

Safeer

Portfolios

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Mission

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The Editorial Board of Gahwara-E-Adab (USA) intends to publish this Mahazine "Safeer" on occasional basis. Therefore, we request all our supporters, workers and writers to send their write ups, poems & other informative materials to us through e-mail or Fax.

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OPENING REMARKS

by
Safeer

We are pleased to offer this second issue of "SAFEER". We hope you enjoyed the contents of first issue and are looking forward to more on the areas covered by this magazine. Our second issue is being launched at the inception of 2004 and after a gap of about three months as we have held to an editorial policy that rules out publishing for publishing's sake. Have we used the time to come up with appropriate and interesting material? Only you can judge. Perhaps, too, you will be moved to take up your pen. Of course it's what we all do at "SAFEER".

This issue features the latest happenings in USA and around the globe, the problems and conflicts, the struggle and achievements, movements and organizations, reports from various community events, poems, pictures, articles and much more for all of us to learn and enjoy. We are very pleased about the many positive reactions we received on our first issue, and we took them as confirmation that we were moving in the right direction with our efforts to encourage closer contacts between the editorial board and the members of the Pakistani community in USA. Particularly encouraging was our members' responses to the bilingual publication of all contributions.

This issue also covers a story on the landmark victory for MQM supported Masroor Javed Khan, a noted Pakistani American, who won the election for a seat on the Houston City Council with a wide margin on Dec. 6. 2003. It is indeed an encouraging sign and a trend setter, in fact, a major milestone for the MQM USA in particular and for Pakistani American community in general. We congratulate Masrur Khan and MQM USA for their brilliant efforts in securing the desired results.

In the end, we would like to thank all contributors to this issue and take the opportunity to renew our appeal to all our members and, indeed, to all "SAFEER" lovers, to send us interesting articles and information, so they can be disseminated amongst the community and also be preserved this way.

Happy New Year!

New World Order or Middle Class Order?

**Aamir Waheed
(Central Organizer, MQM Canada)**

For past several years we have heard a lot about the term "New World Order ". Many believe that this order is actually a conspiracy that is being orchestrated by group of world's richest and most influential people to create a unified government and to gain total control over human race. Some believe that the objective of such an order would be to place the world under single regime in order to create a complete utopia, as imagined by the people pushing for the new order.

However we envision about this and whether we believe on a conspiracy theory or not, one thing is evident that world will go through radical changes in near future. Factual events suggest that transition has already started. Whether we take all that in the context of New World Order or not and continue to procrastinate it's entirely up to us. We are living in a fool's paradise if we think that the only aspiration of New World Order is to transform this world into a utopia. It's all a game of interest in which real objective is to multiply power and wealth. Without a realistic way of knowing to what extent world would change, one thing is certain that lots of Nations and their interests are at stake. It is very likely that as a result we see rise in global poverty as balance would tilt even further in the interest of rich & powerful. But on a macroscopic level, the most concerned aspect of all is the ultimate destruction of distinctive cultural and traditional identities & values. Many nations may simply disappear from the map along with eventual eradication of their languages and ideological compass.

Unless governments and nations of the world take preventive measures they will be wiped out by the global transformation. World powers would exploit the weaknesses of the present regimes to capitalize on their agenda. As we have examined the assumed apprehensions of the New World Order, would there be a way to counter such a change or adjust accordingly? What would be the ultimate resolve to survive in the eventual change? Do we have a strategy to safe guard our interest? What are our interests?

Rulers of many Nations can't envision the danger associated with the New World Order. The freedom of their Nations and their own powers are at stake. Yet they are far from mapping out a strategy to come up with a counter plan. Their Nations are grossly plagued with economic, social and judicial injustices. Fanaticism is a

rising evil. The gap between rich and poor has been widened. There's no democracy. Human rights conditions are pathetic. Most of these inefficiencies would be used as weaknesses by the vested interests to implement their plan.

In this underlying scenario, the only prominent solution is in a Middle Class Order. What is Middle Class Order? It is an empowerment of the people. People are empowered by receiving rights and share in the process of governance. Nations are made stronger by providing equal distribution of resources to all sections of the society. Middle Class Order is a mechanism to constantly upgrade the economic conditions of the people. Middle Class order is in essence of Nation Building process. It tries to curtail the widening gap between rich and poor, which is a weakening factor for a Nation and rather creates a strong balancing force in the middle. That middle layer acts as a break wall in challenging times. The economic stability of that middle layer is a key for a strong and content Nationhood. The track record of all developed countries gives ample proof of their strong and extremely secured existence of middle class populous. Whereas it is quite opposite in most of the under developed countries where unsecured Middle Class if exists are continuously being marginalized.

Middle class order may perhaps be the only survival suit for many countries on the verge of collapse and are plagued with the issues described above. There's no doubt in my mind that if such Nations don't pay heed to empowering their middle class population then there's little or no chance for them to survive the new order and its destructive side effects. Only those who have started in properly and strategically identifying their priorities will come out of this eventuality. Without empowering the middle class population we would see rise in religious fanaticism as religious lunatics would continue to exploit people and instigate them to resist any progressive change that would be out of ordinary. This will and as a matter of fact already has started to create mess in half of the world. That mess would eventually evolve into a large-scale global anarchy. Middle class empowerment perhaps would be only way to contain the religious fanaticism and bring some order to the changed world.

So the choices are clear & pretty evident to the present day rulers. They must choose between New World Order and a Middle Class Order. One would jeopardize their own existence while other would guarantee the freedom & stability of their Nation and Nationhood. I would also suggest to the powers pushing for the New World Order to keep the provision for a Middle Class empowerment in their agenda or else we will be living in a world engulfed in anarchy.

Indigenous Solutions: The Phenomenon of Grameen Bank

By M. Majid Ali, CPA

“When she accepts the money, her hands are trembling. She’s never seen \$30 all in one place, let alone in her own hands. She takes the money and starts her business, and her life is changed forever.” Such is the experience of creative, collateral-free banking described by Mohammad Yonus, the founder of Grameen Bank. If ever there was an example of a successful indigenous banking institution in an agrarian country that shattered the myths of traditional collateralized lending exclusively to the wealthy, it is Grameen Bank of Bangladesh. As of November 2000, the bank’s eleven hundred branches had disbursed over \$3.2 billion to over two million people (mostly women) in 40,000 villages. The loan re-payment rate has averaged an astonishing 95%.

When Professor Yonus of the University of Chittagong started the bank in 1976 he created it solely to lend to the poor to end their exploitation by the village moneylenders. The modus operandi was to bring people, mostly women within an organizational format, which they could understand and manage by themselves. The end goal was to transform the age-old vicious cycle of “low income, low saving and low investment” into a virtuous cycle of “low income, injection of credit, investment, more income, more savings, more investment, more income”. Originally sponsored by the Central Bank and supported by the nationalized commercial banks, legislation in 1983 allowed Grameen Bank to operate independently with the result that today the majority of the bank is owned by the poor to whom it lends.

By lending without material collateral, the bankers at Grameen bank have successfully shattered the age-old myth that the poor are not bankable. Infact, the bank has demonstrated that with proper management, oversight and encouragement, the loan collateral can simply be the will and capacity of the borrowers to succeed in their ventures. Loans are made to people to formally establish for themselves a small business they are already familiar with. Loans are made for income generating projects such as tubewells, kitchen gardens, leasing phones and machinery, purchase of cattle etc.

The Phenomenon of Grameen Bank

The programs are widened as the borrowers become familiar with credit discipline. Bankers visit a village and seek out a group of five eligible borrowers out of which only the two neediest people get a loan. Only when the first two borrowers adhere to the rules of the bank and start repayments over a period of six weeks, do the other members of the group become

eligible for a loan themselves. The peer pressure to keep individual records clear transcends into a collective responsibility, which becomes the paperless collateral for the loan. This ingenious approach to banking is original, unprecedented and gives substance to Comrade Mao's wise observation that lasting change has to be brought about by indigenous forces and cannot be forced from the outside.

