

The MERALI Memoirs

From Africa 2 America

By Pandju MERALI

Dedication

This book is dedicated to my family, friends, children and grandchildren, as well as every girl sponsored by the Shirin Merali Scholarship Fund. May my story help them with their stories.

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Introduction

“When my father began to write down his memoirs, he wanted to tell the story of his life – his trials and difficulties, as well as the joys and rewards he has felt. These pages chronicle not only his life experiences, but also the lessons they've taught him along the way.

Over the course of eighty years, my father has learned the value of education, of giving back to the community and investing in people. He has seen the importance of leadership in one's business, with one's family and friends. In a way, it is through his suffering, my Dad developed values, appreciation of life, and probably that is where a wisdom came from.

The pursuits in his life have taught him to think seriously, yet compassionately about others. Eventually, it lead to the creation of the Shirin Merali trust that gives opportunities to young and less fortunate females in developing countries to receive formal higher education.

My dad's hope is that by sharing the stories and experiences that so deeply affected him, he can offer some small kernels of truth and wisdom to future generations that will, likewise, venture through life's challenging, but rewarding terrains.”

- Azim Merali

THE MERALI ROOTS

~ Chapter One ~

In India in the nineteen hundreds, it was customary for boys and girls to marry young. My father, Merali Sr., and mother, Kamar, followed suit and were married in their teens in the village of Jiwapur in Gujarat. Seeking adventure and the chance of a better life for his family, my father left India shortly after marrying and embarked on a series of adventures through several African countries.

My father's travels first took him through Madagascar - an island in the Indian Ocean east of Mozambique. Formerly an independent kingdom, Madagascar became a French colony in 1896 but gained independence once again in 1960. From there my father continued on to Mombasa, Kenya in East Africa where he started his first job as a salesman. However, just six months later, he decided to continue on to Albertville in the Congo. Today Albertville is known as Kalemie, a town on the western shore of Lake Tanganyika in the Democratic Republic of Congo. It rests between the three largest African great lakes: Lake Victoria, Lake Malawi and Lake Tanganyika. Then as now, Kalemie was a very busy port filled with steamers that pass across the lake to Tanzania, Burundi and Rwanda. It is also the starting point for a railway network that connects several towns to the destination of Kindu.

By 1914 when the Belgian-German war broke out, my father was settled in the Congo. As the Congo was then under Belgian rule, my father volunteered to serve in the army against Germany. Through his time in the service, he had numerous exciting adventures. He described one of his most memorable experiences as learning that although cannibalism was no longer a routine cultural ritual, it was still practiced randomly among certain Congolese tribes. After serving four years in the military, the war came to an end and my father was honorably discharged from the Belgian army.

During his four-year stint in the military, my father carefully saved his earnings so he could return to India to bring back his wife Kamar. Together they returned to Africa, passing through Kalemie and continuing their journey by boat along Lake Tanganyika. They disembarked in Moba, Congo in the northeastern part of the Katanga province – a city once known as Baudouinville after the Belgian King Baudouin.

In Moba, my father established a merchandising retail business. He was a hard worker and a very smart person, soon becoming a successful merchant and owning between twenty-five and fifty shops. He carefully created a distribution network in the area and by his middle years was considered a wealthy man. He taught himself to speak French, Gujarati and Swahili, capabilities that furthered his prominence in the business

community. Once a month for business purposes he would travel to Kalemie, which contained both a small Indian community and a Jewish community. The Indians nicknamed him “Moba Na Sheth,” which translates to “The Boss of The Moba.”

My father was multilingual and could converse with the African people in Swahili, which is both the native and commercial language of Tanzania, Kenya, Uganda and Congo, a language spoken by over 21 million people in Africa. He was also able to communicate with the Indian community in the Gujarati language – an Indo-Aryan language dating back to 400 B.C. and the native tongue of Mohandas K. Gandhi, the “Father of India.” There are approximately 46 million Gujarati speakers worldwide, making it the twenty-third most spoken language in the world.

While my father was not officially trained in the law, he was appointed by the court to act in an honorary capacity as attorney for the Indian people. He would hold court with individuals who had various legal problems. Utilizing the many languages he had mastered, he communicated successfully with various people, giving them advice and helping them with their problems. By most accounts he was a good-natured, kind and generous person.

After my father and mother had been settled some time in the Congo, they began building their family. My sister Khadija was born first followed by my brothers Nur, Sher and Abdul. I was born on March 1, 1929 in Moba, followed a year and a half later by my youngest brother Babou. The fifth of ultimately six children, my parents named me Pandju meaning fifth in Gujarati. The name “Pandju” is derived from the word “Panch” meaning fifth child. As I grew older, I began to feel my name was an “old man’s name.” I complained to my mother and she explained that the number five has great significance in the Indian culture, Parmeweshar being the fifth god, and me being the fifth child.

While my mother was pregnant with me she had a dream about her father-in-law coming to her as a reincarnation. A few months later she received a letter from India carrying the news that he had passed away. Since the timing coincided with my birth, and as my mother had been very close to her father-in-law, she truly felt I was her father-in-law coming back to her. From the moment I was born, we had a very special bond.

When I was only a few months old, my mother set me outside in my cradle as she watched me from the kitchen window. Quite unexpectedly, a lioness appeared. Fearing any sudden move on her part might provoke the animal to attack, she stood still while the lioness sniffed me. Apparently satisfied with her inspection, the lioness sprang into the jungle and disappeared. Had my mother panicked, the story of this branch of the Merali family would have changed in a single instant. How precious and fragile life is.

Shortly after I was born, my father lost all his assets. His own financial downfall may have coincided with the crash of the New York Stock Exchange. My parents were

faced with the difficult situation of more mouths to feed but not enough money to go around. A man not constructed to give up and surrender to mishaps, my father immediately moved to Kalemie and, with the help of some friends, managed to open a new shop. My mother, as usual, was a tremendous help to him through the crisis. Over the course of the next several years, my father was able to rebuild his resources from scratch and again provide well for his family.

By this time my mother's main focus turned to supervising the daily business of the shops and working closely with customers. It did not take long for her to become a household name in the community thanks to her good dealings and instinct for success. Around town she became known as "Saiba Ya Bato Yote" – Swahili for "friend of everybody." She possessed an incredible calming nature that everyone was drawn to. One morning I remember a crazy and dangerous African man entered our shop brandishing a bow and arrow. He pointed it directly at my mother and I ran to hide under her billowing skirt. My mother stood bravely pleading with the intruder and was somehow able to calm the man, who lowered his bow and left without hurting anyone.

Mine was a childhood of many incredible events and fascinating people. One of the funniest memories I have is of our family's pet parrot, an animal that mastered the art of mimicry. The parrot learned to imitate my father's voice very well. He would call out loudly, "Pandju!" to which I would reply, "I'm coming, Father." I would then rush to see what my father needed, but he would only look confused and say, "I didn't call you." Finally I figured out that it was the parrot that was calling my name all along. While my first reaction was to go up to him and call him "stupid," I soon realized this would just teach the bird to use "stupid" as part of his vocabulary, which was of no help at all.

When I turned six years old, my father and mother decided it was time for me to go to school. At the time there were two schools in Kalemie, both run by white missionaries. One was for white children and the other for black children. First my father and I went to the white school, but the missionary working the admissions bureau said they couldn't enroll me because I was Indian. While this was frustrating, my father and I continued on to investigate the school for black children that was located four kilometers away. Here, too, we received a negative response because I wasn't black and the missionary thought that admitting me would somehow minimize the respect shown to white people. As I was neither black nor white, the school administrators decided I belonged to neither race and could not attend school.

My father argued with the missionary, highlighting his valuable service to the community and in the army, but the missionary would not budge. As a result, I was eventually home-schooled by four different teachers. An African clerk would come to our house after work four to five times a week and would stay to teach for an hour. He would teach me some French, as well as the alphabet. These short spurts of education continued

until an Indian teacher arrived to teach in a nearby private school which I was then able to attend with other children. There I began learning the Gujarati Indian language. I thought this was my chance at receiving a solid education, but unfortunately the Indian teacher decided to open his own business, and I again returned to home-schooling. This time I was taught by an Ismail Indian from East Africa who married the older sister of one of his students. Soon he, too, quit the teaching job and left to start his own business. I was tutored for a few months by an Indian teacher whose husband was the captain of a boat on Lake Tanganyika. Some of my fondest childhood memories are of listening to the captain's brother sing. He had a beautiful, vibrating voice and would often be asked to perform in people's homes. Whenever I would hear him sing, I would run to stand outside the house and listen. I enjoyed the songs of my heritage sung in Gujarati. One powerful and inspiring lyric I recall to this day translates roughly as, "Nobody confronts me. And whoever has tried has not been successful."

While education was as special as it was sporadic, I learned many invaluable lessons outside the classroom walls. Often on Sundays my father's business friends would come to sit on our shop's veranda and play bridge. One day an African lady came by selling eggs. One of my father's acquaintances, a very rich man within the community, asked me to check the eggs and see if they were good. The practice at the time was to test the freshness of the eggs in a bowl of water. If they bobbed vertically on the surface they were no good, but if they sank on their sides to the bottom of the bowl they were good. As the man was my elder and a prominent figure in the community, it was expected that I promptly do as he asked, but instead I looked at him and said, "If you want to eat those eggs, why don't you go and check them for yourself?"

I was a little shocked at my own courage in standing up for myself. I wasn't sure how my father was going to react, but he never reprimanded me for my actions. I believe that, even then, he saw my growing independence and understood I was shaping skills that would be helpful to me later in life.

A CONGOLESE CHILDHOOD

~ Chapter Two ~

As soon as my father could afford a proper education, he sent my brother Babou and I to Dar Es Salaam, Tanzania, to attend the Aga Khan School for boys. He arranged for us to stay in a private boarding house, which we shared with two girls and another boy. The owner, Haji, had a son named Nurdin. Nurdin was older than us and, in our young eyes, practically an adult. One evening Nurdin offered to take us to the movies if we paid for his ticket. He promised to secure his father's permission for us to leave the boarding house. I readily agreed to buy all three tickets as we weren't often able to receive permission for such outings. The movie was very enjoyable, but the next day when we returned from school we found Nurdin had not done as he promised. My brother entered the boarding house first, and Haji immediately hit him on the shoulder with a switch. He was very angry and yelling, "Who gave you permission to go to the movie?"

I tried to explain. "Haji, please don't hit my brother. Your son took us to the movie and got the money from us."

Despite my explanation, he didn't want to listen and continued hitting Babou. I was so angry that I gathered all my powers and pushed Haji until he fell down. Then I took my brother, and we ran for two miles until we reached my cousin's house.

My cousin was very gracious and said, "Don't worry; I'll take you into my house like friends who are boarding here." Once we had settled down some, he accompanied us back to Hajji's boarding house so we could gather our belongings and tell Haji we were moving out. Ever distrustful, Haji asked my cousin to sign a paper saying we had received all of our belongings and that nothing was missing. In turn I replied, "Before my cousin signs any papers, you also need to sign a statement saying nothing was missing in this house at the time we left." My cousin was very surprised, but also pleased at the caution I displayed.

Despite our difficulties with Haji and Nurdin, we continued going to school. While my brother seemed to fit in well, I often felt out of place. I was so much older than my classmates and was slightly overweight. On top of this, the teacher never seemed to treat me on equal terms with my classmates. I tried to tolerate these problems for the sake of getting an education, but after six months I couldn't bear it any longer. I dropped out of school and returned to help my father in Kalemie. Babou, who was considered to be the "appropriate" age and weight, decided to stay.

When I returned from school, I recall undergoing another revelation that significantly shaped my growing perspective. I was around nine years old and often played in the bush behind our shop with two of my closest friends. One was an African boy and one was a Jewish boy mothered by an African woman. One day my African friend said to me, “We shouldn’t play with the Jewish boy because they are bad people.”

I didn’t know why my friend would say such a thing, so I asked him to explain. He told me, “In our class they teach us that Jewish people killed the Lord Jesus and so they are bad people.”

This continued to bother me, so at lunchtime I asked my father what he thought. I hoped he would have good insight into what my African friend had said, especially as I liked both of my friends and didn’t want to part from either one. Whenever I would ask my father questions, he often did not give a direct answer. He wanted me to think for myself, consider what others said, and come up with a verdict on my own. So instead of just telling me what he believed, my father said, “Did the Jewish people kill *your* father?” I told him no. “Well,” he said, “If they didn’t kill your father, then they cannot be bad people.”

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Interactions with other children continued to be formative experiences in my youth. I remember another instance when I was playing with a few of my friends. An Italian boy walked by and shouted toward me, “You are a fat pig! A fat pork!” The remarks got under my skin, and in return I shouted, “And you are a dirty macaroni!” During that time the hierarchy of society was very much dictated by race and heritage, and it was considered unacceptable for me to speak to an Italian boy in such a manner. Before I knew it, I was served with a summons to appear at the local police station.

The day I went to the station my father accompanied me. On the way there he said, “Listen to me carefully. Any way you try to defend yourself and argue your case will not help, so when we get to the police station I’m going to pretend like I’m very angry with you and that I’m about to hit you, but I won’t actually hit you.”

I didn’t understand why my father would do these things, and I asked him why. He said, “I want the officials to believe I’m very angry for the way you acted and that you’re willing to apologize. I think if we follow that course they’ll forgive you, dismiss the matter, and I won’t have to pay the five hundred francs fine – something I really can’t afford to do right now.”

We arrived at the station and while we were waiting for my turn to come, we witnessed a black man being flogged. The white police officers had given the black police officers orders to slash the man eight times – four on his right buttocks and four on

his left. The intent was to make the area red and, hopefully, bleed. If the slashing hadn't done its job the first time, the white police officers would say "pamba" meaning not good and the slashing would be repeated for a second time. Unfortunately, one of the eight slashings didn't work the first time for the man, so he had to endure one more slashing. Shortly after they were through whipping him, while he was putting his pants back on, the black man muttered, "God is going to punish the white man." I told him, "Right now, God is punishing you!" The man looked straight into my eyes. It was obvious he was stunned to hear such an observation from a mere boy.

Ultimately my turn came, and my fate was in the hands of the white chief of police. Fortunately my father's plan paid off. Because they saw I was repentant and that my father was aptly handling my punishment, I was released. From that time on, I learned to hold my tongue and devoted myself to helping my parents with their business.

While I did a number of things to help out my mother and father, I spent a lot of time working in one of my father's small shops. One day my father asked me to take our day's cash and give it to one of our suppliers named Rajwani. I knew Rajwani as he was also our neighbor, and of course did as my father told me.

When I arrived at Rajwani's shop however, he refused to take the money from me. He instructed me to tell my father that because he had been late making the payment, Rajwani had already filed bankruptcy for him. I was very confused as to why he wouldn't take the money. My father and Rajwani had always been very good friends and often supported each other, but nevertheless I relayed the message back to my father.

The following day my father went to the bankruptcy court and paid all his debts and expenses. While he had the matter taken care of very quickly, he was very angry with Rajwani for treating him that way. After all, my father was the one who had arranged for the owner to rent the second half of the duplex to Rajwani to begin with.

I even remember a specific instance where both friends worked together closely to try to bring about a needed change in local policy. At the time, both passenger trains and boats had compartments designated specifically for Asians. The company that owned and operated the railway was called CFL, and they had recently opened an airline service as well. My father and Rajwani had noticed that they did not put a separate compartment for Asians on the planes. It was not feasible. They wrote a sarcastic letter to CFL to chide them about maintaining a policy of segregation on their boats and trains. Because they always seemed to be so closely aligned, I couldn't understand why Rajwani would refuse the money and turn my father into bankruptcy court.

Instead of letting the matter go, my father decided to take revenge. At the time both my father and Rajwani had shops combined with residences – the front was the store and the back served as the living quarters. A man named De Souza owned both of their

properties and was also a friend of my father. At the time there was a rent control law in place that didn't allow any owner to evict a tenant from a property. De Souza gave my father carte blanche in the matter, saying "So long as I get my money, do whatever you want." My father then bribed a government official to claim that Rajwani's residence was not habitable and was dangerous for tenants. As a result, Rajwani and his family were evicted. My father took the opportunity to rent Rajwani's former unit to keep him from ever moving back in.

While I understood that my father was upset about Rajwani's actions, witnessing the repercussions firsthand showed me that revenge was never good for anyone. My father's revenge on Rajwani not only affected him, but also his wife and his children. And not only that, but my father became so preoccupied with punishing Rajwani that he was diverted from taking care of his own family and from handling his own business adequately.

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When I was around fifteen years old, my father died after struggling with a long illness. He was only fifty-five, and his loss was quite a blow to me. By the time he died, I was the only child remaining at home. My older brother Abdul had died a year earlier from pneumonia, and my two other older brothers had left home several years earlier looking for other jobs because they couldn't align themselves with my father's ways. Babou was still in school in Tanzania.

When he passed away, everyone flooded back to the family home. My two older brothers returned and began working in the business, and Babou left school to live with the family again. Unfortunately, when everyone returned it became difficult to live in a truly harmonious manner.

My two older brothers had fair skin, which they felt made them more "white" and "intelligent." Unlike them, my skin was a dark brown and from time to time they called me "kalio" meaning "black." They had used this nickname since we were children, but even as I grew older it was difficult to hear. My mother would calm me by telling me that since donkeys were white and in India donkeys were owned by pottery artists who were considered lower class, there was no advantage in being white. She was always so good about finding a way to make me feel OK about who I was and where I was in life.

I remember other times complaining to my mother when certain quantities of food were not distributed equally. I would often get the smallest portion. One time in particular we only had seven eggs, so each of my brothers received two fried eggs while I could only have one. When I complained, my mother said, "Don't be upset - your brothers will have to discharge big shit in the toilet, but you will just have a normal one."

Perhaps it wasn't the common way to reason with your child, but she taught me to hold my tongue and complain as little as possible.

With my older brothers now back at home full time, I was often cast to the side and ignored. The focus was on them and helping them build their future. Around this time there was a celebration for the Ismaili community known as the Golden Jubilee of Aga Khan. Every quarter of a century, a city was chosen and Ismaili community members from all over the world came together to celebrate the day His Highness Aga Khan ascended to the office of the Imam. It is an ideal time for families to be together and, in particular, a perfect time for matchmaking. The celebration often ends in numerous wedding ceremonies.

