

VISION

OZCF Newsletter

In Perspective Drawing

IN THIS ISSUE

- 01. President's Message
- 04. PWAC Update
- 07. OZCF Gala
- 11. Religious Events
- 12. Obituary
- 17. Forms

OUR AFFILIATES

Member of:



We Support:



Home of:



100th Oakville Zoroastrian Scouts Group

PRESIDENT'S MESSAGE



Happy New Year!!

I hope everyone had a lovely joyous Holiday season and spent time with family and friends. Looking back 2023 has been a major year for OZCF. A lot of time and effort has been put in by the Board members, Committee Chairs, Committee members and all our volunteers. None of it would have been possible without the continued patronage of our members and donors and the massive team of volunteers who help us run the OZCF so that it continues to prosper. A lot goes into keeping the wheels turning and as we start the New Year, I would like to highlight some of the work our amazing committees do.

Our **Religious and Lectures Committee** led us in celebrating all our religious festivals. They also coordinate the creation and printing of the Zoroastrian Calendar which is distributed gratis to all our members. The **Seniors Committee** underwent a change in 2023 bringing on new volunteers with new ideas. In 2023, they felt comfortable with meeting in person and restarted the weekly Zumba and lunch program. The program was very well attended every week and we received amazing feedback. We thank Delta Bingo Oakville for allowing us to use Bingo Funds for the Zumba classes and the Federal Government for the grant for serving hot meals every week.

The **Youth Committee** started the year by attending a Toronto Raptors game where they also welcomed the Zoroastrian Youth of North America (ZYNA), the youth wing of FEZANA. It was our largest group yet at 89 people. Later in the year, they organized 2 fundraisers, a Car Rally and Bingo Night to help subsidize costs for youth attending the 8th World Zoroastrian Youth Congress in London, UK. We are very proud to have sent a contingent of 17 to the Youth Congress. The Youth also collaborated with the Entertainment and Fundraising Committee to host the 2nd Annual Navroze Mela which saw around 400 people come together to enjoy an evening of fun, games and good food. They also organized and ran 2 Muktaad Food Drives as well as "Attitude of Gratitude" in collaboration with ZYNA. Further collaboration with the 100th Oakville Zoroastrian Scouts Group led to a successful Annual Christmas Party as well as continuing with the "Write To The Troops" initiative.

Our **Membership Committee** has put in immense efforts to streamline the membership process and renewals. Due to their untiring efforts, our membership numbers crossed 600 for only the second time ever and this year we reached a record 631 which is a 6% increase from 2022. The **Entertainment and Fundraising Committee** collaborated with the Toronto Parsi Drama Group to present a hilarious Gujarati Natak 'Sasu Ni Supari' and the ever-popular Jamva Chaloji.

The **Sports Committee** has seen a resurgence in the past few years and now has staple events every year such as Cricket Dhansak, and annual soccer and volleyball tournaments which see healthy participation. They responded to the community's feedback to arrange a volleyball tournament where participants were allowed to form their own teams and organized a second 'Bring Your Own Team' volleyball tournament. These events routinely see over 100 people of all ages participating with even more joining in just to spectate or for dinner.

The OZCF prayer room and facility is not open regularly. For personal requests, you may contact the following:

Prayer Room Access

Nozer Kotwal 905-820-0461
nskotwal1@gmail.com

Hall Rentals

Cyrus Gazdar 647-294-6462
cygazdar@yahoo.ca

ZRCC Coordinator

Armaity Anandasgar 905-271-0366
armaity.a@gmail.com

OZCF President

Dr. Adil Bhesania 647-985-0305
president@ozcf.com

Webmaster & Facilities

Rumi Jasavala 647-885-1759
rumijas@hotmail.com

Need a Mobed

Our Mobeds are available to help in times of need to offer their guidance & services to the community. Please contact:

Bamji, Ervad Xerxes (905) 702-1034

Bulsara, Ervad Firdosh (905) 824-7692

Dastur, Ervad Mehbadi (416) 917-9195

Dhabhar, Ervad Jamshed (905) 819-0089

Katrak, Ervad Kerman (647) 444-7359 (Speaks Farsi)

Kotwal, Ervad Nozer (905) 820-0461

Madan, Ervad Xerxes (416) 254-0685

Panthaky, Ervad Jal (905) 568-4946

Zarolia, Ervad Kobad (647) 8879213

Our **Place of Worship Advisory Committee (PWAC)** achieved a breakthrough this year when all our permits for building our own Atash Kadeh were received. They held an EGM to inform the community of their construction plans and provided an update on finances for the project. A special Gala Committee was formed to organize our grand Gala on 11th Nov 2023. The Gala went off extremely well and we were successful in raising \$868,000 towards the construction of our Atash Kadeh. The event was also covered by all major Zoroastrian publications all over the world.

Our **Facilities Management Committee** is busy all year round. They work silently behind the scenes and deal with our regular maintenance work such as monthly pest control services, water testing etc. and deal with minor and major issues that come up around the property in the most cost-effective manner. In 2023, they undertook the major project of installing accessible doors for the entrance, emergency exit and washrooms in the hall and set up systems allowing us to remotely lock and unlock the hall. No longer does a volunteer need to go early in the morning to unlock the place or late at night to lock up after a rental. Our **Communications and IT Committee** is always busy doing a very good job of keeping the community updated with all events taking place at the ZRCC plus managing our website, communications software, storage, and internet. They've also set up a live feed of the Atash Kadeh construction and I urge all of you to check it out on our website www.ozcf.com.

The **Bingo Committee** coordinates shifts at Delta Bingo Oakville and does our monthly reporting which brings in a substantial chunk of our annual revenue. The **Newsletter Committee** works to collect, proofread, and compile this lovely newsletter that is sent out 6 times a year to provide a report on activities that have taken place or inform of upcoming events. Our **Finance Committee** works directly under the Treasurer and keeps track of market developments and provides recommendations to the Board on the best use of our funds to generate maximum returns.

The Board had a very busy year as well. We hosted the Annual General Meeting in June and an Extraordinary General Meeting (EGM) in collaboration with PWAC in August. Our amazing volunteers help us throughout the entire year and as a Board, we felt it fitting to host a Volunteer Appreciation Event appreciating their efforts. We invited the Federation of Zoroastrian Associations of North America (FEZANA) President Arzan Sam Wadia to join us as he was in Toronto the weekend of the event and he was very pleased and impressed seeing how close our community is and the camaraderie we enjoy. This event was also highlighted on the Quarterly FEZANA call and Arzan encouraged other North American Associations to emulate our example.

As a Board, we gather once a month for regular meetings where we review the finances of the OZCF, receive reports from every Committee and discuss any other matters that may have come up in the past month. Besides our regular Board meetings, we also convened numerous times to complete an exhaustive review of our by-laws which we will be presenting to the membership at the 2024 AGM. During the year we met multiple times with PWAC to discuss our commitments with the Town of Oakville, Agreement signoffs, PWAC finances and discussions around construction.

Throughout the year we share our property with the 100th Oakville Zoroastrian Scouts Group and Religion Classes. These 2 programs geared toward the young ones in our community sow the

seeds for our children to learn about our religion and create good responsible citizens of the future. It also provides our children with plenty of opportunities to make lifelong friends within the community and to volunteer. We routinely receive great feedback from parents who are grateful that these programs exist, and I urge all parents to enroll their children in both of these programs.

The Board and Committees also do a lot to highlight OZCF's presence beyond the realm of the ZRCC. We work very closely with the North American Mobeds Council (NAMC) and FEZANA for their initiatives. In April 2023, I attended the FEZANA AGM in Sacramento, California, on behalf of OZCF, where we highlighted the events and activities we have for our community and provided an update on our Place of Worship project. We also enjoy a great relationship with our sister organization, the Zoroastrian Society of Ontario (ZSO). The President of ZSO, Mitra Jam and I stay in touch routinely as we collaborate on ideas and requests from other Associations and Institutes such as the NAMC, FEZANA and the University of Toronto.