The interest rate on all loans is 16%, which is reasonable for a high inflation economy. Although the bank mobilizes group savings for its funding, most of the loanable funds come on commercial terms from other banks and international institutions. Grameen Bank has roughly doubled its number of borrowers every two years with the landless benefiting the most. Only 20% of the bank's members live below the poverty line versus 56% for comparable non-members. And a shift has occurred from socially challenging agricultural wage labor to enterprising self-employment. On a national level, most of the poor in Bangladesh used to heed the advice of the village elders when casting their ballots for elections. Not so in Grameen Bank villages. Candidates are interviewed by borrowers and in some cases; borrowers themselves have been successfully elected.

Today, more than 4000 people from 100 countries have gone through Grameen Bank's training programs and over 58 countries have similar institutions. Various international development agencies and media have recognized the bank's success. (The Price of a Dream: David Bornstein, Let Grassroots Speak: Aditee Nag Chowdhury). In the words of its founder, Mohammad Yunus, Grameen has proved that with a participatory banking system that focuses on individual empowerment, "millions of small people with their millions of small pursuits can add up to create the biggest development wonder".

Freedom's Flag

Imran Hussain

*I could see that blooming light
which shows us the way of right.
That light is an inspiration to all
by this we can force our enemy to fall
this is nothing but a freedom's call.
Nations are raising against state oppression
making history by working on greater revolution.
Unity is developing and courage is shown
struggle for freedom is going on.
Thou and I want to be free
like all the waves in the sea.
To fulfill our dream of freedom
we have to show all our wisdom
by which we could defeat the evil powers
and thereafter victory would be ours.
Freedom would make a new and brighter world
we would have wings to fly free like a bird.
I am waiting for freedom's flag to fly high
on which our hope, future, and life rely*

An Analysis of Educational Systems, Issues and Problems in Pakistan and its implication on political climate of the country

"Education is the ability to listen to almost anything without losing your temper or self-confidence." The quotation tells all about the power of education in the civilized world of 21st century. The country can only prosper with its populations being equipped with the weapon of education. The political scenario in any society does get affected in the negative way when there is dearth of education.

There are many problems, which have a direct or indirect effect on planning and policies in the field of education in Pakistan. One of the most important factors is of economic dependence, almost all the South Asian countries are highly dependent on international funding agencies to get revenue for smooth running of their governmental machineries which include the vital area of education. The average annual growth rate in GNP per capita is very low as compared to developed countries. For example, according to UNO (2000), average annual growth rate in percentage for Pakistan in 1997 was 2.0, Purchasing power parity in US dollars for Pakistan in 1997 was 1580. While developed countries like USA had per capita income in 1997 as 29,080, Canada 21,750, Great Britain 20,710, and Germany 21,170.

Population growth is very high in. For example, between 1990 to 1997 average annual population growth for Pakistan was 2.7 %, (UNO, 2000). Due to the meagre resources as compared to the population increase, the developing countries like Pakistan rely on debts, financial aids and loans from funding agencies. As a result these countries are not independent in making of their policies. The priorities of the educational policies are determined by funding agencies. The developing country like Pakistan is particularly dependent, and may be especially sensitive about it. Governments may wish to preserve their country's identity and to avoid strong ties with larger nations but many links with large countries must be maintained for economic reasons, even when the ties bring cultural domination. Due to the poor economic condition, these countries have to rely either on funding agencies or to cut short their expenditures, and unfortunately this cut falls on education department.

Corruption is also the very important, perhaps, is the biggest problem that Pakistan is facing today. According to UNO (1999) report, "Corruption was costing south Asia

billions of dollars a year. The UN Development Program report said corruption was costing Pakistan five percent of its Gross National Product (GNP)." It added: "The magnitude of corruption in Pakistan alone exceeds Rs. 100 Billion a year or five per cent of the total GNP." The UN Development Program report characterized democracy in the region as "one step forward, two steps backward." Democracy in countries like Pakistan is not about people; it is about access to state power, the report said, adding that despite their democratic leanings, south Asian states had failed to provide their people with freedom from the worst forms of deprivation. "This paradox forms the political crux of South Asia's crisis of governance." *CORRUPTION TAKES TOLL.*"

There are increasing corruption and criminalisation in public life. Poverty of opportunities - defined as lack of access to education, health, employment, sanitation and productive resource - is increasing in all countries," it said. Elaborating on the deprivation of the poor, the report said "The richest one-fifth of South Asia's people earns almost 40 per cent of its income while the poorest one-fifth earns less than 10 per cent. More than a sixth of the region's population, almost 200 million people are not expected to survive to age 40. "Each day as many as 100,000 children in South Asia sell their bodies simply to earn enough to survive." Corruption is the main cause for inefficiency of the management of education department where the officers accept bribe from people who are occupying the "ghost schools" or the teachers who are not performing their duties properly. A large majority of such teachers prefer to give some percentage of their salaries to the corrupt officials instead of going to schools.

Costs of Administration and Army Less developed South Asian countries are generally unable to achieve the economies of scale of their larger counterparts, and interestingly spend a major portion of their annual budgets on non-developmental expenditures. For example, both India and Pakistan spend a major portion of their budgets not only to meet administrative costs but also in supporting large armies and purchase of costly mass destructive weapons. Both of these countries are nuclear powers and spend a lot of money to claim the false superiority. According to the national budget (2002-03) of India Rs. 65,000 carors were allocated to defence while only Rs. 4,900 carors allocated to education. While Pakistan allocated Rs. 13,164 carors for defence and only Rs. 1,355 carors for education and training. Total cost on general administration is Rs. 17, 156 carors, which is a big portion of total budget. This is an example of gross management.

In countries like Pakistan due to "colonial heritage" there is a trend of non-utilitarian education, centred on a degree conscious verbal specialization as a social status symbol, which is suited for bureaucratic, state appointed white-collar clerics.

“Education has not been geared to national needs in South Asian countries but continues to remain to a large extent what it was in colonial days, confining itself to educating students for clerkship and other posts in administrative set-up, when the pressing need has been for technical, scientific and professional skills” These bureaucrats and a large army of clerks are not only a burden on economy but also indulge in corruption. Unfortunately, these bureaucrats and their clerks make the national policies, including education policy without consulting the experts who have a lot of working experience in the actual field.

The poverty is an issue, which make many things, go wrong especially in the sector of education. World Bank report, *Poverty and Vulnerability in South Asia*, tells us that South Asia is the home to the largest number of the world’s poor. According to the report, because poor people are primarily located in rural areas where social protection programs like insurance rarely exist; they are more vulnerable to poverty and are exposed to a variety of risks, like crippling illness and death, economic downturn, conflict, natural disasters, unemployment, harvest failures, floods, drought, and plagues. Among the very poor, the hardest hit includes children, the elderly, widows—and women in general because of their persistent lack of decision-making power—the chronically ill, and the disabled, says the report.

In Pakistan, for example, a vulnerable population of 45 million makes up 25 percent of those in poverty, and they are on the edge of falling deeper into poverty in large numbers as a result of such shocks. Poverty thus becomes a big hurdle in education. According to UNICEF (1998), 17.6 per- cent of Pakistani children are working and supporting their families. Indeed, children working as domestic help are a common phenomenon in Pakistan, and this sector employs more girls than boys.

Pakistan is spending 2.7 of its GNP to educate a population of 156.5 million. I would like to present education profile of South Asian countries to give an idea about their achievements in this sector after spending such a less percentage of their budgets on education.

It is the beginning of the 21st century now; three compelling economic forces are getting more importance now and the less developed countries will have to consider them seriously. These forces are pervasive poverty, a small but growing participation in a global economy, and a still fragile local economy. Unarguably, education plays a major role in shaping the direction of all three forces. Education can transmit specific, targeted, useful tools for survival and improvements in quality of life. Hence, nationwide, even modest exposure to education contributes a major role in reducing poverty levels substantially. The first step in competing globally is therefore to

address the fundamental issue of poverty and to move informal labour into gradually expanding community and regional markets. Less developed countries should not target competition at high human resource levels as a realistic medium-term economic strategy. Recognizing that changes in government spending occur gradually over time, the target of educational spending ought to be threefold:

- (1) Increase Commitments to Education as Per Capita Income Rises.*
- (2) Set the Rates of Growth of Educational Spending Higher Than the Anticipated Rate of Growth of GNP.*
- (3) Set Realistic Rates of Change in Growth Rates and Sustain Them over a Lengthy Period Of Time.*

As a first priority, investments in primary education ought to be protected. As a second priority, expansion of basic education to classes 6-8 will enhance the ability of the education system to move away from a purely poverty focus to one geared toward small market growth. Instruction, structure and policies at the secondary level ought to be shifted toward mid-level labour. The third priority ought to be putting management, planning and policy development in place that can guide secondary education expansion into the next generation—a mixture of private demand tempered with public guidance.