It is called the Golden Jubilee because all the communities collect enough money to buy gold. Aga Khan is seated in public ceremony on one side of a scale, and the other tray is loaded with gold until the two sides balance. The final value of Aga Khan's weight in gold would be used for the community and given to charity.

That year the Golden Jubilee celebration was held in Dar Es Salaam; approximately 50,000 people attended. My mother wanted to go so she could take part in the religious ceremonies as well as help my brothers find suitable partners. Since it wasn't possible for everyone to attend, I stayed behind to take care of the shop. I ended up being in charge of the shop for four to five weeks, after which time my brothers came back as married men. It turned out to be a very happy event for my mother and the rest of the family. I realized that as they were finding their happiness, I needed to go out and find my own. Shortly after the family returned, I left for Bujumbura, Rwanda in search of work.

LIFE IN RWANDA

~ Chapter Three ~

I was around nineteen years old when I set out for Rwanda in search of opportunity. When I arrived, I applied at a hardware retail and wholesale store. The company's director interviewed me and asked how much I wanted for a salary. I knew once I had the job I could prove my worth to him, so I said, "Salary isn't important to me; the only thing I'm looking for is a job. Once you've seen me work you can make the decision about how much to pay me."

He agreed to this proposal, and he appointed me to be the warehouse keeper. When I first took the job, the warehouse was in a complete mess. I immediately began organizing and catalogued all the stock. Within two months, I was transferred to the position of salesman and, shortly thereafter, to sales manager.

One time I remember there was a businessman in town who imported clothing. I was passing his shop one day when I noticed he had a saw on display even though he wasn't in the hardware business. He was selling the saw for a price point below ours. I asked my boss if I could negotiate with the merchant to buy out his stock of saws at a discount, thereby eliminating a potential competitor and increasing our own stock. He agreed, and as we negotiated with the merchant I was able to convince him that since he was in the clothing business, selling hardware was not to his benefit. He agreed with my idea, and we bought the merchant's entire stock of saws practically at cost value.

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One day in Rwanda, an Indian clairvoyant with long, tangled hair reaching down his back and a beard that stopped below his belly came to see me and ask for help translating his words into French. He told me he wanted to interpret the minds of Belgians and forecast their future. Since the Congo was a Belgian territory at this time, there was a significant amount of money to be made in businesses catering specifically to the European clients. The clairvoyant's goal was to raise some money to return to India and build a temple in his hometown. He asked me to help him by translating his messages into French for his customers who were largely Belgian women.

Over time I became familiar with the clairvoyant's process. First he would measure the woman's shadow from the sun, take some numbers down, and ask questions about her name, date and place of birth. From these facts he would chart some mathematic calculations. He would then open a thick book written in Sanskrit and read a page or two to me in Gujarati. I would then translate these readings to the customers in

French. Sometimes the customers would ask questions that were uncomfortable for me to translate to this holy man, as many were of an intimate, sexual nature. Yet despite the candid questions, I was surprised to see how calmly the man would listen, read his book again, and respond to their queries. His insight, patience, and tact were truly beyond measure.

Soon he had raised some money to return home and begin building his temple. Before he left the country he told me he wanted to read my future. While I respected the man, I told him I didn't believe in those practices and that I wasn't interested. Though he understood, he replied, "You have helped me and I have to repay you. If you let me read your future, regardless of whether or not you believe, I will feel like I've repaid my debt."

Finally I agreed and he started the same process with me – first measuring my shadow and getting the information about my place and date of birth. Then he proceeded to make the mathematic calculations and turned to his book. He read aloud in Sanskrit and then explained the predictions to me in Gujarati. As I didn't really believe in fortune telling, I didn't write any of his prophecies down and certainly didn't put much stock in them at the time. It wasn't until later, as his predictions began to materialize, that I recalled the things he told me. The following are his forecasts as I can remember them:

You will marry a beautiful woman within a couple of years – He was right. I married my wife in 1953, and she was very beautiful.

You will travel across the ocean and you will make lots of money there.

After this, you will cross another ocean and again prosper. From there you will use your wealth for good – building schools or temples or creating a large charity.

As my memoirs continue, you will see how these predictions appeared as truths in my life.

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As I continued to progress in my business, I learned many lessons about dealing with clients, always focused on the value of integrity, honesty and patience. When I was a salesman for the hardware business, a catholic priest came to see me as a client. At this time Prince Ali Khan was making an appearance in the country, and the priest asked if I believed in Ali Khan as a spiritual leader. Ali Khan was well known for being a playboy and womanizer. My boss happened to be there, and before I could reply, he said to the priest, "You believe in Jesus, and you don't even know who his father was. We *know* who Ali Khan's father is. So why is it wrong to believe in somebody when you know the

father, and *not* wrong when you don't know the father?" After this I never saw the priest again.

Soon I was promoted to the position of branch manager, and my activity zone stretched all the way to Bukavu, Congo. Bukavu was established in 1901 by the Belgian colonial authorities. Originally named Costermansville, this city had a prominent European population under the colonial rule. They were attracted to the area because of its moderate climate and its scenic natural beauties; with five peninsulas it's often described as "A Green Hand Dipped in the Lake."

While we had maintained the store in Bukavu for quite some time, we began to realize that there was no real need for a hardware store in that area. In fact, our company had been losing money for the past two or three years. Since the shop was in such a prime location, I proposed to my boss that we look for high-paying tenants providing more relevant services for the area. In particular, I thought a high-scale clothing store would do extremely well. He liked my proposal and we leased three quarters of the space to a clothing company and one quarter of the space to an insurance company.

He instructed me to handle all the details of the transaction, including receiving and submitting plans for renovation, pricing, and final contracts. Once all was said and done, the value of the property tripled. I held a closing sale for the hardware store, and the remainder of the stock was returned to headquarters.

The investors in the hardware operation, Abdul Hussein and Bhatia, who lived in Dar Es Salaam, Tanzania, weren't happy with the performance of the company and decided to close operations. As a result, I knew I was out of a job. However, I received three months severance pay and was given the opportunity I finally needed to go out on my own. My boss remained for a year to close out operations and then went to Bukavu to start his own business venture with his son Pyrali.

With no job, I applied to the Ismaili Community Center for a loan to start my own business. The son of my previous boss, Pyrali, signed the guarantee to obtain the loan. While this was being processed, my older brother Nur came to Rwanda and told me he was facing serious financial difficulties. His business in Kalemie was not a success, and he wanted to try to make a new start in Rwanda. I wanted to help my brother so I found him a shop in Astrida and introduced him to the business people that I already had good relations with. I gave my loan from the Ismaili Community Center to my brother as I was not yet quite ready to start on my shop. I told him I would return in a few months to take back part of the money to start my own venture.

In 1951, when I was twenty-two, I found a small shop space in a small town called Gitarama, 170 kilometers from the city Bujumbura. I started my own general merchandise business selling products such as alcoholic beverages, grocery items,

fabrics, various local products, etc. While I was setting up shop, my mother decided she would like to come and stay with me in Rwanda. She was still residing in Kalemie with another of my brothers, but she wasn't happy there. My brother Nur owned a small van, and so I asked if I might borrow it to pick up our mother. I knew she would be happier in Gitarama, and that she would be very helpful as I tried to grow my business. Nur agreed to lend me the van, but said he wanted 2,500 francs for its use. I agreed to this and brought my mother to live with me.

While I was working for the hardware company, I had established good relationships with a few businessmen in the city of Bujumbura. This allowed me to set up credit accounts to purchase merchandise for my new general merchandise business. However, I was having difficulty transporting merchandise from the city to my small town. There was no railway system and the quantity of merchandise didn't warrant renting a large van for transport. I didn't have a personal car and had to wait around until others were going to and from the city just so I could hitch a ride and transport my merchandise.

Knowing this was hardly the way to run a prosperous business, I went to see a Studebaker vehicle dealer. I asked them if they'd allow me to consign their used cars in Gitarama. Luckily they agreed and gave me one van to start with. I would use the van for my own transportation until it sold. Within two months, I found a buyer and was able to make more than the car dealership had asked for. I went back to my distributor, paid their price minus the profit, signed a bank note for a six-month payment installment as was their requirement, and was good for my cash flow. They gave me another van on consignment. This arrangement continued until the management changed.

I noticed that there was no gas pump in town, and felt there might be a demand for locally-available gas. I went to see the Mobil Oil distributor and asked if I could borrow a two-glass pump to improve both my business and theirs. At the time gas was not pumped the way it is now. Instead you could use a pump with one glass or two glasses. Two glasses was more efficient, as the one-pump machine could only pump five liters at a time before having to transfer the gas to the car's tank, pump once again, and then keep repeating the process until the car's tank was full. The two-glasses version didn't have to be emptied and refilled as one glass would go up while the other would go down, making the entire process much easier and quicker.

While they initially turned down the proposition, I purchased my own single-glass pump because it was the only one I could afford, and I continued to buy gas from them. Over time the sale I made proved there was a demand, so I went back to the distributor with my receipts and requested that they reconsider. This time they agreed and lent me the two-glass pump, and I soon doubled the sale of gas.

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My own business during this time was doing extremely well. I had six people working for me and at the end of the first year I was able to make a profit of approximately 150,000 francs. In those days it was very unusual to build such a business successfully and earn profits so rapidly, as it normally took a couple of years to break even.

During this time a family member from my mother's side named Amir Jafer came from Dar-El-Salam to see me. He was in his twenties with no working experience of any kind. I gave him some training in my shop and kept him there with me for approximately six months until I thought he was ready to leave and be on his own. Once he was ready I found him a shop, arranged for his rent and introduced him to my suppliers. I also gave him some merchandise and furniture and sold him a glass counter I owned that he liked a great deal. On top of this I took him to Bujumbura and introduced him to all my connections and vendors who set up a credit for him to start his own independent business. He was granted credits solely on my recommendations. Whenever possible, I paid him a visit once a week to follow up on his progress and see how he was doing. I was proud to have helped him and was ready to provide assistance should he need it.

While I thought I had been of assistance to Amir, our business relationship did not pan out as I had hoped. My first surprise came when I went to see him and inadvertently broke the glass countertop. He charged me for the damage, and while I repaid him, I thought it was odd he would be so petty when I had given him so much. Nevertheless, I set this to the side and continued to help him. Later, however, I heard Amir had gone to my customers and offered to give them better deals, telling them he could sell them products for lower prices than what I was selling for.

Thankfully I have always had great relationships with my customers based on mutual respect and trust. They came to me and told me about Amir's attempt to undercut me. No one had accepted his offer because they believed in my timing, quality and quantity. From that moment on, I decided to keep my distance from him. And while it was an unfortunate circumstance, in many ways it was a great learning experience for me. I realized I couldn't blame Amir because I couldn't change him. The only person I could control in the situation was myself.

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Around 1952, my youngest brother Babou was put in jail in Elizabethville for writing bad checks. He thought it would be clever to write post-dated checks with his friend to buy a car, showing his friend's checks to the vendors and promising them that

the money was due to him from his friend. His friend would do likewise. In reality there was no money. They were hoping they could purchase cars and resell them before the checks cleared, but inevitably they were caught.

I went to Elizabethville to help him out and hire an attorney, but there was nothing I could do. He was sentenced to six months in jail. He served his six months and once he was out I brought him home with me, built a new shop for myself, and gave him my old one.

While Babou did serve his time, there was a law in place that any foreigner sentenced to six months or more in jail had to be deported. Even though Babou was born in the Congo, he had no birthright and was therefore considered a foreigner. Within two months of being released he received his deportation notice. I went to see my friend the Bishop Monsignor Deprimos and asked for his help. He was a friend of the Governor General Petillion and was willing to write the governor a letter and ask for leniency. Shortly after the governor received the letter, Babou's deportation notice was canceled. His accomplice, however, was still deported.

Babou stayed around Gitarma for a while, got married, and was having pretty good success with the shop, but eventually he decided to sell and move his family to Kinshasa.

MARRIAGE AND FAMILY

~ Chapter Four ~

I was twenty-three years old and my bachelor status concerned the prominent community leaders of the Ismaili community – primarily R. Sheriff, my former boss, and his wife who was recognized as “Mummy.” Mummy also served as the marriage counselor of the community. She recognized my progress in the business world and strongly recommended that I get married. During that period I was often traveling to Kampala, Uganda for business. The elders suggested on one of those trips I allow time for some matchmaking. They would set up interviews for me beforehand, and I would have a chance to meet some prospective wives. I agreed to this and the elders decided on three potential candidates.

The time came for the trip and Pyrali, son of my boss, and Gokal Ladha, father of Abdul from Astrida, decided to accompany me to the interviews. The first, a customary tea party, was scheduled with a girl named Shirin. When I arrived, I sat on the sofa in a room with the girl’s father, brothers and sisters. Her mother had passed away some years earlier. A lovely girl came gracefully into the room carrying fragrant cups of tea on a tray and proceeded to offer tea to everyone present.

Her name was Shirin, and as she moved closer to me I felt a great attraction right away, a common dose of love at first sight. In fact, I felt so strongly about her so quickly that I canceled seeing the other two women. My mind was made up; I wanted to marry Shirin. We were engaged within the week and married within nine months – just in time to make the clairvoyant’s first prediction true.

Our wedding was simple. My father-in-law couldn’t afford the expenses of a lavish wedding party, and at that time Ismaili community tradition required that only twelve people be invited to the ceremony. It was simple, but it fit us perfectly.

Shirin and I were very much in love. It seemed like a miracle to me that I could have found a woman who would genuinely care for me so much. Her beauty added to all her virtues, and I felt lucky to have found such a wonderful wife. My love for her never faded over time. She became a constant companion, a charming wife, and a devoted mother and daughter-in-law. We traveled all over the world together. She also quickly began helping with my business.

I recall specifically that two or three times each month I would travel to Bujumbura to purchase merchandise. It was only about 170 kilometers away, but the roads were in such bad shape it would often take five hours to reach the town. Shirin

would rise with me between 2-3:00 a.m. to prepare a thermos of coffee for the trip, and then I would set out. At one place on the road there was a series of loops called Kichwasaba, which meant “seven heads.” I would always stop at one head, open my thermos of coffee, and admire the beautiful view. As the sun rose, the magnificent green valley would spread out before me filled with an abundance of beautiful wilderness and life. I would be stunned with its beauty and would say, “This is the God.”

I would finish my business in Bujumbura in the early evening, around six or seven o’clock, and set again toward home. Being that it was such a long trip, I would generally get back between two and three in the morning. Yet despite the late hour, my wife would hear the noise of the car, and she would rush barefoot in the dark to come and greet me. Even today, I can see this vision and I cry sometimes.

In 1954, soon after we were married, our first son Azim was born in Kabgay. He was followed in 1957 by our second son Karim, who born in Kinshasa, and our daughter Yasmin who was born in Matadi in 1958.

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While my family life began growing, my interactions in business continued to thrive. I pursued new endeavors and continued to help those I could. I recall one time a missionary father came to the shop and asked to see “Mr. Pandju.” I didn’t identify myself, but I told him that maybe I could help. The man wanted to buy merchandise on a line of credit and he wanted to pay thirty days after he received his monthly statement. I asked him a few questions before I finally agreed to approve his line of credit. Just as we were shaking on the deal, someone came in the shop and called me by name. The father was surprised to discover that I was Pandju. My name sounded much bigger than I was!

Through my new shop, my business was rendering excellent liquidity. I decided it was time to expand and bought a piece of land adjacent to my shop where I built the first Mobil Oil gas station in Rwanda. Mobil Oil Company lent me two electric pumps and three gas tanks, each with 8,000 liters capacity. Many in the business community were critical of my endeavor, saying a small town didn’t need a gas station and that it would be a failure, but I decided to follow my instinct. It’s a good thing I did, for the gas station was a hit. It would light up at night like the starry heavens with the help of a powerful electric generator I installed there. Even the King of Rwanda, His Majesty King Mutare, stopped by to congratulate me saying, “We need people like you in our country.”

A year after opening the gas station, I bought a shop in Astrida and rented it out. It was the first time I was ever a landlord. Shortly after purchasing this shop, a friend of mine named Abdul Gokal Ladha came to my house late one night very worried. He told me his landlord was selling his property and that he had already found a buyer for it. If Abdul didn’t move quickly, he would end up losing his shop and everything he owned.

While Abdul had applied and been approved for a loan to buy the shop, the money wouldn't come in for another month and by then he would already have been evicted. I wrote a check on the spot for the value of the shop and gave it to my friend. He was extremely grateful and paid me back in two months when he received the check for his loan.

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I began to get antsy in Gitarma and wanted to pursue other business ventures in Bujumbura – Burundi's largest city. Located on the western border of the country on Lake Tanganyika, Bujumbura is Burundi's administrative, communications and economic capital. While Bujumbura was mainly known then for the production of textiles and soaps, it also shipped out significant exports such as coffee, cotton, skins, ivory, tin, ore, minerals, etc.

After a considerable amount of research, I decided it would be best to move to Bujumbura and open a manufacturing plant to make casseroles and aluminum ware. Not many were producing the basic household items, and there was a lack of variety in the market. I figured this would make the products in high demand and I could quickly grow a successful business.

I rented out my shop and gas station and went to Kampala, Uganda to meet with my father-in-law. He introduced me to a man in Mombassa, Kenya who owned an aluminum casserole dish manufacturing plant. He said he would be more than happy to help me as I started my business. We traveled from Kampala to Mombasa, and on the way stopped in Nairobi and stayed at my younger brother Babou's father-in-law's house. Traditionally, by Indian custom, whenever important men visit they spend the night with the host in his room and the wife leaves to sleep in another room. The father-in-law took one look at my face, asked his wife to come back to their room and gave me another room. He had been expecting a dignified person, but apparently I didn't meet his expectations!

The following morning we continued on to Mombassa to meet with Mr. Narsidash who owned the manufacturing plant. He gave me a tour of his facility, explaining all the details and telling me which machines to buy and what supplies I would need. If I desired, I could work in his factory to learn the process from the ground up. After our tour, I felt very confident I could start this venture on my own and applied for the business permit.

While all free market principals governing the balance between supply and demand stated I should be approved, the local government rejected my application. I immediately knew this was due to local politics. There was another company in town that manufactured aluminum wares, and the owner was a very powerful man with good

connections. His relationships with those in politics prevented my application from being approved. I flew to the capital in hopes of finding someone to argue my case to the Governor General, but I couldn't find anyone in town to speak up on my behalf. I knew then that I would have to surrender my idea.

