support.

Sabiha Rehman, MD – Treasurer, APPSF

<b>Opening Balance July 2008</b>	<b>26,317.64</b>
<b>INCOME</b>	
From July 2008 to June 2009	
Membership, Annual Function 2008, Ek Shaam Urdu ke Naam, Youth Debate, Magazine Ad Revenues.	50,891.98
Total Income	77,209.62
<b>EXPENSE</b>	
Annual Function 2008 Expense	36,442.68
Ek Shaam Urdu Ke Naam	9641.98
Debate 2009 Expense	737.66
UHI Clinics, first installment	5232.99
IDP donation	2000.00
GB Meetings	1627.69
Expense Total	55,683.00
Net Income	21,526.62
<b>Ending Balance June 2009</b>	<b>21,526.62</b>



SYED SAMAD, MD

Fellow members, Asalaam O Alaikum,

It is my absolute pleasure to send this message of appreciation for the members of the South Florida Chapter of APPNA.

It is so incredible that over a period of 5 years, in spite of limited charter, an army of dedicated APPSF volunteers have turned this chapter into an effective professional organization. You may broaden your base by encouraging greater participation from North American and Caribbean medical and dental graduates.

A very important issue confronting APPNA members this year is healthcare reform. It is one of the most urgent and important challenges confronting us as a nation. The ever-increasing cost of Medicare and Medicaid are among the main drivers of enormous budget deficits that are threatening our economic future. As physicians on the front line of our health care, reform is urgently needed and must be passed this year. At this historic juncture, we should make a strong, unprecedented coalition of healthcare workers, insurers, labor business and legislators to achieve our prime goal of providing "affordable high quality health coverage for all Americans." If this window of opportunity is lost, we may not have another chance for years.

Several APPNA members have already shared their proposals and concerns with their respective state legislators so the final bill includes everything to improve the lives of millions of Americans. They have worked at the grass-root level by appearing on radio, television and town hall meetings explaining the urgency, importance and proposed structure of the comprehensive healthcare reform. I see an opportunity for Pakistani-American physicians to be an integral part of President Obama's healthcare initiative by helping to spawn free community clinics across the nation in collaboration with APPNA chapters. The American culture and infrastructure is based on community service and volunteerism. We should be seen as doing our civic duties.

A successful project like APPSF is the product of profound faith and unshakable resolve. The years ahead will be challenging and will involve risk. You must work together as a spirited crew to navigate successfully to take your organization to the next level. Build on your collective experience, not merely preserving and maintaining the gains of the past, but constantly striving to innovate and improve.

I congratulate the APPSF leadership for establishing your chapter as "APPNA CHAPTER OF EXCELLENCE". Please continue with your great tradition, innovation and steady progress. Good luck with your future endeavors.

Syed A. Samad, MD

President APPNA

# WHAT CAN I DO TO STOP THE 'TALIBANIZATION' OF PAKISTAN?

DANYAL KHAN, MD

Association of Physicians of Pakistani-Descent of South Florida



## About the Author

Danyal Mushtaq Khan grew up in the capital city of Islamabad. After doing FSc from the Islamabad College for Boys, he pursued a career in Medicine. Danyal graduated from the Aga Khan University Medical College in 1993. He moved to USA in 1995, and completed Pediatric Residency from the Pennsylvania State University, Hershey Medical Center in 1998. He moved to Miami in 1998 and enrolled in the Pediatric Cardiology Fellowship program at the University of Miami Jackson Memorial Hospital. Following this, he did a 1 year fellowship in Pediatric Interventional Catheterization at the Miami Children's Hospital. Since 2002, Danyal has been an attending Pediatric Interventional Cardiologist at the Miami Children's Hospital.

Pakistan is faced now, as it has always been, with a lot of issues. They range from external threats, intrusion from Pakistan's so-called allies, internal unrest, religious extremism, load-shedding, etc. On my visit to Pakistan this summer, I felt that the factor that most threatened Pakistan's integrity, peace and its image in the world was the aspect of religious extremism or 'Talibanization'.

The reason for the rampant epidemic-like spread of this phenomenon is multifactorial. But in my mind, the way to immunize against this disease lies in educating every child in Pakistan. An uneducated person is not always capable enough to tell right from wrong and can more easily get influenced by others.

Pakistan is the sixth most populous nation in the world with a population of 164 million. Except for sub-Saharan Africa, our literacy rate of 50-55% is the third lowest in the world (preceeded by Bangladesh and Nepal). This results in Pakistan having one of the largest number of uneducated children and youth in the world.