The society in the country has been under pressure from the day we got independence by the few, which I can easily mention as the feudal lords. These people have made a point by keeping the people away from the light of education. The Chowdaris in Punjab, the Waderas in Sindh, the Khan's in NWFP, and the Sardars in Balochistan have a common thing they want to rule the people by keeping them oppressed.

The days of such operations are numbered and the writing was on the wall when MQM came in to existence, the kingpins of feudalism shivered and had dreams about the demise of their cruel reign of power which has kept the country in the under developed stage for so long. The key to the development, which we all favor for, is in complete education for all and this would enlighten the oppressed and then the oppressors have to exit. Pakistan is a country, which has been created for the people who wanted a homeland where they can grow and revolutionize to be the powerful free and developed in all respects.

The dream is in the reach and it can only be achieved by the way, which is enshrined in the "EDUCATION". Now the state must find a way to make the education system modern and develop the masses.

The government must strive to provide basic literacy to all citizens not only in the large cities but the small town in the far flung areas of the country where the feudal and the so called religious leaders have kept the people away from the light of education. Our people need the skills, as they are necessary to be a thriving part of the localizing world.

I understand that the government on its own cannot achieve the objective it's the duty of the common citizen to help and educate their children. Every child in the country does not have to be a Doctor or and Engineer, there are many fields where we need people we must look towards to those areas also. We must understand that the unskilled and illiterate masses only give one thing and that is giving upper hand to the powers of feudalism and the anti-modernists.

The country needs the educated people and we have been kept away from this light and have long neglected the education sector, it now needs to devote a large proportion of its resources to rebuilding it. When we look on t he political picture in the country we could only see few people take to power time and again, some times by aligning to one party and some time with the other. The people need to end this horse-trading and for this the faces of new educated people from the masses must come up. The corridors of power are awaiting the people who are from the middle class and who are educated. The institutions in our country need the people who are educated and know what needs to be done rather than just giving speeches with out gaining any results. The country needs politicians who are educated and come from other then the so-called elite class in our society. The educated class of politicians, who come from the middle class would know the issues and problems of the masses and distinguish what needs to be done in order to eradicate the troubles. Only MQM so far has brought about the transformation and has pushed up the individuals who are educated to the assemblies who at the same time are from the middle class also. This has left many in the feudal circles in predicament as they see themselves as the breed that will be eradicated and removed by the people, to whom the power will be given in shape of and by the new educated politicians. Let's all do what has not been done in fifty years of our independence, Educate and empower the masses so that the country takes the new turn towards being the new powerful and stabilize "Pakistan".

War, Conflict and Revolution

By Dr. Hani

Since mankind came into existence, man has been indulging in war for different motives. Sometimes it is the quest for survival, sometimes to achieve significant material gain and at times to impose superiority or domination on the rival. Whatever may be the reason; no doubt, war is one of the manifestations of animal instincts of man, which he has been depicting since ages.



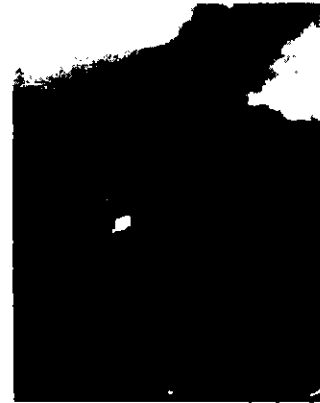
While, war is the expression of un-willingness to accept the rival's superiority where as revolution is revolt and rebellion against the existing norm and rule in a defined society. This arises out of conflict within a stated and designed entity. The conflict when comes perpetual and intense culminates in a revolt and when successful, is termed as revolution.

From the dawn of civilization, war, conflict and revolution have been continuing and perhaps will continue till the end of mankind. The reason for this is not difficult to comprehend.

According to renowned psychologist Sigmund Freud, man is of two types: Preservative and Destructive. The first fosters life, whereas the second death.

All of man's activities are in fact an amalgamation of these two mutually repellant forces. This can be further reinforced when one sees man's progress from the premature era of caves and camels to supersonic jets and high rise buildings, but man's instinctive characteristics hasn't changed which drives him into conflict with another man or even results in war with another state or society.

When we talk of revolution precisely, different basis of Revolution comes across our mind. It can be brought about on religious ideological basis, it could be politically motivated, economically driven, social or culturally inspiring or may even have an environmental basis.



As we had discussed that revolution is the act of revolt and rebellion against the existing norms and rules within a designated society and results when conflicts prevail in the society for a long period of time and extreme measures of intensity.

First let's deal with the religious basis of war and revolution. All religions of the world form the ideology of a great extent of mankind. The majorities of the mankind do believe in some kind of religion and has been overwhelming in numbers then those who are agnostic or atheists. So all wars, conflicts and revolutions waged and brought about in the name of religion have been on the basis of ideology. No doubt religion is the most powerfully driven sentiment of man and he can undergo all sorts of trouble for the protection, promotion and projection of his beliefs. Look at the example, how the message of Islam was spread by Holy Prophet and few of his companions to the entire human race despite adverse conditions. Our beloved Prophet was forced to migrate to Medina by leaving his home Makkah.

How he underwent all sorts of torture, physical and mental, how his companions were forced to leave the fold of Islam, but they remained steadfast and committed to their cause, which shows the truth of their ideology.

War, conflict and revolution can also occur for political reasons. Like the greed and wish to impose one's superiority over others. The term 'Colonialism' reflects the above-mentioned point. We all are aware of British, Roman, French and Spanish Colonialism. Sometimes it takes the form of fascism. 2nd world war is an appropriate example of this; the whole war was waged on this theory of racism and fascism.

Even in this century, more than 50 years of cold war between two super powers proves the point that to achieve political superiority over each other, how man can be so heartless to ignore hunger, disease and disaster and instead develop weapons of mass destruction.

War, conflict and revolution as had pointed out above may have an economic basis as well. Marxism was based on this theory that unequal distribution of wealth in society is detrimental to man's progress and the state should assume responsibility of man's needs and duties.

This theory had a great impact, which culminated in the overthrow regime in Russia and Communist revolution of 1917 under Lenin.

More or less half of the world in this century was adhering to this theory which was diluted after the fall of Soviet Union. If we go further into the pages of history famous French revolution comes to our mind, where poor and helpless masses turned against



the ruling class and subjected them to killing to avenge their humiliation for years.

Social / Cultural basis also provide strong impulse to war, conflict and revolution. We can see what happened in Bosnia and Kosovo. Even after living under one entity of Yugoslavia for years how Serbs massacred and ethnically cleansed Bosnians because they were culturally and socially different and distinct from them. In fact social and cultural differences between communities living under one state provide the seeds of Nationalism and Nationalist tendencies.

One can see the state affairs in Pakistan, despite living for more than 50 years together, different communities exist as different entities. In fact this distinction was responsible for Bengali nationalism, which rose up against the superiority, domination of West Pakistan and resulted in the creation of new state, despite having the same religion. This proves that nationalism is so powerful that it even transcends religious ideology.

Environmental reasons were also mentioned besides other motives for war, conflict and revolution. In this the resources of water and energy tops it all. If we see objectively the Kashmir issue between India and Pakistan, it has been lingering on for more than 50 years. One of the reasons is that all rivers flowing into Pakistan comes from Kashmir and northern areas and if these were in Indian control then Pakistan would be deprived of its energy resources. Not to say, that this is the cause of Kashmir dispute but one of the major irritants in its resolution.

War, conflict, Revolution has been going on since ages and will continue to go on for different reasons by different entities, different times in different ways as it is the reflection of man's inner desires and aspirations sometimes justified, sometimes unjust and is the expression of man's instinctive drive of aggression to impose one's supremacy and domination or to fight and rise against it.