While all of this was falling apart, my brother Babou approached me about opening a supermarket with multiple service kiosks including a hair salon, lounge, grocery store, clothing store, etc. He wanted to perfect the one stop shop. He needed capital investment to start his idea and convinced me to enter the partnership with him on the 50/50 basis. While I was normally very cautious about what business opportunities I pursued, I was in a state of disappointment and frustration because of everything happening in Bujumbura. I accepted Babou's offer and we went into business.

It took a couple of months for me to realize we were heading into bankruptcy. While my brother had a good idea, he wasn't a very good manager. His lack of organizational skills coupled with his superiority complex led us to overstaffing and excessive spending. I knew if something didn't change the business would go under. I suggested to Babou that we cut the high-paying positions down, decrease our payroll, move our offices from the mezzanine level to the ground floor and bring our wives in to work with us. These would all alleviate our costs and give us the ability to increase sales. But Babou, slightly stubborn, didn't agree to this.

Once he had rejected these ideas, I told him I thought it would be best if one of us bought out the other. This would eliminate one high-paying position, and the other would be free to run the business as he chose. Since Babou felt that the idea belonged to him, he told me he would buy my portion out by paying me in installments. Since he was my brother and I knew I had no future in the business, I agreed. However, in the end, Babou didn't make a single payment to me. As I predicted, his creditors put him into bankruptcy and he went into receivership. They found out he had made misrepresentations to his creditors and Babou was summoned to court. He tried to implicate me in the dealings, but fortunately I had kept the dissolution of our partnership. My brother and his accountant were sentenced to six months in prison.

As my brother's accountant was a Belgian and the Congo was becoming an independent country, it was inappropriate for him to serve time in a Congolese prison. He was sent back to Belgium to serve his time there. As my brother knew some Congolese politicians and authorities, he didn't have to go to prison and all traces of his bankruptcy completely disappeared.

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Professor Thomas Kanza was the first Congolese professor I knew. I met him through his brother Phillippe Kanza and Ekatu Matieu; they were running a newspaper at

the time called *CONGO*. They were both activists for the independence of the Congo from Belgian rule, and I accompanied them a few times to see Patrice Lumumba, who later became the first Congolese Prime Minister. I was to see Mr. Lumumba once again in my later life at a pivotal point in his own – and the country's – history.

Prior to the independence of Congo, members of the National Security forces came to see me regarding Professor Thomas Kanza. They asked if he had borrowed 4,000 francs from me. After looking at his checkbook they discovered that he had written me a fifteen-day postdated check in exchange for cash. I replied that he had. They asked if he had repaid me, and I told them no. They proceeded to file a formal complaint, but I told them I didn't wish to file one. I gave him the money to help him out; there was no business deal. The national security officers didn't like my response and subsequently placed me on a political watch list.

THE ENTREPRENEUR

~ Chapter Five ~

By the time I got out of business with Babou, it was 1957 and my family was growing large. My wife and I already had our two sons Azim and Karim and my mother Kamar was living with us. I was the breadwinner and head of the family, and my wife, children, and mother were always my first priority. They had endured all the hardships with me and been such a strong support system; I wanted to provide everything I could for them.

As things had not gone well in the supermarket venture I had very little money, only the funds that were trickling in from the gas station rental in Gitarma and the shop in Astrida. I went to see the director of Mobil Oil in Kinshasa and asked if they could purchase my gas station in Gitarama, but unfortunately they had no budget for buying properties. On a whim I asked if they might have a budget to lease, and he told me they did. This was very good news and I worked up an attractive offer for them, asking them to lease my gas station on a long-term basis and pay me three years' rent in advance. They agreed to the deal, and the advance money they paid me gave me enough capital to start a new venture. I was ready and filled with hope to start again.

I headed for Matadi to open a business— the city with the chief seaport in the Congo. I found a shop available for rent in a unique area. It was set aside from the other shops, but it was located on the border between the local Congolese and non-Congolese population. This, I thought, would give me the opportunity to supply merchandise to the Congolese businessmen as well as the small African businesses and bars. I was hoping word of mouth would spread my business to the different vendors, so I set up shop. It was an immediate success.

Along with a variety of goods, we also sold beer. The Ismaili community had the distribution rights from both of the breweries. Because I had the same right, I brought my right to Matadi when I moved there. I serviced 60 percent of the market within a year, and I was the only Indian in this business. Most of the competition in beer distribution was Portuguese – a group that had been there for many years and had a strong hold on the market. Because of my success in acquiring a large portion of the market, they soon created an alliance against me.

They went to see my local merchandise suppliers, threatening to stop doing business with them if they didn't cease selling to me. While my suppliers wouldn't agree to this, they did say they would no longer allow me to purchase anything on credit. This made it very difficult for me to succeed, so I decided to close the shop.

When Abdul Pirbhai heard I was closing down my shop, he showed interest in purchasing all the merchandise in the shop and sending his brother-in-law, Kamru, to operate the business. This was much easier for me than liquidating the merchandise. Just as the shop was changing hands in Matadi, my daughter Yasmin was born prematurely. My wife and I were overjoyed to have a beautiful daughter in our life, but the doctor said it would be best if we kept her in the hospital for three months for monitoring. As we wanted to do what was best for our baby, we left her with a Christian Sister who promised to take good care of her until we were allowed to take her home with us three months later.

From Matadi, my family and I moved to Kinshasa. I took the beer distribution rights with me and set up a warehouse. The warehouse was sectioned off and functioned as our living quarters, as a storage and setup facility for the distribution of beer, and as a space to launch a new business.

In moving to Kinshasa I wanted to again try something new. Pyrali, a friend of mine, was manufacturing soap in the Eastern Congo. He was only producing plain white soap with no design or color. When I went to visit him at his place, I found out the true demand in the market was for white soap with blue designs in it. I decided I would start up a small manufacturing plant in Kinshasha to fabricate soap with the blue design.

After I decided this is what I wanted to pursue, the trick became figuring out the perfect method. I had no background or great understanding of soap manufacturing, but as was typical in my business pursuit, I saw a need and was determined to fill it. I spent many nights staying up into the late hours trying to find a way to design the white soap with the unique blue designs. In my facility, I first boiled palm oil to the required temperature until it was discolored by natural oxygen. I then added caustic acid with the right degree of gauge, and mixed in the blue coloring powder. The mixture was then allowed to cool down and dry in metal blocks of trays. Finally, the blocks were cut by hand using wire. Yet despite all my effort, I wasn't able to produce soap with the right blue design.

It was only through a stroke of luck that I came up with the design I had been looking for. One night at a movie theater, I noticed that an acquaintance from my competition, Unilever, was sitting one row behind me. We began to discuss my factory and small operation. During the course of our conversation, he scoffed that I would never be able to afford the ovens that allowed Unilever's cooling process to be so effective, as they cost millions of francs.

As I went home that night the words churned in my head. I tossed them over and over and over again until I realized the trick was all in the cooling process. I was letting

the soap cool too fast! Then I asked the question, “How can I process the cooling system slowly without a big investment?” So I set up a sealed brick and wood room where I stored wooden, rather than metal, soap trays. I placed the trays in this cooler room and covered them with blankets to further slow down the cooling cycle. Twenty-four hours after this cooling process started, the soap was cut into blocks and came out perfectly.

My business immediately grew. My wife joined me to supervise the production of the soap, and we hired twenty more people to help with production. I turned my focus to customer relations and made the retail store and family visits myself. Whenever I visited the home of a client, I would bring pockets full of candy for their children. Understanding and respecting the African family values, I knew how important it was to build personal relationships with the people I worked with. I would often be greeted first by the children who would run to me with their hands outstretched, eager for their treat. I would stay awhile and play with the children. Somehow these small encounters helped my business thrive. I would always get better shelving space with the store, and my soap became extremely popular as it was the first product people would see.

As the success of my business grew so quickly, the competing soap manufacturer Unilever, which had just earlier been laughing at my ineptitude, was freshly interested in what I was doing and how I was doing it. One of the men asked if I might be willing to show him around my plant in exchange for a visit to theirs. While I should have been more wary of such an offer, I was interested in knowing how they did business and chose to accept his offer. A few days later, the man came with his chemist to my plant. They showed little emotion and appeared not to be impressed. Several days after that, when I rang him to tour their plant, the man said their chemist had not agreed for me to visit, and I was not allowed to come.

At this point, I was buying the blue powder for the soap in bulk. While this was effective for my business needs, I figured repackaging and selling the blue powder in smaller, individual portions could make a substantial profit. Since I was very busy with my family and my soap manufacturing business, I told my brother Babou about this, and he developed a successful business. He even managed to create beautiful, small designer boxes for the powder.

As my family and I were well off at this point, I thought it only appropriate that I try and give back to the community where I was raised. I went to visit the Minister of Commerce and Economy for the Congo. I told him about the success I was having in my business and how much it would benefit the economy if soap manufacturing warehouses could be built around the country by independent manufactures. Not only would this create thousands of jobs, but it would also encourage many in the country to become entrepreneurs. I suggested starting the workers out on a low wage and then, once they were trained, the government would guarantee a loan at a local bank for 50,000 francs,

which would allow them to establish their own businesses. I thought it beneficial for Congolese to become entrepreneurs. The Minister, however, never considered my suggestion seriously.

INTO INDEPENDENCE

~ Chapter Six ~

It was then 1960 and all my life I had lived in the Congo under Belgian rule. In June of that year, independence was granted to the Congolese people, and while this was a matter of rejoicing for many, it also created an air of instability and insecurity. No one really knew how anyone was going to react. As freedom drew closer, the Ismaili community convened to decide how we should best prepare, and the leaders held a meeting at the community center to discuss what we should do in the case of civic disturbances.

During the meeting, our president said he'd recently met with the governor general who had assured him that there was no need to worry. He had been told that things would be fine. There would be no great rebellion after independence was declared. While I knew he could be right, I also knew there was no harm in being careful. I decided to speak up and suggested to the men that this might be a good time for us all to send our wives and children on vacation out of the country. If there were troubles, we knew they would be safe. Not everyone felt the seriousness of the situation as I did. Nevertheless, I decided to send my wife and children to stay with my father-in-law in Kampala.

My decision to send my family to Uganda proved wise as the country found itself in a state of post-independence upheaval. There was fighting and looting, shortages of necessities, and the kinds of calamities you hope you never have to witness. I tried the best I could to help the families of those who stayed. I drove some to the airport in the midst of shootings and helped a few cross the river by ferry to Brazzaville.

As I was driving my friend Shokat Karamali and his wife to the airport, the wife started shouting that she could not leave without her parrot that had accidentally been left behind in all the chaos. I tried to explain to her that with the shootings trying to drive back would be very dangerous, and I promised her when I went back I would either find somebody to take care of the parrot or would take care of it myself. Unsatisfied with my reply, she still insisted on returning for her parrot. We did turn back, retrieved the bird, and fortunately made it safely to the airport.

Like so many others, I was negatively impacted by the chaos that ensued in the country; in fact, I was inevitably driven out of business. Palm oil, the main ingredient for my soap recipe, had previously been locally produced and had been readily available. The upheaval made this commodity rare and hard to obtain; even palm oil used for local

food consumption had to be imported. Since it wasn't worthwhile to import it, I saw no other option but to close the doors of my soap factory.

The discontent in the country and the difficulty of day-to-day survival made me consider moving abroad. I thought it might be a good idea to head to Belgium and open an Indian restaurant. My wife was an excellent cook, and I felt it might be a good way for my family to get a fresh start. I had previously considered moving to Europe, and the increased turmoil in the country made relocation even more attractive. I decided, however, to try and stay a little longer and adapt to the new situation. If I couldn't find a way to adequately provide for my family, we would move on.

I got in touch with an assistant manager for Sedec Company, suppliers I previously worked with, and asked if I could buy some goods from them. The situation in the Congo was slowly improving, but there was still a shortage of food and many other items. The assistant manager agreed to the deal, but told me I had to pay an additional 20 percent in hard currency under the table. I would then turn around and sell the goods at a higher price. This method proved surprisingly profitable, and while I still wanted to go to Belgium, I decided to remain in place as my business was beginning to work out.

The level of turmoil in the country soon began to decrease, so I arranged for my family to return from Uganda to live with me in Kinshasa. I began to make a little money, and as my children were coming of school age, I made it my number one priority to get them a good education. It was something I was deprived of in my childhood, and I thought they truly deserved this experience.

This was a period of great transition for a lot of people, as many of the Belgians who had been experiencing trouble in the Eastern Congo were heading back to Europe. Many of the departees were simply abandoning their cars or selling them for very low prices in Kampala, Uganda. The cars the Belgians were leaving behind had left hand drives, which made them unfit to drive in Uganda. All driving in the Congo was conducted on the right, but in Kampala all the driving was done on the left side so the driving mechanisms had to be on the right side of the vehicle. As I was looking for money to pay for my children's education, an idea dawned on me.

My brother-in-law Sadru was living in Kampala, Uganda, and I called him and told him we could buy these cars at very low prices. I would take them back to the Congo, and then sell them for a profit. We could split what we earned 50/50. Sadru declined my proposition to become partners in this joint business venture. He told me I should not depend on him and should be self-reliant with my own business ventures. I tried to explain to him that I was not looking for help - this was only a business proposition, but he was adamant about his decision. I was grateful he declined my offer because then I knew I had to start looking for some other opportunity.

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Around this time my sister-in-law, Nur Banu, Nur's wife, was planning to move to Belgium to educate her four children. Apparently, she came to ask me for financial assistance to take her two boys and two girls to Brussels. I can't remember why, but at the time I didn't comply with her request. Later on, I learned they had a very difficult time in Brussels and I felt bad about not being of more help as I could have prevented some of their troubles. However, my sister-in-law was a very dedicated woman and because of her courage and determination her four children were able to receive a fine education in Belgium.

One Sunday a friend of mine, Angelika, who is a psychologist, came to spend a Sunday with me. She saw that I was upset about something I had recently recalled, and asked me questions. I explained to her that in Belgium my nephew Moise had once applied for the Ismaili Community Scholarship Program. Before he was approved for the scholarship, he came to see me for assistance and I had paid for him to attend three months at a local university. John Nuraney, an honorary scholarship administrator and friend of mine, chose to advise the scholarship committee that Moise's uncle was financially well off. This may have been the reason his application was denied.

The scholarship was given to a student named Nargis. Nargis was a relative of Abdul Pirbhai, a man twenty times richer than me. I was so frustrated that Pirbhai's relative would be approved but mine would not, and I decided to simply stop paying any tuition at all. Angelika explained that I took my frustration out on the wrong person. Today I feel guilty and wish I had continued with Moise's education. Yet, despite my poor decision, Moise went on to open a gourmet French restaurant in Brussels. When I went to eat there, I found the food was delicious, and I think he is doing very well.

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My merchandising business continued to do well and I saved enough money to send my children off to begin their schooling in Brussels, Belgium. At the time, there were foreign currency law restrictions which prohibited transferring money officially through the banks. To fund the children's education, I had to go through the black market and pay a very high price for the transactions. Somehow I managed to earn enough money and continued paying my children's school fees.

It was a difficult decision to send our children out of country. We knew by sending them to Belgium they would miss out on a great deal of the Indian and Ismaili tradition, but at the same time their opportunities in life would be amplified by going overseas and receiving such a good education. Looking back now it's easy to see how it might have been more important to provide them with love and family time rather than a superior education, but we did what we thought was right. Seeing them now, each well

educated and with university degrees, I cannot berate myself for my decision. I simply wish I could have provided my children with both.

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After sending my children to Belgium for school, I continued my pursuit of business. Sadru Hong Kong came to see me; I proposed we go into a general merchandise business on a 50/50 basis. I had previously been thinking about going into business in the diamond mining areas of Bakwanga and asked if he might be interested. While he was intrigued, he knew how difficult it would be to obtain a license and the permission to start the business. I proposed to him that I would be in charge of all business and logistics so long as he remained there to work onsite. He agreed to our differentiation of roles, and we soon started a new retail business in Bakwanga that met with immediate success.

As with all my other previous business opportunities, we opened in an extremely competitive environment. In Bakwanga, Abdul Pirbhai, the president of the Ismaili community, had already established a foothold in the mining business and did not take well to my newfound prosperity. He went to see the general manager of my supplier and arranged for them to quit selling merchandise to me. I, as usual, went to purchase my merchandise from the assistant manager (who was already receiving 20% hard currency from me under the table). This time, he told me he could not help me because Abdul Pirbhai had coerced the general manager into not supplying me with merchandise.

Because of this I had no option but to locate new sources for my supplies. I moved my efforts to Katanaga and began business with a Belgian named Guysel. He could buy cigarettes as he represented the diamond mining industry for the State of Bakwanga. A few people in town told me he wasn't trustworthy and that I shouldn't do business with him. But despite the warnings of others, I chose to trust him and gave him a significant sum of cash to buy cigarettes. He would buy them and resell them to me. I gave him the money during the weekend and asked him to charter the plane and buy the product. Guysel agreed, took the money, and told me he would pick me up on Thursday when my load would be ready. From that point I could accompany my load of cigarettes to Kinshasa.

When Guysel picked me up that Thursday at 4am, he told me I hadn't given him enough cash to fully load the plane. He had personally invested 250,000 francs of his own money so he could buy enough cigarettes to fill the plane and make the trip worthwhile. He told me the next time I wanted to buy more cigarettes, I should simply bring enough to purchase the merchandise I wanted in addition to the 250,000 francs he loaned me. I was truly amazed. I decided to trust this man who so many others had turned away, and in turn he trusted me. We continued to work together for a long time and made good money.

I experienced a similar event involving a man named Mr. De Matos. De Matos came to see me to ask if I would invest enough money to purchase 10,000 cases of matches. I recommended he start out with 2,000 and with that profit he could make a few transactions. He agreed, and I gave him a check then and there from my Swiss bank account. My friend Fateh Haji was in the office and watched the entire exchange with interest.

It just so happened that four months later, De Matos returned to pay me back, giving me not only my initial amount but three times the money I had originally invested. Coincidentally, Fateh Haji was again in the office and was very impressed by the rate of return. Like Guysel, De Matos did not have a great reputation around town, and Fateh Haji was surprised that he would return so much profit without cheating me at all.

Fateh Haji decided he too would like to make a little profit and went to see De Matos about loaning him money for another transaction. At the time I knew nothing about it, but soon Haji came to see me, complaining of De Matos' poor business nature. Apparently De Matos had decided not to pay Fateh Haji back. While this was unfair, I told him I couldn't get in the middle of their business quarrel, and they would have to work it out for themselves.