Literacy has many direct and indirect benefits. Literate mothers have an infant mortality rate (IMR) that is half of the illiterate mothers. Literacy is also associated with later marriages and smaller families. Literacy increases access to better paid jobs and enables better money management.

The next question, that probably arises in our minds might be, that sitting thousands of miles away, what can we do about it? The answer is 'The

Citizens Foundation'. The Citizens Foundation or TCF was started in 1995 by a few industrialists of Karachi. They decided that rather than blaming the government for the sorry state of affairs, they would try and improve the situation themselves. For the first couple of years, they set up a few schools in Karachi, which turned out to be a great success. A decade later, TCF is the largest non-governmental educational organization in Pakistan. This professionally run non-profit organization manages more than 600 schools that are educating 80,000 students. Its all-female teacher faculty of more than 4000, teaches students at primary and secondary level, and maintains a very low student drop-out rate.

TCF has made it easy and efficient for people who wish to support education. TCF's administrative expense is only 8-9% of total donations, which is one of the lowest for charitable organizations. Donations to TCF can range from \$14/month to educate one child to \$15,000 which can meet the expenses of a primary school for a year, to \$110,000 which can be used to build a new primary school of 180 students.

More information can be obtained at [thecitizensfoundation.org](http://thecitizensfoundation.org) and [tcfusa.org](http://tcfusa.org)

*"Educate a boy and you educate one person. Educate a girl and you educate a nation."*

- Ibn Badis, an Algerian Muslim Reformist.

**Danyal Khan, MD**



# APPSF



## APPSF ANNUAL YOUTH DEBATE

### APPSF Fourth Annual Youth Debate

March 29, 2009, Ft. Lauderdale, FL

APPSF Fourth Annual Youth Debate was held on March 29, 2009 at the Broward Community College Campus. The youth debate has been APPSF's most important event in keeping with our mission of development of our youth into productive and effective community leaders and workers. Over the years, our youths have done very well in these debates and each year we have seen them growing into accomplished debaters. They are now better prepared with impressive contents of the speeches delivered with eloquence. The process of evaluation has been streamlined in accordance with the national debate society guidelines. The judges meticulously evaluated the participants and scored their performance on 10 points system evaluating standard aspects of the debate.

# 2009



### Winner of the Debate 2009

#### Middle School:

“Peer Pressure is more Beneficial than Harmful

*First place:* Shehzad Ali

*Second place:* Nawal Zafar

*Third place:* Zaib Latif Jangda

#### High School:

“Humans are the result of Evolution, not Intelligent Design.”

*First place:* Amna Ali

*Second place:* Iqtidar Hanif

*Third place:* Nabeel Hamid

### Judges for the Debate 2009

1. Dr. Syed Iqbal Shariff, MD  
*Palm Beach Gardens, Florida*
2. Dr. Mirza Abid Baig  
*Fort Lauderdale, Florida*
3. Mr. Zoheb Nancey  
*Member University of Miami Debate Team*

# Florida Real State and a Winning Investment Strategy

Ishrat Khurshid

Association of Physicians of Pakistani-Descent of South Florida



## About the Author

Ishrat is a licensed real estate broker and mortgage professional. He is the owner of Sunshine Realty Associates, Inc – A full service Brokerage house with offices in Coral Springs and Port St. Lucie. He provides advice on residential and commercial real estate and financing markets in South Florida and the Treasure Coast. In addition, he arranges funding for business ventures such as property acquisitions, Gas Station businesses, Convenience Stores and franchise investing. He can be reached at 954-234-8203 or [Ishrat@sunshinerealtyfl.com](mailto:Ishrat@sunshinerealtyfl.com)

“Florida is overdeveloped, over-priced, and over-leveraged,” says Greg Rand, a managing partner at Better Homes and Gardens Rand Realty. Florida is also a great buying opportunity, he insists. With 78 million baby bombers expected to retire in the next two decades, the Sunshine State’s prospects are good, Rand says.

The smart money is coming back to Florida, agrees Harvey E. Green, President and CEO of commercial real estate brokerage Marcus & Millichap. Green has been investing in real estate for more than 40 years.

Ruth Trettis, a broker at Premier Properties in Naples, FL, says that nine homes in Port Royal, the city’s most affluent area, have been sold to one buyer. That buyer, who purchased the properties at deep discounts, hasn’t done anything with them, even though the costs of just holding them are high. The buyer, Trettis says, bought the properties because he has a strong belief in real estate as a long term investment. The key is patience, says Green. “Real estate was never a short-term investment.”