Whatever the case may be, but consequences remain the same death and destruction.



Revolutionaries

(Safer's Desk)

We are including here these quotations from the Charismatic Leaders who insisted on change in the face of oppression, persevering through ridicule, conflict and often-violent opptheir legends alive.

These include Revolutionary writers, Poets, Freedom fighters, National Leaders and Martyrs who were and are willing to sacrifice their lives for what they believe.

1. Any power must be an enemy of mankind, which enslaves the individual by terror and force, whether it arises under the Fascist or the Communist flag. All that is valuable in human society depends upon the opportunity for development accorded to the individual. If all that Americans want is security they can go to prison. They'll have enough to eat, a bed and a roof over their heads. But if an American wants to preserve his dignity and his equality as a human being, he must not bow his neck to any dictatorial government.

(Einstein, Albert)
2. The outward freedom that we shall attain will only be in exact proportion to the inward freedom to which we may have grown at a given moment. And if this is a correct view of freedom, our chief energy must be concentrated on achieving reform from within

(Eisenhower, President Dwight David)
3. A revolution is not a dinner party, or writing an essay, or painting a picture, or doing embroidery; it cannot be so refined, so leisurely and gentle, so temperate, kind, courteous, restrained and magnanimous. A revolution is an insurrection, an act of violence by which one class overthrows another.

(Gandhi, Mahatma Mohandas Karamchand)

4. Perfect works are rare, because they must be produced at the happy moment when taste and genius unite; and this rare conjuncture, like that of certain planets, appears to occur only after the REVOLUTION of several cycles, and only lasts for an instant.

(Mao Tse Tung)

5. REVOLUTION, in order to be creative, cannot do without either a moral or metaphysical rule to balance the insanity of history.

(Vicomte De Chateaubriand)

6. A REVOLUTION is not a bed of roses. A REVOLUTION is a struggle between the future and the past.

(Albert Camus)

7. People demand FREEDOM of speech to make up for the FREEDOM of thought, which they avoid.

(Fidel Castro)

8. FREEDOM is an internal achievement rather than an external adjustment.

(Soren Kierkegaard)

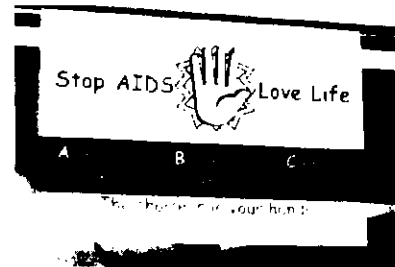
9. The only remedy or antidote to counter religious fanaticism and sectarian extremism is to support and promote middle class order. Only and only the middle class order can effectively counter the menace of religious fanaticism and sectarian extremism, therefore, one must come forward and bring the middle class revolution in all walks of life including politics and government in the third world countries particularly in Pakistan.

(Altaf Hussain, MQM Founder & Leader)

“AIDS Education in Ghana”

Author: Cristina LaRocca

During the fall of 2000 and spring of 2001 I had the unique opportunity of working for an AIDS education program Ghana, West Africa. My experience allowed me to interact and meet people from all walks of life, from varying religions and socio economic backgrounds. I was able to travel around Ghana visiting various groups and discuss the AIDS epidemic that is rapidly spreading throughout the region.



As Ghana is a very heterogeneous country it was crucial for me as public health educator to be culturally sensitive and adhere to the various religious faiths. I met with local and traditional religious leaders as well as Imams Catholic priests, local chiefs and Queen Mothers, all of whom were enthusiastic and dedicated to helping their people fight the AIDS virus. Education and awareness were my main means of reaching the Ghanaians with the help of local health workers.



Having worked in both a children's AIDS orphanage as well as a women's health clinic I saw first hand the definite need to address both women and children's educational inequity. A majority of the women and children in Ghana as in many developing countries have a low educational attainment and proper health care facilities are insufficient leading to a higher risk and susceptibility of contracting AIDS. By educating women about AIDS and about various methods of preventing the disease can both empower them and help to yield the devastating spread of AIDS. Improper or insufficient knowledge of how the virus is



spread and how it can be prevented is at the forefront of why the epidemic is so powerful. Focusing on education as a tool to empower and break false misconceptions and stigmas associated with the HIV/AIDS virus at this time are the only real and sure methods of attacking the epidemic.

As in most societies certain stigmas and false notions about HIV/AIDS persist and can have

devastating and very harmful outcomes in the spreading of the virus. In Ghana a widely held belief is that having sex with a virgin female will rid one of the disease. Such false notions are debilitating and must be broken and addressed in order for proper and kosher dissemination of the disease to be spread.

My experience and the subsequent research I have done since my work in Ghana has left me optimistic in that there is much good will and intention being made as Ghanaians are aware of the devastating effects of the AIDS epidemic and are committed to fighting the battle to save their country. Hopefully with enough national and international support and



commitment the future to win the war against AIDS can and will be accomplished.

MQM Sets a History in USA. Khan wins Councilman seat in Houston.

M J Khan's election coverage:

1. M J Khan requested MQM USA's Central Organizer Ibad Ur Rehman for endorsing him for the Houston Councilman seat while Ibad was addressing a public meeting in Houston last June.



2. MQM USA announced its support for Khan and all the workers were instructed to fully participate in Khan's election campaign.
3. Khan has been a supporter of MQM for the last several years and was seen in almost all MQM gatherings in Houston.

4. A team of 15 workers including MQM Houston's unit incharge Major Syed Najmi planned each and every step of election campaign and succeeded in pulling a lot of support from the masses on one hand and the endorsements from former mayoral candidates, Basketball Player Hakim Alajuan and other dignitaries, on the other.
5. MQM Houston unit was seen with M J Khan throughout the election campaign. On Election Day the whole pakistani community in District F witnessed the workers picking and dropping off the voters throughout the day.

6. MQM International Secretariat in London as well as MQM USA's central Organizing committee was taking personal interest in this elections and was constantly in touch with M J Khan on the phone both on November 6 elections and again on Run-Off on December 6.
7. M J Khan thanked MQM USA's organizer Ibad Ur Rehman and Khalid Maqbool Siddiqui ex-deputy convener of MQM on the phone right after the results were announced thank Mr. Altaf Hussain.



8. MQM USA has supported me from across the spectrum," said Mr. Khan wh was talking to Channel 24 TV and a main-stream radio in Houston. The most reputable news agency APP (Associated Press of Pakistan) also written an article on Masrur J Khan's victory and commended MQM's efforts in making Masrur win. Masrur has focused his campaign on improving services such as flood control, traffic improvement, and police and fire protection.

9. Though MQM USA has been actively participating in local political system for the last several years including campaigning for Pete Wilson, former Governor of California, Bill Baker Congressman from San Francisco, Senator Toddy Puller from Virginia and others but this is the first time that MQM directly enters into the local political arena by planning, organizing and executing a campaign for a Pakistani-American.

MQM USA's central organizing committee has also announced that their units throughout the United States have been instructed to encourage Pakistani Americans to participate in the local political system for the betterment of our future generations here. MQM USA has also announced that wherever there is a Pak-Am candidate running for the elections, MQM

USA will support him/her. MQM USA's central Organizer is visiting Houston next week to celebrate Masrur's victory. MQM USA's leadership will also be attending Khan's Oath taking ceremony on Jan 02, 2004 at his request.



For more details & Pictures:

www.mqmususa.com

Go On

By Imran Hussain

*Fight for freedom is on
new world will soon be born.
human dignity will revive
whole humanity will survive
slavery is curse for all
united we stand, divided we fall.
Flag of freedom is in our hands
on this our whole future depends.
Go on, Go on and Go on
fight for freedom is on.
Freedom is our cause and mission
song of freedom will soon thy listen
people no more want to remain slaves
they are behaving as bold and braves.
We have to liberate our lands
our destiny is in our hands
so go on, go on and go on.*

MQM Activities in USA

MQM NY unit hosted "Meet The Press" event in the honor of over 15 parliamentarians from Pakistan including Senator Babar Khan Ghauri, Federal Minister for Health Mr. Nasir Khan and Minister of Education Zubaida Jalal Khan.