One Sunday afternoon a few months later, De Matos and his wife came to my house for lunch. We were eating on the patio and catching up, and the topic of his exchange with Fateh Haji was mentioned. De Matos laughed like a small baby and was apparently very happy about pulling one over on Fateh Haji. Curious, I asked him why he decided to behave in this manner.

“Well, it was different with you,” he said. “I came to you, and it was very simple. You gave me a check, and it was done. This man Fateh Haji made me sign all kinds of complicated documents and papers, and I knew then that I was going to screw him. You trusted me, and I respected that.”

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I traveled to Cannes, France, and met a lady named Gulzar who served as secretary to the Prince Aga Khan. I became acquainted with her and asked if I could make an appointment to speak with the prince. She assured me when he was back from Sardinia that she would secure a time for me to speak with him.

Three days later, as promised, Gulzar set up an appointment for me and I was the first to see him upon his return. Before the meeting she explained that he had to meet with many people from around the world, including some presidents of the Ismaili community. She asked that I not take up too much of his time as his agenda was so full. I

promised to respect her request, as I did not think I would need more than ten minutes of the Prince's time.

Prince Aga Khan received me in his Chateau d'Orizon in Cannes, France where I was seated on a sofa facing a large window with a beautiful view of the Mediterranean. During our conversation, he asked about Abdul Pirbhai, president of the Ismaili community in the Congo. I replied positively about Pirbhai, and he was happy to hear the good news. The Prince was gracious and generous, and gave me the introduction to a contact I wanted. His Highness was so interested in talking to me and was asking so many questions that whenever I attempted to stand up and leave the room, he would put his left hand on my lap as a gesture to sit down again. In the end, I spent nearly one hour with him.

Shortly after my encounter with the Prince, I was traveling from Lubumbashi to Kinshasa and had a stopover in Luluabourg. Abdul Pirbhai entered the plane. My seat was in first class and there were a few seats available in the cabin, but he asked if he could sit next to me. I of course consented. Abdul had apparently heard about my conversation with the Prince and said, "Pandju, I really appreciate you very much. We are enemies, but you didn't say anything bad about me to Prince Aga Khan." I corrected him quickly. "You are making a mistake. You might consider yourself my enemy, but I am not your enemy and hope I will not be an enemy of anyone."

Later I was invited to a reception at President Mobutu's residence in Kinshasa. I was speaking with the Interior Minister when Anwar Rawji, an important businessman, came to speak with us. The conversation drifted to business affairs and Anwar said, "Abdul Pirbhai has cheated the government because he received a special license to import construction materials for a building, but he has built nothing. Instead he is selling the merchandise on the black market for a profit."

He then asked the minister if this was enough grounds to deport Pirbhai. Despite Abdul's actions, I didn't see the use of smearing someone's name like that, especially since he was the president of my community, and so I came to his defense. Much to my surprise, a few weeks later I saw Abdul and he thanked me for having defended him. Somehow he had learned about both events.

As I have mentioned Abdul Pirbhai in several places of my story, I wanted to take an opportunity to tell about an incident that further describes his personality. He was a very intelligent, charismatic, and skilled diplomat in his business dealings. As President of the Ismaili community, Abdul was the leader of a long-standing group created to buy beer at a quantity discount from the two breweries in Kinshasha: Bralima and Polar. At one point, I think he was short of his payment to Bralima. He invited me to his office and

over a cup of tea, mentioned that we needed to go to see the director of Bralima. It was understood that he was talking to me on behalf of our group.

In speaking with Abdul, I was amazed by how thoroughly he prepared himself to handle negotiations. He had written out all of the questions he was likely to be asked, and prepared replies for each. Then I asked him more questions as if I were the Bralima, and he was surprised and liked it, and we prepared the answers using some of my input.

Together we went to see Bralima, and he came back victorious. Though I do not recall all the details, the shortage in payments disappeared.

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While I kept my hand in a great many business transactions, I was still struggling to pay the high fees for my children's education. By a stroke of luck a man came to see me who wanted to sell four bars of gold. I jumped at the opportunity. Obtaining foreign currency from the black market to pay tuition was becoming a nearly impossible task, and this would be a huge help. I thought it was only right to be fair to my business partner and told Sadru Hong Kong about the deal. He was also interested and wanted to purchase the gold.

Once the exchange was made however, the question became how we were going to transport the gold to Belgium. It just so happened that I knew a Belgian man who was a foreign exchange black market broker in Kinshasa, and I asked him if he could sell my gold bars in Belgium. He could deduct his commission and then leave the currency over there for my family and for Sadru.

In an attempt to get it by government authorities, the man bought four pineapples and put one gold bar inside each and sent them to his mother in Brussels. Unfortunately she was caught in the act and everything was confiscated. She gave her son up, and the Belgian authorities submitted the whole file to Congolese police for investigation.

The Congolese police summoned the woman's son to court. I knew the judge was an acquaintance of the Belgian man, and he had given my name to the court as the person who provided him with the gold bars. While all of this was happening I was in Katanga and received calls from my brother as well as my partner Sadru Hong Kong warning me not to return home to Kinshasa. They were only concerned about themselves. Sadru immediately stopped working with me to operate his own money exchange business. I had no choice but to return, as my wife and children were in Kinshasha.

Early the next morning after I arrived back in Kinshasha, I went to the justice department. There I said to the judge, "I understand you are looking for me and I am here." I agreed to give the name of the person who had sold me the gold bars. I also

explained to the judge that my only intention was to pay for my children's education in Belgium. Because I could not transfer Belgian money from Congo, this was the way I could pay for my children's education fees. I also told the judge that this was my only motivation for such an action. I hoped the judge would be lenient with me, since there was no profit gain in my motivation. I did not mention my partner Sadru Hong Kong's name.

The judge was very lenient; he accepted my reasoning and acquitted me. I could not believe this and was much relieved at my acquittal.

After the trial quieted down, my old partner Sadru returned to Kinshasa and wanted to begin working again. However, I didn't think this was the best option anymore and continued to look for other opportunities. In the meantime I knew I had to sell my shop in the mining area and made a verbal agreement with my friend Fateh Haji that I would sell the shop and remaining stock to him. In return he would give me the price of the merchandise and 50,000 francs for good will.

Shortly after this I was approached by an old friend named Sultan Noorani who wanted the shop I had already promised to Fateh Haji. A few years earlier I had helped Sultan get a job with the United Nations' office when they were first established in the Congo. He hadn't felt confident enough to apply for the job himself, and so I spoke with a colonel we both knew in the United Nations army and asked if he might be able to arrange a position for Sultan, which the colonel did. When Sultan's employment ended with the United Nations, he came to see me and asked if he could have the shop which I had already promised to Haji. While Haji would be able to pay me 50,000 francs in goodwill, I knew Sultan had no money to put down. I thought in the end the shop would most benefit him and agreed to give Sultan the shop with no exchange of money.

Fateh Haji was very angry at my decision and told me I didn't have the right to sell anything to other parties that I had already promised to him. While I tried to explain my position and how I felt it would be more beneficial for Sultan, Haji didn't agree with my philosophy. My heart was in the right place, but I should have kept my word to Fateh Haji. Today I realize I was wrong, but I would like to further describe my association with Sultan Noorani. After the independence of Congo, everything was closed down. Sultan Noorani and I would often visit the Parliament House to speak with various politicians and listen to the lectures that Prime Minister Patrice Lumumba, a very persuasive speaker, would give to the Parliament.

On January 17, 1961, we witnessed an astonishing event that occurred no more than seventy yards away. We were shocked to see Colonel Mobutu, accompanied by a Belgian judge and military forces, personally arresting Minister Lumumba and escorting

him to a waiting car. Colonel Mobutu soon overthrew Kasavubu to become president of Congo, and Lumumba was executed.

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My brother-in-law Kassamali came to Kinshasa and wanted me to help him start a business. I had plenty of income at this point and thought it important to help family, so I wrote him a check for \$20,000 U.S. dollars and told him to purchase watches in Switzerland and then resell them in Kinshasa where the profit would be good. We would start out as 50/50 partners, and hopefully the business would be successful. He agreed to the idea and began immediately. His initial trips to Switzerland were very successful, and we made a good profit. In fact, he ended up liking Switzerland so much that he decided to move his family to Geneva. He took a portion of our shared profits to undertake the move, but I decided it wasn't worth mentioning. I was happy that our business was doing well and that I was able to help my brother-in-law.

After a few months of our business agreement, Kassamali spoke to my wife about our deal. While he wouldn't directly say he was unhappy, he spoke sarcastically about the matter and clearly gave my wife the indication that he thought our arrangement was unfair. In a few weeks' time when I thought it appropriate, I told my brother-in-law that it might be best if he went out on his own.

"You're making good money now," I said, "and you have enough capital so you don't really need a partner. We started together because you needed my initial investment and support, but I think now you can handle it on your own."

While I'm sure the idea was agreeable to him, he had a degree of reservation. "But what happens if I get into trouble?"

"You don't need to worry about that," I said. "I help everybody, and I will help you too."

Kassamali agreed to the dissolution of our partnership, saying he'd make one last trip in conjunction with me and after that it would become his sole enterprise. Six months after the watch business slowed down, Kassamali decided to leave town and came to ask me for a favor. Kassamali explained that he had an older brother named Ismail that he helped out considerably. He paid his brother's rent and bought food for his wife and children. As Kassamali was soon leaving town, he wanted me to take over these responsibilities.

While I always wanted to help, I told Kassamali, "I cannot help a beggar to become a beggar, but if your brother wants help tell him to come and see me. I will find a way to help him if he is willing to work."

As expected, Ismail came to see me. We worked out a partnership where he would go to Luluabourg with merchandise, turn it for a profit, and we would split the proceeds 50/50. He proved to be pretty successful and earned what was equivalent to living expenses for an entire year. After these initial runs, I felt as though I could trust him with more and so I chartered a plane, filled it with merchandise and asked him to go to Bukavu to sell it. The plan was the same as normal, and we were to share the proceeds 50/50. Unfortunately, Ismail never returned to split the profits. It took me over a year to locate him and retrieve my initial investment.

INTERNATIONAL EXPANSION

~ Chapter Seven ~

As I was trying yet again to expand my business reach, I wanted to start importing merchandise from Europe, Hong Kong, and the United States. Unfortunately, only certain communities had import rights and these were handled according to a definitive hierarchy: first the Belgians, second the Jews, third the Greeks, fourth the Portuguese, and fifth the Indians. This chain was largely established by who could negotiate best with local officials. The Indians on the bottom were often known for bribing rather than lobbying with officials. Because Indian nationals were traditionally involved in the retail business, they quite often had to pay off police or inspectors in order not to be harassed.

For this reason, I had a very difficult time obtaining import rights. The minister of economy was wary of dealing with me, and I knew nothing short of the approval of the President himself could secure the opportunity I wanted. While I did know President Mobutu personally, I realized it would take at least a month to get in to see him. Thankfully my wife was on good terms with first lady Madame Mobutu who accepted my wife's request to visit and agreed to see us in a few days. I traveled with my wife to the president's residence serving as her chauffeur. We were escorted through the necessary checkpoints and received into the residence. Madame Mobutu offered us a drink, and my wife gave the first lady a gift of jewelry. We sat and conversed for some time as my wife knew the local language fluently, and also spoke Lingala, Swahili, and the languages of both Uganda and Rwanda,

While we were conversing, the President passed by to say hello and to kiss my wife's hand. He then approached me and in his bold voice asked in French, "Merali, how are you?" I told him of my intent to import goods and he replied, "Good Merali, good," then offered his farewells and went on with his day.

After leaving Mobutu, I drove my wife home and went straight to the Minister of Economy. I told him about my conversation with President Mobutu, and that he favorably acknowledged my intent to import merchandise. I then told the Minister I needed a quota in order to import the goods. To verify my story, the minister placed a call to the President's residence. He spoke with the receptionist who indeed confirmed my visit earlier that day. He was satisfied with her response. He then felt confident about working with me, and from that point on agreed to negotiate with me as he did with other parties.

Unfortunately, the position of Minister was never a longstanding one. The chance of seeing the same minister twice was unlikely, and I felt very uncomfortable having to

go through this same process every time I needed to obtain a permit. To firmly establish my position, I decided to become an industrialist. My first project would be manufacturing ballpoint pens and razor blades. To start off, I purchased a new home and warehouse and then traveled to Germany to tour a plastic manufacturing plant that produced ballpoint pens.

The owner of the plastic manufacturing plant was a man named Battenfeldt; over time, he became a good friend of mine. He usually drank milk with his meals, but through my influence he switched to wine, which surprised his entourage. He was an unbelievably hard worker, but always maintained an open-door policy. He possessed an impressive command of languages. We would be sitting in his office speaking French when his secretary would show up and he would switch to German. A call would come in from London and he would converse in English, or he would hear from his plant in Brazil and reply in Portuguese.

His talent for communication, his intellect and his energy always astounded me, but even more than all of these things I was impressed by his capacity for friendship and how quickly he adopted me into his life as someone valuable and important. We became so close that whenever I went to Europe on business, I would give him a call and he would send his plane to wherever I was to pick me up.

I recall a time I was in Paris with my wife. I phoned Battenfeldt in the morning, and he told me, "My pilot will pick you up from the Orly airport information desk at two o' clock." My wife and I arrived at the airport and I asked the receptionist where Battenfeldt's pilot was supposed to pick us up. A woman standing at the side of the counter declared that she was the pilot. My wife was initially reluctant to go with a woman pilot, but I explained to her that all pilots - men and women - were fully trained and certified. After this, she agreed to go.

Some people criticized Battenfeldt because he was a workaholic and they felt he was neglecting his family, but I chose to see his good side and adopted his philosophy of simplicity and intelligent hard work. Watching him, I learned a priceless lesson - to be a more modest man with a better work ethic.

Battenfeldt was helpful to me as I was launching my ballpoint pen enterprise. I wanted to buy small-capacity machines, but he thought it best if I bought the larger ones as it would be more beneficial in the long run. I wasn't convinced since there was a 20 percent price difference and so I went ahead and ordered the small. Battenfeldt sent me the large-capacity machines, but only charged me for the small. It was simply the kind of friend that he was.

One Saturday while I was in Europe he asked me to accompany him to Hamburg. We arrived in the city and went to dinner and then to a nightclub called Colibri. The

entertainment was fantastic. During the show one of the entertainers came over to our table, sat on my lap and asked me to buy her champagne. I did so, but at the end of the night when I tried to pick up the bill, Battenfeldt wouldn't hear of it. He charged it all as a business expense saying he paid 32 million Deutschmarks income tax every year, and the price of one bottle of champagne would be included as a business expense.

Finally it came time to really invest in my enterprise. My former boss' son and good friend from Bukavu, Pyrali Sheriff, came to see me. He told me his wife was having problems with his stepmother and he wanted to quit his current job but didn't know what else to do. He asked if I knew of any business opportunities. I told him the timing couldn't be more perfect and that he could join me in the production of ballpoint pens and razor blades and importing merchandise.

While Pyrali thought it was a great business idea, he knew he didn't have adequate finances to go in on a 50/50 basis with me. I told him he should just put in what he was able to and that we would call it even. He was extremely thankful and agreed. Pyrali ended up going with me to Germany in the following weeks to finalize the machine purchases to get the business up and running. I was extremely thankful to have him alongside me as he was not only an intelligent, high-quality, and honest partner, but also a wonderful friend who helped me with the company as well my personal finances.

As our business was launching, we were having a difficult time producing quality ballpoint pens and razorblades. At the time we were importing Bic ballpoint pens from Clichy, France, and I decided it would be worthwhile to speak with the company's director. I called Luc, an acquaintance of mine in Paris. I told him our company "Lamy" needed to set a franchise agreement so Pyrali and I could put the brand "Bic" on our pens and receive help with the quality and quantity of production.

While Luc wanted to help me, he thought it best to introduce me to the big boss and namesake of the company: Monsieur Bich. Bic, a widely recognized company name, came from the elimination of "h" in Bich. He was the person who would need to approve the franchise. Despite Luc's personal introduction to Bich, the man wouldn't consider speaking with me and immediately showed me out the door. I was humiliated at the way I was treated, but had no option but to return to my hotel.

While I was very disappointed, I started trying to find a way around this obstacle. Finally an idea appeared, and I immediately booked a flight home. When I got back, I went to the minister of economic affairs. I told him about my conversation with Bich and asked him if he would give me a mock-up letter saying that the Congo was instituting a ban on the import of ballpoint pens as we already had local manufacturers. While the Minister at first turned down my request, I gave him my word that it would not be used

for legal purposes, and he finally agreed. I went to the Central Bank and likewise got a similar letter from them.

With these in hand, I called Luc and asked if he would be willing to meet me again in Paris. As he was worried about losing his job, he said he couldn't meet me at the office, but would come to my hotel. When he arrived we had lunch, and I showed him the two letters and said, "Now you cannot sell your product any place in the Congo. Gradually I am sure this will apply to other countries in Africa as well. Why don't you try and build your foundation today? I am the right person to help you."

He was very surprised after reading the letters and asked me if I might stick around the city for a few days while he sorted some things out. He called me the following day and said Baron Bich agreed to give us the franchise. I was incredibly excited as we were the first to obtain the franchise of a big firm in France, and we had managed to obtain exclusive rights to import Bic pens into the Congo.

At this time a representative from Schick razorblades was passing through Kinshasa and we thought it was a great opportunity to obtain their franchise and mark our razorblades. However, the representative told us it wasn't possible to franchise the Schick name because the chemical formula used on the razorblades was classified; the formula was so valuable that the chemist's salary was higher than that of the President of the United States. In turn we tried to obtain a franchise from Gillette, but with that too we were also unsuccessful.

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As I reached my business heights in the Congo, I knew it was important to establish a reputable name. Part of this included appearance, and I needed to build a much more impressive house to entertain government officials and business partners. All of this would help me move up the ladder and bypass the typical stereotype given to Indian businessmen and create a good public image.

As I was building the house for the betterment of our business, I asked Pyarali if he would prefer me to use business or personal funds. He thought it best that I use my own money and I accepted. I purchased a property in the turn of the Congo River and began speaking with an architect about what kind of house I wanted to build.

As it so happened, one of my business acquaintances, Anwar Rawji, had the lot adjacent to mine. Anwar had apparently given instructions to his architect to draw a plan for his house that would obstruct my view of the river. As this was one of the perks of the location I had chosen, I went to see him and discuss alternatives. Anwar, however, was

adamant about not changing his plans and refused to discuss the matter any further with me. While I was upset about Anwar's choice, I decided simply to accept it and move on.