The above paragraph is a snap shot from an article by author Paul Sullivan that was published in *The New York Times* on August 09, 2009. So, you are convinced that it is time to invest in Florida’s real estate market. However, with foreclosures all around us and uncertainty abound it is understandable if you feel apprehensive. So the question is how do you invest in real estate without losing your shirt? The answer is not straightforward, but average folks are already investing and achieving their dreams. To illustrate the point,

please read an edited version of an article that was published in *The Washington Post* on May 04, 2009.

With their golden years fast approaching, Edward and Olivia Green—he is 64 and she is 60—the husband and wife have snapped up five investment homes in the past three years. They hope to buy more as the struggling real estate market continues to produce cheap properties. Their portfolio includes a condominium apartment in Manassas; two houses in Prince William County; and two houses in Memphis, Tenn. Their goal is to buy cheap foreclosure properties, fix them up and rent them out. The Greens said they prefer real estate to stocks and bonds because they can touch it, drive by it on a weekend and look at it – which gives them a level of comfort in the midst of a volatile economy.

Buyers such as the Greens seeking long-term cash flow from their holdings are emerging as the new investors of the bust. In many ways, they are reclaiming the term “investor” from the speculators who bought homes during the boom years with intentions to flip them for quick gains.

“At the peak of the bubble, you had a lot of people who called themselves investors but were really only buying a property with the hopes of selling it at a higher price to a greater fool later,” said Michael D. Larson, a real estate and interest rate analyst at Weiss Research in Florida. “The long-term way to invest in real estate is to buy cheap and buy at a level where it is profitable to rent; traditionally, anything you got from appreciation was icing on the cake, not the cake itself.”

Continued on page 22



# APPSF's Support of UHI Clinic

## Report form UHI Team

Association of Physicians of Pakistani-Descent of South Florida

The UHI Medical Clinic was founded, funded and nurtured through the tireless efforts of South Florida's Muslim community and has been operating part-time on the weekends since April, 2008. The Pakistani community in particular has worked very hard—it has contributed generously financially and in providing volunteers both physicians and other volunteers and it is an achievement we are all proud of. This clinic puts our community in a new and radiant light—one of selfless service to the indigent people of our community regardless of race, religion or place of origin with respect and dignity. The Clinic impresses patients and visitors alike, including public officials and other religious and civic leaders.

In the making for three years and in operation for a year and half, the clinic continues to face challenges. The original plan was to get a committed core of stable donors to fund operations for two years after which we intended to avail of funding from the local grants and county sources. The recent economic conditions leave us no immediate hope to get any relief from the exclusive reliance on donations to keep the clinic open. Yet, most of all, what keeps the clinic alive and thriving is the dedicated core of forty plus doctors who have stepped forward and committed to volunteer.

**Our recent partnership with APPSF has given us much hope that this joint venture will give us the much needed boost and support we must have. We are very pleased and grateful for the support and the attention this clinic has gained from APPSF – now more than ever the clinic needs your active involvement and support to forge ahead and grow. We need more volunteer doctors and specialists as we plan to start Wednesday hours from 5pm to 8pm (tentatively starting Nov 4th) and we urge the APPSF membership to come and stand beside us, this is now your clinic as well.**

A reminder to prospective volunteer physicians: the State of Florida provides protection and immunity against lawsuits—once the medical service provider is enrolled in the Volunteer Health Service Provider Program. Under the clinic and each provider contract with the State of Florida, they become deemed employees of the state during the time they see the patient – either at the clinic or at their practice office and as a result are provided sovereign immunity.

The clinic location is ideally located to serve Miami-Dade and Broward counties and is easily accessible from all major highways from both counties. It has three examination rooms, resident

office, patient records room and receptionist and computer room. A lab room is setup to draw blood, prepare it to be sent to Quest Diagnostic, perform EKG and monitor blood pressure. We have negotiated extremely favorable rates from Quest Diagnostics and Nationwide Lab. Digital Medical Diagnostics are also on board providing quality X-Ray, CT scan, MRI, Mammography, Ultrasound and Neurology testing.

Location: 4851 NW 183rd St., Miami FL 33055

Hours: Friday 2 – 6 PM & Saturday 8 – 10 AM for lab work and from 10 – 2 PM: Providing Primary Health Care Services for Eligible Patients By Appointment Only:

Basic health care with check-up by on site physician, blood pressure and EKG readings. Appointments during special hours for pediatrics and gynecology (lady doctor). Clinic also has been approved to provide vaccinations. Referrals at discounted rates for diagnostics, including blood tests, pep smears, X-Rays, CT scan, MRI, etc.