It has been a long message but as you see, a lot goes into ensuring the OZCF runs smoothly, and we cater to all ages of the community. I would like to end by sincerely thanking all the Board members, Committee Chairs, and members, and all our volunteers for their continued dedication and support. Their devotion, efforts and commitment make my life easy. If any of the Committees' work piques your interest and you would like to be a part of one or more, please reach out either to me or the Committee Chair directly expressing your interest. We can never have enough volunteers and while it may feel like a thankless situation sometimes, the overall experience is extremely rewarding.

Adil Bhesania
OZCF President

PLACE OF WORSHIP ADVISORY COMMITTEE UPDATE

I hope this message finds everyone well during this festive season. I am pleased to share with you the fantastic progress we have made in the first three months of our project. The construction is proceeding smoothly, adhering to both the timeline and budget. As we've reached approximately 25% completion, the site is buzzing with activity, and many have marvelled at the speed of our progress. You can witness the live construction updates on our website, where we've garnered an impressive 24,000+ viewership hits from both local and International audiences. If you'd like a personal site tour, let us know and we can arrange it.

The construction schedule for the 1st Quarter of 2024 is outlined below. It delineates the anticipated timing of activities, taking into account both concurrent and sequential tasks, for items such as mechanical/heating/ventilation, drywall and electrical systems. We've been proactive in pre-ordering supplies, especially those in short supply, ensuring that we navigate potential delays successfully. Notably, we've overcome global challenges in steel production by pre-ordering, and all structural steel is now on-site. The completion of steel decking above the basement marks a significant milestone, and we're poised to proceed with concrete pouring for the main level floor. A small opening remains to lower a bobcat in to install plumbing and pumps and to prepare for final grading before concrete is poured. Looking ahead, the focus will shift to installing steel for the roof structure and completing the roof enclosure over the winter, weather permitting. Throughout January to March, work on stormwater systems will take place, limiting parking lot access in certain areas. Despite potential weather constraints, we've been fortunate thus far in meeting our schedule targets.

I want to express my sincere appreciation to the dedicated members of our project management team, whose coordination and sacrifices have been instrumental. Additionally, the PWAC sub-committees, comprising of individuals balancing full-time jobs with community service, deserve recognition for their invaluable contributions.

Special thanks to Fred Jasavala who heads our construction management team and diligently monitors daily progress. Fred, Marzi Byramjee and I meet weekly and communicate daily with the contractor, architect and engineers ensuring alignment of work with expenses, as well as deal with any items with the Town and inspectors. Through tight controls, so far we have not had any over-runs. I commend our treasurers, Mahiyar Panthaki and Tauzer Dalal, along with Nozer Kotwal and Neville Patrawala, for their financial acumen and meticulous oversight. They keep us on track with bank balances, donations, issuing receipts, and bill payments. All bills are reviewed by various parties prior to paying. This keeps us aligned and in compliance with proper auditing and accounting principles. We keep the Board apprised through direct communications with the president together with our PWAC board representative Xerxes Madan. Our website, maintained by Rumi Jasavala and the IT group, serves as an excellent resource for construction updates. This extensive team, along with their sub-committees, is working tirelessly towards the project's success.

Looking ahead to March 2024, we anticipate the need for additional funds (CDN \$1.1 Million/US \$850,000) to complete the next phase by September 2024. Your participation will be crucial, and we'll be launching a fundraising campaign in the new year. We've come a long way, and with your continued support, we are confident of crossing the finish line successfully.

Wishing you and your families a joyous holiday season and a happy and healthy 2024.

May Ahura Mazda always bless our community.