MQM USA's New York Unit has arranged an Iftar dinner in the honor of visiting ministers and senators from Pakistan including Senator Babar Khan Ghauri, Federal Minister for Health Mr. Nasir Khan, Minister of Education Ms. Zubaida Jalal. Mr. Azam Sawati was also present. The event was well attended by the media and community. Dr. Khalid Maqbool Siddiqui, caretaker of MQM North American chapter was also present at the occasion whereas Ms. Khalida Shuja, unit in charge of NY unit was present as the host of the event.



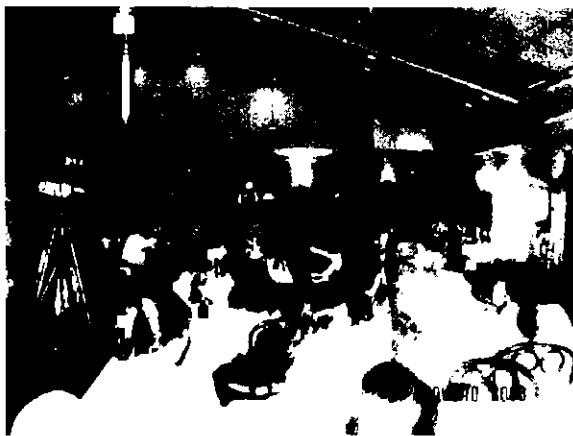
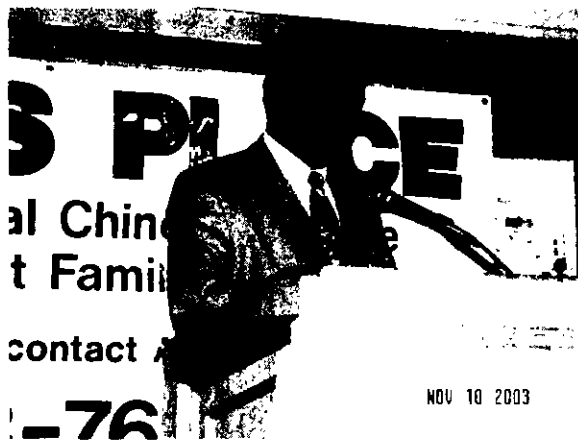
MQM New York's Family Eid Mela (Dec-09-2003)

MQM Youth Wing of New York unit has arranged an Eid Mela event at a local community center, where a number of MQM workers Youth Wing members and their families have joined together in a night long non-stop fun. MQM North America's caretaker Dr. Khalid Maqbool Siddiqui, MQM NY's unit incharge Khalida Shuja and members of MQM NY unit, Karachi Club New York, KKC and Gahwarae Adab have also attended the evening.



**Senator Babar Khan Ghauri highlighted the performance of MQM in Senate
A Public Gathering in his Honor by MQM Washington DC**

MQM Washington DC unit has held a public gathering in the honor of MQM's senator Babar Khan Ghauri. Mr. Abdullah and Mr. Khwaja was also present at the occasion. Gathering was well attended by the community whereas Pakistan Embassy's Secretary information Ms. Tilaat Waseem, Central Organizer MQM USA Mr. Ibad U. Rehman, Caretaker of MQM North American chapter Dr. Khlid Maqbool Siddiqi and members of Central and local unit committee of MQM USA were also present at the occasion. Senator Babar Khan Ghauri highlighted one-year performance of MQM legislatures. MQM USA's Central Organizer Ibad U. Rehman urged the Senators to use their influence in and out of assembly to initiate PIA flights from Washington DC, Houston and Los Angeles and also to establish a Consulate office in Houston to benefit large Pakistani community living there and surrounding areas.



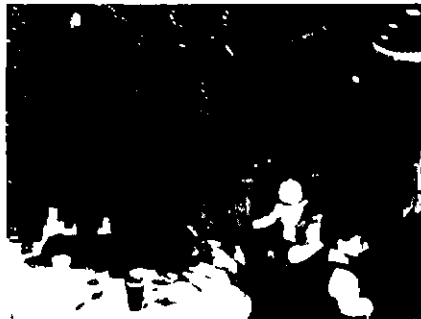
MQM Chicago unit's Iftar Dinner

(Nov-24-2003)

MQM Chicago unit has hosted an iftar dinner, which was attended by local community in large number. MQM USA's central organizing committee members Shamim Siddiqui and Imran Hussain have also attended the iftar along with MQM International wing's vice coordinator Muhammad Younus. MQM Chicago unit incharge Tariq Siddiqui thanked the community for its support to local unit as well as for attending the event.



Dallas Iftar



Detroit Iftar



Huston Iftar



Eid Party in Washington



Eid prayers in Washington



Conquering Two Cultures



Mahreen Younus

The nationality of one allows us to know where one belongs. It categorizes a person as an individual and into a whole as well. Many people are born as Americans and remain American for many years to come. However, there are also those who originate from another country and for a variety of reasons become American. I, as a Pakistani-American can relate to those who have had to assimilate to the American culture. Although moving from a third world country to one of the world's greatest powers appears to be the best thing to do, making this change definitely has its obstacles. Obstacles range from assimilating into another culture to playing the role of a foreign individual. Learning and adapting to another culture consists of being introduced to new aspects of life, becoming familiar with your role and the role of others in society and understanding why the change was made.

My family and I, and many other relatives, came to America approximately 16 years ago. Throughout the years I have grown up in the presence of two different cultures. The American culture showered upon my family and I through work, school and other American individuals. On the other hand, I know the Pakistani culture from beginning to end, thanks to my parents and elder relatives. Considering more than half of my relatives still live back home, it is essential for me to be familiar with our native culture. One of the first obstacles we faced was the introduction to the new aspects of the American life. There are some ways of American life that don't differ greatly but others seem completely unusual at first.

Each and every person has his or her own unique role in society. For the time we have lived here, I believe that my parents have played the most challenging roles. While being the parents of four children they have also played the roles of student and teacher. My siblings and I aren't the only ones who had to learn a new culture. My parents were as unfamiliar with the American culture as we were. While they were in the process of learning the new culture, they had the task of teaching my siblings and I, our native culture. To keep the Pakistani culture in our everyday lives is one of many priorities that my parents obtain.

As the years added up, I became well acquainted with the culture here in America. After understanding how difficult it was for my parents, it is my job to play the role of an advisor to any individual who is in the same or similar situation as my parents were 16 years ago. With my experience, I have the ability to make a difference and be helpful to those who face a dramatic cultural change. My role is to provide aid when any hardships come their way and to learn more about transition from another country, using my experience. Regardless of the culture itself, America is viewed as a place of opportunity and success. It is a world attraction in the eyes of many. America witnesses the arrival of many families daily. These families are those who left their native country in effort and with optimism to live a better life in America.

The American culture tends to shine enough light to be well known and prosperous. Although the American culture has caught my interest, I know I have been successful in conquering both the cultures in which I was born and the American culture. A goal such as this is achieved daily. I feel that I have had an adequate introduction to the new aspects of life. Following that, I understand my role in society along with the roles of others. Lastly I am well aware of why the change to a new location was made. It is often said to, "Grow where you are planted." I recommend continuing your growth even if you are planted more than once.



Religion/Spirituality and Health: Insights in HIV infection

Dr. Ali Imran

Introduction /Purpose of this article:

The purpose of this article is to determine the reliability and validity of spirituality and religiousness, to examine the relation between spirituality and religiousness and important health outcomes for people living with HIV infection

There has been a recent and growing interest in studies dealing with religion in the lives of HIV /AIDS persons, which appears to be motivated in part by the reported resurgence or revival in religious activities in many countries during the last several decades. The notion that spirituality, religiousness or both may be related to health has been with us for centuries.

Looking from International perspective, HIV infection, it seems necessary to integrate religion/spirituality in the HIV/AIDS prevention and management.

Mental Health and Spirituality Go Hand-In-Hand

Islamic teachings encourage patience; prayer and turning to Allah in times of need and for guidance, but when one is struggling to survive in society and when discerning what is important isn't easy, one can easily lose one's way. This happens even in some Islamic countries undergoing fast urbanization whereby the state's desire to catch up with the rest of the world has had a marked effect.

Methods:

Most of my research was based on the issues of religion and spirituality , faith and beliefs in HIV prevention and management, in the US and internationally.