My friend, Amir Tharani, heard about the incident and came to ask if it was true. I told him that it was. He asked me what I planned to do; I told him I was not going to do anything. Amir took offense to my meekness and called me a coward and a money-grubber. He threw a couple thousand francs on the table and told me that was his share for the fight. He then slammed the door behind him and left.

The next day I went to see the head of the land acquisition department and explained the problems I was having with my neighbor. He looked through his file to see if there was anything that could be done. After examining it for a while, he found a loophole.

At the time when people applied for a piece of land they were given a contract for six months. If construction didn't start within this six-month period, the applicant had to reapply for the lease or it would be up for grabs. When the director of the land acquisitions department opened his file, we saw that Anwar had not started construction and had failed to reapply for the lease. He canceled his contract immediately, offered the land contract to me, and I signed it on the spot. I kept my land as well, and instead of building just one house I built two. This event was not gratifying, however, and I never wanted to do damage to Anwar. While I felt badly about the situation, it was something I had to do.

I lived in the house with my wife and mother for a few years, and we all enjoyed our time in that home in Kinshasha. However, my mother suffered a stroke and a few weeks later she passed away. As I had been so close to my mother, it became nearly unbearable to live in the same quarters we had all shared. I missed her too much. I spoke with my business partner Pyarali about my situation and told him I was considering three options: First, I would leave the country, but maintain the partnership; second, he could buy my share of the business and run the company himself; or third, if he really wished it, I would be willing to stay and run the business as we had been doing for the previous years.

As Pyarali was not only a good business partner, but also a good friend, he understood my need to get away and agreed to maintain our partnership while I moved. Within a few months my family and I had packed our belongings and moved to Europe, finding our new home in Brussels, Belgium.

Before our move to Brussels, I had a great desire to go on a cruise from Mombassa to France aboard the S.S. France. It was fully booked and very difficult to get accommodations on this cruise, but I had some acquaintances in the industry and asked

them if they could arrange something for me. They told me it would be very difficult, but they would try.

Since I had no confirmed reservation for the cruise, my wife and I decided to fly to Europe. On our way we took a stopover in Kampala and visited with my wife's family. While we were there I received a call saying we had a suite on the S.S. France. I was very excited about this, but my wife wasn't excited at all. I remember the look she gave me when she said, "Pandju, I want to fly to Europe and see my children." Looking at her I remembered the great love I had for my wife. I immediately called to apologize and told them I wouldn't be able to accept the favor, and Shirin and I then flew to Europe to see our children.

BRUSSELS

~ Chapter Eight ~

The decision to move to Brussels was a natural one. My children were still receiving their education there, and over the years I'd acquired many business friends in the area. We had previously hired a lady named Madame Von den Bosh to take care of our son Azim, and she prepared an apartment for my wife and me. She decorated it, purchased all the furniture and household items, and had it ready to move into by the time we arrived in the country.

The 1967 International and Universal Exposition of the World Fair, more commonly known as Expo 67, was taking place in Montreal, Canada. My wife and I thought it would be a good time to fly to Montreal and visit the Expo. It was an incredible affair with over 50 million visitors and sixty-two nations participating. It was considered the most successful World's Fair of the twentieth century. I went to visit the Expo with my wife and we not only had a great time but it was a learning experience to see the whole world in one city.

When the Expo was over, my wife and I were so enjoying our time away that we decided to take up an offer from Greyhound. They were running a special for Expo visitors where you could pay \$99 for a ticket and see the entire United States over the course of three months. We purchased two tickets and hopped on board. We could make stops in any city we wanted, and we could pick out a motel close to the Greyhound station and explore each town for two or three days before continuing to tour.

While we toured many memorable cities, I remember Miami the best. My wife and I got off the bus and stayed in a small motel by the beach. One day we were at the swimming pool surrounded by five or six other couples, when a rather large lady came out to sunbathe. She was wearing a bikini, but her stomach was concealing the swimsuit in such a way that she appeared naked. My wife made a few comments about her and I turned to her and said, "Look, there are numerous couples here and we are the only ones even paying attention to this woman. This is such a beautiful country because she has every right to enjoy life like all other citizens. Someday we should come to live here."

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My wife and I returned to Brussels after our tour, and one day a real estate broker came to see me about a building that was for sale. It was in front of the Brussels Hilton and had previously been occupied by the Embassy of the Netherlands. The seller, an insurance company, was asking for 12 million francs, cash only, non-negotiable.

While the agent strongly encouraged the purchase and while I thought it was likely a good investment, I told them I needed a month to research my options. After seeing the property I knew I wanted to knock down the old building and construct a new one for a hotel residence combination.

At the time the European Common Market was coming to Brussels. Many people were arriving from other parts of Europe to do business, and they would spend a week in a hotel and return home on the weekends. This steady form of business travel made Brussels seem like the ideal market to build the hotel residence combination. All rooms would include all the comforts of home: a kitchenette, living room, bedroom, bathroom, etc. To determine if this was a legitimate possibility I needed to do some research, but the sellers told me they couldn't give me any options or time and that they were going to put the property on the market. If a new buyer appeared who agreed to purchase it on the spot and without any conditions, they would call me and let me know before making any deals. They did not give me anything in writing and I agreed to the verbal communications.

From there I went to the municipality and talked to the head of the city planning council about my plan. They all seemed extremely excited about the project and wanted to know what the initial investment would be. I estimated 70 to 80 million francs, and they said they would consider my application very favorably.

After such a good response, I went to my architect and had him draw up blueprints for the idea. I asked the architect how long it would take to prepare a blueprint to show to the city, and he said ten days. But within a week I received a call from the insurance company selling the building, and they told me they had a buyer who was willing to take the building with no conditions. I went to see them and they showed me the offer they had received. I was left with two options: take it or leave it. As I felt confident about the investment, I signed the contract and wrote a check for 12 million francs on the spot.

I became the owner of the building and within ten days my architect delivered the blueprints as promised. I went immediately to the city for approval, but something unexpected happened. They denied my application.

“We’re not denying your application because you’re an Indian,” they said. “We wouldn’t approve the plan even if it was submitted by a white Belgian. We’re implementing a new urbanization plan, and this will cost a few billion francs. Your land is in a key position, so we simply can’t approve your blueprint now. You’re more than welcome to make any improvements to the inside of the building that you see fit, but you are not permitted to change the façade as we’re hoping to maintain the old design and architecture.”

While this was frustrating, I went to see my architect again and asked him to redesign the interior, maintaining the same idea but keeping the façade the same. The building was in a beautiful V-shape position with no corners, so I told him ideally there would be six to ten small boutiques with mezzanines, an upper floor with one or two restaurants, and three more floors with office space.

Once he drew up these sketches, I took the new plan to the city and they agreed to the renovations so long as I would be willing to sell the land to them for the same amount whenever the urbanization plan came into effect. I was not going to accept this proposition. After I did all the renovation the value of the property would be greatly increased, and they did not intend to give me the actual market value.

Instead of pursuing the plan any further, I decided to find a group interested in Brussels' new urbanization scheme. I did a little looking around and heard of a company that was planning to create a joint venture to go along with the city's plans. I knew this company had a sister company and went to see one of its directors who was an acquaintance. The director confirmed plans to acquire space at strategic locations that would allow them to form a consortium and control the interest.

I went to dinner with one of the directors of the group that was interested in Brussels' urbanization. Over our meal, he showed interest in buying the building and told me his group was only willing to pay my initial investment money.

After dinner I took him to a nightclub for a few drinks and to continue our conversation. After a few drinks I was a bit tipsy and said, "My children will tell me I made a big mistake to invest in this property, but my grandchildren will tell me what an intelligent person I was because the value will be one hundred times more than what it was worth today. I will continue to wait until the day comes that my grandchildren will congratulate me on my wise investment."

In return he asked me how much it would take to make a deal. I told him I wouldn't take one penny less than 24 million. He shook my hand and we verbally agreed to the offer. He told me he would be at my house the next morning at nine o'clock to finalize the deal.

I got back to my house around 1:00 a.m., awoke my wife, and told her about making a good deal on the property. She assumed I was drunk and told me to go to sleep.

I couldn't rest that night and got up at six to make coffee. My wife heard the noise in the kitchen and came to see what was going on. I told her again that I thought I had made us 12 million francs of profit the night before and promised if it was true that I would take her to Antwerp where I had good friends in the diamond industry, and there I would buy her one million francs worth of diamonds. I had previously helped several

Antwerp diamond merchants in Congo, and they would treat us with reciprocity and make us a good deal.

My wife was excited about the news, and she sat with me and waited. About five minutes prior to seven, I called my attorney and told him I wanted to see him at my house five minutes before nine o'clock that morning. He lived about thirty kilometers out, and I wanted to make sure he had plenty of time to make it. Naturally he was curious as to why, and I told him what had happened the night before at the club.

My attorney laughed at me and said, "In Europe we are civilized people. You're from the Congo, which means you're from the jungle. We don't make deals and shake hands here. Contracts have to be reached in a proper place. I won't be needed at your house this morning."

I reassured him that the prospective buyer would come, but added, "Regardless of whether I sell the property or not, I will pay you for your time and the counseling fees for any other appointments you might have scheduled for this morning."

Despite his reservations, he agreed to come and arrived at my house as promised. While the buyer was fifteen minutes late, he arrived with a check for 400,000 francs to stand as his advance, non-refundable money. We both signed the contract, and the deal was consummated in three month's time. I made 12 million francs profit nearly overnight; if my plan had been approved I would have made four times the amount of money and would be living in Europe. This made true yet another of the clairvoyant's predictions for my life.

As promised, after I received my 24 million francs, I took my wife to Antwerp to buy her diamonds. My friends were generous to her and showed her all the best they had. They offered us amazing deals, but my wife, always the humble and gracious woman, didn't want anything. Despite my insistence she said, "Keep the money. It will help the children."

*

After making such a profit off the building in Brussels, I decided I wanted to go to India and build a warehouse to manufacture Christian Dior products. I had recently read a French magazine article about Pierre Cardin starting a similar factory in India.

While I had decided to pursue this idea, I knew the hardest part would be getting a meeting with the President of Christian Dior. Fortunately for me when I lived in the Congo I had met a very rich man from Brussels named Aldo Vastapan. At the time, I helped Aldo get an introduction the President's office, and he was able to accomplish his

goal. While I hadn't spoken with Aldo in quite some time, I knew there was a chance he might be willing to return the favor.

I soon called Aldo and told him about my plan and asked if he would be willing to set up a meeting for me. He said it would be his pleasure, since he personally knew the President. He called me the next day and said he was able to get an appointment for the following week. He informed me of the date, time and name of the delegate in Paris.

I went and met with the delegate and told him about my desire to open a factory in India to manufacture Christian Dior's products. Once produced, I would ship these to the United States. While he didn't want to give me the line for the United States, he told me he would be willing to give me the franchise to manufacture Christian Dior products in India and then send them to Russia. Apparently there was a new barter agreement between India and Russia that allowed each country to exchange trade. He knew that vodka would be a good commodity to import to India, where it could then be exported to any country I wanted, including the United States. Looking back, I realize I should have accepted the deal, but at the time I didn't want to work with communist countries and refused the proposition. I think I was somewhat brainwashed by the current anti-communist sentiment of that period. I can only tell you one thing: it was stupid of me not to accept that deal. Now I know once mistakes have been made it is difficult to reverse them.

*

I had just turned down the opportunity with Christian Dior and was sitting with 24 million francs in my hand when a broker came to see me about a piece of land for sale in Sardinia. The land was 185 acres, with one kilometer of valuable seafront, and was shaped like a "W" so you could see the ocean from every corner. I went to visit the land with the broker and discovered that Aga Khan was building a large development not very far away. It was one of those places that was impossible not to fall immediately in love with. The water was completely clear and the landscape was simply stunning, and hundreds of olive trees grew on the property.

Giancarlo Gracetto, a private building contractor in Italy, was selling the land. Though he loved it, he was also constructing the Aga Khan development site no more than fifteen kilometers away. He did not wish to compete with anything His Highness wanted to build, and so was selling the property.

I took my attorney from Brussels to Sardinia to show him the land that was for sale. While he was likewise impressed, he knew the mafia influence and corruption in the area would make it a difficult piece of land to own. He advised me against it and even cautioned my wife against the purchase.

But my wife, more than anything, was always supportive of my desires. She knew I was talking about this development as though it was my new baby. She could hardly discourage me from following my heart. My wife knew me very well indeed, because despite the advice of my attorney, I purchased the land.

I found an Italian artist-architect who made me a beautiful design for a 100-room hotel. He showed me his sketches and suggested I call it “Hotel Di Marinella,” a name that would go very well with the area. While his design was very beautiful, it simply wasn’t practical inside. I told him one housekeeper should be able to clean ten to twelve rooms a day, while with his design a housekeeper could only clean four to five rooms. I sincerely wanted him for the project, but he didn’t understand my reservations, and I knew I’d have to find someone else to show him what needed to be altered.

I traveled to Paris and went to see an architect who specialized in hotel designs. My hope was he could explain my desires to the Italian artist as they spoke the same architectural language. It was difficult for the French man to discuss the subject but in the end the Italian architect was willing to compromise. My blueprint consisted of one hotel, a marina, seventy-five villas, several boutiques, shops, and grocery stores, etc.

With the design in place, I started to look for financing. In the beginning my search was difficult, so my friend told me to go visit a Jewish attorney who could recommend a financier. I met with the man who was a rabbi and who agreed to give me twenty million pounds in credit on the condition that I build a restaurant with kosher cuisine. I told him I was willing to do this so long as he found me kosher clientele or agreed to pay the additional costs for this construction. He did not agree to this.

I spoke with the attorney again, and he found me another financier. The city required that all plans be presented along with proof of financial possibility to complete any project. With the new financier finally secured, I took my blueprint to the city for approval, but it was rejected without reason. I knew, as my attorney had warned, that this had to do with corruption and the mafia. Not entirely sure where to turn, I met with a friend whose father-in-law was the city’s mayor. He agreed to take me to the mayor so we could discuss the issue in private.

That night when I was at the mayor’s house, he told me it was customary that three official parties approve the plans: the communist party, the socialist party and the Christian-democratic party of which he happened to be a member.

His advice to me was to go and negotiate and pay the communist party first, then to do the same with the socialist party, and then to return to him and do the same with his party. Once everyone was satisfied, the plan would be processed. I knew such an option would leave me no leverage. Once I negotiated and paid the communist party and the socialist party, the Christian-democratic party could demand whatever they wanted as

they would be the only ones standing in the way of my building plans. After paying money to all the parties, there would still be no guarantee my plan would be approved. I told the mayor I would be willing to pay all the money to him up front, so that he could disperse it among the other parties even though I knew there was no surety the plan would be approved. I was prepared to take the risk. But this wasn't the customary way they did business, and he wouldn't accept my offer.

It had already been nearly seven years since I first acquired the land and hadn't so much as received permission to build on it. Ultimately I had to sell it for half what I paid for it, the buyer himself being in the mafia ring. I thought back to my attorney's advice and knew I shouldn't have bought the land. Had I taken that money and invested anywhere else in Europe, I would have made ten times the amount by then.

LONDON

~ Chapter Nine ~

While I was working on the development in Sardinia, I made several trips to the island itself. During my time there I met a few people and began a friendship with a woman named Countess Dasch. She often hosted parties at her house and one day invited me to have dinner with her friends. A few days before the dinner, I was driving by her home and saw her outside. I stopped to say hello when I heard a very annoying and loud voice like an animal crying from the back of her house. Curious, I asked her what was going on.

“I ordered a piglet to be prepared for Saturday’s dinner, and the mother is crying because she is losing her piglet,” she said. I was very touched inside, but didn’t show her my feelings.

On Saturday I went to her house as appointed, and while I enjoyed the wine and other food delicacies, I didn’t touch the “Cochon au lait,” a French dish which means “from a baby pork.”

There were about twelve guests that night at the party, and I was the only Indian present. Others in the company included two Americans, as well as a few Italians, French and Belgians. With such a mix of people, English was the only language spoken at the table. Up until that point I had hardly realized the importance of understanding the language, but that dinner made it very clear that I needed to make English a priority for my children.

During that time my children were still receiving their education in Brussels at a French high school called Le Lycee Francais. With my newfound realization, I knew it was important that they start learning the English language as soon as possible, but I didn’t want to change their French education program. I found a partner school in the Lycee Francais School in London and decided to move my family to England. This way they could continue their French education, but also learn English as their second language. As their home became an English-speaking country, they adopted the rhetoric quickly and became perfect bilinguals.

*

We stayed in London a little over three years. While my children were getting their education, my wife and I also learned English.

One day as I was walking through the streets not too far from our house, I came across a sign that said “Golf Lessons.” As golf had always been a sport I was interested in, I knocked on the door and told the Englishman who answered that I wanted to learn the game. He agreed to instruct me, but I warned him that my past record wasn’t very impressive. In Africa I had taken two lessons from an instructor who became so discouraged by my performance that he wouldn’t even allow me to pay him for the lessons. The English golf pro quite enjoyed the story and was excited at the challenge. Much to my surprise, by the seventh lesson I was actually playing golf with him on the golf course. It was then I understood that anyone is capable of achieving anything, even if they think they don’t possess adequate skills, intelligence or talents. If someone truly has the desire to learn something challenging, he must be able to recognize the right timing, the right teacher, the right friends in the right surroundings, and maybe work a little harder than others.

*

While I was in London I wanted to pursue some investments, but I had a difficult time breaking into business as I didn’t know the English business culture. As it so happened I knew a man named Rajan through a friend in the Congo. He was main partner of a hotel business. He was living in London and fluent in English, so I set up a meeting with him at his hotel and asked if he could help me with negotiating investment opportunities. I gave him two suggestions: I could either pay him for his services or we could create a joint venture. Rajan, however, decided to take up neither offer.

*

While Rajan and I did not go into business together, we did become friends. I introduced him to the golf instructor I was using and also got Rajan interested in skiing. As he started participating in both sports more frequently, I invited his family to join my family on a ski trip to France. He loved the idea, but had a problem because of the foreign exchange control enforced in England, and he was unable to transfer the money he needed to spend in France. As I had bank accounts in Belgium and Switzerland, I offered to exchange his English pounds into French francs. He agreed and we were on our way.

