

APPNA SPRING MEETING 2019

St. Louis

A nighttime photograph of the Gateway Arch in St. Louis, Missouri, with the city skyline visible in the background. The arch is illuminated and stands prominently in the foreground, framing the city lights. The sky is a deep blue, and the city buildings are lit up with warm lights.

April 11-14, 2019

St. Louis, Missouri

TRANSFORMING VISION INTO REALITY

TRANSFORMING VISION INTO REALITY

APPNA

42nd Annual Convention

July 3-7, 2019 Orlando, Florida



Hyatt Regency Hotel
International Drive, Orlando, Florida



APPNA Spring Meeting 2019

April 11-14, 2019 St. Louis Missouri

President's Message



Dear APPNA Members;

I am honored to have the privilege of serving as APPNA President for the year 2019 alongside our dedicated and hardworking members of the Board, Executive Committee, Counsel and Committee Chairs and numerous volunteers.

I like to take this opportunity to share the highlights of the feedback of the survey of the APPNA members where they want to delete the recommendation in Bylaws on reporting members to law enforcement, ending all litigations as it is draining a lot of not only money but energies of many members, improve membership count and finally demanding financial transparency.

This year one of the main idea we are working on is establishing APPNA Institute of Innovation and research, where we want to place priority on Innovation and promote research in all walks of life for Pakistanis. APPNA wants to invest in intelligence and human resource of Pakistan. Secondly our Cornea transplant program is doing great and thirdly, we have forge relations with different organization of Pakistani origin here in USA, as recently we had meeting with Organization of Pakistan Entrepreneurs (OPEN) in Silicon Valley, California.

Membership committee chair Dr. Azim Qureshi and his team working hard to improve membership at least by 5%. Dr. Talha Siddiqui and his team working on Visa and other advocacy matters and set date for Day on the Hill and date will be announced at Spring Meeting. Dr. Raheel Khan will be presenting the changes suggested by our Constitution and Bylaws Committee. Make APPNA strong and be part of this great organization.

I like to thank all our sponsors without which this meeting would have not been possible. I hope you will enjoy the bazar and entertainment. Lastly, I like to thank Chair of spring meeting Dr. Atthar Naeem and Advisor Dr. Nadeem Ahmed. Also like to thank all Spring meeting Chairs, whom everyone has worked diligently, and I am honored to be working with these members.

Please join us at Annual Summer meeting in Orlando on 4th of July weekend. Hope to see you in Annual Summer meeting in Orlando, Sunshine State.

Thanking you,
Sincerely,

Naseem Shekhani, MD
President: Association of Physicians of Pakistani Descent of North America, 2019



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Editor's Message



Healthcare not only entails disease, medicines and diagnostic tests but equally important are concepts of prevention and community health, environment and peace. As healthcare providers, physicians have a great say in matters that affect the health of individuals, communities and nations. We have a role to play when it comes to the development of healthy minds and bodies that can encourage humans to live a productive life and use their full potential.

APPNA has a strong legacy of community and philanthropic work. APPNA has provided medical corps and volunteers in disaster zones. APPNA has collaborated with NGOs in providing free clinics and volunteer health services as well as built community projects such as mother and child health centers, emergency medical services and awareness of communicable and noncommunicable diseases. APPNA represents a diverse population of physicians who have experience of providing healthcare in rural areas and medical underserved areas where even slight interventions in public health can have a huge impact for individuals.

Recently areas of conflict in the world have expanded several folds. We find vulnerable individuals including women and children suffer from not just disease but also malnutrition, hunger, fear, lack of shelter, traumatic stress disorder and psychological trauma. This suffering will have a huge impact as these children will grow who will struggle to rehabilitate themselves into becoming productive members of communities.

One area of particular interest where a potential health catastrophe can happen is South Asia, where Pakistan and India recently came close together to a full fledged war. With both countries being nuclear powers and possessing nuclear weapons, any war between these two countries could be a human catastrophe of unmeasured proportions. Millions would be wiped out in seconds and generations of children and those lucky to survive would live with chronic, debilitating and life threatening conditions. Without going into the political issues that would lead to such a catastrophe, medical organizations and healthcare individuals have a role to play in strongly advocating and highlighting the destructive consequences on human health and development strictly from a public health perspective.

IPPNW – International Physicians for Prevention of Nuclear War is a non-partisan federation of national medical groups in 63 countries, representing doctors, medical students, other health workers, and concerned people who share the common goal of creating a more peaceful and secure world free from the threat of nuclear annihilation. The organization's headquarters is in Malden, Massachusetts. IPPNW was awarded the Nobel Peace Prize in 1985 for its critical role in promoting and advocating for peace.