Warm regards,

Phil Sidhwa

Chair, PWAC

CONSTRUCTION SCHEDULE DECEMBER 20, 2023

ITEM	START DATE	COMPLETION DATE	NOTES
Structural steel plates	November 6, 2023	November 15, 2023	COMPLETE
Waterproofing/Weeping/ Dimple pad exterior walls	October 12, 2023	November 10, 2023	Lower Level Waterproofing , Insulation, Dimple Pad COMPLETE
Foundation Walls – Form and pour	October 16, 2023	January 31, 2024	Lower level 100% complete, Upper level 90% complete. To do front entrance steps, ramp and porch.
Backfill	October 23, 2023	January 31, 2024	Lower level COMPLETE – Compaction meets inspection. Main level back-fill partially completed. Main level exterior to be completed later.
Start Site Servicing; Grading;	January 2, 2024	March 29, 2024	Stormwater retention pond design and catch ba-
Masonry Walls	November 6, 2023	December 29, 2023	To be completed soon
Electrical transformer, secondary power	January 2, 2024	February 2, 2024	Electrical contractor/Oakville Hydro - 400amp service acceptable for PoW.
Structural Steel	January 2, 2024	January 19, 2024	Basement complete. Roof to start Jan 2024.
Start Stucco/Exterior	March 4, 2024	April 19, 2024	
Roofing	January 29, 2024	February 16, 2024	
Rough in Plumbing/sump	February 16, 2024	March 29, 2024	Under basement concrete floor
Floors concrete Poured. Pour basement and floors	February 26, 2024	March 15, 2024	



OZCF Gala Raises a Phenomenal \$868,000 for Atashkadeh Construction – Our Time is Now

In a dazzling display of community spirit, the Ontario Zoroastrian Community Foundation (OZCF) hosted a spectacular gala on November 11, 2023, at the Mississauga Convention Centre to celebrate the ongoing construction of our consecrated Atashkadeh and future Atash-e-Adaran fire temple. This historic evening, attended by nearly 500 enthusiastic guests, marked a monumental fundraising success, generating an impressive **\$868,000**.

Meticulously organized by our dedicated volunteers, the gala was hosted by our young and dynamic emcees, Xarius Jasavala and Aiden Silliphant, featured live and silent auctions and a live band. The night began with a Remembrance Day tribute, followed by the National Anthem sung by Shanaya Patel and heartfelt Din-no-Kalmo prayer recited by young mobeds, before dinner was served and the live auction began. Our energetic crowd buzzed with excitement during the auctions. We then heard inspiring speeches from Adil Bhesania, OZCF President, who welcomed everyone, as well as Phil Sidhwa, Place of Worship Advisory Committee Chair, and Marzi Byramjee, Fundraising Chair, about the current state of construction, and the power and impact our community achievements have on future generations to come.

Our professional auctioneer conducted our live auction with many exciting prizes donated by members of our generous community. The call for donations triggered a breathtaking flurry of generosity, with donations ranging from \$150,000 to \$100, and from contributors ranging across the age spectrum with passionate speeches and dedications. It was an awesome feeling to witness contributions from younger participants, donating whatever they could, instilling confidence in the future upkeep of our place of worship by the generations to come.

The OZCF's 10-acre property in Oakville, Ontario, Canada is destined to become a self-sustaining revenue generating complex, fostering the growth of Zoroastrianism in North America. Planned are a seniors retirement home, commercial and retail buildings, museum, classrooms and ample parking. Your continued generosity will help build a consecrated Atashkadeh to accommodate the expanding Zoroastrian community in the Toronto area and support the ordainment of Zoroastrian priests.

We send a huge **THANK YOU** to the generous guests, volunteers and contributors whose support made this year's gala a resounding success!

Inspired to contribute?

Visit www.ozcf.com or contact philsidhwa@hotmail.com or marzi@regalpresscanada.com. Together as a community, we're propelling the vision of a vibrant Atashkadeh closer to reality!