While driving to our ski holiday in France, Rajan and his family were in the car behind me. When we reached Paris, however, I lost sight of him in my rearview mirror. I pulled over to the side of the road and decided if his car didn’t show up soon, I’d turn around to help him. Just as I was thinking about turning back though, his car showed up and we continued on.

We had a great time on our holiday, and when we were heading back I again was in the front. About twenty minutes before reaching Paris, though, Rajan passed me on the road and I lost sight of him. After he had gotten much farther ahead, my car’s radiator

began leaking water, and I realized it was broken. People passed us, but no one stopped to offer help. I was hoping within the hour that a police car would come by and stop. Thankfully a taxi passed by and took us to a nearby garage to have our car repaired.

In the end, it took an entire day to get our car fixed, and so my family and I had to stay overnight in a local hotel. Once the radiator was replaced, I picked up my car from the garage and returned to London with my family.

A few days passed in London before I ran into Rajan again. He told me he had waited for my family at the ferry, but that we obviously never showed up. I knew the ferry was more than fifty miles from Paris, and I told him not to worry about it.

Rajan and his family continued to be friends of ours and spent more and more time learning outdoor sports. He and his wife began going on golf vacations every year to Portugal, and they enjoyed it very much. He laughed to me once saying, "Pandju, it is wonderful to know you but your influence is very expensive!" He never invited me to accompany him on these vacations to Portugal. However, I am grateful to him since it was difficult to find an apartment in London, and he was able to locate one for me in the same building where he lived.

*

I would like to briefly discuss a man I met in London. I met Haider Manji through Sultan Noorani, my friend from Congo. When I moved to London, Haider was the owner of a Coca Cola factory in Mombassa, Kenya and also had the London Steak House in Brussels. He borrowed five million Belgian francs from Credit Lyonnais bank in Brussels to guarantee the loan for his London Steak House and put up an additional 40,000 pounds at the credit Lyonnais in London. At the time the Belgian bank squeezed the credits and recalled the loan, and Haider could not transfer his 40,000 pounds to pay the bank because of the foreign exchange control law. Haider came to see me for help, and I took him to my bank in Belgium and they guaranteed his bank in Belgium for five million francs, releasing his money to the London branch. He was then able to transfer the money on the open market to pay his five million loans, and my guarantee was released.

Haider must have felt I was stupid to have helped him because he came see me and said, "If I had not paid my loan to the Belgian bank, you would have lost five million francs." I was surprised at his comment and said, "You wanted help; I helped you and I took my chances."

On my way to London, I was passing through Nairobi and was expecting to be picked up by Haider when instead Sadru Passport appeared at the airport. He came inside the airplane, asked for me, and then took me out of the airport without having to go

through immigration or customs procedures. We then drove immediately to the Hilton Hotel where he made reservations for me. He told me he would return the next morning at ten so he could take me to Haider's where I was expected for lunch.

On the way to Haider's house the next morning, Sadru Passport made a stop by the office of Kenya's Vice President Moi (later the country's president). We arrived completely unannounced, but were greeted quickly. I spent over half an hour conversing with the vice president about Congo and general business. He encouraged me to invest in Kenya. I was incredibly impressed with Sadru Passport's influence in the country and thought he was probably a very important citizen of the community. We made one more stop that morning to view a piece of land. Sadru Passport told me the property could be purchased from the government at a very low price, and there was a considerable profit to be made on it. He told me he was short \$50,000 from buying it. He promised to give me 33 percent of the future profit, and I wrote him a check on the spot assuming he was good for the money.

After this trip to Nairobi and giving him the \$50,000, Sadru Passport disappeared. He didn't respond to any of my enquiries, and he never took my phone calls. This avoidance went on for over five years, and even though a significant length of time had passed, I still wanted to know what happened to my \$50,000. As I knew Haider and Sadru Passport were friends, and since I had helped bail him out in Belgium, I gave him a call and told him about Sadru's disappearance. Before I could even finish my sentence, Haider started saying, "Forget it! Forget it!"

In the end I hired someone to recover the money for me, a man named John, who previously worked for me. John was only able to get back between \$10-20,000, less his commission, and I had to sign off as if it were a full settlement.

CANADA

~ Chapter Ten ~

My family and I had been in London a few years when a friend, Abdul Premji from Congo, stopped in London on his way to Africa from Canada. I invited him to dinner and he told us how beautiful Vancouver was and how wonderful the people were; he was even thinking about moving there. I decided to go see the city for myself and liked it as much as Abdul had expected. My family and I didn't stay long in London after that, and since the children had finished their primary schooling, we decided to move to Vancouver. By 1971, my family had relocated and was settled, once again, in a new country.

When we got to Canada, I bought a house in an area called British Properties West Vancouver where I had a 180-degree view from my home. It was truly spectacular. From any given angle you could see downtown, Stanley Park, and even boats entering and leaving the harbor. My children continued their education there and my family settled in.

*

A few months after we arrived, a policeman showed up at our front door asking for our son Karim. As Karim wasn't home, I asked the officer if there was anything I could do to help. The officer told me they had reason to believe Karim and some of his friends had stolen goods from our neighbors' houses. He wanted to search our premises for some missing items.

My wife was reluctant to let them in, particularly because they had no search warrant, but I told her, "If our son really did something wrong and stole from our neighbors, we're not helping him in the long run if we let him get away with it. Let the police search the house. If they find something, this will be the best time for us to help Karim and stop this kind of conduct. If we let him get away with it and he develops a taste for stealing, we'll have a much more difficult time with him in the future."

My wife finally agreed. The police searched our house and ended up finding some stolen items that had been taken by Karim; other items had been taken by other members of the group. They came back later that night and took Karim to the station, holding him in a cell for one night. The next day we went to court and a state-paid attorney defended my son. Karim was released as this was his first offense. While the whole ordeal was rather difficult for my family, I think in the end we made the right decision. My wife and I had the philosophy that sometimes protecting our loved ones was hurting them more

than it was helping them. In the case of Karim, we ended up being right. After that incident he was a much better person, and you will see in future chapters that he became a successful businessman.

*

My next big venture came one day when I was walking and saw a car dealership under construction owned by the French company Renault. Their headquarters were based in Montreal, and it would be very easy for me to conduct business with them as both parties spoke French. I called to inquire about the property, and they didn't ask for any type of down payment; everything would be done through credit. I knew this was a good opportunity for me to begin business in a new country. It would call for little investment on my part, and I'd have an opportunity to start learning about Canada and its people.

Within a month of completion of construction on the dealership, I opened up for business and called the shop Pan Motors after my first name. As I was a new dealership in the area, and as many people didn't know the Renault brand, it was important that I get the word out. Every Wednesday a salesman came to take out advertisements for the weekend newspaper, and I knew mine had to be eye-catching and interesting.

We had a particular car we sold at the time called the Renault 16. It was a station wagon, but slightly different as the seats could make six different adjustments. When the advertising salesman came to the dealership, I showed him the six positions and he was happy to place my ad as I wanted. It read:

“COME AND SEE SIX DIFFERENT FRENCH POSITIONS.

PAN MOTORS”

People did come see my dealership, but not for cars. Even though the ad had read “Pan Motors,” people still thought it might be a nightclub and wanted to see the six different positions. My salesmen were trained, of course, to show them the six different seat adjustments. I received a few letters from different sources showing me their disapproval with the ad's sexual tone. Many more letters were sent directly to Renault's Montreal headquarters. The company received so many complaints that soon the vice president flew from Montreal to see me. When he arrived, I apologized immediately, told him it was a misunderstanding of the language, and promised not to do it again. He was satisfied with the explanation and left.

There were three or four other Renault dealerships in Vancouver, but I quickly became the number one dealer. The same vice president who had been so upset with me during the advertisement fiasco came to see me again six months later. He invited my

wife and I to dinner and asked, “What have you done? You’ve only been here six months and are a complete newcomer, but you’re now the number one dealer!”

I chuckled and told him, “Do you remember why you were so upset with me six months ago? That’s the reason why I am the number one dealer today!”

I had an acquaintance named NM Kassan, who came from Tanzania, where he was as an attorney. He could not practice the law in Vancouver, Canada until he worked one year for a Canadian attorney. NM was a very good bridge player, a kind of champion, and although I was only an above average player. he was kind enough to play with me. He could not find a job in any attorney’s office in Vancouver. I went to see my attorney for my work and told him I wanted him to hire a friend of mine, and explained the situation to them. They did accept and said they would hire NM. After three weeks, I again went to see my attorney for my business. I reminded him about my friend, NM. He again said they would find something for him. Since I was one of their very good clients, I insisted they hire him. He said to tell NM to come to see him and they would give him a position.

I gave NM the name and number of my attorney and told him to go and see this man and that I thought there might be a job available. When I next saw him at the bridge game, I asked him if he had gone to see the attorney and gotten the job. He replied proudly, “Yes. I went there and got the job. I knew this kind of thing would happen.” I was happy for him that he got the job.

*

As life in Canada was going well, I decided it was time to expand. I found a small house built on four and one-half acres of land in Richmond. It seemed like a nice location and I wanted to open a Mazda car dealership on one half, thinking to use the other half to sell boats. The subdivision had fifty-two homes, and one of its bylaws prohibited the construction of commercial structures on the land.

I thought that I would work to convince the other fifty-two owners to change the by-laws to allow commercial construction. With this in mind, I purchased the four and one-half acres of property for \$65,000. The property held a small home whose occupant requested to continue renting the house. I told him this was not possible as I was going to erect buildings and the house would have to be destroyed. He then asked if he could keep the house itself. I did not know that the house could actually be removed and possibly sold, so I replied, “If you want, it’s yours.” Two days later, I went to the property and wondered if I was at the right place - the house was no longer there. I discovered the tenant had moved the house within 24 hours of talking with me.

I approached all fifty-two owners asking them to sign a paper to remove the restriction so the land could also be used for commercial purpose. I explained to them that with my proposed improvements, all the properties and land would significantly appreciate in value. All the owners agreed except for one man who finally signed after I paid him \$2,000.

I discovered there was yet another restriction on the land that prohibited Jews, Indians and Chinese from buying property in the area. Chinese could reside in the area only if they worked as domestics for property owners. Despite the fact that such racial profiling was no longer legal, the terms were in the title and couldn't be removed.

While all this was happening, I was still operating my dealership. I recall an instance when a man came to the lot to purchase a used car. My salesman sold him a used vehicle for \$1,200, which we had earlier purchased as a trade-in for only \$400. I was managing the dealership and had to approve all sales, and I wanted to know who was going to pay \$1,200 "as is" for this car. I had the salesman bring the buyer into my office, and the man, a Native American, appeared to be tipsy. I refused to sell the car since the man's judgment was clouded, and my salesman became furious. He told me he worked on commission, not on salary, and that I had no right to bring morality into the sale. I knew that he was right, so I began thinking that maybe auto sales was not the business for me and that I should sell my Renault dealership. I still would not take advantage of a tipsy man.

Since my plan for the Mazda dealership did not materialize, a broker came to me with an offer to buy my land for \$1,500,000. While this obviously seemed like a good deal, I wanted to consult with my accountant first. During that time there was a "speculation tax," that stated if I sold my land for that amount, I would have to pay \$900,000 in taxes. This would have been a massive blow to my projected profit. I told my accountant, "Today I am worth 1.5 million but after I sell my property and pay the \$900,000 in taxes, I will only be worth \$600,000. What can I do?"

I asked my accountant if there was any legal way around the system. He told me in order to bypass the speculation tax I should build something on the land and rent it out for at least two years. If I built on the land, it would then be considered an "investment" property which would only yield "capital gain," no longer making me liable for the speculation tax. I liked this idea and I went to speak with a company that specialized in developing commercial centers.

I approached the development firm and told them I wanted to develop a shopping center. I asked if they would like to enter into a joint venture or charge me the development fees, whatever would be feasible. I thought for sure they'd be excited about the opportunity; I was essentially sitting on a goldmine asking them to join in and

become a part of it. But instead of an eager, excited response, the man who represented the development company only said he thought he could help me and I should to come back the following week at 9:00 a.m. to discuss the project. While I was disappointed, I kept the appointment as scheduled and was presented with a two page contract ready for my signature. I looked it over and asked a couple of questions, and I told them the offer was completely ridiculous. The representative replied, "I thought you were an ordinary man and that's why we put these conditions in there."

"Just because a man is ordinary, does that give you the right to screw him?" I asked before gathering up my papers and leaving the room.

I located another architect who was familiar with the zoning department in town and who would be able to create a design for a small shopping center and a two or three floor office building. The land was four and a half acres, and the zoning department said I could build a 60,000 square-foot structure with a 300-car parking lot. Since my architect was familiar with people at the zoning department, he was able to dialogue with them and got a land use contract which allowed me to build 95,000 square feet with only 220 parking spaces required.

Once the plans were drawn up, I went to see my banker at the Canadian Imperial Bank of Commerce. They agreed to loan me the money to build the shopping center so long as I agreed to a long-term mortgage commitment. At this time, John was working for me. We went to see Great Western Life Insurance and they approved a long-term financing plan, subject to leasing performance. I thought I should be set. I showed this to my banker and they approved it. He then sent my file to the loan committee for the amount of four million dollars and the loan committee approved it. I knew my banker personally because we played golf and went skiing together and he told me, "By protocol, any loan over one million dollars that gets approved here must also be sent to the Toronto branch only for signature approval." He told me that I could start construction, but advised me not to spend over one million dollars until I received the final approval from Toronto.

I used \$900,000 for the zoning and planning permission, the payment for the architect and other construction expenses, but in just three weeks' time my banker called me with bad news.

"I don't know what happened, Pandju," he said. "This has never happened before in the history of the bank, but they're recalling the loan."

This put me in a very difficult situation as I couldn't continue building and now the bank recalled the \$900,000 that I was expected to repay. I didn't know what to do and went to see my attorney, Wolf. He told me that unfortunately all of these problems

were likely a byproduct of my race being Indian, and there wasn't anything at present I could do to argue them. I simply had to find a way to fix this unpleasant situation.

John had worked for me for some time and suggested I go see two men named Fred Stimson and Skalbenia. Their reputation as being wheeler-dealers was well known around town, and I approached them with a deal asking them to be our new business partners. They didn't have to invest a penny; all they had to do was call the president of the Canadian Imperial Bank of Commerce in Toronto and have him approve my loan. If they could accomplish this, I would give them 45 percent of my profits. This was too good a deal for them to turn down. They knew the bank president personally, and after they made the call and signed some token papers, the loan was quickly put back in place. I was able to build my shopping center and after three years I sold it to a man from Hong Kong for twelve million dollars. I gave John 10 percent and the Canadian partners were happy to receive their 45 percent. Yet again, the clairvoyant's predictions about my earning wealth overseas came true.

THE UNITED STATES

~ Chapter Eleven ~

While I was developing the shopping center in Vancouver, my brother Babou called me from the Congo. He told me he was no longer interested in pursuing business and was considering quitting as he had recently become involved in some kind of religious philosophy. He feared he would end up penniless, and he needed my help. As I was building my shopping center, I told him I was too busy and couldn't come.

I discussed the conversation with my wife and she was very unhappy with me. "He's your brother," she said. "You can't give him those kinds of responses. You have to help him out." I, however, didn't agree with my wife's reasoning and continued with my work.

Two days later Babou called again and spoke with Shirin as well as me. Again she pleaded with me to help him, but I ignored her requests. It wasn't until Babou called for the third time that I agreed to help him, and my wife and I set out for the Congo.

In the Congo, Babou was a partner in an apartment development business with 700 employees and twelve expatriates. Thus far it had not done very well. When I arrived, I met with all the partners and the president of the company told me "God must have sent me to them." I was willing to help them out on certain conditions. I estimated I would have to spend, at most, one year traveling back and forth between the Congo and Canada. I would spend two months in Congo at a time and then travel back to Vancouver to take care of my own business, and then return to Congo again, etc.

They were happy for my help and offered me a salary of \$10,000 a month in addition to my expenses. I studied the company's history and realized they had made, at most, \$300,000 since their start-up and had recently started losing even more money. I told the president it was hardly fair for me to take \$10,000 if they weren't making that kind of profit. I would be more than satisfied if they would pay me twenty-five percent of the profit as they were doing with my brother, Babou. I would stay only one year during which I would train their people, put the business on track and then return to Canada. After doing their own calculations, they realized this was a much better deal for them, and we shook on it.

I immediately took control of the business and began to train the employees. The assistant manager, who had formerly worked under my brother, remained with me. His name was Galiazo, an Italian. After a couple of months, he told me, "I salute you because I thought the business was going to go bankrupt. Your position had been offered

to me by the president, but I refused it because I didn't know if I would be able to turn it around."

As previously agreed, I spent two months at a time in the Congo and then returned to Vancouver to check on my business. Since I had past experience with the business, government and development realms, I knew how to get things quickly approved, and soon I had built hundreds of shops near the market. Within a year I had realized all my objectives and made the company a large profit of four million U.S. dollars. According to our agreement, this would make my salary equal to one million dollars.

Although business in the Congo began doing well, I had to return to Canada to be hospitalized for ulcer surgery. The recovery process took longer than anticipated and in my absence, Babou took advantage of the situation. He returned to Kinshasa, talked to the other partners and signed a document saying the company was not responsible for my 25 percent share of the profit as it had been his sole responsibility. In exchange for signing the paper, Babou was able to sell his 20 percent share at a substantial price, and I was left with only \$200,000 I had received in advance. Once again my brother had cheated me. I took the company to court for not honoring the original contract, and they found in my favor. The company went to appeal, but the second ruling was also in my favor. By this point, however, the company was no longer in business and I lost my money and never got paid.

Later I found out that Babou really had no specific religious faith, but was involved in a philosophy called Krishnamurti. Before he called me, he knew it was likely that he was going to be fired from his current job, so he decided to take advantage of my knowledge and experience to turn his loss into a gain.

*

I left the Congo and returned to Vancouver. On one of my trips back to Vancouver, I passed through London to spend a night there. A friend of mine, Haydu Sayani, invited me for dinner. He came to my hotel to take my wife and I to his house. His wife was a beautiful and good lady and an excellent cook. While we were having dinner, he said to me he was in difficulty and needed \$20,000 very badly. He said he would pay me back in thirty days. I told him, "You've got a family in Canada, and they are very wealthy. Why don't you ask help from them?" He replied, "We are a very close family. We come together when there is a marriage; we come together when there is a death. But when finances are concerned, it is different."

