

DOGANA

Dow Graduate Association of North America



DOGANA 12th Annual Spring Retreat 2015

#### **CENTRAL COUNCIL 2015: DOGANA NEW LEADERSHIP**



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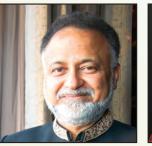
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**CORRESPONDENCE:** Website: www.dowlaumni.com



attitude have touched numerous lives.

While we acknowledge the facilities and the teachers at Dow who have left an indelible mark on our careers and future, we often to tend to forget the unsung heroes and members of the non teaching staff who had an equally critical role in grooming dowites and helping them become physicians of excellence. From the technicians at basic science labs to those who used to help with maintaining lecture halls and those who used to act as humans for surface anatomy markings we owe it to them for playing a vital role in our professional lives. While they may just be doing their job, but for all of us it was putting brick by brick to help us achieve the wall of our careers.

Today as we have progressed and excelled in our fields and made a difference in the communities and the institutions that we serve, these unsung heroes have played a pivotal role in our careers.

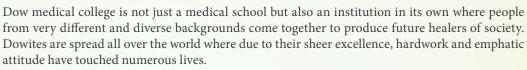
DOGANA has started new tradition in2014. Nasir (photographer) and Shahabuddin from Student Branch were recognized and given awards at Winter Meeting as a token of appreciation for their services. I hope this tradition will continue.

On another note this years DOGANAs spring retreat is being held at San Antonio, Texas. It is one of the largest Dow spring retreats. When Dowites gather in large numbers and work towards common goals, we are able to make a difference. Our strength lies in our numbers. I would therefore encourage all of you to help us expand and help us work towards common goals for the betterment of our alma mater and the issues that face us today as physicians in an evolving healthcare system.

Tariq Jawaid Alam, MD DMC 05 Editor

The writer is the Dow magazine editor for 2014 and is Assistant Professor of Neurology at St. Louis University School of Medicine and Stroke Director and consultant neurologist at Mercy Hospital Jefferson.

#### **EDITORIAL** Tariq J. Alam, M.D.





#### **Executive Director's Message** Talha Siddigui, M.D.

## **Welcome tothe DOGANA Spring Retreat 2015**

On behalf of the Central Council, we would like to extend a big welcome to all Dowites to this year's Retreat held in San Antonio, TX.

A huge number of dowites will be coming together for 3 days to get to know and learn from each other.

We have exciting events throughout the program for our members. Our flagships this year have been our loan program and our revamping of the website. We will continue to hold Social Forums on vital issues and provide support to our Young dowites both academically and financially.

To our colleagues who were not able to attend this year's retreat, we would like to say you will be missed, and we look forward to seeing you at next year's retreat.

I would personally like to thank Dr. Shanila Latif for her commendable effort to Chair this retreat. Congrats to her team as well for their endeavors.

We can't wait to meet all of you and have a splashing good time together.

Sincerely,

Talha Siddiqui, MD Executive Director, DOGANA



**President's Message** Asif Mohiuddin, M.D.

Dear DOW Family,

I welcome you and your family to our 12th DOGANA Spring retreat in San Antonio, Texas.

In this year's meeting, our focus is to promote and support academic clinicians of DOGANA to come forward as preceptors to help young Dowites who are seeking observer-ship or residency in the United States. Our focus is to create a nationwide system where these young doctors from DOW can find preceptors like you who are wiling to provide observer-ship rotations and allow them to have experiences that will help them match to residency programs throughout the United States. DOGANA will launch a Preceptor/ Student matching software program to achieve this goal.

The DOGANA loan program was launched two years ago, through which we have lent interest-free loans to medical students from DUHS in order to help them apply and enter the residency program in the U.S. I encourage the class projects to contribute to this loan program by reminding you that by helping one needy DOW graduate achieve residency in the United States, you may be changing the lives of their entire family and helping them overcome any economic hardship faced back home.

There are more than 3,000 Dowites who reside in the United States. Of these, only around 800 are members of DOGANA. We need to increase our membership to continue to thrive and be the most vibrant alumni of Pakistani origin. Our membership committee is actively working to increase these numbers. We need fundamental changes in our constitution to encompass all medical graduates of DOW University Health Sciences and Dow International in order to allow our alumni to continue to strengthen and flourish. We need your help to encourage your friends to enroll who are still not members of DOGANA.

I would like to thank Dr. Shahnila Latif, Chair of the local Host Committee; Dr. Mehmood Khan, President of the APPNA local chapter of San Antonio, Texas; Lubna Naeem, and the entire host committee for the tireless efforts to arrange this Spring Retreat.

I would like to thank the Central Council and the Executive Directors of DOGANA for their relentless support and the help they have provided to arrange this meeting.

I hope you and your family will have a great time in San Antonio, Texas.

I am proud to be the President of DOGANA, and let us work together to make DOGANA united and strong.

Asif Mohiuddin, M.D. President of DOGANA 2015





#### **Host Committee Chair Message** Shahnila Latif, M.D.

Dear Dowites and Colleagues,

Welcome y'all to DOGANA Retreat in San Antonio, Texas. I am delighted that you have taken time from your busy schedules to attend this wonderful DOGANA Spring Retreat 2015. I want to thank President DOGANA, Dr. Asif Mohiuddin and Central Council of DOGANA for giving us the opportunity to host this wonderful meeting. Their guidance throughout this process was very much appreciated. I would also like to thank Dr. Azim Qureshi and Dr. Rashid Nayyar for their relentless support and encouragement.

The great city of San Antonio is the hidden treasure of South. I am confident that you will have great time at our Retreat. The Host Committee has arranged action packed fun program for the Retreat delegates and their families. The CME program for delegates. Later you can enjoy the city with your families and visit fun places in the city like River Walk, Tower of the Americas, McNay Museum of Art, The Alamo, Tobin Center for the Performing Arts, Fiesta Texas (Six Flags), Sea World. Golfers can enjoy the green lush golf courses. The day will end with great entertainment and musical program. Please do not forget to stop by DOGANA Membership desk to update your membership information.

I like to take time to recognize the member of our team and their efforts: Drs. Lubna Naeem, Fozia Ali, Aamir Ehsan, Javed Umer, Shazli Malik, Shaheena Jamali, Rizwana Malik, Samiya Ahmad, Shagufta Haider, Neda Waqar, Mahmood Khan, Fahim Zaman, Sadia Atif and Nazli Siddiqui.

Shahnila Latif, M.D.



Danish Saeed, M.D.

It's a pleasure for me to welcome you all at this wonderful location for Spring Retreat. Over the past few years we have achieved bigger goals including DOGANA Loan Program, Scholarships, Facilitating externships, New Website and numerous other projects for Dowite's. Last year for the first time in DOGANA history we started recognizing even the non-physician staff members of Dow and this tradition Insha Allah will continue. It's all possible through Quality Leadership, unity and tremendous talent which we have in Dow family.

I want to thank Talha, Sajid, Azim and Asif for their guidance and feel proud and honored to be leading DOGANA next year. I need your continuous support as well as ideas for facilitating the Dowite's. My aim is to make our predecessor's projects stronger before considering and starting new ones.

I want to thank central council members and Host Committee members including Shahnila Latif, Mehmood Khan, Lubna Naeem and Aamir Ehsan for making this retreat possible.

I hope you will have a memorable time in San Antonio at this 12th DOGANA Retreat with lots of fun activities.

I am excited to meet you all and thanks again for attending this meeting.

Danish Saeed, MD President Elect DOGANA 2015

## **Message from President-Elect**



## **Donate generously in DOGANA Loan Program**

#### 12th Annual Spring Retreat 2015



#### Secretary Message M. Razi Sayeed, M.D.

Dear Fellow Dowite,

It is an honour for me to welcome you to DOGANA summer retreat in San Antonio. Every year DOGANA organizes this meeting to give our alumni a chance to come together, to plan for philanthropic and social activities and to brain storm for new ideas to improve and help the masses in our respective communities and country. It is also a chance to rekindle old friendships and ties and take time away from our busy professional lives to reflect back and enjoy.