Here is brief description of the methods used from those articles:

1) Religion and women's health in Ghana: insights into HIV/AIDS preventive and protective behavior

Table1 ; gives a good outline of the method, in demographic terms of the risk percentage of HIV based on religious affiliations among Ghanaian Women. Ages 15-49.

Table 1. Characteristics of the study population by their religious affiliation: Ghanaian women ages 15–49, GDHS98/99 .

	Major religious group					
	None and traditional spiritual	Catholic	Protestant	Other Christian	Muslim	All
Currently married						
No	18.6	32.4	35.7	29.6	31.0	30.2
Yes	81.4	67.6	64.3	70.4	69.0	69.8
Polygamous union ^a						
No	74.1	87.1	88.8	90.3	77.7	86.2
Yes	25.9	12.9	11.2	9.7	22.3	13.8
Some schooling ^b						
No	60.1	22.6	10.9	20.6	53.3	27.0
Yes	39.9	77.4	89.1	79.4	46.7	73.0
Urban residence						
No	80.9	69.8	57.7	59.9	57.0	63.1
Yes	19.1	30.2	42.3	40.1	43.0	36.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Sample size	(572)	(691)	(1032)	(1895)	(493)	(4683)

^a Among currently married women. ^b Refers to anyone with primary or more education

2) The Ironson-woods Spirituality/Religiousness Index is associated with long survival, health behaviors, less distress in people with HIV/AIDS.

The purpose and method of the study was to determine the reliability and validity of an instrument that measures spirituality, to examine the relation between spirituality and religiousness and important health outcomes for people living with HIV and to examine the potential mediators of these relations. One aim was to determine whether subscales of spirituality, religiousness, or both would be independently related to long survival in people living with AIDS.

3) Religiosity and risky sexual behavior in African-American adolescent females

Between December 1996 and April 1999, 1130 female adolescents were screened for eligibility in a sexually transmitted disease (STD)/human immunodeficiency virus (HIV) prevention trial. Data collection was achieved through a confidential self-administered questionnaire that examined religiosity and a structured interview regarding sexual behavior. Descriptive statistics were used to characterize the socio-demographics of the sample and logistic regression was used to measure the association between religiosity and the outcome variables

Results :

The table 2, can inform about vulnerability level (from no risk to high risk in religious and non religious persons).

From the table 2. it can be inferred that those who have religious beliefs have better outcomes than those who don't . Therefore Religion (Muslim, Christian, etc) plays a role in better

management of HIV/AIDS. From the article it was also found that, Religious affiliation helps to adopt safe behavior.

Table 2. Percentage distribution of AIDS risk status by religious affiliation among Ghanaian women ages 15–49, GDHS 1998/99

	Major religious group					All
	None & traditional	Catholic	Protestant	Other Christian	Muslim	
<i>Level of personal vulnerability</i>						
No risk at all	48.4	54.7	56.0	54.8	48.6	53.6
Little risk	15.4	17.5	23.4	25.0	24.1	23.3
Moderate risk	4.2	6.2	5.1	3.6	3.6	4.4
High risk	6.1	5.2	5.7	4.5	6.7	5.3
Don't know	25.8	16.4	9.7	12.1	17.0	14.4
Sample size	(656)	(704)	(1034)	(1917)	(532)	(4843)

From Islamic Point of view: The emotional stresses communicate themselves through somatic or physical complaints. *“That is because they believe, then disbelieve, so a seal is set upon their hearts so that they do not understand”* (Surat ul Munafiqun 63:3). And there we are, separated from our hearts – the seat of emotion, awareness and wisdom amongst physicians whose trade is not guided and informed by these notions. It is only recently, that there has been increased recognition through ‘person-centered’ medicine of the major role of psychosocial factors in the patients’ well being and illness. Studies fail to address the question of why physicians may be less religious and why they appear to resist discussing religion in the clinic. Over the last 30 years, hundreds of services claim to use psychosocial rehabilitation, however there is unfortunately great confusion as to what this means. Mental Health Social Worker Abul Hussein argues that religion or spirituality can act as a part of the holistic healing process – *the center of balance* – that gives calmness and peace so vital to recovery.

These findings have important implications for designing faith-based STD/HIV-prevention programs for adolescent females in that they suggest a role for religiosity in STD/HIV prevention. Current literature shows that faith-based HIV-prevention programs may be more acceptable, credible, and potentially more effective ways to reach and educate African-Americans regarding HIV prevention.

Some of the important issues found in the most recent Newsweek, November 10, 2003 *G-d and Health* were that more than half of the medical schools in the United States offer courses related to religion and health. These rates are significantly up from more than three decades ago. Seventy-two percent of Americans say they welcome a conversation with their physician about faith based issues. While another 70% pray for a cure to help them get through their medical ordeal. 84% of Americans according to the article feel that praying for the sick will improve their chances of recovery (Newsweek, 2003). However, approximately 30% of Americans feel that religion should be separated from medicine (Newsweek, 2003).

The article continued to point out that prayer can have a biological effect on brain function. By doing a brain scan one can see the difference the meditating brain has which is found to have a higher rate of concentration than a non meditating brain (Newsweek, 2003). It is interesting to note that Lynda H. Powell, an epidemiologist at Rush University who has been skeptical about the positive correlation between religion and medicine was noted to have said that, "People who regularly attend church have a 25 percent reduction in mortality-that is, they live longer-than people who are not churchgoers" (Newsweek, p.43, 2003). Based upon the above statement and observation it can be understood that the same effect can be found among people of other religious faiths, therefore it can be inferred that attending places of worship can perhaps reduce mortality rates and benefit humans on a universal level. Researchers have found that by using brain scans, they can observe that meditation can alter brain activity and immune response. Meditation has also been found to reduce heart rate and blood pressure both of which reduce the body's stress response (Newsweek, 2003).

Diarrhea bug may prevent cancer

Study: Bacterial toxin inhibits growth of malignant cells

Call it Montezuma's Revenge, traveler's trot or simply a nuisance, diarrhea may do at least one good deed by protecting people against colon cancer, researchers reported Monday.

They said their findings offer one possible explanation for why people in poorer countries seem less prone to colon cancer, the fourth leading cause of cancer in the world and the third biggest cause of cancer deaths in the United States.

The study, published in this week's issue of the Proceedings of the National Academy of Sciences, focuses on one of many bacteria that can cause diarrhea. Worldwide, diarrhea caused by a variety of microbes kills two million children a year, but adults develop a partial immunity.

The toxin produced by the bacteria — in this case toxic strains of the common *Escherichia coli* or *E. coli* bug — irritates the lining of the bowel but may also interact with cells in a way that prevents them from becoming cancerous, the researchers said.

Giovanni Pitari and colleagues at Thomas Jefferson University in Philadelphia started their research after noting that while colon cancer is very common in the developed world, it is uncommon in developing countries.

"Over half a million patients suffer from colorectal cancer in industrialized nations, yet this disease exhibits a low incidence in underdeveloped countries," Pitari and colleagues wrote in their report.

They compared the incidence of "traveler's diarrhea" against that of colon cancer, and showed that in countries where "Delhi belly" is most common, including the Indian subcontinent, Africa and Mexico, colon cancer was increasingly less common.

Where colon cancer is highest — New Zealand, Australia, the United States and western Europe — traveler's diarrhea is rare.

Toxin prevented cell growth

Pitari's team analyzed the toxins produced by *E. coli*, first adding them to a dish full of dividing cancer cells. The cells, which like most cancer cells had been growing and dividing rapidly, slowed their pace to a crawl.

They tested the toxin's precise action on cells and found it acted like guanylin and uroguanylin — two compounds that naturally limit the growth of colon cancer cells.

The finding not only helps explain why colon cancer is a disease of developed countries, but also may offer new approaches to treating or preventing the disease, Pitari's team said. Other approaches are known to help prevent colon cancer — including a diet rich in fruits and vegetables, quitting smoking and doing exercise.

Smoking can damage the DNA in cells, helping them become cancerous, while eating fruits and vegetables helps prevent damage to DNA from occurring in the first place.

Ref.: MSNBC

Not A Dream

Safeer's Desk

When we were nowhere
our identity was none
his struggle made us one.

