



DAANA NEWSLETTER

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[DAANA Vimeo channel](#)

President Dr. Moiz's message

Holy month of Ramadan is here. Inshallah we'll be distributing Food Grains Kit (Rice, Flour, Daal, Oil and other essentials) this year as well to all the poor and deserving in Hyderabad. Request all our alumni to generously donate their Zakat & charitable funds to this just cause at our portal.

General Zakat Fund Tab

Please reach out to me or Akhtar Noorani in US and Dr Naseem Majid in Hyderabad via text or call for any further info.

Reunion, Reunion, Reunion

Spring is in the air, clocks are moved ahead, weather is getting warmer, it is time to make summer plans. After the unsparing two years we all deserve some R and R! Look no further a weekend with home girls and boys awaits you... Yes, DAANA Global reunion in Orlando, Florida this July 23rd, 24th. Some of us live near each other, some of us haven't seen each other in decades, some of us never met each other, this is everyone's chance to meet, reconnect, reminisce, make new friendships, rekindle old friendships! So, what are you waiting for? REGISTER HERE, NOW! Apart from the main gala dinner they have few other exciting events planned for us like the celebration of sisterhood on 21st ladies' event, discussion of money matters on 22nd at investment planning event, expanding our wealth of knowledge at CME event on 23rd, 24th!!

Still on the fence? Ok, let's go down the memory lane and refresh our friends' thoughts from 2018 Chicago global reunion!

My present and past were beautifully united with memories made to remember. My friends whom I grew up with were around me, my faculty who nurtured my career were being revered! My family witnessed the affection I was surrounded with growing up! I'm leaving your city with a constant smile on face which reflects contentment and gratitude towards my creator for giving me such beautiful extended family of DAANA. God bless each one of you. - **Asra Jaffar (93)**

The last few days went by so fast that it almost felt like a pleasant dream. Thanks everyone for making the last few days so thoroughly enjoyable and memorable. - **Mohammed Asfaq (93)**

JazakaAllah khair for every moment of joy and laughter this weekend. There are no words to describe the joy, pleasure and fun we had on this most memorable and unforgettable weekend in Chicago.

-**Alvia (89)**

There is a certain unmistakable joy in connecting with people you shared your most impressionable years with. It was surreal to see this huge group of beautiful people and more beautiful families. I really want to thank every single one of the organizers for having us over and treating us to a truly unforgettable event. Thank you!

-**Essam Quraishi (94)**

Great friends, good people, noble ideas, positive steps, familiar faces, beautiful families, relaxed ambience, trendy dresses, delicious food, amusing entertainment, perfect aura, informative CMEs, splendid achievements, big dreams, high goals, a hiccup and fall, winning attitudes, hardworking team, vision for growth, fun, laughter, jokes, flashbacks, songs, dances, surprises, DCMS memories, pictures, selfies... and much more. A memorable weekend!! And more than anything a desire to reconnect again! - **Farah (88)**

When you are in the moment it goes by so fast, as we all reflect on last weekend, so many realizations, besides being a wonderful bonding experience with old friends, everyone had a good time, non DCMS spouses, kids, extended family members. - **Shaista Safder**

After all the years of residency finding struggles, finding a job then green card/citizenship applications, H1/J1 visa issues, family settling, finally we settle down and find respite in our old college friends after so many years. Frankly all the struggles seem gone with the positive endorphin level of seeing old friends. Please let's keep the tradition alive. - **Mohammed Amer (92)**

Human's immense need and desire to be with their own, regardless of the veneer of family, faith, friendships or fraternity is as old as the first caravan. Thanks everyone for wiping away decades of cobwebs from my memories, letting me revel and bask in all the glory that you all have achieved by including me as one of your own. - **Rafe (89)**

Alhumdullilah no words can describe the feeling we had today of meeting not only our batch mates but also mixing with both senior and junior batches. Each moment has become so precious and will be in the memories for a very very long time to come in'Sha'Allah. May Allah bless all attended and organizers. Aameen Sumaameen - **Sajed (93)**

Celebration of our lifelong friendships. We relived past memories, celebrated our successes, achievements, enjoyed light hearted moments reminiscing old times with jokes, anecdotes, performances, song and dance. We made old bonds stronger and laid plans for a brighter future for our next generations. - **Altaf Aman (90)**

Few events in life offer the opportunity to go back in time and laugh like a teenager and DAANA reunion was one of them. We all showed up older and grew young again. It was an awesome way to reconnect with friends and form new ones. Food was great with some lip smacking deserts. My special thanks to the committee members who worked hard to put this together. I can't wait for the next one. - **Rubina (91)**

"A **trip to nostalgia** now and then is good for the spirit" Orlando here we come! Please register here for **MAIN EVENT**, and here for **HOTEL RESEVERATION**! Please do so ASAP. There are lot of people working tirelessly to make this a block buster and the least we can do is to commit in timely manner so they can plan better.