These event was not possible without the untiring efforts and hard work of the host committee and I thank them for it. DOGANA is trying to achieve several goals and starting new projects under the inspiring leader ship of Dr Asif Mohiuddin. We are lucky to have advice and direction from our Executive Director Dr Talha Siddiqui and past president Dr Azim Qureshi, who in spite of all odds are always available.

We are one of the biggest and most active Pakistani alumni in North America and are helping the membership to stay connected and the new graduates in their carrier building. We have over the past years been able to champion for the causes which are dear and important to all of us. They include the issue of physician killing in Pakistan, to streamline process for document verification from DUHS, the difficulties of new doctors in getting visas and clinical placements as well as giving scholarships and awards to bright students and faculty of DOW Medical College. We aspire and have succeeded in developing closer ties with DUHS and our colleagues in Pakistan. We are working to develop more opportunities for the young physicians to get training slots, to do research and connect with our senior Alumni.

This year we have launched a new DOGANA website to give better and more organized access to the membership and I encourage everyone to visit it.

All of the above is not possible without the hard work of our active team members who while staying in the shadows achieve the goals and complete these projects. I would whole heartedly thank them.

Once again I welcome you and hope that you will enjoy this yearly occasion.

M. Razi Sayeed, M.D. General Secretary DOGANA



#### Hon. Co-Chair Host Committee Message Mehmood Hassan Khan, M.D.

As a new chapter APPNA-SCT has received a warm welcome in family of different APPNA chapters and alumni. Our strength is in the vigorous participation of our members and volunteers of our community. We have been blessed with truly dedicated, hardworking and inspirational leadership of our founders. Now we have been honored to host one of the most important alumni meeting among all different alumni and chapters of APPNA i.e Spring Retreat of DOGANA.

2015 has shaped into a busy year for our chapter in promoting and participating with central APPNA projects along with excellent leadership commitments out of our chapter. Projects like childhood obesity by Dr Lubna Naeem, promotion and participation in APPNA relief by Dr Shahid Rashid and now getting us this honor of hosting DOGANA through immense hard work of Dr Shahnila Latif are remarkable reflection of it. We, South central Texans are hoping to make this DOGANA retreat one of their best meetings. I on behalf of my chapter would again like to thank leadership of DOGANA our volunteers to make it happen.

In the end I would specially like to acknowledge all this physicians who helped the charitable and donation contributions through remarkable effort of Dr Aamir Ehsan and members of his committee.

Mehmood Hassan Khan, M.D. Hon. Co-chair Host committee & President APPNA San Antonio chapter

#### "Sadaa rahey uss ka naam piyara"

#### 'Sadaa rahey uss ka naam piyara, suna ke kal raat mar gaya vo'

'What investigations would you do for acute appendicitis'? Asked Mr Sarwar, associate professor of surgery to the gathered 3rd and 4th year medical students around a patient, who had had an appendicectomy done the night before. He looked around to choose a victim and his fishing tackle landed on Afaque, who blushed before mumbling that he would decide on the basis of clinical examination and had no idea of any investigation.

'What, no idea? You have no idea'? Mocked Mr Sarwar, before turning to Anwer Mulla with the same question.

'Sir, I have an idea but don't know the answer'. He clarified as if this fine distinction would placate the professor.

'Look at this moron, he has an idea'! Prof repeated, emphasising the word 'idea', before turning to his audience to celebrate Mulla's stupidity. 'What is your idea, please share it with us?' he asked, his voice bristling with sarcasm

'X-ray abdomen'! Anwer blurted out.

X-ray abdo? Why the bloody hell would you do x-ray of abdomen? What would that tell you'? Anwer remained quiet. 'No, there is no need to do an xray', Prof asserted.

'Then why have you done one'? Anwer retorted suddenly, taking us all by surprise. Then he moved forward and pulled out an Xray, tucked under the pillow of the patient and waved it, to prove his point. We held our breath and looked at the Prof for his reaction.

Prof was unprepared for this sudden confrontation. We could see his anger rising and turning into fury. He screamed,

'This Xray has been done by some idiot like you! I have a lot of idiots on this ward. I can't keep an eye on all of them. That's why, listen to me carefully and learn something, you moron. Understand?'

Anwer, a little chastened, nodded without any further defiance. Afaque, was shocked with embarrassment, his hand on his mouth.

My earliest memory of Afaaque is fairly vivid. It was in the corridor of Surgical VI, just before our Associate Professor's tutorial. He must have been 21, a little older and a year ahead of us in the medical school. I remember he was tall, athletic, fair with short black hair, earnestness in his black eyes and his cheeks flushed when he spoke to the girls in our group of third year students, who were keen to learn everything there was to learn. And he had a pale canvas bag hanging by his shoulder, with Cancer emblazoned on it. He was shy and soon the girls started to like him, as did the rest of us. One day I asked him, what appeared to be a silly question, if he was Cancerian. He smiled but rather than give a straight answer, smiled and looked at his friend, Anwer before nodding affirmatively. It wasn't long before we found out that Afaaque had bowel cancer. I am unsure if he had had operations in the past and if the disease had been completely removed or not, but I guess the later was true. During those three months in Surgical V as I got to know him, I found him friendly, funny and always willing to help with our numerous questions and queries. I realised that he was more comfortable talking to one person at a time and was painfully shy in the company of girls. Then we parted and I never heard of Afaaque again for quite sometime, but then found out that his cancer had recurred. His friends launched a campaign to collect funds to send him to the UK for specialist treatment. I didn't see him before he left, but went to meet him with Khurram and Fakhri when he returned. The British surgeons had declined surgery, as the disease was far too advanced and therefore only palliative management was considered appropriate.

As I entered his room in the private suite of CHK, I was shocked to see Afaque, lying on a clean bed, his head lying on a pillow with his dad sat on a chair close to the wall. He had been reduced to a shadow of his former self, emaciated, wasted and withered, but his face lit up when he saw us. His smile was still the same, as was his voice, which boomed, as if it belonged to somebody else, and his cheeks flushed with embarrassment as they did when we were posted in Surgical VI. He raised himself to greet us and announced that he was glad to see friends. He was fine and had a good time in the UK, he told us. The nurses were beautiful and they all looked after him very well. We hesitated and spoke carefully, avoiding any difficult question, but he spoke easily and fluently about missed lectures, college and friends, as if he had never left the medical school. His dad remained quiet and did not participate in our conversation. He hid himself behind a newspaper but Fakhri noticed that he was crying and did not want his son, or us, to see him.

Afaque died a few days later

#### **Poem for DOGANA**

#### Karachi

Carnage and murder, death everywhere, My once fine city is a hell, I declare, We read with such horror, almost in despair, Humans after humans, eyes a bloodshot stare, Killing fields, a massacre, everyone, beware, Cruel mischief of Devil, released from his lair, Spreading fear and terror and darkness, to share, Lo and behold, a blood bath, flowing so, I swear, Please listen to my plea or my soft word of prayer, Give my peaceful home back, wipe away the tear, Our children to play as we did, with hope in the air, The fairy tale we once lived, with no place of compare, That hopeful dream we all had, now only a nightmare, I mourn this broken promise, I search for repair.... Written on Pakistan's 64th anniversary.

The Birth of a Nation...... When I am Sixty-Four...
Time has moved on, yet my wounds are still sore, Why don't they heal, I so wish to go fore,
All avenues I opened, but you shut out the door, No sin was left untouched 'cos you chose to ignore,
the foundation, the meaning, my name actually bore, You treated me rashly, my body you tore,
To the highest bidder I was sold, I was only your whore,
Follow Unity, Faith and Discipline, for success to pour, The boat staying afloat has the the strongest of ore,
No matter where you live, the whole world to explore,
Your heart beats to my rhythm, my heart you adore, Though built I was not in many days of yore,
All these years I have wondered, after all this furore,
Will you still love me, when I am sixty four.....