Now,

A nation with aim and ambition
which takes every step as a mission.

Loyal, devoted and brave souls
who are playing heroic roles.

They are making efforts for Nations cause
evil termed them as traitors in their laws.
whatever they say, whatever they might call
Our struggle soon brings their idols to fall.

Slowly, gradually but day by day
the message of truth is making its way.
streets will be filled with crowds and cheer
celebrating, chanting slogans without any fear.

This is not a dream, it will sure come true
every passing day brings that day even near.

Why Buy Real Estate?



Liaquat Ali
Connecticut.

"That dream home" is often romanticized by real estate and banking industry to lure people into buying a home. Romance aside, buying home is one of the safest financial vehicles a person can use to save money for retirement or for other high-ticket items, such as, children's college expense.

This is how it typically works. You buy a house for \$100,000, make payments on it for 15-30 years, and -- assuming only a annual appreciation of 5% in the property value -- end up with a pot of gold worth anywhere from \$210,000 (in 15 years) or \$446,000 (in 30 years.)

You may be thinking that you got 110% return on investment in 15 years or 346% return on investment in 30 years, but that is not true. Assuming 10% down payment, and assuming that you paid for house inspection, appraisal and closing costs, you did not invest more than \$15,000 into the deal. So cash-on-cash return on investment is 733% in 15 years and 2300% in 30 years.

The story gets even better. Say, after one year, assuming the same 5% annual appreciation, your house would be worth \$105,000. Your equity in the house is now \$15,000. That is, \$10,000 cash that you paid when you acquired the house, and \$5,000 appreciation. If you are maintaining this house as your primary residence, then you can borrow anywhere from \$15,000 to \$41,250, as a home equity loan.

You must be thinking, "This guy is making stuff up. Where does \$41,250 come from?" Well, there are some lenders who lend as much as 125% of the appraised value of primary residences. So:

$\$131,250$ (125% of \$105,000) - $\$90,000$ (approximate outstanding loan amount) = $\$41,250$.

Please keep in mind that the lenders that lend 125% of the appraised value typically require good credit.

That leads us into the mortgage end of home finance and refinance. A lot of us don't realize, but in the credit-oriented world we live in, credit rating is more important than the income. For home mortgage purposes, a credit rating of 720 is considered excellent. A credit rating of less than 620 is considered bad.

How is the credit rating determined? Most lenders run a credit check against three credit bureaus, that is, Experian, Equifax and TransUnion. Let's say they found that you have credit rating of 630, 670 and 730. Your effective credit score, often called the "FICO score", would be 670. Similarly, if your ratings were 680, 730, and 750, then your effective FICO would be 730. Most people I know maintain a "hate" relationship with the credit bureaus.

You don't want that. Believe it or not, these credit bureaus are everyone's friends. Most of us

don't realize that it is absolutely impossible to get reasonably priced loans in countries that don't have developed credit-rating system. The credit-rating systems impersonalize the relationship between lenders and borrowers, and that allows people to borrow money without personally knowing the lender. From the lenders' point of view, it helps them expand their businesses in markets that they would otherwise not operate in.

Inequities, racism and discrimination still exist, but due to the existence of the Fair Housing Act, and with governmental and non-governmental organization in place, such as, US Housing and Urban Development (HUD), Fannie Mae, Freddie Mac, state housing authorities, state banking commissions, state real estate commissions, and real estate trade organization, owning a home by disadvantaged groups is easier than it ever was.

The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status (having children under the age of 18), or national origin.

Also, it is illegal to deny, to the above-mentioned groups of people, a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.

Now you would ask, "Wait a minute, owning a house and drawing all the benefits can't be that easy. There must be some catch. Besides, don't I make a lot of payments to a mortgage company for all that time?" You are correct.

I never said that owning a piece of real estate, even the primary residence, is a piece of cake. But it is doable, and the rewards far exceed the efforts involved.

First of all, unless you live with parents, or have inherited a house, you have to live somewhere, and pay someone, some amount of money for the privilege of occupying a dwelling. If you are a renter, like most non-homeowners are, then you are paying X amount of money to your landlord who is, in turn paying, Y amount of money for mortgage, tax, insurance, repairs, and incidentals, and pocketing X-Y amount of money.

There are two biggest benefits of being a renter. The first is that you are only typically committed to a dwelling for one year at a time. This allows for higher mobility. The second benefit is that you don't have any "unexpected" expenses. For example, if the heating or central air system blows up, you don't have to shell out \$3,000-\$5,000 to repair it. The way to avoid these kinds of unexpected problems is to have the house inspected before buying it, and to purchase home warranty for \$400-\$600 depending upon the coverage.

Yes, there are a lot of things to know and consider before buying real estate, but trust me; you are better off buying at least the place you live in. A lot of the above also relates to rental property that you can buy to build your financial nest egg. I will touch on the dynamics of investment properties in a future article.

Liaquat Ali is a licensed real estate agent in Connecticut.

Faces of Change

Aung San Suu Kyi

(Safeer's Desk)

Aung San Suu Kyi, born in Rangoon, Burma, in 1945.

She is the daughter of the assassinated General Aung Sun. Educated in Oxford, Suu Kyi returned to Burma in 1988 and formed the National League for Democracy in opposition to the military dictatorship governing her homeland. She was put under house arrest from 1989 to 1995, during which time she won a general election by a landslide, but was not allowed to assume power.

We are including here some extracts, which are based on her life and struggle for her nation. We hope it will build our vision and character as a revolutionary.

Aung San Suu Kyi, a Noble Peace Laureate of 1991, was cited by the Nobel Committee as "one of the most extraordinary examples of civil courage in Asia in recent decades." She was educated at Delhi University and Oxford University. She has won numerous awards and honors in addition to the Nobel Peace Prize, most notably the Rafto Human Rights Prize and the Sakhorov Prize. She is the general secretary and leader of Burma's National League for Democracy and was placed under house arrest by the military junta in July of 1989 for her activities.



To the Burmese people, however, Suu Kyi is practically a saint, the repository of all their hopes-which is both uplifting and a little unsettling. This is a spontaneous cult of personality around her. A businesswoman asked me: "you like my dress top? She wears a similar one." A bike renter in Mandalay explained it to me according to a simple formula: "She is the daughter of the father of the nation. So the Lady is the nation." To prove it, he gave me five different banknotes emblazoned with the picture of her father, Gen. Aung San. Throughout Burma, streets, parks and squares are named after him, and his statues are everywhere. Although he was assassinated in July 1947, six month before Burma's independence, he is the national hero and, in a paradoxical twist, the founder of the Burmese Army, which controls the current junta.

The military dictatorship began in 1962 with a coup that brought Gen. Ne Win to power. Soon the country was on the autarkical "Burmese way to socialism," which, like all roads in this direction, was a bumpy downhill path. Opposition grew, and, in June 1988, Ne Win resigned. Burma enjoyed a "Rangoon spring" only to see it crushed in a major military crackdown that began on August 8, 1988. In April of that year, Aung San Suu Kyi had come to visit her ailing mother from Oxford, England, where she had been living with her British husband, Michael Aris, and their two sons. Even before they were married, she had written to Aris: " I only ask one thing, that, should my people need me, you would help me to do my duty by them."

In the wake of the crackdown, the Burmese people's need was all too apparent. On August 26, Suu Kyi spoke at a rally outside Rangoon's Shwedagon Pagoda: "I could not, as my father's daughter, remain indifferent to all that was going on. This national crisis could, in fact be called the second struggle for national independence." This speech sealed her position as the leader of the burgeoning democratic movement.



By September, the death toll was in the thousands. The generals formed the State Law and Order Restoration Council, known as SLORC-- a rather unfortunate name that, on the advice of a Washington based public relations firm, was later changed to SPDC for State Peace and Development Council. Within a week of SLORC's formation, Suu Kyi and dissident Burmese officers founded the NLD. In 1990, demonstrating its total ignorance of the national mood, the junta confidently organized elections. The NLD, led by Suu Kyi, won 82 percent of the seats even though, a few months earlier, the generals had put her under house arrest. The junta refused to hand over power and increased repression.