Hema Dantuluri (89)

First DAAE Reunion-19th March 2022

*“junūñ kī yaad manāo ki jashn kā din hai
salīb-o-dār sajāo ki jashn kā din hai
tarab kī bazm hai badlo diloñ ke pairāhan
jigar ke chaak silāo ki jashn kā din hai ..
...tamīz-e-rahbar-o-rahzan karo na aaj ke din
har ik se haath milāo ki jashn kā din hai”*

(Faiz)

Certainly a day to remember and a day of celebration for those attending the first get together event hosted by the Deccan Alumni Association, Europe (DAAE). It had all the elements that ensured a successful meeting for the culturally rich Hyderabad group that assembled in Birmingham, UK: a glittering venue made more glamorous by the attendees, a carefully selected menu including the Hyderabad Biryani, and a celebration of Urdu in the many couplets recited by various speakers through the evening and topped off by the talented performers of the qawwali group with their music.



The Imperial Suite at the Conference Centre, National Motorcycle Museum- glittered when the glamorous guests came in resplendent in all their finery.

The day began sedately enough with a CME (Continuing medical Education) with focus on Diabetes and Obesity particularly in the South Asian population. The CME chairperson was Dr Wasif Ali Siddiqui- who was efficient and effective in his management of the session including the interactive Q&A sessions following the different presentations.



*CME programme
and speakers*



The gala event was in the evening with chief guest Dr Moiz (President of DAANA) and special guest Dr Jaffer Qureshi (a senior Consultant Psychiatrist from Birmingham, who has been a mentor for a lot of our alumni and a philanthropist). Our special guests of honour were the visiting alumni from the US, Canada and India who made this event special by travelling across the world to be with us.



The Evening Programme and Nazima (DAEE Vice president) with her team of volunteers



The evening's programme, compered by Drs Nazima, Aamir and Junaid began with a recitation of the Quran and guidance on career options for the new generation by a few of our best and brightest young adults among the alumni families. Apart from medical careers (Nabeeha and Saqlain) the other options highlighted were of Accountancy (Mansoor), Journalism (Arwa). A wonderful poem on the very topical 'Hijab' issue by Khadija followed and was well received. The poem was followed by the most interactive part of the evening thanks to another youth volunteer (Ayeda Nadeem) who hosted a brilliant quiz on Kahoot featuring interesting topics like Cricket and Bollywood – a slow start, while the oldies got to grips with using their phones to record their answers on the Kahoot app, however competition quickly heated up with Dr Shabaz the overall winner and our very own SRK fan –Dr Qutub Khan visiting from LA showing his impressive Bollywood knowledge and winning the final round!

There were a few speeches- all brief with good points. DAAE President Dr Farooq gave a brief introduction of DAAE, how it began, the mission and vision, projects done so far and the plans for the future. Dr Moiz, DAANA president, gave an update on the work that DAANA has done and highlighted how small beginnings can lead to big things- a concept of an alumni association that began in the US is now present in the form of useful organisations- DAA, DAAME, DAANA and now the latest one DAAE.

Dr Junaid, invited special guest Dr Jaffer Qureshi to address the gathering and reminded us about how the senior doctor had started at a time when Hyderabad doctors were very few in the UK by quoting Majrooh's sher:

*maiñ akelā hī chalā thā jānīb-e-manzil magar
log saath aate ga.e aur kārvāñ bantā gayā*

Dr Jaffer Qureshi, in keeping with his status as a connoisseur of Urdu poetry and an old Hyderabad, recounted the prayer of Quli Qutub Shah when he founded Hyderabad, and marvelled at how Hyderabadis have spread far and wide and prospered:

*Mera shahar logaan se mamoor kar
Rakhiya jun tun dariya mai min ya Sami
(Translated as "Oh God, bestow unto this city peace and prosperity. Let millions of men of all castes, creeds and religions make it their abode. Like fishes in the water.")*

The Qawwali programme after dinner was a great way to end the day – this followed the traditional format of beginning with Hamd (praising God) and Naat (praising the Prophet Mohammad-PBUH) followed by the popular foot tapping numbers of the day including the 'Mere Rashke Qamar' that previously has been brilliantly sung by Rahat Fateh Ali Khan among others and got a few esteemed guests showing off, briefly, some good dance moves! On popular demand Dr Wasif sang a couple of songs but what he really stole the show towards the end was with a hilarious anecdote that he regaled us from his early days in the UK. A written account cannot give justice to the story- I would urge those who missed the story to ask him to recount it again in future gatherings.



The largest representation was from '90 batch; second picture shows the talented Qawwali group who entertained us



Dr Hidayath ('90 batch) well known for his oratory and showmanship also spoke briefly. He highlighted the fast pace of time as it hurries by:

*Kaun samjha hai waqt ki raftaar ka mizaaj
Lamhon mein Kat gayee Sadiyaan Shabaab ki*

He spoke about the importance of reunions as a nostalgic return to the past and an essential connection to our roots. He shared a couplet from Iqbal in Shikwa and related to how all of us, juniors and seniors from medical school connect so well with no barriers to divide us:

*Ek hi saf mai khadhe ho gai Mahmood –o –Ayaz
Koi banda raha aur na koi banda nawaz*

And so a memorable evening ended – a time that, for us was about joys of the past coming to the fore, brought old friends together, and helped us make new friends. An evening that was about perfect happiness and enjoyment – a celebration of the present, our Aaj (Today), with all cares of the future cast aside, even so briefly! In a mad world that we live in- these evenings are truly special! A fitting denouement was delivered by Qutub, in trademark sentimental Hindi filmi style that encapsulated the importance of the day:

Aaj ... aaj ek hansii aur baant lo ...
Aaj ek dua aur maang lo ...
Aaj ek aansoon aur pee lo ...
Aaj ek zindagi aur jee lo ...
Aaj ek sapna aur dekh lo ...
AAJ ...
Kya pata,
Kal ho naa ho

Umair Khan (89)

In Conversation With

We are introducing a “In conversation with” feature in our newsletter wherein we will try to address a topic useful for the alumni with an expert on that topic. Please email or message us any particular topic that you would like to be explored or if you have an expertise in a topic that we can dwell into!

In conversation with Dr. Altaf Aman...

Dr. Aman is an alumnus of DCMS 90 batch. He practices as a hospitalist in Chicago area, serves on DAANA BOD and is also the chairperson of the mentorship committee!

1. How long has the mentorship program been running and how did the idea come about?

Since inception of DAANA. In fact, mentorship is the very reason DAANA came into existence. It was at the 2016 event in Dallas. What began as a family get together by Aijaz Bhai, got viral and a lot of alumni registered. All of us faced hardships in pursuit of residency because of lack of guidance and resources and felt it is time for us to give back to alma mater and formed the mentorship committee under guidance of Moiz Bhai and Sameer as Chairman of first mentorship committee.

2. What were some of the obstacles?

Actually none, since quite a sizable number wanted to be a part of it.

3. How many alumni are involved in mentorship and what kind of time commitment does it entail?

About 30 + alumni are involved and alumni must be available from scratch to match result and SOAP day for any guidance

4. If an alumnus wants to be a mentor how do they go about it?

Anyone can reach out to the mentorship committee

5. How do alumni get connected with a mentor?

Through the e mail DCMSMentors@gmail.com or through word of mouth

6. Is this available only for those alumni who are already in US and what would be the ideal time to contact the mentor?

Yes, and they should be contact us right after match results for that year.

7. What kind of help is offered?

We are available to guide the alumni in any way we can some of the main areas would be guidance for clinical rotations, specialty selection based on scores, research options, helping with personal statements, those who may qualify for financial help for logistics when ECFMG qualified and when in the US.

8. Can you share some success stories?

Alhamdulillah this year 15 of the 22 we mentored matched

Intern Class of 2022

2022 match results are in!! Here are the candidates who matched. Let's join in congratulating the new class of interns!! All the best, make Deccan family proud!!