#### Fresh Off the Boat (FOB) Moeen Masood, M.D.

After coming to the USA, I was lucky; I started my first rotation in the Emergency Room (ER). Lucky, because, in the ER, the encounter was short with the patient and I didn't have to worry about the details of long term management and it gave me a way to ease into things rather than being thrown into the deep end on day one. It was a very steep learning curve for a third world doctor who had never used a computer in his life and the only thing he knew about the computer was its spelling. I had great mentors in the ER. They were very helpful and are friends to this day, even though 22 years have passed.

The next three events happened within the first week of my starting my internship.

A young woman came to the ER for some reason that I can't recall now. After I had seen her, taken a detailed history and done a detail examination, I presented the case to Dr. Paul Haller, who I was working with that day. Paul was a very soft spoken, quiet and a kind doctor. After I had presented the chief complaints, the history including the social history and the physical exam, Paul asked me, "How many kids does she have"? I answered with confidence, "She isn't married". To Paul, it must have sounded like, "Sawaal Isaah, to jawaab Musa". He again, patiently asked me, "How many kids does she have"? Again, with confidence, I responded, "She isn't married". I am sure he looked at me with a gaze that could easily have been translated to, "Don't you understand English". But then he asked me, "So, you can't have kids unless you are married"? Again, with confidence, I said, "No". All of a sudden that Scandinavian, stoic look went away and his eyes started laughing although his face remained straight and he put a hand on my shoulder and said, "Let's sit down here and talk birds and bees". And then he laughed and said, "Moeen, I wish it were true. It was true maybe half a century ago, but not anymore. You have a lot to learn my dear friend".

My luck, the next story is again with Paul Haller. I am glad that only one person got to know my status as FOB. This time, it was a young lady in her late teens or very early twenties who I saw for some reason that I don't recall. Being a good doctor, I examined her and saw a bruise on her left side of the neck. It was an oval oblong-ish bruise. I asked her, "What's that bruise from"? She looked at me with surprise in her eyes and said, "It's a hickey". A what? Hmmm. I didn't recall a disease called "Hickey". Being the good inquisitive doctor and with good clinical eye, I asked her, "How did you get it"? Her eyes widened (now that I think about it, I always chuckle as to what she must have been thinking). She again said, "It's a hickey, what do you mean how did I get it"? Her tone was such that I backed off (I am glad I did otherwise, my career as a doc would have ended for sexual harassment by a pervert). I then presented the case to Paul Haller once again. This time I asked him, "She has a bruise on her left side of the neck and when I asked her what it was, she said it was a hickey and when I wanted to know how she got it, her eyes widened and she eyed me with a very strange look. So, Paul, what's a hickey"? I am glad we were sitting when I was presenting the case otherwise Paul would have fainted. He said to me, "You asked her how she got it"? "Yes, of course, I did. It's a bruise. Who knows what kind of bleeding condition she may have or may even have been physically abused". He burst out laughing and I think that was the hardest he had laughed in years. At least, I had a Scandinavian laughing. He had tears in his eyes. After he recovered, he asked me jokingly, where I had been living all these years? He then explained to me what a "hickey" was and I told him to go into the patient's room on his own and set things right with that young lady and let her know that they had a FOB in the ER.

Dr. Joel Holger was another great guy. A true Viking to the finger tips. If nails could have a blond color, his would have been blonde. A rough and tough guy with silky blonde hair on his head, eyebrows, mustache and his forearms (those

are the only hair I could see). Anyways, again, within the first week, I signed up for a patient in room 17. As I went in, and introduced myself to the lady, I asked her what brought her to the ER. She said, "I am bleeding". My next question was, "From where". She said, "From down there" and pointed towards her groin. "Oops, I said to myself". But I couldn't let her know about my "Oops". So, very confidently, I took a detailed history of her monthly cycle and pregnancies (by now, I knew that one can be pregnant without being married). I then did a detailed abdominal exam and told, very confidently, to wait while I go and run this by my attending physician. I then presented the case to Joel. When I was done with my presentation, he said, "So, what did the pelvic exam show"? I said, "I didn't do a pelvic exam". He looked at me as if I had said something absurd (which I actually had). "Why", he asked. "I have never done a pelvic exam in my life", I said. He couldn't believe it. He asked me, "How did you even get through medical school without doing a pelvic exam"? I patiently tried to explain to him that I was from a third world Muslim country and if I even so much as touched a lady, her hubby would have killed me. I told him that we had mean looking hubbies where I came from. I told him that I had been into the labor room only once and that too to watch a delivery in progress and seeing me in the room, the young girl in labor yelled, and not because of her labor pains, and her uterine contractions stopped. I had to be smuggled out of the labor room as her Pathan Hubby was waiting outside. So, yes, I went through medical school without doing a pelvic exam. It was strategic decision for self preservation. Joel was nice about it. He smiled and said to me, "Lets go. You watch carefully. The next one, you are doing on your own". "Aye Aye sir", I said. Joel was a nice man, he very patiently showed me how it was done and what to look for and how to take cultures and went through it slowly, deliberately and very gently. When we were done, he came out, took me to the signing board and wrote in capital letters. "Until further notice, only Dr. Masood will sign up for room 17 and 18". Everyone who read that, had a naughty smile on their faces. Well, its suffice is to say that during those two months of my wonderful ER rotation, I did so many pelvic exams that I started questioning God about his decision to make Eve. He could have easily have had a Stork deliver kids to the door steps. The ladies of this world would have been happy and I would have been happy.

After my ER rotation ended, I started my Medicine floor rotation. My first patient that I took care of was an elderly lady who had been admitted for pneumonia. Once she recovered, she was discharged home. She lived alone. Being the intern, I was the discharging doctor, as I had been the one taking care of her. Later in the day, I ran into my attending physician who asked me if I had discharged the lady? I said, "Yes, I did". "What did you do about her prescription", He asked? "I gave them to her", I said. "Did you make sure she had the medications", He asked. "I gave her the prescriptions", I said again. "Did you make sure she had the medications", He repeated as well. My job was to give her the prescription, I thought. He looked at me as I was searching for an answer. He then took me to the small conference room and sat me down. He then explained to me that my job and responsibility doesn't end after I treat the patient and discharge them with a prescription. Being a "care provider", I have to make sure that the old lady, who lived alone, will be able to take her pills. So, I have to arrange her to get her medications from the pharmacy before she leaves. Make sure there is a mechanism in place for her to be compliant with her medications at home otherwise she would be readmitted with the same complaints. And since she was on home oxygen due to her shortness of breath, I was supposed to make sure that she had a supply of oxygen when she gets home. I have to make sure that someone visits her to keep an eye on her. Man, I thought to myself, "I am a doctor, not a social worker". But that lesson that day, by Tryg Velde MD, has stayed with me and taught me that being a doctor is not just medicine, it's "Care providing". What a wonderful lesson to a guy who was FOB and had never thought of these intricacies of being a doctor.

Moeen Masood, M.D. February 1st, 2014

#### The Gyane Ward Débâcle

Hereunder, please find the sordid, never-before-published details of a torrid and messy affair in the frozen wastes of a certain notorious (but nameless) Gynaecology and Obstetrics Ward at Civil Hospital Karachi, events which occurred in the wild and lonely winter of 1983-84, when the women were all unattainable, being placed there by us on a pedestal, and the "men" were all terrified by the imminent approach of the twin onslaught of our posting on the Gynaecology ward, and of a certain personage that imparted learning there in said subject.