Ne Win, now 88, continues to wield power from behind the scenes. As for Suu Kyi, she remained under house arrest for the next six years. Nowadays, it is almost impossible to see her. Her family house is off limits for most locals and foreigners; even a DHL can't deliver packages. And her movements are restricted when she tries to visit supporters outside Rangoon. Twice last summer, when the military blocked her route, she conducted a silent protest by remaining in her care for several days.....

The hall downstairs was filled with women and their malnourished children, many crying. Suu Kyi stood at the front, handing out spoonfuls of some type of formula to each child as his name was called on a bullhorn. Each mother received a bottle of the formula to stay in touch with her people, just like the distribution of the rice that she does personally every Monday. However, attendance is low because of intimidation by military intelligence.

At age 53, she looks a good 20 years younger. She is graceful and possesses what the French call *caharm hypmotique*, yet she is also tough and matter of fact. At the time, it was not known that her husband, whom she had not seen since Christmas of 1995, was dying of prostate cancer. The authorities have refused to grant him a visa, and thus Suu Kyi has been given a Hobson's choice. If she leaves Burma to see her husband, she will almost certainly not be allowed to back in. And, if she stays, she will never get a chance to say goodbye to Aris before he dies.

It has been asked to her about a rumored deal whereby, in exchange for World Bank aid and a promise by the NLD to rescind its calls to convene the parliament, the generals would release political prisoners, open a dialogue with the NLD, and allow it to function as a political party. Suu Kyi pooh-poohed the rumor: the NLD was ready to talk and have negotiations with the authorities with or without the World Bank. But the NLD would never put a price tag on giving up its democratic right to convene parliament.

Perhaps Suu Kyi wanted to discredit the deal because it would have interfered with current international economic sanctions, which, the NLD maintains, are vital. But, as one Western diplomat pointed out, Burma's very backwardness—the only major foreign investment here is a controversial pipeline in the south of owned jointly by Total of France, Unocal of the United States, and the Petroleum Authority of Thailand (with 15% staying in the hands of Burmese Junta)—makes the country less vulnerable to economic pressure. "Can a country that for years was closed to the outside world and practiced autarky be seriously hit by isolation?" the diplomat asked.

Asked Suu Kyi, whether she did not fear that the Burmese, seeing not positive results from her pacifist resistance methods, would turn to violence like the Albanians in Kosove have. She snapped the Burmese knew hers was the right way—Southeast Asia is not the Balkan, Suu Kyi was very impressed by Vaclav Havel's classic essay "The power of powerless." We spoke about Havel's house arrest, and this led to a discussion of the different ways totalitarian regimes that dissidents. It was asked that if the authorities' campaign against the NLD was effective. "Yes", said Suu Kyi. "This is very serious; imprisonments are seriously hampering our work."

Nonetheless, a western diplomat who has been in Rangoon for a long time called the whole Burmese political scene "virtual politics": the SPDC has no credibility while the NLD is bottled up. Although the NLD recently created shadow ministries, there is not much it can do with half of the members of parliament "guest-housed." "What will be left?" the diplomat asked with genuine worry. "Just a core of heroes around the Lady?"

In Mandalay, an 84-year-old woman asked, "Do you think I will live to see this change?" It took optimism to grumble that maybe the dissidents can turn the tables on Gen. Ne Win and make the number nine works for them—i.e., overthrow the junta on 9/9/99. But she knew I said it out of sympathy for her rather than conviction. But perhaps not every thing is lost. The policewoman who searched me after my arrest was assigned to watch me at the airport on the last leg of my deportation. Boredom made her talk live. It turned out that she had not been told why she was searching me. "What did you do to get into trouble?" she asked. "You don't know? I went to see Aung San Suu Kyi," I said. "Oh you saw the Lady!" she exclaimed. "How is she?"

VOTER REGISTRATION DRIVE

Majid Ali

Most of us are full participants in the American economic system. We work hard, pay taxes and send our children to school. We buy cars and houses, shop at the malls, take vacations, watch television, utilize medical and social facilities and participate in religious and cultural programs. Our children are growing up around us. As Pakistani Americans we should not forget the people in other parts of the world, but we should also participate in the local political process at all levels and build contacts to ensure the laws protect us and our tax dollars are spent in the best possible way. Over the next few months, the NJ chapter of the KKF will be launching a voter registration drive in NJ to register as many people as possible.

Before you can vote you must register. Registration applications can be obtained from your State's Division of Elections, the Commissioners of Registration office in the County where you live, from your municipal clerk, various State agencies and at the Division of Motor Vehicle offices. Registration forms can also be printed from the "Division of Elections" website but must be signed and mailed to the Registration office in the county where you reside. The form can also be used for name and address changes.

FREQUENTLY ASKED QUESTIONS

1. Who can register to vote?

Any person may register to vote who is:

- A U.S. citizen
- 18 years of age by election day
- A resident of the state and county at least 30 days prior to the election
- Not denied the right to vote because of idiocy, insanity, serving a sentence or is on parole or probation as a
- Result of a indictable offense under the laws of this or another state or of the United States.

2. What are the hours the polls are open?

The polls are open 6 a.m. to 8 p.m.

3. Where do I vote?

You must contact the Commissioner of Registration and they can provide you with that information.

4. Am I registered to vote?

You may call the Commissioner of Registration to verify your registration status.

5. When can a voter be asked to sign an affidavit at the polling place?

A voter may be asked to sign an affirmation form at the polls that he/she still resides at the residence on the registration list if his/her page is tagged (due to undeliverable mail) returned to the County Commissioner of Registration. A voter may need to sign an affidavit if he or she is challenged by a poll worker or challenger who believes the person is not eligible to vote (usually because of residency)

Any voter who has moved within a county, and has not corrected their voter records, is eligible to vote in their new municipality by provisional ballot at the polling place. To vote with this ballot, you need to complete an affirmation form.

6. How can I get an absentee ballot?

You must apply to the County Clerk at any time not less than 7 days prior to the election if you desire to vote by mail. If you fail to apply in writing for an absentee ballot within the 7 day time frame you may apply in person, or by authorized messenger to the county clerk on any day up to 3:00 p.m. the day before the election.

7. When must I send my absentee ballot in?

Your absentee ballot must be RECEIVED by the County Board of Elections no later than 8 p.m. on Election Day.

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Electioneering, consisting of signs, buttons, literature, etc., can take place freely as long the activity is at least 100 feet from the outside entrance to the polling place. (usually where the flag flies) Exit polling by the media is not considered electioneering.

9. Can a candidate's wife/husband/brother/sister/mother/etc. Work at the polls?

That is a decision to be made by the County Board of Elections.

10. I was refused the right to vote at the polls because (you name it). Where can I appeal?

I moved - if you moved within the same county, go to the polling place serving your new residence. You can call the County Board of Elections or Municipal Clerk for the location. You will be permitted to vote a "provisional" paper ballot.

If you moved across county lines more than one month ago, you had to register in your new county of residence. You cannot vote in your old county.

If you moved across the county lines within 30 days you can vote at your old polling place in your former county. If you choose to go back, tell the poll clerk you need to fill out the affidavit to vote.

My page was tagged / my sample ballot was returned undeliverable - if you reside at the same address of which you were registered, you may vote by completing an affirmation form of residency at the polls. You then vote in the machine.

My page was missing - you should have been given a "provisional" paper ballot to vote for this election.

I was challenged and the board workers voted not to let me vote - you must go to the Superior Court in the county of your residence. Please call your county Commissioner of Registration.

11. There is (you name it) going on at the polls and I think it is illegal.

You should report this to your County Commissioner of Registration.

12. Do only registered voters serve on juries?

That used to be true, but today any licensed driver over the age of 18 can also be called for jury duty.

13. If I vote, do I have to register as a Democrat or a Republican?

That's only true if you want to vote in either party's primary (nomination election). If you don't vote in a primary, however, you have no voice in deciding who will be on the ballot.

14. How many days before an election can I change my party affiliation?

You can change your party affiliation up to 50 days before a primary election and still vote in that primary election.

15. Can I declare my party affiliation at the polls?

You can declare your party affiliation at the polls when you go to vote in your first Primary Election. After that, you may change your party affiliation 50 days before a primary election.