<ol style="list-style-type: none">1. Daniya Samreen (2011), IM St Joseph Mercy Oakland, MI2. Saher Taj Shiza, (2007), IM Lincoln Medical Center, New York3. Wajid Hussain (2013), IM Creighton University Phoenix, AZ4. Shabaz (2012), IM Detroit Medical Center Detroit, MI5. Fawaz Pasha (2014), IM Bowling Green, KY6. Hiba Ambreen (2011), IM Atlantic Care Regional Medical Center, NJ7. Afshan Fatima (2014), IM DMC Sinai Detroit, MI8. Divya (2010), IM Creighton University Phoenix, AZ9. Lubna Khanum (2008), IM Woodhull Hospital Brooklyn, NY10. Arsheya Fatima (2010), IM University of Houston/HCA Healthcare, Houston, TX	<p><i>The USMLE Struggle – Lubna Khanum (2008)</i></p> <p><i>The dark and cold creeps my skin, It keeps me warm and bold, something within, That, my friend, is the fire of desire The light of it illuminates my path, And forward I tread with work and wit Plus, we have got each other to get us through this The fire of desire keeps me warm And of course, my sweater does the same job Love I thought, brings out the poet in you Life now I know does the same feat too Your stress becomes a success, and the tears dry out So make each day count; as you move forward, Since the growth, you have gained is what remains. That's why I say when I say, Time will pass and, the goal reached But your journey (your time right now), in the end, is what you will reminisce 24th December, in the morning snow, with my tea and thoughts and, of course, Uworld.</i></p>
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College savings: a gift that keeps on giving

The college savings may be a new concept for many of us coming from India. Today we discuss with an alumni Dr Ali Abbas, Gastroenterologist at Gastro Health, Columbia, Maryland, USA, DCMS Alumni 1997 Batch.

Why do we need to go to college?

The statistics from U S Bureau of census shows that an average individual with high school diploma makes 39,000 a year, a college degree increases it to approximately 70,000 a year, and a professional degree averages an income of \$150,000 a year. The return on a bachelor's degree, while averaging 15% for all college graduates, differs according to a student's major. In general, majors providing technical training earned the highest return. Engineering majors earned the highest return 21%, followed by math and computer majors and health majors (18%) and business majors (17%). At the other end of the scale, the return is 11% for leisure and hospitality majors and 9% for education majors.¹

How does one pay for college?

Many different options exist, broadly speaking it is from savings, grants/scholarships or from debt.

Why do we need to save? Doesn't everyone just take out loans?

College costs are increasing every year and have typically outpaced inflation. The data from BLS From January 2006 to July 2016, the Consumer Price Index for college tuition and fees increased 63%, compared with an increase of 21% for all items. Over that period, consumer prices for college textbooks increased 88% and housing at school (excluding board) increased 51%.² Student loan debt is now the second-highest consumer debt category. Nationwide, 43% of college attendees report they incurred some type of educational debt. Among today's college students, 65% graduate with student debt. Student loan debt in the United States totals \$1.749 trillion. In a regular year, the total debt grows 6 times faster than the nation's economy, but in 2021's fourth quarter, the total declined for the first time in history.³ Student loan debt is major liability and is not forgivable even in case of bankruptcy. This underscores the need for saving for college.

Ouch, how does one save for college and avoid major debt liability?

The two main options are accounts with no tax benefits and those with some tax benefits. Any assets that parent or child owns can be liquidated without much tax benefits for college. The tax savings options to save for college are as follows Series EE, I bonds (not an option for most of us)⁴, Coverdell educational savings plan, custodial accounts UGMA/UTMA, and 529 education plans.

¹ <https://www.bls.gov/opub/mlr/2014/beyond-bls/is-a-colleg-degree-still-worth-it.htm>

² <https://www.bls.gov/opub/med/2016/college-tuition-and-fees-increase-63-percent-since-january-2006.htm>

³ <https://educationdata.org/student-loan-debt-statistics>

⁴ if their income is below \$116,300 and take a partial exclusion if their income is between \$116,300 and \$146,300.

Could you explain some options that the alumni could use and what are the difference between them?