Our clinical group, C-2, by this time in Fourth Year, approached, with some trepidation, our imminent posting on a certain Gynae ward famed for its notoriety (you all know which "One"), as all of us had heard horror-stories, horrid tidings mentioned in low whispers, about how medical students were chewed up and spat out, reduced to a quivering pulp of rotten jelly, within a week of joining the said ward. The bone-chilling, blood-curdling rumours also encompassed unlikely, but very believable, chronicles of the reported ferocity and depredations of its Professor.

On the other hand, we had also heard in alternative dispatches, tales contradicting these reports, of the said professor being "good at heart" and being in the possession of a "gruff and hard exterior but a soft interior", unlikely though that these rumours appeared to be.

Our clinical group was an eclectic mix of "Khalifas", like yours truly, Nauman Rizwan, Khalid Khan, Rizwan Jabir, etc., all now very dignified and statesmen-like pillars of society at various points of longitude. We also included in our folds of genius-level brain-boxes like Mirza Shahzad Hasan, Kamran Hameed, Rana Aleem, & Co., who have all since managed to maintain their early promise. By this time, all of us had jelled together into a fairly cohesive bunch, but we were still overawed by our next clinical posting - I suppose this was the apprehension and fear of the unknown. Having been posted on Gynae-3 (Professor Nur Jehan Samad) in our third year, we had had a fairly balanced and even enjoyable month during which I, at least, had even learned a bit.

Day One of our new posting turned out to be fairly non-descript, our group not encountering anyone more terrifying than the harmless Dr MM, the Registrar, who made the whole thing sound like something akin to a day out on the beach, though even she had made us aware of certain things "Madam" did or did not like, and had added an advisory to us, to be cautious about these "things"; I forget the details, but I think they pertained to Madam's various pet "No-No's", including boys with long hair, anyone not appearing to be extremely busy doing something useful at the time Madam happened to be around, students wasting time by not combing the patient's hair, and others of that ilk.

Languishing a thousand miles from my family, for the first time in my life, and trying to adjust to a life in a DMC hostel, for instance, dealing with world-shattering things like having to actually buy toothpaste, washing my own clothes, the absence of a geyser (no running hot water and hence the delights of an "immersion rod"), not to mention a "desi" lavatory, I had quite taken up spending long, sleepless nights, reading anything but textbooks, and trying to keep the rising terror of the forthcoming posting away from my thoughts during those long, nocturnal vigils by exploring the enticing world of Tchaikovsky and Dvořák. It hadn't helped that at this particular juncture I was going though the dying pangs of unrequited love (more likely an infantile "crush") which had already led to me taking up competitive smoking, professional manjooN-pun, and the proverbial counting of the stars ("shub baidaari o akhtar shumaari").

On day 2 of our posting, I overslept, by about half an hour, after having lain awake for most of the night indulging in activities outlined previously in this report. I changed and readied myself very quickly once I had fully woken up, and then ran (yes ran...sadly this was in one of my "thin" phases) all the way to the ward, where, to my horror, I found that Madam was already at a patient's bedside with our entire group! I was late by no more than 10 minutes at the most,

something I felt would be overlooked by anyone reasonable, on the grounds that this was the "first offence" from a stranger.

However, I had not allowed for the fact that Madam was in a class above all the other professors and teachers I had ever come across previously. While I had come in very quietly, with a cat-like stealth, slinking in shiftily right at the back of the group, hoping against hope that Madam would not notice me, I was immediately spotted by her eagle eyes. There, in front of the patient, and my entire group, as well as Madam's junior doctors, I was given the "bollocking" of my life... never before or since have I been spoken to in such a manner. The scars remained with me for a long, long time, and even now, the very thought of the episode makes me uncomfortable.

I still shudder inwardly when I try to recollect the exact verbiage used, the intervening years having mercifully blotted out most of the more excessive remarks; these ranged from my personal appearance, to the standards of parenting attained by my poor parents, on to forecasts (none of them rosy) of my future (both personal and professional) – you get the drift. Suffice it to say that whatever little I do remember of Madam's remarks I intend to leave in the safely ensconced within the deepest recesses of my memory, as some things ought never to see the light of introspection.

Never one to admit that I was licked, the idiot that I was, I tried, in a cretinous manner, to explain/justify/protest/ talk back, but immediately discovered that I was having about as much success in doing that as firing off a water pistol would, were said water pistol fired off at the same time as the massed Confederate Artillery was kicking off at the Battle of Gettysburg; this, I am reliably informed, remains to-date, the loudest noise or sound ever heard in the Americas. Given very short shrift by madam, I soon retired from this massively unequal match, limping off the battlefield, licking my wounds, meekly in response to Madam's impassioned suggestion to go away, and to never darken her hearth again.

Later, as I thought the punishment meted out to me to be far out of proportion to the actual offence, I tried to get certain other colleagues and seniors to intercede on my behalf, but to no avail. The end result was almost a whole month off any posting, which I joyously spent sleeping for obscene lengths of time, leading an unshaven, semi-Bohemian existence based on reading up on anything other than Gynae (or indeed Medicine generally), succumbing to the charms of the Lady Nicotine, and generally being a lazy bum, until our next posting finally came around.

Much, much later, during our Final Year Viva, I saw a distinct gleam of recognition in Madam's eyes, when, after my pathetic attempts to answer some carefully selected questions from her had fallen flat, she uttered the lines still ringing in my ears

"...Gentleman, you think you can get away from answering my questions by flaunting your English? It is your knowledge of Gynaecology that will save your skin today, not your English..."

My Final year Gynae results suddenly became fairly predictable at that stage of the proceedings. By that time I already knew that I was going to get a "supplie" in Surgery as I hadn't been able to attend the Surgery viva, languishing as I was at the time on the private ward at Civil Hospital, suffering from Typhoid; in fact, it was a standing joke some of my class-mates at the time among that "Nadeem's long case was he himself...the examiner's had taken his viva at his own bedside..." (!!!)

But imagine my sheer surprise when I found later that I had passed my Gynae! Never once could I have imagined doing this, and the result was a massive, if pleasant shock...but then this tells us a lot about our dear Madam, may she rest in Eternal Peace.

Requiescat in Pace turbulent soul...you taught me more about life than about any medical or surgical discipline, and for that I shall be forever in your debt!



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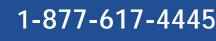
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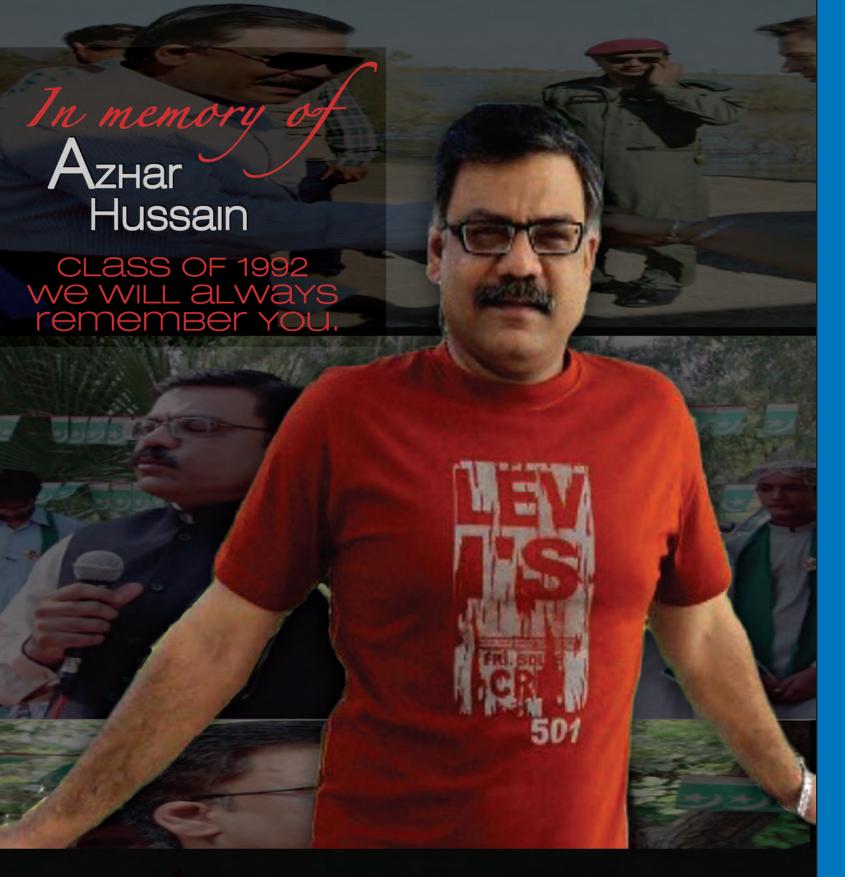
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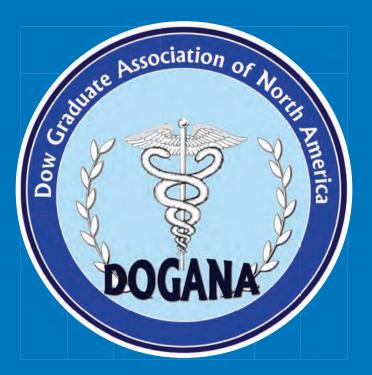