### Come Join us NOW

**Syed Zafar, Chairman**

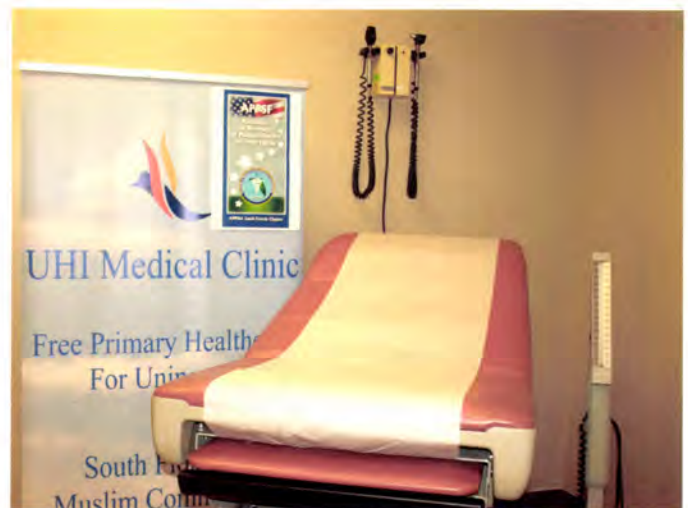
**Sadrul Fasihi, Clinic Administrator**

**Dr. Zafar Qureishi, Medical Director**

**Faisal Imtiaz, Vice-Chair**

**Shabbir Songerwala, Treasurer**

**Mohammed Imtiaz, Asst Administrator**



### APPSF Sponsored Exam Room

APPSF recognizes the outstanding work of the whole team involved in UHI clinic project. In 2009 APPSF decided to sponsor an examination room at the UHI clinic to support UHI program to provide health care to needy patients.

# EK SHAAM URDU KE NAAM TRIBUTE TO FAIZ AHMED FAIZ

## “Ek Shaam Urdu Ke Naam”

APPSF held its spring program with musical and cultural evening “Ek Shaam Urdu Ke Naam.” This year we celebrated Urdu and the richness of Urdu poetry and paid tribute to Faiz Ahmed Faiz, one of the greatest Urdu poets of our time.

The program was enjoyed by all. The audience expected the recitation of Urdu Poetry, in particular the poetry of Faiz. Dr. Zafar Hamid as usual with his stellar performance captivated the audience with some of the beautiful verses from Urdu poetry. The program was marked by superb performances by our youths who not only highlighted the importance of Urdu as our heritage but also spoke Urdu in their presentation. From the community Dr. Syed Iqbal Sharrif, Mr. Shams Rehman and Dr. Shabtab Karatela presented poetry of Faiz. This was followed by a wonderful dinner. The program ended with the superb performance by a great Ghazal and Geet singer Bela who sang some beautiful ghazals of Faiz to start the program.

**A complimentary copy of Faiz Ahmed Faiz’s work “Nuska Ha-e-Wafa” was distributed to all at the evening.**



# SELECTION FROM FAIZ



## رات یوں دل میں تری کھوئی ہوئی یاد آئی

رات یوں دل میں تری کھوئی ہوئی یاد آئی  
جیسے ویرانے میں چپکے سے بہار آ جائے  
جیسے صحراؤں میں ہولے سے چلے باد نسیم  
جیسے بیمار کو بے وجہ قرار آ جائے

فیض احمد فیض

## اے خاک نشینو اٹھو بیٹھو

دربار وطن میں جب اک دن سب جانے والے جائیں گے  
کچھ اپنی سزا کو پہنچیں گے کچھ اپنی جزا لے جائیں گے  
اے خاک نشینو اٹھو بیٹھو وہ وقت قریب آ پہنچا ہے  
جب تحت گرائے جائیں گے جب تاج اچھالے جائیں گے  
اب ٹوٹ گریں گی زنجیریں اب زندانوں کی خیر نہیں  
جو دریا جموم کے اٹھے ہیں تلوں سے نہ ٹالے جائیں گے  
کلتے بھی چلو بڑھتے بھی چلو بازو بھی بہت ہیں سر بھی بہت  
چلتے بھی چلو کہ اب ڈیرے منزل ہی پہ ڈالے جائیں گے  
اے فلم کے ماتو لب کھولو چپ رہنے والو چپ کب تک  
کچھ حشر تو ان سے اٹھے گا کچھ دور تو نالے جائیں گے

فیض احمد فیض



## متاع لوح و قلم چھن گئی تو کیا غم ہے

متاع لوح و قلم چھن گئی تو کیا غم ہے  
کہ خون دل میں ڈبو لی ہیں انگلیاں میں نے  
زباں پہ مہر لگی ہے تو کیا کہ رکھ دی ہے  
ہر ایک حلقہ زنجیر میں زباں میں نے