IPPNW was founded in 1980 by physicians from the United States and the Soviet Union who shared a common commitment to the prevention of nuclear war between their two countries. Citing the first principle of the medical profession — that doctors have an obligation to prevent what they cannot treat — a global federation of physician experts came together to explain the medical and scientific facts about nuclear war to policy makers and to the public, and to advocate for the elimination of nuclear weapons from the world's arsenals.



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IPPNW has advocated that a nuclear conflict is the 'final epidemic' for which there will be no cure and no reasonable medical response. This message has deep meaning if we actually think about it. The medical profession is directly concerned with saving lives. Not just that, the medical profession develops treatment methodologies and invests in research and development that favorably affects human lives. A nuclear war will directly affect human lives in an irreversible fashion affecting not just generations but will cost the world of life itself.

In this context, the rivalry and hostility between nuclear armed Pakistan and India is a matter of grave public health. With a commitment not just towards life, but to nurture life and promote growth of human mind and body, APPNA, being an organization of Pakistani descent physicians would be well served to collaborate, cooperate, fraternize and join hands with organizations such as the IPPNW, the International Committee of the Red Cross and the World Health Organization to prevent the biggest possible human tragedy that can happen due to conflict and war from a public health perspective.

The 2019 APPNA Spring meeting in St Louis is a remarkable opportunity for medical professionals of Pakistani descent to plan long term goals of APPNA and therefore make it a truly authentic organization that can advocate not just for delivery of healthcare but also work to enable an environment of peace, progress and prosperity that can ensure a robust public health initiative.

I wish you all a very pleasant stay in St Louis - the gateway to the Midwest, and a very successful and memorable spring meeting in the show-me state.

Tariq Jawaid Alam, MD
Editor

Editor is a board certified neurologist practicing in St Louis, Missouri and a graduate of Dow Medical College, class of 2005.



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Chair Host Committee's Message



Dear APPNA delegates

Welcome to the 2019 APPNA Spring meeting in St. Louis. On behalf of the organizing committee I welcome all of you to our city, the gateway to the West in the show-me state of Missouri.

We are honored that our chapter was chosen to organize this memorable meeting and for allowing us to showcase our hospitality to APPNA delegates. St. Louis is a beautiful city with its own charms and historic and modern lifestyle. The city is host to some major Fortune 500 companies, world class universities, museums and parks and some of the finest cuisine in the nation.

St. Louis has a very large and dynamic population of Pakistani descent citizens most of whom are physicians, engineers and entrepreneurs who have made this city their home. The local organizing members have worked hard to arrange this meeting and I hope this team effort will come up to your expectations.

APPNA has grown by leaps and bounds in the last few years. APPNA has done very attractive work in areas of philanthropy, social justice, education and advocacy. Our local chapter runs one of the finest free clinic that serves the indigenous population of St. Louis. We have a robust partnership with several likeminded organizations with whom we have endeavored to advance the role of community service and interfaith partnership.

The spring meeting promises to be a memorable event. We have organized some very important workshops and programs that will benefit all of you. The WAPPNA seminar is focused towards women empowerment and equality, MBA workshop on advocacy is a much needed initiative given current geopolitical environment, the YPC program is also geared towards providing our students and young physicians the opportunity to grow and seek mentorship and encouragement. We have lined a very informative CME session where state of the art lectures shall be presented on important topics.

I would like to thank my co chairs, Drs Mobin Khan and Nighat Qadri for their tremendous help in arranging this meeting. I wish to thank APPNA President Dr Naseem Shekhani for his trust and support and all our local members and volunteers without whose support this meeting would not have been possible. I am also very grateful to our sponsors and vendors for their contribution. I would like to acknowledge the hard work put in by Mr. Tipu who has been a great help in organizational details and planning. Special thanks to Dr. Nadeem Ahmed, advisor of the meeting. I Appreciate all his help, guidance and advise in putting the meeting together. Lastly I would like to acknowledge you who took the time out from your busy schedules to travel to St. Louis and attend the meeting. I hope you will have an enriching and rewarding experience where you will have the opportunity to meet new friends and renew old friendships.

I sincerely hope that you will enjoy the hospitality of the host committee and have a very memorable stay in St. Louis. If there is anything we can do to make your stay more enjoyable please do not hesitate to get in touch with any of the host committee members or myself.