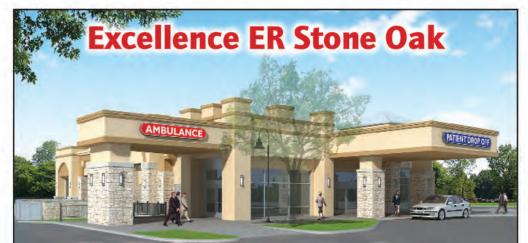
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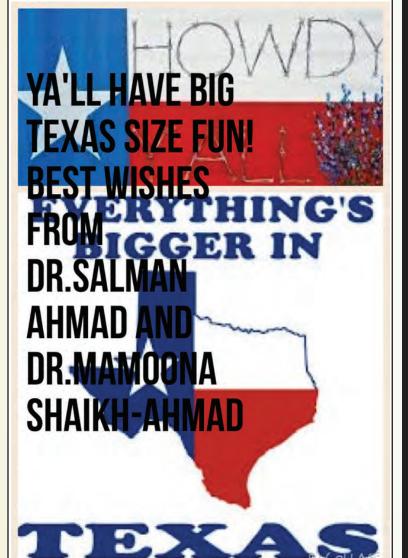
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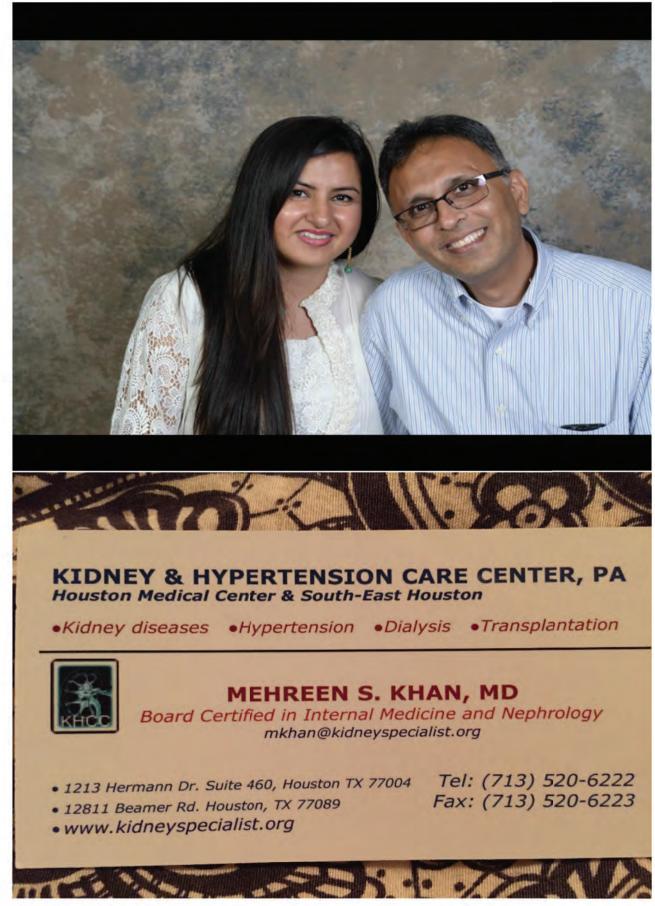
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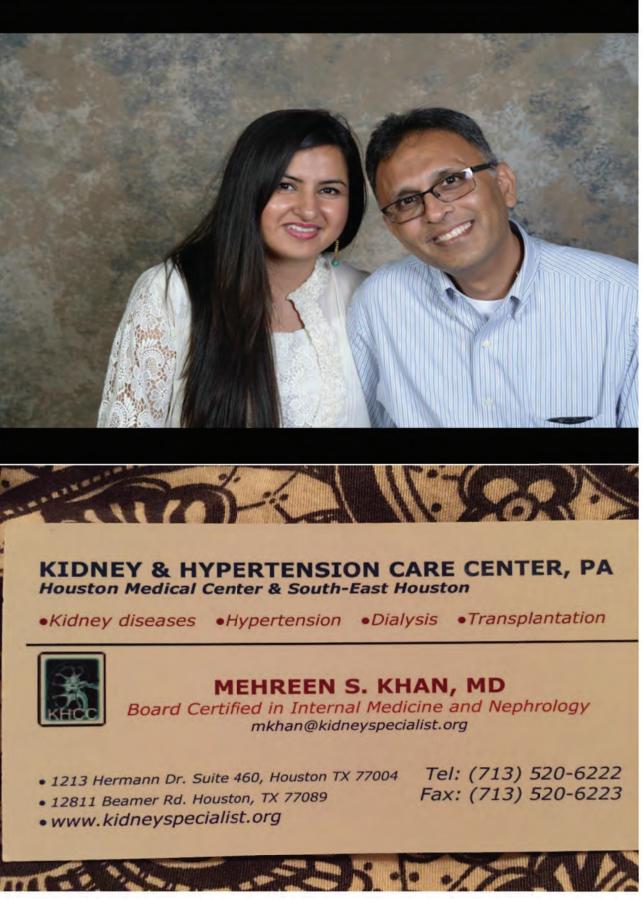