فیض احمد فیض



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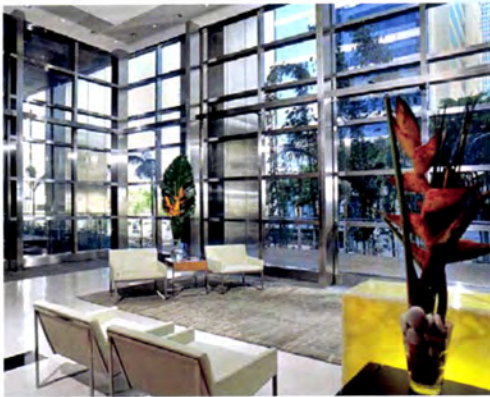
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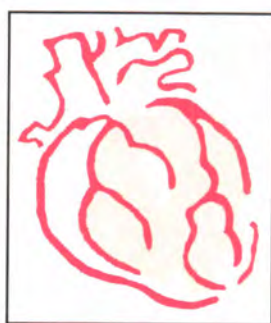
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## HELPING THOSE WHO CANNOT HELP THEMSELVES

Vision is by far the greatest ability that Allah has bestowed on us. Just like we do for most of the blessings in our life, we take it for granted and do not even think twice about doing so. This is not really our fault, for it is basic human nature, that we do not appreciate things adequately unless we have them no more. Most of us cannot not even imagine to think what it would be like if we unable to see the world around us. Living in the USA, we also get used to having social services, early intervention, etc., to help us. But what happens to the blind people in Pakistan?? Kazmi et al (J Ayub Med Coll Abbottabad 2007;19(4)) estimated that there were 1 million blind people in Pakistan. The opportunities available to them to study and to move ahead in life are quite limited.

**Aziz Jehan Trust for the Blind (AJB) is one of the largest institutes in Pakistan that is dedicated to educating blind youth. AJB was established in 1989 at Lahore. Its objectives are to teach and train the blind children and youth of Pakistan, so that they can get educated, develop self-confidence and become useful members of society. This is achieved through Braille literacy, encouraging independent mobility, physical training and training in the use of tape recorders and talking books.**

The fee for the school varies according to the ability of the parents to pay. The maximum fee that is paid by the students is about \$10/month. The total expenses for the institute are approximately \$200,000 per year. The shortfall is met through private donations. AJB is planning a new AJB Trust Complex for the blind. This is to be located on 5.5 acres of land and is expected to cost Rs 300 million. (\$4–5 million). Zakat & donations for this project can be directly sent to AJB Trust through their website "ajbtrust.org".

**AJB Trust invites you to participate in construction of this complex by donating any amount or by dedicating a room/block/building in the complex.**



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Cell: 92-300 8801121 & 92 300 8464613  
Fax: 92-42-35862790, 5710028  
Email: ajbtrust@hotmail.com  
Website: www.ajbtrust.org

# APPSF WALKATHON



Dr. Sohail Punjwani has been an avid runner. He has participated in NY marathons and regularly participates in local marathons. He has been an advocate of getting all the doctors and their families involved in regular sporting activities. He lives in Miami Beach and practices Psychiatry.

## Continuing Active Lifestyle

After the success of the first APPSF Walkathon last year, we are happy to continue Walkathon to encourage active lifestyle for better living. The participants will enjoy the pleasant and breezy weather on Saturday morning with a refreshing walk on the famous Venetian Causeway in Miami Beach. The walk will end on a beach where the participants will be treated with a brunch on the beach. The idea of APPSF Walkathon was introduced by Dr. Sohail Punjwani. He continues to inspire all for the active lifestyles.



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## Khurshid Family Congratulates APPSF

on its Leadership Role in the Community and yet another  
Successful Annual Function



Sunshine Realty is proud to be part of  
APPSF 5th Annual Gala.

We wish you all the success in future

# Congratulations!

Allauddin Bhullar & Family congratulate the participants and the Winners of APPSF Annual Youth Debate 2009



## APPSF Annual Youth Debate 2009 Participants & Winners



The winners of the debate competition for the Middle school were: First place – Shehzad Ali; Second place – Nawal Zafar and Third place – Zaib Latif Jangda. The winners of the debate competition for the High School were: First place – Amna Ali; Second place – Iqtidar Hanif and Third place – Nabeel Hamid.

**APPSF is thankful to Mr. & Mrs. Allauddin Bhullar for their continued support of APPSF**

Glenn Kelman, chief executive of Redfin.com, an online brokerage based in Seattle, said one of the first questions to consider as a potential investor is whether you want to become a hands-on landlord.

“If they don’t want to become a landlord, then they have to hire a property management professional, and that is going to cut into their investment,” Kelman said. “That is the fundamental decision that somebody has to make when going from a very liquid asset [such as stocks] to something that is not all that liquid – and will make their phone ring in the middle of the night when the toilet clogs up.”