With best wishes,
M. Atthar Naeem, MD
Chair, APPNA Spring Meeting Host Committee
President, APPNA St Louis, 2019



APPNA Spring Meeting 2019

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Host Committee





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Executive Committee 2019



Naseem A. Shekhani, MD
President



Lubna Naem, MD
Secretary



Aftab Khan, MD
Treasurer



Naheed Usmani, MD
President Elect 2019



Iqbal Z. Hamid, MD
Immediate Past President

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Northeast/Canada Region
Newly Elected



Hameed Peracha, MD
Southeast Region
Newly Elected



Dawood Nasir, MD
West/Southwest Region
Newly Elected



Manzoor Tariq, MD
Midwest Region
Newly Elected



Naseem Shekhani, MD
ExOfficio



G. Naheed Usmani, MD
ExOfficio



Iqbal Zafar Hamid, MD
ExOfficio



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STATE CAPITOL
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JEFFERSON CITY, MISSOURI 65101



(573) 751-3222
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Michael L. Parson

GOVERNOR
STATE OF MISSOURI

April 2, 2019

Greetings from the Governor's Office!

We sincerely welcome the Association of Physicians of Pakistani Descent of North America (APPNA) to Missouri and to the City of St. Louis! During your visit, St. Louis can keep your attendees entertained with world-class sports, theatre, live music, and much more – all within reach.

For more than forty years, the APPNA has been strengthening the Pakistani-American community and promoting quality healthcare services across the United States. As Governor of Missouri, and on behalf of our citizens, I thank each of your members for the care and professionalism they deliver to each patient.

A key part of moving Missouri forward is improving our citizen's health and healthcare by developing better access to providers and hospitals. Our administration shares many healthcare priorities with the APPNA, including expanding tele medicine technology and training up the next generation of healthcare providers.

I want to welcome you again to Missouri. We wish the APPNA continued success in the years ahead.

Sincerely,

Michael L. Parson
Governor



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WM. LACY CLAY
1ST DISTRICT, MISSOURI

COMMITTEES:

COMMITTEE ON FINANCIAL SERVICES

RANKING MEMBER,

SUBCOMMITTEE ON FINANCIAL INSTITUTIONS

AND CONSUMER CREDIT

MEMBER,

SUBCOMMITTEE ON HOUSING AND INSURANCE

COMMITTEE ON OVERSIGHT AND

GOVERNMENT REFORM

MEMBER,

SUBCOMMITTEE ON GOVERNMENT OPERATIONS

COMMITTEE ON NATURAL RESOURCES

MEMBER,

SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS



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FAX: (314) 669-9398

Dear APPNA Members and Guests:

On behalf of the 1st Congressional District of Missouri -- *Welcome to St. Louis!* I offer greetings of peace and blessings to the Association of Physicians of Pakistani-descent of North America to St. Louis for your Pakistani Physician Conference Spring 2019 Meeting, this April 11-14.

Representing thousands of physicians and healthcare scientists of Pakistani descent, the non-profit APPNA fosters scientific development and education, and strives to provide better healthcare services across the nation, irrespective of race, color, creed or gender. Your patriotism to America and wish to represent the best of your religion and heritage are hallmark points that all Americans can appreciate.

This meeting of an estimated 500 APPNA members provides an opportunity for us to celebrate and recognize the culture, traditions and achievements of Pakistan, and the contributions your association and the people of Pakistani descent have made to the social, economic and cultural life of St. Louis, and the nation. That special Pakistani-American flavor represents the second largest ethnic medical society in the U.S., with many hailing from our very own St. Louis region.

I extend a heartfelt thanks to the APPNA for making the Pakistani American community even stronger. Please accept my best wishes for your Spring Meeting and continued success to your organization.

Sincerely,

Wm. Lacy Clay
Member of Congress



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**OFFICE OF THE MAYOR
CITY OF ST. LOUIS
MISSOURI**

**LYDA KREWSON
MAYOR**

**CITY HALL - ROOM 200
1200 MARKET STREET
SAINT LOUIS, MISSOURI 63103-2877
(314) 622-3201
FAX: (314) 622-4061**

April 11, 2019

Dear Honored Guests and Attendees:

On behalf of the City of St. Louis, it is my pleasure to welcome the **Association of Physicians of Pakistani-descent of North America (APPNA)** to St. Louis.

The APPNA 2019 Spring Meeting will provide an opportunity to celebrate and recognize the culture, traditions, and achievements of Pakistan and the contributions the APPNA and the people of Pakistani descent have made to the social, economic, and cultural life of St. Louis.

During your visit, I encourage you to take the opportunity to experience and enjoy the many sights, sounds and tastes that are uniquely St. Louis. Our historic city has something for everyone.

I extend heartfelt thanks to the APPNA for making the Pakistani American community even stronger. Please accept my best wishes for your Spring Meeting and continued success to your organization.

Sincerely,

Lyda Krewson
Mayor, City of St. Louis



President Elect's Message



FROM THE DESK OF PRESIDENT ELECT 2019.