He was driving us back to the hotel after a good meal, and I asked him to join me in my room. I wrote him a check for \$20,000, saying, "I know you won't be able to repay me in thirty days, but after sixty days you will pay me \$2,000 a month every month until you have repaid the entire amount." At that time interest was 17 percent, but I said

to him, “I won’t charge you any interest because I am not in the money lending business. This is only one time. I don’t want this reputation again.”

When I arrived back in Vancouver, I began negotiations on a 400-unit apartment complex in Montreal. I again partnered with Fred Stimson, and we invested in the property together. After the purchase was finalized, I appointed my son Azim to manage the units. As he was new to management, my wife thought it best to find a good secretary to help him out and we hired an Ismaili Indian lady named Shenny to assist him. She was extremely professional and played a huge role in the complex’s success.

With the complex in Montreal up and running, I returned to Vancouver where a broker came to see me about a 101-unit building for sale in El Paso, Texas. I went to visit the property and liked it very much. As I was getting ready to purchase, I remembered my friend Balu Patak from Milan, Italy who once told me that he “wanted to put his feet in America.” He said if I ever came across an investment opportunity there, he would like to join me as a 50 percent partner.

I telephoned him and explained about the El Paso apartment complex, and he was very excited. He sent his down payment money via telegram right away even before the deal was finalized. A couple of months later he came to visit the apartments and took an immediate liking to El Paso. I helped him find a 40,000-acre ranch for a good price with a broker I knew, and he was extremely happy with his land acquisition.

Balu Patak and his Italian wife were going to fly back home to Milan, and I was driving them to the airport. We were rushing as they were late for the flight. Suddenly, Balu turned and asked his wife if the small wooden and large wooden god statues were packed in the bag. He referred to the statues as “big god and little god,” and would place them at the foot of the bed or on a nearby table for his daily prayer. His wife was not sure if they were packed, and he asked me to stop the car so that he could check for himself. I replied, “If we have to go back to retrieve your gods you will miss your flight.” Balu replied, “I will leave tomorrow if I have to, but I will not leave without my gods.” After searching the bags, he located the statues. We got back in the car and Balu and his wife just made their flight.

*

At this time I owned two residences: my house in Vancouver and a unit in my apartment complex in El Paso. I spent half of my time living in each city. While in El Paso, I continued playing golf, the sport I had picked up in England. My wife, daughter and I would often go and play at a country club in Santa Theresa, New Mexico, a city just four miles from El Paso. My wife enjoyed playing most with her seven iron and, after a long putt, would be so delighted that she would jump up and down. Every Sunday between five and seven couples would gather for a round and then invite the others over

to their home for dinner and drinks. When it was our turn, my wife was very excited to cook Indian food for our friends and show off her culinary talent.

It was on the golf course in El Paso that I met Ed Broffman, a man who was to play a key role in a very important lesson for me. Broffman was a large shareholder of Universal Studios in Hollywood and Orlando and a co-owner of a major distillery in Canada. At the time, he was in El Paso producing a movie starring Jack Nicholson and Harvey Keitel called *The Border*.

After our round of golf, Broffman invited me in for a drink at the golf club. Our talk drifted to family and he told me his wife, who was pregnant, was a vegetarian and could not locate any good vegetarian food in El Paso. I told him my wife was an excellent cook and invited him and his wife to my house for dinner where Shirin would prepare them a wonderful vegetarian meal.

Broffman and his wife enjoyed the evening at my house, but later in the evening I made a thoughtless joke he didn't find amusing. I had heard the joke from some of my Jewish friends in the Congo, and since I knew Broffman was Jewish I thought he would enjoy the humor.

The joke went, "Do you know why Jewish people have big noses?"

The answer was: "Because the air is free!"

From his face, I immediately realized he didn't like the joke. I felt bad. He and his wife had had such a good time, but with one silly comment the night was ruined. From that point on, I decided I would not be so careless with my words in the future.

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During this time, a broker came to see me about a Holiday Inn for sale in Miami and so I went to view the property. It had 280 units and I liked it, but it was a very difficult negotiation. Finally I was able to buy fifty percent of the partnership with the option to buy out the remaining balance in the future. Once I had obtained the property, I moved my son Azim to the Miami property and sent my son Karim to take his place in Montreal. Unfortunately, I underestimated the amount of responsibility required to manage a hotel as large as the Holiday Inn and found out quickly Azim didn't have the experience necessary to run it well.

I hired a general manager named Zul Sidi to manage the Miami hotel while I tried to find a more manageable hotel for Azim. I finally purchased a smaller motel in Indianapolis that only had 150 rooms, no restaurant and no lounge. Azim took the position there.

After several months, Azim relocated to Miami to become the sales director of my Holiday Inn. I hired a new manager for the Indianapolis property whom I had known from Canada. Coincidentally, the man had the last name Merali. For some reason, Merali was uncomfortable being known as just an employee. Soon he started acting as though he was my family member, telling everyone we were related.

When he asked me if that was agreeable with me, I replied, “What do you want me to tell you?” He didn’t respond.

After a few months, I realized that Merali was looking to work for an “important” person or personality, something I could not provide for him, and so I let him go.

*

I came across a buyer for the apartment complex in Montreal. We were able to work up a lucrative deal, and I sold it. After finishing the Montreal deal, I heard about a 100-room hotel the Ramada Inn was selling in Cleveland, Ohio. I thought it would be a good opportunity for my son Karim to start managing fulltime on a smaller scale. I put him in charge, made all the necessary arrangements, and the hotel was ready to go.

A few months after he began managing the hotel, I got a knock on my door from the FBI. They told me my son Karim was involved with the mafia and drug dealers and that my hotel was being used as their headquarters. They went on to inform me that thankfully my son wasn’t involved in any of the actual monetary transactions, but he was still taking drugs for free. The FBI wanted my cooperation in getting Karim to give up the names of the dealers. If my son would be willing to do this, there wouldn’t be any charges placed against him.

My wife and I, obviously distressed at the news of our son’s involvement, flew to Cleveland to convince Karim to cooperate with the government. Karim complied and turned over all the names to the FBI. I immediately sold the hotel, taking a big loss of \$400,000, but I was able to bring my son home with me.

Shortly after this incident, I received a call from the emergency room and was told that Karim had been in a serious automobile accident in Florida. While his injuries were serious, they were not life-threatening. My wife and I went to see him in the hospital where he was sharing a room with a Lebanese friend who had been driving the car. They had been discussing the possibility of going into business together, buying chickens in Iran and selling them in Saudi, Arabia. Karim’s friend didn’t seem serious to me, however, and I was very worried about my son’s future.

I suggested that Karim get married, and my wife agreed. We both viewed this as a matter of some urgency. I asked my wife to accompany Karim to Nairobi, Kenya where

our rich grand niece, Fatu Jiwa, a very well-off figure in the community, would be able to provide plenty of introductions to suitable wives for our son.

Shirin completely agreed with my proposal, and she and Karim embarked on the trip to Nairobi. On the way they had a stopover in Rome, and my wife called, feeling very frustrated. Karim was obviously at a difficult stage of his life, and my wife didn't know if she could endure the trip with him. I reminded her how important it was to support our son, particularly in his difficult moments. "You need to be patient," I said, "because this is the only time you can help him."

As it turned out, the introductions in Nairobi weren't successful. My grand niece Fatu encouraged my wife and Karim to continue on to Karachi, Pakistan, and from there, if necessary, to Bombay, India. Surely in one of those cities they would find a bride suitable for my son.

When they arrived in Pakistan, the government officials at the airport did not accept my wife's documentation for yellow fever vaccine, and they placed her under quarantine for a projected period of forty days. I immediately called all of my acquaintances in Karachi to see if they could do anything to help, and told them I would be willing to pay any amount of money to secure the freedom of my wife. Since the country was under military rule, they told me nothing could be done and I would simply have to wait out the forty days. I wasn't at all comfortable with leaving my wife stranded in a foreign country. I got the name and address of the officer in charge of the airport, and drafted a telegram saying that Shirin Merali had received the yellow fever vaccine. I copied the numbers from my own vaccination booklet and used the name Dr. so and so. I immediately sent this telegram to Pakistan and, to my considerable relief, they released my wife.

After her detention in Pakistan, my wife and Fatu did indeed find a good match for my son. The woman was an educated attorney, but I just don't think she was the one Karim wanted. He was able to find a wife on his own, and together they flew back to Miami to be married officially under American law. Still, without Fatu's help, Karim would not have found a suitable wife. We felt very fortunate because deep down, we believed we had saved our son. This was a very happy time for my family as my daughter, Yasmin, also got married on the same date. She had met her fiancé while working on her MBA at Simon Fraser University in Canada.

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Shortly after Azim had assumed the position as Director of Sales in Florida, his brother-in-law was passing through Miami and offered him a job managing a small apartment complex in Montreal. To my son this seemed like a good deal, but I was skeptical. I knew that the brother-in-law was having difficulties in his marriage, and I

thought this man likely wanted Azim and his wife to help salvage his marital relationship. If he wasn't able to do this, Azim would be out of a job soon. But my son moved back to Montreal anyway and accepted the position. Within a year, my prediction had unfortunately become true, and Azim was once again unemployed.

Knowing that Azim was at loose ends, I called him and suggested that he go to school for computer programming. The course was available for \$3,000 so I immediately cut a check and told him to start his education.

While Azim was trying to develop his skills, he wasn't bringing in any income, and it took a toll on his family life. He had two children and a wife, and she simply couldn't stand the pressure of trying to provide for their whole household. She threw Azim out, and he had to embark on his own.

He somehow managed to locate a French "friend" in Sedona, Arizona, who offered him work there. Not long after Azim took up this new job, his wife decided she couldn't handle the children anymore either and sent them to Sedona to live with their father. This added much more stress to his situation. After Azim had lived in Sedona for a short period, my wife and I went to visit him on our way to the Grand Canyon. His job in Arizona wasn't working out, and he found it incredibly difficult to provide for himself and his children. I returned to Dallas and located a small, 79-room Best Western Hotel. I bought the property and called Azim. "If you like, it's yours," I said.

He was so excited that he immediately came to Dallas with his children and assumed the position as my manager and partner of this small hotel.

*

During this time, my hotel in Miami was not maintaining a steady occupancy rate, and I began to research other ways to make the operation more lucrative. The hotel's structure encompassed two towers, one with 140 rooms and one with 149 rooms. After considering the options, I thought it would be much more profitable to keep one as a hotel and convert the other tower to a senior living complex.

First, I had to receive approval from the Holiday Inn franchise agreement, and then I had to get zoning approval to convert one of the towers to a residential facility. Fortunately I was able to obtain both of these. I commissioned an architect to begin plans on the towers. I ran into difficulty when I began trying to receive financing to convert one of the towers from a hotel to a senior home. Every financial institution I contacted rejected my proposal because I lacked previous experience operating senior living facilities. While I tried to reason with them, saying I could surely hire management personnel with the needed expertise, they still wouldn't budge.

As this route was proving impassable, I contacted the management of an upscale senior home that was only a few blocks away from the hotel. I wanted to propose that we go into business together, but the management refused to see me or even speak to me.

Much to my surprise, one day the same representative who had refused to see me stopped by my office with his broker. They offered to buy me out on the spot. While they were willing to pay me the requested price for my entire property, they provided very little in the way of a down payment.

I listened to their initial proposal and countered with an offer of my own. I explained my feasibility reports showed it would be beneficial for both parties if I continued to manage my hotel while they assumed control of the second tower to operate it as a senior home. We would split the property tax and mortgage. This way we could both make a profit with relatively little risk. I also proposed that at a later date when the second tower (senior home) was fully occupied, they could purchase the first tower (hotel). It would probably take two to three years for their senior facility to reach full occupancy, and then they would be able to purchase my second tower at the already agreed upon price with only a one-month's notice.

But they didn't agree with my proposal; it had to be all or nothing. Since I was unable to secure financing, I reluctantly accepted their buy-out proposition. The new ownership operation was unsuccessful with the two towers, and I lost a considerable amount of capital when they filed for bankruptcy three years later.

After all of the trouble with the hotel in Miami, I received a unique offer to purchase a hotel in El Paso, Texas. It was a distress sale, which meant the transaction needed to be all cash and immediate. These terms, however, also made it a very good deal, and I conferred with one of my friends, Sadru, about purchasing the property. Sadru liked the deal but also wanted to bring along three other partners. I was excited about the opportunity so I agreed to their terms and ultimately I ended up owning 33.2 percent of the property while they each owned 16.16 percent.

Initially, the partners didn't feel Karim should be involved with managing the hotel, but two months after their opening I received a call from Sadru. Apparently the General Manager had unexpectedly quit, and they were in desperate need of a replacement. I told Sadru, who was currently earning \$36,000 as General Manager, that I would send my son Karim to work as an assistant manager for a salary of \$33,000. My only condition, I told him, was that Karim had to be treated like his younger brother. Sadru would be responsible for helping Karim so that a good management team would be created. Sadru agreed wholeheartedly and promised he would see to it.

I called my son immediately to tell him that he had a new job. He was extremely thankful to hear this as he was then working in a dry cleaner as a manager and, counting

the hours he was working, was making less than minimum wage. Karim and his family packed up and came to say goodbye to us.

After they left, my wife and I went for a walk in Holver Park near our apartment. As we were walking I began sobbing. Although I was an honorary counselor with the Small Business Administration and provided business assistance for many people, I still felt totally unable to help my own son. My wife and I sat down on a rock at the end of the park that overlooked the ocean. She said, "You didn't get an education, Pandju, but still you educated your children up through university. You cannot possibly blame yourself." After those good words she gave me, we rose and returned to our home.

Karim only remained in El Paso for a year before the partners fired him. I was uncomfortable with how this transaction occurred and decided that even though the hotel was profitable, it would be best to sell the property. I wanted to sell the property and purchase another hotel and involve Karim as my full partner. I began looking for a buyer and was able to sell the hotel to Motel 6, then a French-owned company, at over a 300% profit within eighteen months. The other El Paso partners were not pleased about selling, but as I held the largest portion of the partnership and brought a high purchase offer to the table, I was able to override their feelings,

After the sale of the hotel, I received a call from one of the partners from Vancouver, Canada, named Pilu Hooda.

"Pandju, you are very lucky," he said. As I had just made him a considerable amount of money and assumed he was appreciative, I simply replied, "Thank you."

"No, no, no," he said, inferring that I had misunderstood. "What I mean is that business people usually have 75 percent intelligence and 25 percent luck, but you have 75 percent luck and only 25 percent intelligence."

The man meant this as a great insult, but I wasn't willing to take such comments personally.

"Thank you anyhow," I again replied. "I would be happy with 0 percent intelligence and 100 percent luck." I was the one who had found the hotel and the buyer and arranged for a sale that yielded considerable profit. Pilu Hooda had had no involvement in the transaction, and I think this is what motivated him to place such a call out of jealousy. I decided not to work with Hooda again to avoid this type of situation.

*

While serving as a counselor for the Small Business Association, I met a number of interesting people. Three events in particular stand out in my memory.

One was an encounter with a Cuban lady. She came and offered me \$200 to draw up a contract for her because she wanted to purchase a small restaurant with a lounge in Miami. She thought I was working for a government or similar civic institution, and reasoned that an attorney would charge her at least \$2,000 to create such a contract. I asked her some questions about the property and she informed me the restaurant, which cost about \$200,000, was turning an annual profit of \$175,000. I told her this wasn't a realistic figure, and asked her about her experience as a restaurant owner. Not surprisingly, she had none.

It dawned on me that this woman was a call girl hoping to expand her business through this purchase venture. I tried to warn her that this could negatively affect her clientele as managing a restaurant and lounge required some skill and, if not done properly, could prove disastrous. She was still very persistent though, so I asked to see the restaurant's tax returns for the past three years to determine how much the previous owner had actually made. She told me to contact the seller and gave me the phone number. I spoke with the seller, and he said he had recently purchased the business and what he gave to the lady was only a projection. The lady was so upset with me and my findings that she immediately left.

The second event dealt with a reputable architect in town. His business had slowed and he wanted the Small Business Administration to guarantee a loan from the bank that would pay his business expenses for two years. By that time the economy was supposed to improve, and his business would once again be profitable. I asked him a few questions and found out that he was leasing two floors of an expensive commercial building. I told him I wouldn't recommend that the bank guarantee such a loan. Instead I advised him to relocate three quarters of his space to a warehouse where his employees could continue to work, but keep one quarter for his office, his secretary's office, and the meeting rooms. He told me this wasn't possible as he had two years left on his lease, and the lessor refused to cancel this obligation. I told him again that I could not recommend that the bank guarantee a loan, but that if he wanted I would try to call the lessor and hopefully I would be able to negotiate with him to change the lease. He agreed to let me do so. I was able to call the leasing company and convince them to cancel three-quarters of the lease by explaining that if they did not so, the architect would be forced to file bankruptcy and then everything, including the lease, would go to litigation. The leasing company agreed to modify the lease. The architect was extremely happy, and I was glad I was able to help him salvage his business.

The third event occurred when two Cuban men, brothers-in-law, came to see me. They were partners in an airline transport company, but weren't getting along well. They swore they would never work with each other again, and I knew I had to get one of them out of the partnership. While SBA regulations normally didn't permit us to work with

people who had bad credit reports, I felt as though I should sincerely help these men and made an exception.

I bent regulations and called Sadru Pirani, a person I thought might be interested in buying out one of the partners. I told him the company owned one plane and had a firm contract to transport merchandise from Miami to the Caribbean. I also told him that I had not verified the contract and that their credit report was not good either. He verified the validity of the contract and he decided to buy out one of the partners.

With a new partnership in place, the business began to prosper. Sadru Pirani came to see me and offered me a finder's fee. As I was working for a free service provided by a government agency, I told him that this was unnecessary. I was merely happy to help, and to know that his partnership was doing well, and the two brothers-in-law were no longer fighting.

*

After the sale of the Holiday Inn in El Paso, I had some cash in hand and began looking for a property where I could again involve my son Karim. I found a hotel in Irving, Texas, a town relatively close to Dallas, that looked promising. It was a difficult purchase as there were two other interests competing for the property, but we came to acceptable terms and I closed the deal. I brought my son Karim along with me as a 50 percent partner, and within a year he single-handedly brought the hotel up to 100 percent occupancy rate. I would never have dreamed he could be so successful, but he quickly proved me wrong. Karim encouraged me to sell the hotel to the Red Roof Motel Corporation, and I sold it for over a 300 percent profit.