Last month, Michael McNally of Chantilly paid \$53,000 for a three-bedroom, 2½ bath house in Dumfries. To make the purchase, he cashed in a \$60,000 certificate of deposit that was earning interest at about 3 percent, he said. McNally, an information technology manager for a government contracting firm, said he was inspired to get into real estate investment by his 85-year-old grandfather, who started buying properties as a side job in Pennsylvania in the 1970s. He now owns about 45 such homes that have been paid off, McNally said. “He just rakes in all kinds of money,” he said.

Danielle Babb, a real estate investor and a co-author of the book *Finding Foreclosures*, said she has been approached in recent weeks by many people looking for such properties. Many are getting discouraged, she said, because banks are taking a long time to close on offers and finding financing has grown increasingly difficult. The best way to close a deal quickly is to pay cash, Babb said. If you need financing, make sure you’re satisfied with the mortgages you have on the properties you already own—your residence and any vacation homes—because it will become difficult to refinance once you start borrowing for other properties, she said.

The Greens bought their second property in 2007 using cash from a home-equity loan on the house where they live. The property is a three-bedroom townhouse in the Lake Ridge subdivision of Woodbridge that had gone into foreclosure. Olivia, who is a real estate agent, had been showing the home to a military client who was interested in buying foreclosures. “We opened the door, and it was a disaster inside,” she recalled. “Even though she was looking for a foreclosure, she couldn’t see the potential in that one; she couldn’t see what could be done.”

That evening, Olivia spoke with her husband, who runs a home repair business. They went together to view the property. They decided that with some work, the home could fetch a good rent, so they paid \$235,000 in cash for it. Edward undertook about \$16,000 worth of improvements – new paint, appliances, countertops, hardwood floors and more. Once

the work was done, Green called her client and told her about the improvements. The buyer who originally balked agreed to rent it for \$1,695 a month, Green said. That translates to a monthly profit.

In search of cheaper properties, the Greens researched other hard-hit parts of the country. During a week-long trip last year, the couple selected two houses. They bought one for \$16,000; it needed another \$16,000 in repairs. They paid \$35,000 for the other; it needed just minor touch-ups. Given the distance, they hired a property manager to rent those homes.

“We are baby boomers, and we are looking for another way to have income,” Edward Green said. “It provides good cash flow if you have income coming in from rent, and with what is out there now, this is probably our best bet.”

Now is the greatest time to invest. If you plan right, use the buy and hold strategy and don’t get in over your head, Florida’s residential and commercial real estate can provide some of the greatest opportunities of your lifetime.

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### About the Author

Shahid Barry is a financial professional, he is the owner of S. Barry's Financial Services, Inc. He has been in the business since 1982, his expertise are all types of Life insurance products, Disability income and Health insurance, Mutual funds, Annuities, College plans, other short-term & long-term investment, Retirement plans and Estate planning. You can reach him at 954-970-4558 or [www.sbarryfinancial.com](http://www.sbarryfinancial.com)

The best financial decisions are made with the benefit of time, thoughtful consideration and trusted professional advice. As tax time once again approaches, there are many things you can do to give you the flexibility to make the best long term financial decisions and prepare to minimize expenses, taxes and the headache of organizing your finances at the last minute.

#### Organize Your Tax Records Early

In preparing for this year's tax filing you should begin to organize tax records, including year-end investment statements, capital gains and losses from assets sales, transaction records from real estate transactions, interest and dividend records for the year (1099s), payroll and withholding statements (W-2s), records corresponding with deductible expenses such as property taxes and insurance, business income and expense records, etc.

#### Review Your Insurance Coverages

At least once each year you should gather your insurance records together and review the adequacy of your coverages. Be sure to evaluate all coverages including life insurance, disability insurance, home owners, auto insurance, liability insurance renters insurance, etc.

#### Store Your Documents

All your difficult to replace legal and financial documents should be stored in a safe and fireproof location. Consider renting a safe deposit box at your local bank or credit union, or purchase a fireproof lockbox from your local office supplies outlet. Documents you should store include wills, trusts, powers of attorney, titles of ownership (your home, cars, etc.), Social Security cards, birth certificates, photographic negatives, list of personal possessions, etc.

#### Review Your Estate Plans

Does your will still fairly reflect your personal wishes for the distribution of your assets? Have the personal or financial circumstances or your beneficiaries significantly changed over the past year? Have you considered a gifting program to move assets from your estate to those you wish to enrich? Have you reviewed your estate plan in light of changing estate tax laws or changes in your personal financial position?