I want to thank the APPNA membership for giving me the opportunity to serve as a member of the 2019 Executive Committee. It has been a busy 4 months already, working with APPNA President, Dr. Naseem Shekhani and our executive committee to implement new initiatives, address some of the issues carried over from 2018, and advance the mission of APPNA. I am very optimistic that we have successfully refocused our organization with our constructive vision for a brighter future. I am concentrating on the following initiatives:

1. Women leadership development

We want to ensure that the many talented women physicians of APPNA are making their contributions to APPNA in leadership roles. We kicked off with a women leadership forum in the APPNA Strategic Meeting in January and have a leadership-training seminar at the APPNA Spring meeting. We are inviting APPNA women to put forward their names and ideas to develop this initiative over the next two years.

2. Strengthening APPNA Educational Initiatives: RESA and MERIT

In my new role as Advisor for APPNA educational initiatives – RESA, APPNA Academic Physicians, MERIT, and Medical Corp, I met with Pakistan's Higher Education Commission (HEC) and Vice Chancellors in December to discuss ways in which APPNA can further strengthen medical education there. I arranged a meeting with the Chairs of these 3 critical APPNA committees in Maryland to develop better coordination and collaboration, so that all these three academic committees can pool their resources and develop coherent educational programs that will benefit learners here in US and in Pakistan. Please stay tuned as we develop fresh new ideas here.

3. Strengthen APPNA Component Societies

I want to thank all the Chapter and Alumni presidents for their timely response for the maintenance of APPNA certification. 90% met the deadline for completing all required documentation so APPNA can stay compliant with federal and state rules. As APPNA President-Elect, I will work to bring greater sharing of best practices and more standardization across our component societies and help train component society leaders for their role on APPNA Council.

4. US/Canada medical graduates section

I am excited that North American Medical Graduate (NAMA) is getting reconvened. The Section will be a platform for professional networking, advocacy, US and international medical missions, youth mentorship, social and entertainment activities geared specifically to our American graduates.

5. SAYA

SAYA elected new leadership on March and are planning their summer meeting. I want to work with APPNA Chapters to create Youth Mentorship Committees for our high school and college students to help them succeed in healthcare fields. This could be an excellent collaboration between local chapters and APPNA SAYA.

Once again, my heartfelt thanks to all of you for entrusting me with the role of APPNA President-Elect 2019!

Naheed Usmani, MD
President Elect 2019



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Secretary's Message



Dear APPNA friends:

Being a physician advocate promoting issues of women and children and women empowerment It was important to start the year engaging women to come forward and be heard. The year started with a positive note where we presented an educational seminar promoting women leadership.

It is a vital goal for our organization to continue to integrate women into the governance strata and to keep the issues of women and children and women empowerment in a favorable light so that no one is left behind.

The other highlight of the year is APPNA's collaboration with center of disease control to prevent multi drug resistant typhoid. This is an extensive educational program adopting food and waterborne preventive guidelines.

These efforts were highly appreciated and recognized by CDC.

The executive committee continues to work on these five very important principles to boost members's confidence.

1- Offering tools, services and products to Pakistani American Physicians to develop best practices, so they can offer the best care.

2- Open and honest communication and access to information.

3- Leaving no one behind, Gender Democracy

25-30% of APPNA's Physicians are women and they must be included in all Governance strata.

4- Meaningful charities which could make a difference in wellbeing of our communities

5- Which is the basic principal of all good democratic organizations is the legislation, effective legislation from ground up. Legislation allows introduction of the meaningful proposal and it is this political will that binds our commitment to growth.

Will continue to-work on these five important principles to help develop APPNA's Institutional growth and memory so it can create a long lasting influence on its members and the communities.

Lubna Naeem, MD

Board Certified in Internal Medicine

Secretary APPNA 2019



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Treasurer's Message



Dear APPNA family,

I am honored to have been elected to serve as the Treasurer of APPNA for the year 2019. I have pledged to put my time, effort, and knowledge toward performing the duties entrusted upon me by the APPNA constitution and bylaws to the best of my capabilities.

I look forward to meeting as many of you as I can. I strongly encourage you to attend our meetings and support me throughout this year as I fulfill these responsibilities. Together we can strive to effectively and efficiently manage

APPNA's finances so that we can continue to make positive contribution to continued growth and advancement of our association.

"Our very survival depends on our ability to stay awake, to adjust to new ideas, to remain vigilant, and to face the challenge of change." -Martin Luther King Jr.

Sincerely,

Aftab Khan, MD
Treasurer APPNA 2019



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Immediate Past President's Message



I can not start 2019 as Past President without thanking EC of 2018, Committee Chairs and members and the entire membership for supporting the cause of APPNA. Thank You

I also would like to thank our office staff that include our current Director of Operations Mr. Nick Suh, and other office staff, Miss. Lauren Niewold, Mr. Carlos Duncan and Miss. Sehba.