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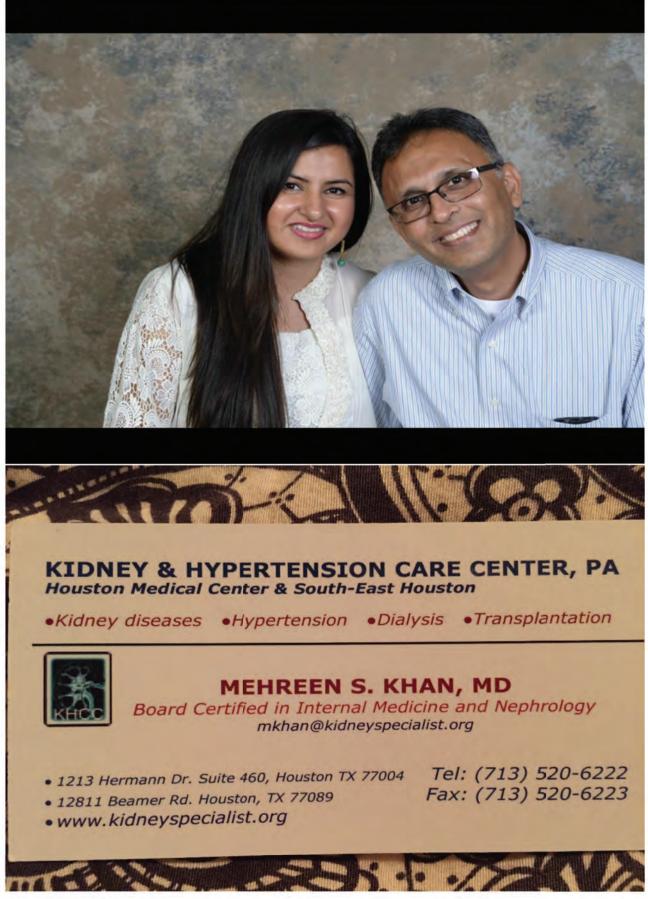
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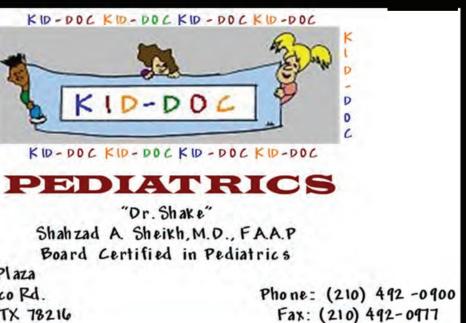
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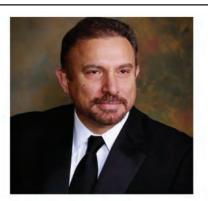
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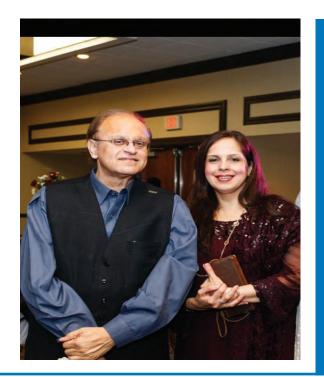
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12th Annual Spring Retreat 2015

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#### ہم کو ڈر لگتا ہے

فکرِ ایماں کہ آرزو ہمدم یوں ہی مجھ سے کنار کر بیٹھا ایسا ہوتا ہے کیا محبت میں ہے تر اکربلا محبت میں سدر ۃالمنتہا سے آگے تھا تو نے مجھ کو بہت اداس کیا کچھ نہ پردہ رہا محبت میں جانے میں کیوں رہا محبت میں آخرِ حمد میں نے لکھا تھا چل پڑی ہے جنوں میں رکنے تک تم رہو مبتلا محبت میں سانس ہے مبتلا محبت میں زخم کاری جو بسملِ کامل حالتِ دل تجھے نہیں معلوم دیر تڑپا کیا محبت میں تو مجھے نہ ستا محبت میں آخرش جوشِ آرزو اے دِل یاد آتا رہا ہے وہ مجھ کو پھول اِک کھل گیا محبت میں چھوڑ کر جو گيا محبت ميں اب ہماری دعا یہی شامی تو کہاں رہ گیا کہانی میں میں کہاں کھو گیا محبت میں كربهلا بو بهلا محبت ميں

> اٹھ گیا ذات کا مری پردہ تم سے گویا ہوا محبت میں

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میں، جس نے اُنہیں پیدا کیا ، اُن کی کوکھ ہوں ، اُن کی پرورش گاہ ہوں، اُن کی درس گاہ ہوں اُن کا پہلا پیار ہوں میں، جس کی ساڑھی کے پلو سے لپٹ کر وہ تیزو تند ہواؤں سے چھپے جاتے تھے۔ میں، جس کے انچل سے لپٹ کر وہ جھلستی گرم ہواؤں سے بچے جاتے تھے میں جس کی محبت بھری گرفت میں اپنی نرم و نازک انگلیوں کا حصار پاتے تھے۔ میں جس کی ہتھیلیوں پر پھیلی لکیروں ہر چل کر زندگی کی شاہراؤں پر بڑھنا چاہتے تھے وہ جب بھی میرے پاس آتے ہیں، مجھ سے بات کرتے ہیں سجاتے ہیں سنوارتے ہیں،میرے چرنوں کی خاک سے اپنے ماتھوں کو روشـن کرتے میری چوکھٹ پر بیٹھ کر نئے لمحوں کو بلاتے ہیں اُنہیں خوش آمدید کہتے ہیں وقت ٹھیر جاتا ہے۔۔ پھر زندگی لاکھ گزرتی شاموں اور آنے والی صبحوں کے سپرد ہوجائے پھر لاکھ کوئی دھوپ اُسے روشـن کرے اند ھیرا تاریک بھی کر جائے۔ مگر وقت ٹھیر جاتا ہے۔ جب کچھ ان جانے لمحے میرے دل میں چیکے سے اُتر آتے ہیں زندگی سے کھلکھاتے ہوئے میرے بچے مجھے ایک نئی دھوپ ایک حسین شام عطا کرتے ہیں اس قدر پیار دیتے ہیں کہ ماں کا دل اُن کے ساتھ دھڑ کنے لگتا ہے۔ پھر اپنے بچوں سے بات بھی کرتا ہے!

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(ایک نظمیہ نثر ڈاؤ یونور سٹی آف ہیلتھ سائنسز کے نزر ۔۔ بلند اقبال ۱۵ مارچ، ۲۰۱۵) ۔

دنیا میں ایک معزز اور محترم ترین ادارہ بنانے کی امید اور خواہش اُس کے چاہنے۔ ہے کہ اُنہیں خوب ہی پتہ ہے کہ اول الزکر کا رشتہ بعد الزکر سے کس قدر گہرا ا ہے۔ذہن و خیال کی پرورش میں ادارہ کا کردار کس قدر اہم ہے اس کا اندازہ ترقی سے لگایا جاسکتا ہے آج اکیسویں صدی کے اس دور میں وہی ممالک کامیاب و

ر فعت میں مقا صد کو ہمدو ش ثریا کر' ڈوگانہ ۔۔ محض ایک ادارہ یا تنظیم نہیں بلکہ ایک احساس ، خواہش اور امید کا نام ہے ۔ کہتے ہیں محبت وہ ہوتی ہے جو وقت کے گزر جانے سے گھٹتی نہیں بلکہ اور بھی بڑ ھ جاتی ہے یہی وجہ ہے کہ محبت کا یہ احساس ڈاؤ میڈیکل کالج سے پیار کرنے والوں کے دلوں میں وقت کے گزرنے کے ساتھ معدوم نہیں ہوا بلکہ اور پروان چڑھتا چلا گیا ۔اپنی اس ابتدائی تربیت گاہ کو نہ صرف اپنے وطن عزیز میں بلکہ تما تر علمی والوں کی مستقل محنت اور جستجوسے صاف ظاہر ہے ۔ یہ ٹھیک ہے کہ موسم تو بہت سارے گزر گئے ہیں اور ان گئی بہاروں و خزاؤں کا احساس تودل نم اور دیدہ تر سے ہی ہو سکتا ہے مگر مسیحا ؤں کا کردار دیدہ و دل سے زیادہ ذہن و خیال سے یافتہ اور ترقی پذیر ممالک کے درمیان اداروں کی سلامتی و شکستگی کے فرق کامران ہیں جہاں ادارے سیاسی، سماجی،علمی اورثقافتی مسائل کی تفہیم و تعمیر کرتے ہیں اور جو اُن سے قطعی طور پر بالاتر ہیں ۔ ڈوگانہ ۔۔۳۵ برس کی کٹھن محنت و لگن کے گریجویٹس کی نمائندہ تنظیم ہے جو خصوصاً اب ایک مثالی ادارے کی شکل اختیار کر گئی جن مین ۸۰۰ سے زیادہ لائف ٹائم ممبر انتخابات ہوتےے ہیں جن کی رو سے اس وقت س سید سیکریٹری اور ٹریژر شگفتہ نقوی ہیں ۔ م ) کا اہتمامRetreatشہر س ہورہا ہے جس میں نہ صرف نارتھ امریکا بلکہ بر تعداد میں احتاب کی بذ ريعہ ڈوگانہ اپنی محبوب يونورسٹی ڈاؤ يو کا اعادہ ہی نہیں کہ' ہر ایک مقام سے آگے اعلی ترین عزائم و مقاصد کے تکمیل کے لیے اپنی نیک ىقو ل اقىال :