#### Prepare to Minimize your Income Tax Liability

Consider estimating your federal and state income tax liabilities periodically to ensure proper withholding levels and quarterly estimated tax payments. This will prove especially important if you sell significant assets during the year or experience large swings in your income level. Consider maximizing your deductible expenses and savings such as qualified retirement plans, charitable giving, deductible expenses, etc. Be careful to meet all IRS dates and deadlines for withholdings and filings.

#### Review and Improve Your Balance Sheet

Consider increasing your long-term saving and decreasing your debt. If you are not maximizing your tax-deductible employer sponsored retirement plans and your individual tax-advantaged saving plans you should evaluate your monthly cash flows with a focus on increasing your monthly saving. The other side of your balance sheet, the liabilities side, is equally important in maintaining a healthy personal financial position. Every efforts should be made to completely eliminate the need of short-term debt (credit cards and debit balances) and to efficiently manage your long-term debt (mortgages).

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# APPSF HOLIDAY GIFTS FOR CHILDREN

## APPSF Holiday Gift Donation at Miami Children's Hospital — Dr. Danyal Khan



During the Holiday Season 2008, in keeping with our newly created tradition, gifts were again distributed amongst the admitted patients of Miami Children's Hospital. The only difference this time was that the Child Life and Social Work department were expecting the Pakistani Doctors Association' to show up with the gifts.

The event was arranged by Drs. Sayed Zulqarnain Naqvi & Danyal Khan with the help of the Child Life Department at Miami Children's Hospital. It was held in the children's playroom on the third floor. The children were quite happy with the

different games and toys that they received (although some were spotted later on swapping gifts with other children).

Our greatest thanks to the APPSF members who contributed the various gifts. We will again plan on having the gift distribution in the second week of December this year. Donation of any new toys/games/etc. (for any age) or gift cards is welcome. The toys should preferably be in a gift bag (rather than being wrapped), so that the children are able to choose a toy that they like.



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## RECOGNIZING OUR MEMBERS RECIPIENTS OF 2009 AWARDS

# APPSF



**Dr. Javed Hashmi**, *APPSF's Lifetime Member*, Recognized by APPSF for his generous support for the APPSF functions and activities over the years, especially his dedication to academic excellence and medical lectures for APPSF members throughout the year to further APPSF mission objectives.



**Dr. Tariq Javed**, *APPSF's Lifetime Member*, Recognized by APPSF for his invaluable services to the Pakistani community. His generous support for the APPSF functions and activities over the years is a true example of his commitment and dedication to further APPSF mission and objectives.



**Sheeba Hamid**, Recognized by APPSF for her invaluable services to the organization since its inception. Mrs. Hamid is specially recognized for her outstanding work in organizing, arranging and overseeing all APPSF activities from the medical lectures, debates to the Annual Functions.

## Congratulations to APPSF



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# APPSF

## APPSF YEAR AT A GLANCE 2008

All photographs courtesy of Dr. Unser Khan and Mrs. Farrukh Alam



# ALBUM

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# ANNUAL FUNCTION 2008, *Medical Lecture Friday*



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## PHOTOGRAPHS - *Courtesy of Mr. FARRUKH ALAM*



A masterpiece captured by Dr. Unser Khan on a recent hiking trip in Smokies





### CHIEF ORGANIZER

**Dr. Unser Khan**

We are obliged to thank all those who have worked hard and tirelessly in planning and organizing the various APPSF events through out the year. Without the teamwork of physicians and community members this would not have been possible.

### PROGRAM CO-ORDINATORS



**Dr. Javed Hashmi**



**Dr. Mazhar Majid**



**Dr. Tariq Javed**

## APPSF Anual Function 2009

### Organizing Committee

We have had a very wonderful team of dedicated people working tirelessly for months. We would like to recognize their valuable time and effort in making this program a very succesful event.

#### 1. CME committee:

*Sabiha Rehman, MD  
Sohail Punjwani, MD  
Tariq Javed, MD  
Javed Hashmi, MD  
Bazgha Majid*

#### 2. Food committee:

*Mohammad Amin  
Fauzia Hanif  
Sheeba Hamid  
Allauddin Bhullar*

#### 3. Hotel Management

*Zafar Hamid, MD  
Unser Khan, MD*

#### 4. Ticket and Sales:

*Sheeba Hamid  
Fauzia Hanif  
Zavaria Jangda  
Anjum  
Samina Punjwani*

#### 5. Publication Committee:

*Rizwan Karatela  
Isbrat Khurshid  
Allauddin Bhullar  
Shahid Barry  
Danyal Khan  
Azra Khan  
Javed Hashmi  
Javed Latif Jangda*