I am truly thankful to our ex- Director of Operations Jennifer Wozniak Watson for staying till the end of my tenure. Her services to APPNA can not be ignored for years to come. Thank You Jennifer.

My special thanks must be extended to our Meeting Coordinator Mr. Tipu Ahmad and IT/Graphic consultant Mr. Laiq Siddiqui. Thank You.

2018 was unique in a way when a lot of good projects took place in addition to continuing the older ones. Mobile Health Clinics in Pakistan, Consortium of APPNA, AAPI and Bangladesh Medical associations, Youth Convention during Summer Meeting, Global Healthcare Summit and Amendments to Bylaws are few to be named here. For all the above and beyond, I am truly thankful to our membership for their support.

This is my 5th consecutive year in APPNA Executive Committee and I have seen plenty of good times and some not so good.

APPNA is a unique organization which gives ample Opportunity to every member to serve in whatever way they want to serve. It may be education, Healthcare, philanthropy or leadership skills- everyone can enjoy what they want. But the bottom line should be to respect each other and each other's thought process even if we do not agree.

In the end, I can only request everyone to stay as one and extend the best mannerisms towards each other. Every member of APPNA is an accomplished physician, family person, a philanthropist and every one of them deserve the best from each other.

My best wishes to our President Dr. Shekhani and his EC for continued success in 2019.

May God bless APPNA
May God bless USA
May God bless Pakistan.

Iqbal Zafar Hamid, MD
Immediate Past President APPNA



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Event Schedule

Venue: Marriott St. Louis Airport

Thursday, April 11, 2019:

8:00 PM - 12:00 AM Geets and Ghazals with Omar Quadri Grand Ballroom - Salon A/B/C

Friday, April 12, 2019:

6:00 AM - 10:00 PM	Prayer Room (Dedicated for entire Event)	Ballroom East - Salon III
7:30 AM	CME Breakfast	Grand Ballroom - Salon A/B/C
6:30 AM - 12:30 PM	Registration Desk	Ballroom Foyer / Alcove
4:30 PM - 9:30 PM		
8:00 AM - 11:00 AM	CME	Grand Ballroom - Salon A/B/C
9:00 AM - 6:00 PM	Bazaar	Grand Pavillion
10:00 AM	Coffee Break	Grand Ballroom - Salon A/B/C
11:00 AM - 12:00 PM	CME Lunch (working Lunch)	Grand Ballroom - Salon A/B/C
1:00 PM - 2:00 PM	Friday Prayer (Khutba at 1:05pm)	Ballroom East - Salon III/IV
2:00 PM - 3:00 PM	Making a difference as a Muslim American A presentation by Muslims for better America - (MBA)	Ballroom East - Salon I/II
3:00 PM - 5:00 PM	WAPPNA Seminar	Ballroom East - Salon I / II
7:00 PM	Dinner & Entertainment	Grand Ballroom - Salon D/E
10:00 PM	Poetry (Mushira)	Ballroom East - Salon I/II



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Event Schedule

Venue: Marriott St. Louis Airport

Saturday, April 13, 2019:

6:00 AM - 10:00 PM	Prayer Room (Dedicated for entire Event)	Ballroom East - Salon III
6:30 AM - 12:30 PM		
4:30 PM - 9:30 PM	Registration	Ballroom Foyer / Alcove
7:30 AM	CME Breakfast	Grand Ballroom - Salon A/B/C
8:00 AM - 10:00 AM	CME	Grand Ballroom - Salon A/B/C
9:00 AM - 6:00 PM	Bazaar	Grand Pavillion
10:30 AM - 4:30 PM	Council Meeting	Grand Ballroom - Salon A/B/C
1:00 PM - 2:00 PM	Young Physicians Seminar (YPC)	Ballroom East - Salon IV
12:00 PM - 2:00 PM	Nishtar Alumnus Retreat	Ballroom East - Salon I/II
5:00 PM - 6:00 PM	NAMA/Carribbean Retreat	Ballroom East - Salon I/II
7:00 PM	APPNA Banquet & Entertainment	Grand Ballroom

Sunday, April 14, 2019:

9:00 AM - 12:00 PM	Bazaar & Wrap Up	Grand Pavillion
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APPNA Convention 2019 Report



As chair of host committee, I would like to extend my invitation to you and your family to attend the APPNA 42nd Annual Convention 2019 to be held at Hyatt Regency Hotel, International Drive, Orlando, Florida. This year's convention will start on Wednesday July 3rd, 2019 and continue till Sunday July 7th, 2019.

APPNA is the 2nd largest ethnic medical organization representing 20,000 Physicians and Medical scientists of Pakistani origin residing and working in North America. Each year APPNA annual convention attended by more than 5000 physicians and their families and this year we are expecting the same.