ر فعت میں مقا صد کو ہمدو ش ثریا کر، خو

	بابِ دل پِهر کهلا محبت میں	اٹھ گیا ذات
	تو دیا مسکر ا محبت میں	تم سے گوی
تھر ہو چکی ہیں ے انتظار میں چمکتی ہیں	اس گلی دل پلٹ کر آتا ہے جس گلی میں ملا محبت میں	یوں ہی مج ایسا ہوتا ہے
ے میں پر میں ہیں اِل ہو جاتے ہیں	فکرِ ایماں کہ آرزو ہمدم	
	ہے ترا کربلا محبت میں	تو نے مجھ جانے میں ہ
	سدر ۃالمنتہا سے آگے تھا کچھ نہ پردہ رہا محبت میں	چل پڑی <u>ہے</u> ن
	آخرِ حمد میں نے لکھا تھا	سانس ہے ہ زخمِ کاری
	تم رہو مبتلا محبت میں	دیر تڑپا کی
بتی گھنٹیاں ہیں	حالتِ دل تجھے نہیں معلوم تو مجھے نہ ستا محبت میں	آخرش جوش پھول اِک ک
والمے کتوں میں سے	یاد آتا رہا ہے وہ مجھ کو	پھرن بِے کے
بن	چھوڑ کر جو گیا محبت میں	كربهلا ہو
	تو کہاں رہ گیا کہانی میں میں کہاں کھو گیا محبت میں	

ی سے گویا ہوا محبت میں یں ہی مجھ سے کنار کر بیٹھا سا ہوتا ہے کیا محبت میں نے مجھ کو بہت اداس کیا انے میں کیوں رہا محبت میں ل پڑی ہے جنوں میں رکنے تک انس ہے مبتلا محبت میں

کا مری پردہ

یر تڑپا کیا محبت میں

آخرش جوشِ آرزو اے دِل پھول اِک کھل گیا محبت میں

اب ہماری دعا یہی شامی کربھلا ہو بھلا محبت میں **آسیبہ بی بی کے نام** آپ کی کوٹھڑی کے اندھیرے میں خوف کا ڈیرہ ہے

کونے میں رکھی بی بی مریم دکھ میں پتھر ہو آپ کے بچوں کی آنکھیں آج بھی آپ کے انتظ جن سے ہم نظریں چرا کر اپنے اپنے کاموں میں چپکے سے مشغول ہو

جنت کی خوشبو میں مست خون آشام بھیڑیوں کے دانت بہت تیز ہیں اور دل بہت کالے ہم کو ڈر لگتا ہے ہم اس ڈر میں آپکے ساتھ شریک ہیں ہمارے بزرگوں کے مزاروں کا سایہ اور آپکے کلیساؤں کی زور زور سے بج ہم کو محفوظ رکھنے میں ناکام ہوچکے اور ہماری حفاظت کے لیے پالے جانے بہت ساروں کی آنکھیں ر ات کے اندھیر ے میں بھیڑیوں کے ساتھ ساتھ چمکنے لگتیں ہیں

ہم کو ڈر لگتا ہے

ڈاکٹر زکلنگ

ہم نے یوں عمر گزاری تھی دن رات پڑھائی کرتے تھے منزل کی دھن میں نیند کہاں بس خواب بھرے تھے آنگھوں میں اور ایک دعا ہاتھوں میں شفادینایارب

ڈاکٹر شگفت**ہ** نقو ی

آسیب زدہ اس بستی میں روزی کی چکی میں پستے اب اس سے بیچتے پھرتے ہیں جوان کے نام کی گولی ہے اس اندھی ، بہری بستی میں کل تک جو مسیحا کہلاتے اب نام چھیاتے پھرتے ہیں

> اے قادرِ مطلق عدل نہیں پھر آلِ محمد کے او پر تیر محبوب کی امت نے ہر شام اند ھیری کردی ہے

پھردشت جنوں کے وہ ساتھی کچھدیس بدیس آباد ہوئے اور کچھایسے دیوانے تھے مٹی کی محبت کی خاطر بس جڑ گئے ان چوباروں سے اورخواب جلائے آنگھوں میں

> وہ سو ن*ِ مح*بت کے مارے حالات کی گردش میں آگر

آگ بھر دی ہے کی نے میرے پیمانے میں کیا نیا آیا ہے ساقی کوئی میخانے میں ديکھ کرجن کو کہيں کھو گئی ہے قوس و قزا رنگ وہ بھر دیے تم نے میرے افسانے میں كما كارا ب زمان كا بتاذ توسي عيب كيون دموندت بين وه تيرب ديوان مي زخم تو اور بھی ہیں، زخم جدائی گھرا عمر لگ جاتے کی اس زخم کے بعرجانے میں درد تم کوئی اٹھاو تو سمجھ جاؤ کے کا بتایں مزاکا ہے کیا غم کھانے میں گھر میں جن کو نہیں ملتا سکون ہے قمبر حذر لاکھوں کیا کرتے ہیں وہ گھر جانے میں

کیا آج ·· - ہم نے امریکہ کے سی بھی پلیٹ فارم سے ان پس ما اول کیلئے کوئی خاطر خوال مجموع 🕂 بیر \* حکمتِ عملی اینائی ہے۔ اًج ہمیں ایے \* ہمی مشتر کتا قیق کی ضرورت ہے جس کے تحت اکر ممکن ہوتو ڈوگا \* کے اس پلیٹ فارم سے آریجی 🕂 از میں جھوٹی مصنوعی \* ریخ بے+ بودار ب کواپنی دھرتی کی \* ر \_ - کتاب سے ختم کرنے کا عہد کر کھ چاہئے شاہد ہمارے خواب ففلت کے چنا H وکم ہوجا N ہمیں HI K کے اس+ ، ین قتل عام کے خلاف ، قومی بے شی کو جگانے کے خاطر آواز اُٹھاتے آئے ہیں اور اُٹھاتے رہیں گے جہاں ہمارے ساتھی کسی کنج میں محفوظ نہیں لیکین اس سے بڑھ کر کیا ہم اپنے ان شہیدوں کے اطفال کی پورش وتعلیم کے حصول اور د ۱۷ ہم ضرور بي مي هيدار بن ٢ بي -

میری اس \* گہانی 6 میں ا\_ - ادنیٰ سی تز ارش ہے۔ہم اتر ا\_مستقل وظیفے کا انتظام کریں۔جس کا بقل ہو ا راج ڈاو 4 اومنٹ کے اكاۇن 🕏 سے کیاجا سکے۔

اس مہم کوشلسل سے جنے کے لئے ایے بیٹ قابلہ ہی میٹی تشکیل دی جائے جوز بی دہ سے زید دہ مستقل 2 د ، دوستوں سے ایسے شتر کہ ک کو کامیاب کرنے کے داسطے مہانہ تجد+ وعہد دوفاجمع کر سکے۔ایسی مشتر کہ جہمی مہم کے تحت ہمارے وطن کے شہیدڈ اکٹر ددستوں کے سفید یوش خا+ انوں کوسلسل وظیفہ ملتارہے۔شا+ ایسی کاوش سے ان معصوم یتیم بچوں کو اکا اکما یا \_\* رپھریفتین الج شروع ہوجائے۔ کیوں کہاس وقت ہم میں سے کوئی بھی اُن معصوم بچوں کو اُس ظلم کیوجہ الفاظ میں نہیں سمجھا سکتا اور نہ ہی اکم KH کا درس دے سکتا ہے۔ میر ی يهان مخصرس اخلاقی لغت ختم ہوتی ہے۔ \* در کھیئے ! خاموشی تو 🕂 ہ ہے ہی کیکن اپنے عز ، وا قارب دو 🥵 احباب کودھرتی کو بھو لنے والوں کو ریخ قدر بعمل سے بھی معاف ہیں کرتی