<i>529 Plan</i>	<i>UGMA/UTMA</i>	<i>Coverdell</i>
<i>Tax free investing and withdrawals for qualified expenses. Account owner control for the life of the account. No income limit on contributors Low impact on financial aid eligibility. Assets removed from taxable estate. Tax free gifts based on gift tax IRS guidelines</i>	<i>Earnings may be taxed at Child's rate and at parent's rate. Child assumes control at age of majority. High impact on financial aid eligibility. Assets not removed from taxable estate.</i>	<i>Tax free investing and withdrawals for qualified expenses. Must contribute before beneficiary turns 18 years. Income limit on contributors Low impact on financial aid eligibility. Assets removed from taxable estate.</i>

What is a 529 plan?

The development of IRC Section 529 and the resulting federal tax benefits (tax deferred treatment of the earnings when used for higher education) spurred the development of college-savings plans nationwide. From 1996 to 2000, 30 states developed and launched a Section 529 plan. The enactment of the Economic Growth and Tax Relief Reconciliation Act on June 7, 2001, completely exempted the earnings of Section 529 plans from federal taxation helped in the promotion of college savings, rather than having families rely on loans for their children's education. The SECURE Act passed in December 2019 has helped in the expansion of qualified 529 distributions to include apprenticeships and repayment of student loans. 529 plans can be "savings" plans or "prepaid tuition" plans. Savings plans are an investment account that you contribute to, and your account grows based on market returns. Prepaid tuition plans allow you to directly purchase tuition based on today's cost for future use.

How is 529 better than UTMA?

Let's assume a 6% return on investment, in 529 plan you get 6% but in custodial account it is going to be lower ranging from 4.7 to 3.8% depending on your tax bracket. Each state determines how its 529 plans are structured, and many states offer state income tax advantages such as a tax deduction/credit for contributions to a plan, the deferral of taxes on earnings, and tax-free withdrawals for eligible expenses. Some plans require state residency and some don't.⁵ The percentage of college savers using 529 plans increased from 45.0 % in 2019 to 47.6 % in 2020.⁶ The performance of different plans is ranked and can be checked on web.⁷ And you can take advantage of good performing out of state plan and invest in your state plan to the degree of the tax benefit offered.

⁵ <https://www.collegesavings.org/529-planning-tools/>

⁶ <https://www.issgovernance.com/iss-market-intelligence-releases-annual-529-industry-analysis-report/>

⁷ <https://www.savingforcollege.com/5-cap-ratings>

What if my child does not go to college?

The money could be used for vocational training based on secure act guidelines. The money can be transferred to another sibling's name. It can be withdrawn at 10 %penalty for non-qualified expenses.

How does one get started?

Individuals can start with in state plans, considerations should be given to fees, tax benefits and plan performance this can be looked up on collegesavings.org and savingforcollege.com. A trusted financial advisor can also be a good resource.

Final thoughts there are many ways to save for college. 529 plans offer a unique tool that is capable of tax efficient growth, offers estate planning (where parents and grandparents can gift part of estate for college education and still retain control of the gift) and state income tax deductions in certain states. Now that you are educated it is time for action!

Deccani Dastarkhwan

*We are excited to introduce a new feature “ Deccani Dastarkhwan” to highlight the culinary skills of our alumni! We are kicking it off with two refreshing drinks by **Dr. Aparna Mahakala (89)***

Lassi with a twist – Lychee and Rose lassi to serve at Ramadan Iftars

Ingredients

- 1 Cup Yogurt
- 1/3 Cup light sour cream
- 2 Tbsp rose syrup
- 1 tsp rose water
- 1 20 oz can of lychees in syrup

Blend all the ingredients in a blender. Do use the syrup in the lychee can and adjust the sweetness you desire! Refreshing lassi simple and easy!!



The authentic Ugadi Pacchadi

A must drink to usher in the Telegu new year Ugadi. The elixir has 6 flavors sweet, sour, salt, spice, bitter and piquant giving it a unique taste. It signifies and celebrates the different flavors of life.

Ingredients

- 1 Cup water
- 1 small lemon sized tamarind
- 1 Tbsp chopped raw mango
- 1 Tbsp neem flower
- ¼ Tsp pepper powder
- 1 Tbsp powdered jaggery
- Salt to taste

Mix tamarind with ½ cup water squeeze and extract juice and discard the fiber part. Add rest of the water and mix in the remaining ingredients. Vola! Ugadi pacchadi ready!!

Please share your favorite recipes at daananewsletter@gmail.com or message us on WhatsApp