APPNA convention offers CME, medical symposium, medical workshop, medical poster presentations, Social forums and other activities attended by APPNA physicians.

We are also organizing activities for young physicians and youth about medical education, college placement and network opportunities.

We will be offering 12 hours of AMA category 1 CME, and we have invited many speakers to deliver lectures on various interesting topics. The meeting this year is being held on the famous I-Drive in Orlando where you can access many restaurants and other family adventure activities within walking distance. .

We are in negotiations with the best artists and performers from Pakistan to perform at our event and hope to deliver a great entertainment to make your stay enjoyable

We have engaged the best caterers in the country to bring you top notch meals at the banquet.

The local host community is working diligently with local hotels to arrange sports activities and family fun, so you and your family have a fun time.

The host committee hopes that you and your family will attend the meeting and come enjoy Orlando

Sincerely,

Asif Mohiuddin, MD
Chair Host Committee,
APPNA 42nd Annual Convention 2019



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APPNA Qatra Fund Report



The APPNA Qatra Fund continues to be supported by a core group of committed APPNA members. It was originally envisioned that the concept of a small amount of money donated by APPNA members on a monthly basis would bring in a significant amount of money for APPNA. It felt like a no-brainer.

The APPNA Qatra Fund committee continues to believe in the brilliance and viability of the concept qatra qatra darya ban jaata hai-drops accumulate to form a river. And thus does not want to shelve the program. We feel that placing the Qatra Fund under the larger umbrella of the APPNA Foundation would be symbiotic and mutually beneficial. It would give members the option to donate large sums of money to the APPNA Foundation, and also allow those that would like to donate small amounts on a regular basis to

APPNA, through the mechanism of the Qatra Fund. Placing the Qatra Fund under the aegis of the APPNA Foundation will be accomplished in the coming months.

Respectfully submitted,
Mahjabeen Islam MD FAAFP FASAM
Director APPNA Qatra Fund
Member APPNA Foundation

**Welcome
APPNA delegates to
APPNA Spring Meeting
in St.Louis.**

**With Compliments
Nadeem & Seema Ahmed**



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APPNA Foundation to offer Estate Planning to Members



With all the attention that residency and practice take, physicians frequently neglect some vital issues with regard to finances. Additionally there is a good deal of misunderstanding with regard to a living will and trust. Under the expert stewardship of a financial consultant and an attorney specializing in estate planning, we can get comprehensive estate planning accomplished.

There are both religious and mundane reasons for estate planning. With regard to inheritance one of the many verses in the Quran says "It is not for a believer, man or woman, when Allah and His Messenger have decreed a matter that they should have any opinion in their decision. And whoever disobeys Allah and His Messenger, has indeed strayed into plain error"(33:36). The mundane reason for estate planning is probate, which means a legal proceeding to determine the value of the deceased's assets and their distribution to the heirs. Probate is very lengthy and expensive, and

may be entirely contrary to what you might have wanted for your heirs, and comes into effect when you have not completed a living trust. Probate is also not based on Islamic law.

When a Muslim dies an Islamic funeral and burial must occur, followed by payment of debts and other permissible distributions (not to exceed 1/3 of the estate) and then implementation of Islamic rules of inheritance.

A living trust is a trust funded in your lifetime, to manage assets and distribution after your death. There are several benefits of a living trust; first is the prevention of probate, then asset protection and management. It also affords you privacy in that probate proceedings, being court proceedings, are public but implementation of a living trust is private. A living trust is revocable and allows for business succession and has tax benefits.

A durable power of attorney is part of estate planning and allows for decisions to be made immediately in the event of incapacitation, including guardianship issues, without court intervention, which can be costly and protracted. A living will and durable health care power of attorney are also part of estate planning.

The keys to estate planning are a will, a living trust, a durable power of attorney, a living will, a durable health care power of attorney and burial directives.

A common misconception is that Islamic law cannot be implemented in estate planning. On the advice of financial consultant Aadil Zaman I was able to complete estate planning that was customized for me by estate-planning attorney Mike Henry. Mike studied the various permutations of Islamic inheritance laws and I have the peace of mind that my estate is according to Islamic law and its implementation will be as well. APPNA is named in the one third of the will in which assets can be distributed to any entity of your choosing.

The APPNA Foundation will offer estate planning at a discounted rate to our members so they can avoid probate, and benefit from all the above stated advantages of estate planning. The expert team of financial consultants and the estate planning attorney will customize estate planning for you across all 50 states of the US. This is an amazing educational, financial and estate-planning opportunity that we hope all APPNA members will benefit from.

Mahjabeen Islam MD FAAFP FASAM is board certified in family and addiction medicine and in private practice in Toledo Ohio. She is a member of the Board of Management of the APPNA Foundation.
mahjabeen.islam@gmail.com



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AIIR - APPNA Institute of Innovation and Research



Over the past several months we have discussed how our organization can move forward as it relates to innovation and research.