During the sale of the hotel in Irving, I learned that a Hilton Hotel in Rapid City was in bankruptcy and on the market. The previous year I had viewed the hotel. At that time the seller had wanted \$6 million for the official asking price and an additional \$1 million under the table. I told the seller I didn't do any business under the table and turned down the deal. In the end the hotel entered bankruptcy.

As I was already familiar with the location, I was incredibly interested in purchasing the Hilton. I arranged a meeting in Rapid City to discuss the proposition. As the hotel had previously filed bankruptcy, many investors were trying to steal the hotel at unreasonably low prices. I knew if I was fair and offered a reasonable sum, those at the bankruptcy court would favorably consider my offer. As predicted, they were very willing to hear out my proposition, and I quickly purchased the hotel.

During the hotel's previous management, the property had become severely rundown. Hilton Hotels refused to renew the hotel's franchise and wouldn't consider any application. I decided the Radisson would be a good alternative and approached them

with the project. Unfortunately the man, a Mr. Olsen, looked unfavorably on the application and told the management company, “Indians are only able to own and manage small motels.” The management company where I was 25 percent partner helped negotiate with the Radisson Franchise. Karim was reluctant to manage this high caliber hotel, so I assigned the management company to manage the Radisson.

As it turned out, the woman assigned to the Radisson Hotel by the management company had a problem with drug use and was not fit to run the hotel. Even though Karim was reluctant, I felt that this was the perfect opportunity for him to manage the property. I told him, “This is the only thing you have. If you’re not going to manage it adequately, this lady will ruin everything. It’s your problem because I don’t need this hotel to survive, but you do. This is your chance.”

Karim was up to the challenge and took over as the manager and acted as my 50 percent partner. He was able to accomplish the same thing he did in Irving and turned the Radisson property into a very profitable hotel.

A FINAL STOP

~ Chapter Twelve ~

After the Radisson Hotel, I was approached by a broker I previously worked with about a Sheraton hotel for sale in Waco, Texas. I went to Waco to view the hotel, accompanied by my broker and the banker selling the property. The viewing was impressive, but not in a positive way. As we stood and watched, literally hundreds of cockroaches were streaming out of the kitchen. My broker was disgusted and immediately wanted to leave, but I told him this was a great opportunity we shouldn't throw away. As the banker had also seen the cockroaches and the horrible state of the property, he'd have no choice but to be reasonable with us.

At the time there was a management company interested in the hotel, but they were playing hard to get and I knew I could use this to my advantage. I said to the seller, "The management company has been in place for a long time. They know the hotel completely. Why are they asking for more time to check out the hotel prior to purchase? I believe there is a probability you are going to lose the Sheraton franchise, and that they will try to knock down the price again before they buy."

I told the sellers that I'd give them my price without any conditions, along with a \$100,000 nonrefundable deposit. I also promised to close the deal within two months. My offer was a very low purchase price, and they told me they had to confer with their headquarters in Houston.

I traveled with them to their bank in Dallas and was placed in a separate room while the broker and banker went to another room to call their headquarters. They came back an hour later asking for a token increase in price, but it was reasonable and I signed the contract.

After I purchased the hotel, my wife wanted to relocate to Waco. Waco was only eighty miles from Dallas where our son Azim lived and she wished to be closer to her son and our grandchildren. I tried to convince her otherwise.

I told her, "You drive your own car, know the roads, go shopping, purchase groceries, and attend school in South Miami by yourself. You're free and self-sufficient living in a beautiful beachfront apartment. It would be difficult for you to restart your life again in Waco."

But Shirin deeply wanted to be nearer our son. I wasn't happy as I didn't think it was the right thing for her, but since I loved her I had no alternative but to respect her wishes. Even though today I still think she made a mistake, it was her choice and so we

moved. I understood then that there are three categories of family love – motherly love, fatherly love, and a love for one’s parents. Each of these bonds is unique and immeasurable, but only the mother love is based on a pure, unselfish and unconditional dedication.

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The first year in Waco was difficult as the previous hotel management company had developed a bad reputation in town and I had to work very hard to regain the trust of the community and nearby university. However, by the end of the first year I had increased occupancy by 20 percent, even when we were still under renovation. The hotel had a big, beautiful atrium with an inside pool. I created a tropical theme with artificial palms and banana trees, and brought in wooden Indonesian statues. The new look and attitude of the hotel increased interest, and we began to make money.

After only two years in Waco, my wife began to show early symptoms of Alzheimer’s disease. My son Azim knew a professor who specialized in this disease in Dallas, and he arranged for us to meet with the professor’s assistant there. My wife and I agreed that the best thing to do was seek immediate treatment, so we moved to Dallas and put the hotel in Waco under the guidance of the management company Lodging Host.

While we remained in Dallas for a number of years, my wife’s health didn’t show any improvement. I began to look for other ways to improve the health of both my wife and myself. We eventually found a facility in Newport Beach, California, called the Whitaker Wellness Center. The center specialized in one-week, in-house treatments with nutritional therapies and natural foods. It was an expensive, alternative treatment approach, but Shirin and I both agreed to try it and we liked it. A year later we signed on to take the same program again and afterwards thought it would be a good idea to temporarily move to California for health reasons. I bought a small house in a retirement community called Leisure World of Seal Beach and began renovations. However, shortly after the purchase I fell ill, and it took us over a year before we were able to move in.

By the time we got to California, neither my wife nor I were in good condition. My wife’s Alzheimer’s had become more debilitating, and I hired a full-time caretaker. Her situation, however, became so difficult that it was no longer responsible to maintain her living quarters at our home. My daughter and I decided it would be in Shirin’s best interest to move her to the Sunrise Senior Home Facility nearby where she could be attended on a 24/7 basis. I hired an extra caretaker to make sure there was someone near her at all times and visited her personally several times a day.

One day, my daughter Yasmin came to see me. She was a member of the 24-Hour Fitness Club and said if I joined under her membership I would get a \$15-a-month rate. I

joined and started exercising three times a week, a maximum of twenty-five minutes per day.

As I started going to the gym more and more, I made friends with a beautiful woman named Judy. So far as I could tell, she was truly addicted to exercise. She would go to the gym every day for at least one and one-half hours. I was inspired by her dedication and began exercising five to six days a week for forty-five minutes each session. My health began improving, and I could feel myself walking normally again and driving more confidently.

While I was getting better, my wife's health was not improving at all. I was not satisfied with the service she was receiving and thought it best to take her to a place where she would be happy and get the best care. I had heard from many people that the reputation for caretakers in Mexico was the best in the world, and I decided to build a house and bring my wife there.

I went to Lake Chapala near Guadalajara where there was an expatriate community of a few thousand Americans and Canadians. The weather in that part of the world was beautiful year round. I bought a nice spread of land and designed a house with both caretaker's and housekeeper's quarters. The entire house was wheelchair-accessible and would be wonderful for her. My favorite part of the house was the veranda, which had a 360-degree view. From the front you could see Lake Chapala, to the left the sunrise, and to the right the sunset.

As the house was being built, the nurse who had been taking care of Shirin told me that my wife was ready to pass. While I personally hadn't observed any sudden deterioration in her condition, I called all of our children as well as Shirin's sister and they all arrived the very next day. Within twenty-four hours of their arrival, Shirin passed away. Personally, I think she knew her family was around her and that it was OK to finally go.

According to the wishes of my wife, I called the organization in the Ismaili community, and we arranged a proper Ismaili funeral. She was buried at the Forest Lawn cemetery in Glendale in an area that looked over Hollywood. Since then, either my daughter or I have visited the site weekly to lay her favorite flower, fresh roses, on her grave.

FINAL IMPRESSIONS

A few things happened during this period that left an indelible impression. One of them is when I was vacationing with my family in Spain in a place called Benidom. An acquaintance I had known from the Congo named Jolly (Shamshu) owned a nice nightclub in the place. I went to the club and congratulated him because it was one of the most elegant establishments in town. And Jolly said to me, "Because of you, I have this success." I did not understand or remember what he was referring to. He then described how, several years before, he had once come to my office in Kinshasa around 11:30 a.m. I had been busy then, and he was unable to see me. He waited in the waiting room for me, and around 12:05 p.m. I saw him as I was leaving to go home for lunch. I invited him to join me at home, but Jolly said, "No. I came here only to say goodbye. I am leaving the country tonight because I have been deported."

I told him I would help him arrange a solution. He said, "No, you cannot do anything because the president of our community tried everything and he was not successful. I have to leave by tonight."

I said to Jolly, "Come in my car and let's go." I went to see two or three different people in national security, the Ministry of Interior, and so forth. While we were driving in the car, Jolly said, "What about lunch?" I told him there was no need for lunch right then. It took around two and a half hours, but by 2:30 that day I had his deportation orders cancelled. Jolly was very happy and excited, and I asked him, "Now I would like you to call the president of the community and tell him "Thank you – because of you, my deportation was not executed."

Jolly was very angry. He said to me, "How can I thank him when you have done all the work?"

"This is the reason I am telling you to thank him," I said. "If he knows I have done these things, he might feel bad, and you might get deported again. I have no more time to waste getting you out of another jam."

Jolly called the president and thanked him. The image of Jolly's relieved face still remains in my memory.

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A second impression was made one night when I was having dinner in Kinshasha with the Minister of the Interior, his wife, and my wife at my house. Around eight o'clock a lady showed up at the house. She was the wife of a man nicknamed 'Tergal'

Hussein, and she said that her husband had been jailed and she needed help. I excused myself, telling the Minister to please continue dining with my wife, and that I would return in half an hour. The Minister said, “No, I am coming with you to help your friend.”

I tried to insist that the Minister stay, but he would not listen to me. I knew he would not be able to help me. He accompanied me to the police station, and when the police saw I was with the Minister of Interior, they changed everything and accused Tergal of insulting President Mobutu. I saw the face of the Minister starting to change, and I was really lucky to find a way out by speaking to the police in a loud, angry voice. I said, “This Mr. Tergal – he deserves more than jail. But you know, officer, I am a big personality in town. The Minister is a big person in town. We both came here for this stupid Tergal who has no brain and now since we have taken all this time to come here, we ask you to let him go. If he ever does this thing again, deport him right away.”

Tergal was released, and the police officer appeared the next day at my office asking for money. I gave it to him. I cannot forget the face of Tergal.

*

A third impression: I was in Sardinia, Italy and I was having a difficult time getting a permit for my land development. I was sad as I knew I could not do battle with the Mafia. It was my birthday and an acquaintance of mine, Dr. Pilleri, came to bring me a bottle of champagne to celebrate. Dr. Pilleri knew the trouble I was having and he was a compassionate, good friend.

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A fourth impression: I recently spoke with my niece, Azmina, who is Babou’s daughter. I was very excited to speak with her from Brussels. During our conversation, she reminded me how I used to tease her when she was a child. We had a good laugh, and I felt very happy. She had read my memoirs to my brother Babou. He recalled most of the events, and there were a few he didn’t. Several weeks later, Babou passed away after a lengthy battle with illness.

THE MERALI FAMILY TODAY

It was my dream and desire to create with my children a unified family business. I have the experience, they have the university degrees, and combined we could have established strong roots for the generations to come; this did not happen. However, my greatest pride is in seeing that my children have successfully established themselves, as I will describe in the following paragraphs.

My son Karim is currently my partner in the Radisson Hotel in Rapid City, South Dakota. He is a multimillionaire and lives with his wife, Batool, and sons Mehdi and Sacha. Mehdi, the first grandson, recently graduated from university. I was so proud of his accomplishment I sent him a \$20,000 check as a graduation present. Sacha will finish his university degree next year and plans on pursuing his Masters degree.

My son Azim is my partner in a Best Western hotel in Dallas, Texas. He is a millionaire. He lives with his wife Sylvie and his step-son, Victor. His daughter Natasha and husband Angel Tafoya have one son, Ismail. His son Jalal works alongside his father in the hotel.

My daughter Yasmin lives in Newhall, California, and holds a fine, professional position earning six figures a year in the aeronautics industry. She has never asked for any help from me, but I paid off her \$175,000 mortgage. She has no debt and has a good plan for her retirement fund. I believe she is also approaching millionaire status.

I've enjoyed spending time with my grandchildren and just recently celebrated the arrival of my first great grandchild, Ismael. I have fond memories of my grandchildren. My granddaughter, Natasha, would often sit on my lap when she was young and say to me, "Grandpa, I love you very much." I would ask her, "How much?" expecting she would extend her arms and show me the amount in millions or billions, but instead she said to me, "Plus grand que univers" – French for "bigger than the universe." I couldn't believe a child of that age would have learned such a beautiful phrase and that I would enjoy such a wonderful family.

I established a \$20 million fund for scholarships in the name of my late wife, Shirin Merali. The bank, Wells Fargo, and my son, Karim, are the trustees. They will continue distributing the scholarships after I am gone.

I am now eighty years old and live in the Seal Beach community in the small house my wife and I purchased some years earlier. I live modestly and spend only what I need, as I try to insure a majority of funds are directed into the scholarship program. As I look back over my many years of living, I realize I have touched a few people in a very productive way. A few have recognized and appreciated it, some have merely acknowledged it, and others still did not even notice. But after all this time and after all

these experiences, I know life is best lived in the simple fashion without too many expectations. Regardless of how people act, I try to remain positive. I find that we are projecting our own image to others, and they usually respond accordingly. That is why you can not blame anyone for the reaction you get.

TWENTY MILLION DOLLAR SCHOLARSHIP FUND

~ Epilogue ~

While Shirin was alive, I spoke with her about the possibility of relocating to India where we could personally do charity work to help those less fortunate. We felt it would be a privilege to be able to contribute to the needy, and especially to girls who cannot afford to pay for higher education. While Shirin always had such a giving spirit, she was reluctant to leave her children and family and relocate to India. Instead, we thought to establish a charity program for education, something we were both passionate about. As this takes shape, the Indian clairvoyant's prediction has come true.

After Shirin's death, one of my biggest projects has been making such a scholarship program a reality. It has become important to me for many reasons, but in particular I wanted to celebrate the memory of the marvelous woman who had been my partner for fifty-four years. There are no words that can adequately describe Shirin's generosity of spirit, her kindness, and her devotion to family.

Beyond my commitment to Shirin, education has always been incredibly important to me. I had no opportunity to be educated myself, and I've felt as though I could have done much more with a proper academic background.

For this purpose, I have established a \$20 million scholarship program for those who need it most. I decided to concentrate my efforts on supporting women throughout the Third World regions, as I believe that an educated woman can have an enormous impact on both the children and males in her life. In many developing countries, men are traditionally seen as superior to women and often receive the bulk of educational training and scholarships. By committing to educate women, particularly in higher education, I knew I could help them advance in opportunity, realize more equality within their communities, and ultimately bring about positive change in their regions.

Discerning who receives scholarships and making sure the funding is going to the correct hands is not an easy business. In some countries, universities are not equipped to receive and distribute scholarship money directly to their students. As a result, I've begun partnering with trustworthy organizations that are committed to realizing similar goals. To date, I am working with four of these organizations – Global Giving, Invisible Children, UNDP, and the Masomo Foundation – and I hope to find others in the future. We have provided scholarships for 484 girls. This includes twenty women in Zimbabwe, thirteen in Afghanistan, thirty-eight in Pakistan, fifty-four in Guatemala, fifty in Rwanda, five in South Africa, forty in Uganda, 150 in Congo, 111 in Somalia, and three in Kenya.

As the scholarship program continues to grow, I hope to support over 5,000 girls in receiving their Bachelors degree, and if they desire, up to their Masters degree.

Students with less than outstanding GPA's will not be denied consideration for the scholarships. Many successful students already qualify for various types of funding, but others who may not qualify will still be eligible for our fund. I only require that they meet the minimum admission standards for their chosen university.

I have been a businessman for many decades, but this work now is some of the most challenging yet rewarding I have thus far experienced. I hope this program will last for many years and that I will be able to continue enriching the world in this fashion.

A NOTE ON RELIGION

I showed my memoirs, which were not yet completed, to my grandson Sacha, who is a very intelligent boy. He said to me, “Grandpa, I like your memoirs so far, but I know that you were a religious man and now you are out of religion and you did not mention anything about that in your memoirs.”

I told Sacha that one time in Africa there was hunger, and small children were dying from starvation. It became difficult for me to say grace before starting my meals as I was used to doing, and it revolted me. I felt selfish giving thanks for my bounty while thousands were dying. I knew the answer was that God works in mysterious ways, etc., and I liked it, but then I realized I was only creating the answer I wanted to hear. This is the time an awakening came to me. It came to me that I had created my own God; God did not create me. Having come to this realization, I still had a problem because I had fear of Him, and it was difficult for me to overcome that fear. Then I said to myself again, “I need to be free from religion. Freedom can only come if I do not replace it with any other religion or any other dogma.” I read a few books by the Indian philosopher Krishnamurti that helped me clearly understand my fear.

I will not be able to explain every detail to you because it would take pages to build up, but I can tell you in short that when you have adopted a religion or any belief through generations, it is not easy to get rid of it and become free. It is just like a smoker who needs to quit smoking, or an alcoholic who needs to quit drinking. All those situations are very difficult to overcome. Usually people quit one religion and end up attaching themselves to another religion, and that is why there is no real freedom.

At this time of my life, I have come to understand that I do not need to rely on religious dogma for joy or peace of mind. Everybody has different philosophies, different requirements, and different beliefs. For this reason, I respect all religions, including atheism, all races, and all genders.

Now I know that religion was not in my heart and soul, and I feel much better without that weight on my shoulders. Just as Mahatma Gandhi was insulted and mistreated in South Africa, and this was his inspiration for creating his movement for independence in India, so did these poor children inspire me to seek freedom from religion, which in turn made me free.

Sacha was interested in my memoirs, and I asked him, “Do you think I ought to talk in my memoir about my own children? Sacha said that I should write everything because this would also help the family members to better understand themselves.

ACKNOWLEDGEMENTS

I started my memoirs with Ernie. During the beginning stages of writing my memoirs, my son Karim happened to be visiting me and felt the work was not going the way it should be. He made changes and got my memoirs on track. Without him, this project would not have been realized. After Ernie, I continued my memoirs with Ruby. Dr. Gretchen helped finalize the memoir, my assistant Marisa was a real troubleshooter and very helpful with my work; and Megan was helpful with the editing and streamlining the printing process.