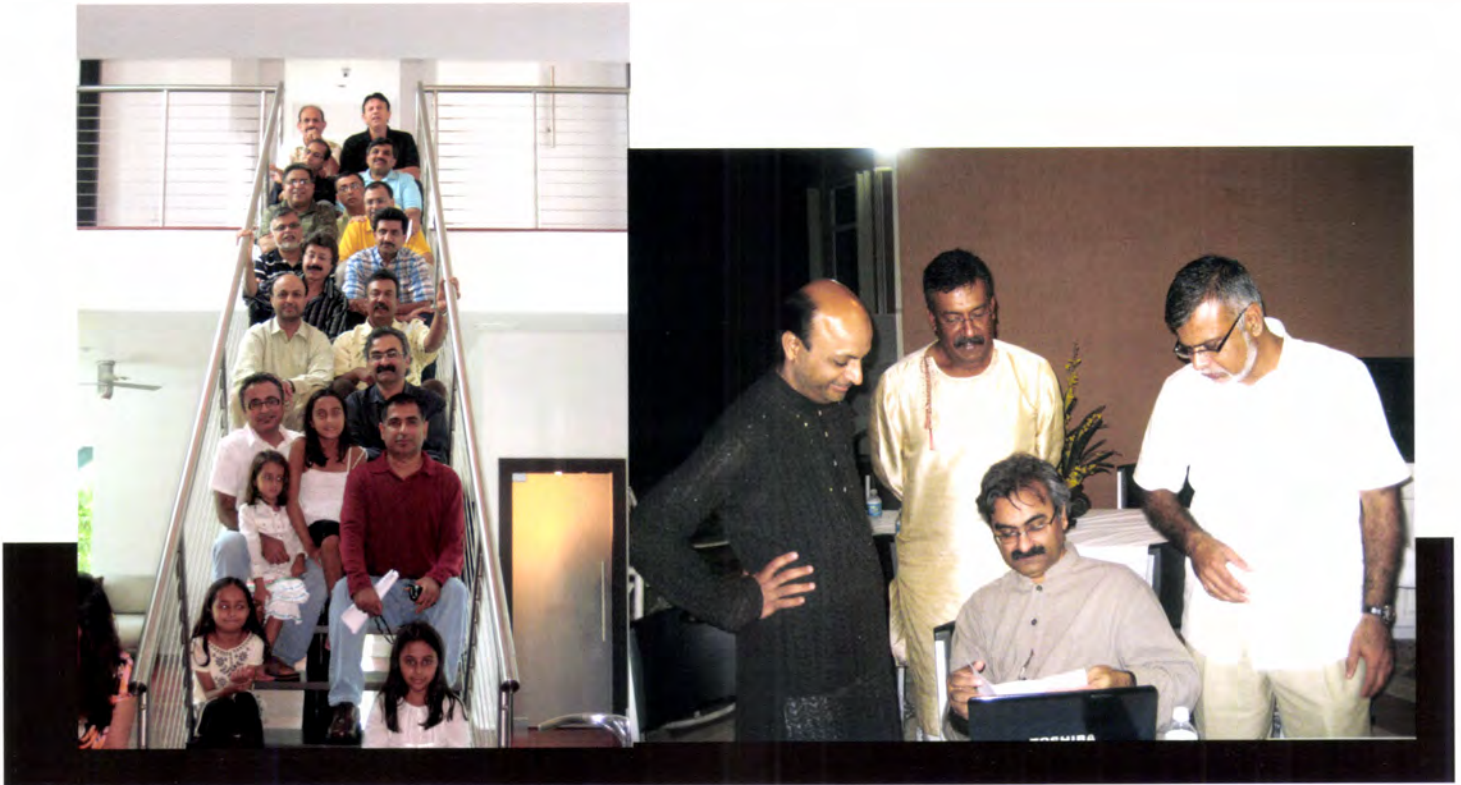
#### 6. Medical Exhibition:

*Unser Khan  
Mazhar Majid  
Bazgha Majid  
Shahid Barry*

#### 7. Social Welfare:

*Dnayal Khan  
Zulqarnain Naqvi  
Samina Punjwani*

*We would like to thank all the members of APPSF organizing committee*



### **The APPSF Organizing Committee 2009**

The Success of APPSF function is due to the tireless work of many APPSF members. It is truly an example of teamwork. Without the continued support from our community members in South Florida, these programs would not have been possible. The people highlighted on this page



Dr. Azra Khan



Dr. Sabiha Rehman



Anjum Moin



Moin Mumtaz



Dr. Shahida Anjum



Sheeba Hamid



Fauzia Hanif



Naheed Khurshid



Dr. Farhat Amin



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