What is AIIR?

AIIR is an initiative to establish a mechanism to support innovation in spectrum of the Pakistani society including but not limited to life sciences, mathematics, physics, literature, political fields, arts and novel innovations in different aspects of the society.

What is the value of AIIR?

By implementing AIIR, APPNA will provide a legacy of "Knowledge that benefits humanity" as stated by the Prophet Muhammad(PBUH). Innovation and Research are central pillars in Islamic teachings. AIIR addresses the enormous problems the State of Pakistan faces regarding; education, research and a society where innovation is not promoted.

What is the implementation strategy?

- APPNA will establish AIIR as a subsidiary or a separate entity using APPNA platform for startup, implementation of the plan and long-term promotion.
- Create a formal document over the next 60 days outlining a detailed plan of action.
- Establish a structure and governance model by the end of the year.
- Identify institutions in Pakistan that need and/or deserve this support.

What are the financial needs?

- We plan to look into raising \$1,000,000.00 or more by the end of 2019.
- Initiate an aggressive and targeted fundraiser during the last quarter of 2018, by establishing a committee that will engage individuals and institutions to raise the capital required for the initial funding.

In summary, AIIR needs your financial support and your participation to make this a success. To accomplish the goals outlined above, we need:

- Contributions. Your donations will help AIIR to identify talented individuals and invest in intellectual resources by changing the lives of people who would not have had the financial means to flourish and make an impact in Pakistani society.
- Ideas. This initiative is in its infancy stage and we are requesting ideas to further this concept. As well as experts in the areas of research and innovation to volunteer time and resources.
- Identify donors. Our goal is aggressive, so we will need financial donors within APPNA and outside our organization. Your outreach to your network will help to achieve the goals.

Dr. Rao Haris Naseem
Chair, AIIR Committee



APPNA Spring Meeting 2019

April 11-14, 2019 St. Louis Missouri

Pill to Kill

By Sumbul Meraj, MD
Dow Graduate 2002

The term “physician” is a collective descriptive noun which signifies many roles. As a Physician, we go beyond healing and treating illness only. We are students of science who believe in continuous learning and improvement in our area of expertise. We continuously strive to increasing our knowledge and understanding of human psychology, physiology and chemistry in order to better serve humanity.

Furthermore, this responsibility requires us to spread awareness about latest developments in medical science, in order to enable our communities to engage better with new medical science approaches and enabling technologies.

Take for example our current “Pill to kill” approach towards treatment of diseases. Current medical practice is aimed at “killing” the pathogenesis by some targeted physiologic and chemical reactions using “pills” i.e., medication. Being an Infectious Diseases physician, it is expected, to give them a drug if they give us a bug, or simply “I am giving you a bug, you give me a drug!”. Focus remains on cure rather than prevention.

The point is that we are possibly only targeting 25% of the total body chemistry and physiology by this chemical intervention. The area of research, after the advent of new digital age with advancements in genomics and biotechnology, is focus on finding ways to heal the body rather than killing bugs. For example: when we culture organisms, we provide suitable environment for growth, likewise, the modern research aims at prevention rather than cure. Harnessing the power of nature to enhance the body’s ability to fight the disease from within, and by changing environment with one more conducive for better immunity. Stem cell research and therapies is one such promising area along with application of biotechnology.

As clinicians, we do our job to kill the diseases daily by the current “pill to kill” model. I believe that we have a huge responsibility to make our community aware of modern research. Specifically, this shift towards prevention of diseases instead of cure. An imperative today for the health and wellbeing of our community.