۔اَ / آج ہم نے بھی خاموشی کا گہنا ڈ+ حواسÕب پہن کررکھا تو ہماری آنے والی + ہمیں کبھی معاف نہیں کرےگی۔

کردیکھیں اکر اللہ نہ کرے ان شہیدوں کے بجائے اکر آپ \* یعین اس \* گہانی خون کی حولی میں لقمہ اجل بن جا \* تو ہمارے

مشهودقادري 3:11 سی سی میمبر ڈوگ<sup>ار</sup> ر<u>ا</u> ماونىتىن

منجا 🛟 :

#### خامو تک<del>ا</del> ہے

ہم آج یہاں اس خوبصورت ، متحن میں دلا یر غیر میں بغیر کسی ڈرلا خوف کے یوں مست جھوم ، ا، جھوم فرR خوب لطف 🕂 وز ہور ہے ہیں۔ کیوں نہ ہوں 🕫 دن رات محنت کرنے کے بعد ہم ڈاکٹر 👯 ہیں، طویل عرصے مز+ محنت کرنے کے بعد یہاں امریکہ کے ساج میں ا \_مشحکم \* مرقم کرتے ہیں۔ہم جوفلاح و بہبود کے الم .. دار،ہم جوخو دساختہ \* رسہ غیر جانبدار مفکر، ہم جو پوری عالم کے در دوں اور غموں کے درد کے المبر دار، ہم جو مسیحا ہونے کی سندر p کا اعزاز ر p ہیں۔ ہم جو سالوں، , وں سے اب یہاں امریکہ میں خوش کر کم مست صاحب حیثیت ذا گی کے مزے لے رہے ہیں۔ آج کی اس محفل میں ہماری موجودگی شا+ اس بت کی ضامن ہے کہ ہمارے ملک کی محبت ہماری شر\* نوں میں آ لج بھی ٹھاٹے مارتی ہے۔ گڑ خوش قسمتی سے آج بھی ہمارے دطن عز بن کی ذرخیز وخصیب مٹی کی خوشبوکا وآ'س ہمارےا · – ا · – میں بساہوا ہے لیکن پیچی ا یہ المناک حقیقت ہے کہ اُس ہی ذرخیز مٹی میں ہمارے تین سو کے لکھ بکھ ساتھی دہشت کر دی کی جھینے پ<sup>9</sup> ھا کر دفنائے جاچکے ہیں۔ہم بھ اس حقیقت سے خوب آ شناہیں کز شتہ پندرہ سالوں سے مزہب کے سامری جادد کرادر نے خورا کا نی خون کے پیاسے ہمارے معصوم ساتھی معالجوں کوسرِ عام ہیتالوں میں، شاہراوں پشہید کرتے آئے ہیں۔ ہمارے ساتھی جو سچائی کی،الا اللاکی، i+ گی کی بلاکسی تفریق روشنی کی شمع جلاتے ہیں روشنی کے ان جگنوؤں کو جہا ) Dت اور بے معنی تعصّبات کے اج عیرے تلے بچھادنے جا جہ ہے۔معاشرے کے فعال کرداراداکرنے والےادارے اپنی ذمیدارئیاں ا • مدینے ک بجائرا - حالتِ سکوت میں مجتمد کھڑ ۔ AT تے ہیں۔میڈ بے غیرتی کا ٹھیکر + ھے،خاموشی کی پتی آنکھوں \*+ ھے پہلے تو الين \* گهانى شهادتوں پوا \_- آ دھەن كى ٹى وى رپورٹ دكھاد يكر تھا ليكن اب تو حال يہ ہے كەشادرد \* در چند كنے چنے اخبارات ميں اس خون ب حق جال گنی کی اطلاع چٹیٹی خبروں میں کہیں صفوں کے گہرے سایوں میں چیچی دھند کی آتی ہےاور بھی کبھار دوسری مصالحہ خیز خبروں کے عیوص وہ نوشیرہ خبر پیدائیش سے پہلے ہی دم توڑ دیتی ہے۔بصورتِ د ۷ اور بھی کوئی سنوائی نہیں۔اس سکراتِ موت پتمام ، *سرِ*اقتدار، مکاتبِ فکر، سیاستدان، فوجی افسران بھی جانے ب<sup>ن</sup>یہ -خوموش خصم م بر من مجسمہ بُت بنے کھڑے رہیں گے؟ ہم ڈاکٹر ، ادری+ اتِخوداین ساتھیوں کی شہادتوں پختلف نوعیت کے احتجاج توبلند \* ۰۰ - + راج کرواتے آئے ہیں کیکن کیا آج - ہم نے اپنے آپ سے بیسوال پو چھا ہے کہ ان معصوم شہیدوں کے سوگ داراہلِ خانہ پر کیا قیامت ٹو ٹتی ہے مختصراً ا \_ لمحہ سوچ

بيج، ہمارے اہلِ خانہ، والدین , کیا بیتنی۔ایسے پس 🕂 ہ خا<del>ا</del> ان پسِ آ , و، سفید پوش ، عزتِ آ کی پر داش میں خاموش اختیار کر 🔄 ہیں۔ آ دھے۔ سرنٹ دہ متا ؓ ہ خا+ ان مزب تخویف وتحد بے وخوف کیوجہ سے کا مکانی کرنے پمجبور ہوجاتے ہیں۔اور چند جونسبتاً صاحب حیثیت خا<del>ا</del> انوں سے علق ر p ہیں۔د V ذرائع استعال کر کے ملک چھوڑ کر چلے جاتے ہیں۔



HEALTHCARE PROFESSIONAL **SOLUTION** 

Specializing in Lending to Physicians, Dentists, and **Optometrists** 

#### LOANS

#### Healthcare Lending Services

- Acquire an existing practice
- Buy in to a practice
- vBuy out a partner
- Start up practice
- Lines of credit to manage working capital requirement
- Consolidate bills to one low monthly payment

#### Real Estate Loans **Owner Occupied**

- Refinance existing building
- Purchase new healthcare facility
- SBA Loans 504 financing up to 90%

#### Malpractice Insurance Loan

For the healthcare professional, a loan to cover Malpractice insurance costs

100% financing up to 10 months

#### Equipment Financing

Term financing with a maturity of 3 to 5 years, depending on useful life of the equipment

Other banking services

#### **OTHER BANKING SERVICES**

#### **RDC**

Make deposits without leaving your office

#### **Online Banking** & **Bill Payment**

Convenient and secure online banking system at your desktop

#### Merchant Services

Receive quick and secure payments

Free Merchant Services

**Business Debit Cards** 

Reduce administrative &

Reduce your cost, capital and

enjoy the ease and flexibility of

professionally managed service

**Relationship** Pricing

• No prepayment penalties

• Free Business checking

• Free Personal checking

• Free Personal Accounts for

• No application fees

operating costs

**Payroll Services** 

at ATMs

ACH

Instant access to business funds

Free ACH

## "Welcome to San Antonio"



## **Congratulations DOGANA** Drs. Fahim Zaman and Shahnila Latif

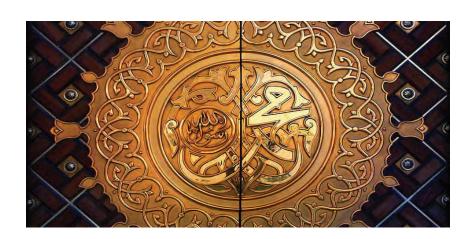
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Messenger of Allah Muhammad "peace be

upon him" said

"When a man dies, all his good deeds come to an end except three: Ongoing charity (Sadaqah Jariyah), Beneficial knowledge, and a righteous child who will pray for him."

(Saheh Muslim, 1631)

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