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سینٹ لوئس کے دوست خالد نصیر اور مہر سرور ملک مصر ہیں کہ APPNA کی موسم بہار کی میٹنگ کے موقع پر چھپنے والے souvenir رسالے میں کچھ لکھا جائے، اس قسم کے رسالوں کو چھاپنا کچھ مشکل کام نہیں، چھاپنے میں نفع ہی نفع ہے، نقصان کا خطرہ نہیں، البتہ کام کی بات لکھنا آسان نہیں، زیادہ تر صفحات کا حدود اربع اشتہاروں اور منتظمین کی تصاویر سے بھرا جاتا ہے، اشتہار اور تصویر کے سائز کا انحصار سرپرستوں کے دل اور جیب کی کشادگی پر ہوتا ہے، ان رسالوں کو زیادہ تر اشتہار دینے والے اور تصویر چھپوانے والے منتظم ہی کھول کر دیکھتے ہیں اور دلجوئی کے انداز میں دوسروں کو دکھاتے ہیں، ہر ٹیبل پر ہر کرسی کے سامنے ایک عدد رسالہ چمچ، کانٹے، چھری اور گلاس کے ساتھ بڑے سلیقے سے رکھ دیا جاتا ہے، اس امید پر رکھا جاتا ہے کہ لوگ اس کے حصول کے لیے آپس میں چھینا جھپٹی نہ کریں، حالانکہ جنہوں نے نہ اشتہار دیا ہے اور نہ جن کی کوئی تصویر ہے وہ عام طور پر چپکے سے اسے ٹیبل کے نیچے پھینک دیتے ہیں تاکہ ٹیبل پر نہاری، بریانی، کباب اور قورمہ کی جگہ بن سکے، یہ سب جانتے ہوئے بھی کہ ان رسالوں کا یہی انجام ہوتا ہے منتظم حضرات باز نہیں آتے، چھپواتے ضرور ہیں، اور ہم جیسے دھوکے میں آکر اس امید پر کچھ لکھ بیٹھنے کے کوشش کرتے ہیں کہ شائد کوئی بھلا مانس پڑھ لے، اس وقت اگر آپ کھانے کی ٹیبل پر یہ صفحہ پڑھ رہے ہیں، اور نہ تو آپ کا کوئی اشتہار اور نہ کوئی تصویر ہے تو قوی اندیشہ ہے کہ اس وقت کھانے اعلان نہیں ہوا یا پھر سامنے اسٹیج پر اس میٹنگ کے منتظمین اور APPNA کے عہدیداران کی تقاریر کچھ لمبی ہوگئی ہیں،

فرخ اعجاز

ڈاؤ گریجویٹ ۱۹۸۲

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سماعتوں پر اتر بھی جائے
کوئی محبت لٹائے والا
کہ بازوؤں میں جو بھر بھی جائے...
کوئی کہانی مگر نہ لکھے...
کہ ان خرابوں کا نقش جس سے
سنور بھی جائے
سسکتے ہونٹوں کی بے دلی سے کسی غرض بے
بوس کی بے لاگ آندھیوں نے
نہ جانے کتنے دئیے بجھائے...
بہت سے بستی بسانے والے
اجڑتے بازار سے اپنی خواہش خریدتے ہیں
نہ جانے ان کی درندگی کی عطا بے یا پھر
کسی تمنا کا خون ناسور بن کے شہروں میں دوڑتا ہے...
ازل سے مہجور و مبتلا یہ حجلے
ہمارے عشرت کدوں کی
ہم آغوشی کا فرض اب تک
نبھا رہے ہیں...
کہ جیسے رستوں کے ساتھ فٹ پاتھ چلتے جلتے
کہیں اچانک سڑک پہ کچرے کے ڈھیر میں دب گئے ہوں..

فرحت شیرین

کنگ ایڈورڈ گریجویٹ ۱۹۸۹

یہ بند کمرے ، کھلی کتابیں جہاں پڑی ہیں
کہ سانس لینے کو رک بھی جائے کوئی مسافر
تو حبس میں قید بے زباں خموشی سے کوئی صفحہ نہیں پلٹتا
کہ جیسے دیمک زدہ کواڑوں کے ساتھ لپٹی نحیف لاشیں
جو اپنے جسموں پہ بے بسی کے ٹکیلے سینے سجائے جیسے
گنہ کی تقدیر لکھ رہی ہوں...
کھلے دریچوں سے جھانکتی ہوں...
یہ خالی آنکھیں
کہ جن میں منظر بھی حسرتوں سے جمے ہوئے ہیں
یہ پوچھتی ہیں
کہ اے سوداگر!
بے لذت قرب مطلوب یا پھر
گنہ کی آگ سے گرم بستر؟

کبھی کبھی کا سوال ہوتا
تو یہ بھی پاؤں کے گھنگروں سے بندھے جوابوں میں ناچ لیتیں
مگر جو ان پر زوال بن کر اتر رہا ہے
عجیب بے حس لمس بے وہ
کہ جس میں تریاق زہر سے جیسے ڈر رہا ہے..

یہاں دیواریں بھی بولتی ہیں
ہر اک مسہری کی چرچراہٹ ستم کے سب راز کھولتی ہے
ہر ایک دالان کی تیرگی میں
بہت سے اجلے ضمیر حیلوں کا بھیس بدلے
بھٹک رہے ہیں...

بوس کی دلدل میں قطرہ قطرہ
سیاہ قدموں کو لحظہ لحظہ نہیں جکڑتے...
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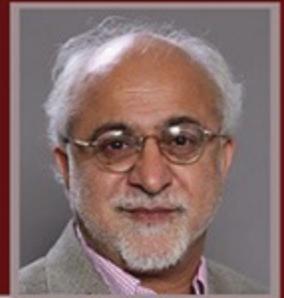
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