CONSTRUCTION

With construction having begun for our Place of Worship, we will not be renting out the hall until all construction has finished, bearing in mind the safety of our members and volunteers.

RELIGIOUS EVENTS AND UPDATES

Due to inflation and increasing costs, OZCF will be revising rates for religious offerings and events with immediate effect, as follows:

- Sukhad – \$3/- each
- Divo – \$3/- each
- Gahambar lunch – \$10/- per person; children up to age 5 years are free

We sincerely appreciate the continuing support of the community.

MAIDYAREM GAHAMBAR (F)

OZCF will be celebrating Maidyarem Gahambar, as per Fasli Calendar, on **Monday, January 1, 2024**, at the ZRCC, 1187 Burnhamthorpe Rd. East, Oakville.

The Gahambar Jashan will commence at 11:00 am, followed by lunch (subject to progress of construction work of Atashkadeh). The cost of attending the Jashan & lunch is **\$15 per person**; children up to the age of 5 years are free. Members wishing to attend in-person must give their names to Er. Nozer Kotwal at (905) 820-0461 or at nskotwal1@gmail.com in advance, but **not later than Friday, December 29th, 2023**. Please also volunteer to clean up after the event.

If you wish to offer your home-made Malido, Ravo, Sev and/or dry-fruits, flowers, fruits, Sukhad, Loban, we ask that you make arrangements with Er. Kotwal.

If you and/or your friends wish to sponsor this Gahambar & lunch or any other religious event in the future, please provide your interest to Er. Kotwal.

RATES TO ADVERTISE IN THE NEWSLETTER:

Members often inquire about rates to advertise in the newsletter. See the rate structure below:

Business Card	\$25 per issue	\$150 per year
1/4 Page	\$50 per issue	\$300 per year
1/2 Page	\$75 per issue	\$450 per year
Full Page	\$125 per issue	\$750 per year
Last Full Page	\$150 per issue	\$900 per year

If paid in full at the beginning of the year by the end of January, a 10% discount will be applied. There are six issues per year – January, March, May, July, September and November.

OBITUARY

Byram B. Mistry, age 76, passed away on Dec. 3, 2023. He is survived by his wife, Arnavaz, his daughters, Afreed and Delnavaz (Behzad Dastur) and grandchild, Parinaz Dastur.

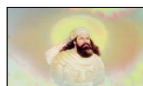
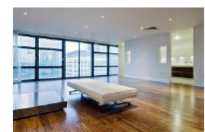


1-844-732-7575
416-677-7555

1153 CANAL ROAD,
BRADFORD, ON. L3Z 4E2.

HARDWOOD LAMINATE CARPET GRANITE
RE-SANDING REFINISHING & STAIRS
WASHROOMS KITCHENS RENOVATIONS
Sales – Installation – Service

INFO@PEARLKNSTRUCTIONS.COM
WWW.PEARLKNSTRUCTIONS.COM



Zoroastrian Studies Projects International

- *Zoroastrian Artefacts
 - *Religious Books, CDs, DVDs
 - *Sukhar, Loban, Vehr, Tacho
 - *Diva na glass, Kakra
 - *Sadra, Kast, Topi, T shirts, Caps
 - *Gift Items, Silver & Gold pendants
- And much more.....



Pearl K. Chothia # 416 917 7402
241 Kingscross Dr, King City, On.L7B 1E7
Email: zstudies@hotmail.com
www.zstudies.ca

2024 MEMBERSHIP FEE STRUCTRE

Below is agreed upon membership rates passed at the 2022 AGM

Fee Structure for January 1, 2024 to December 31, 2024 (Non-Refundable)

Membership Level	2024 Fees
• Family (Includes spouses/partners & children up to age 22)	\$175.00
• Single (Individuals of age 27 to 64 years)	\$100.00
• Senior (Individuals of age 65 -89 years)	\$50.00
• Seniors (age 90+)	\$FREE
• Youth (Individuals of age 23 to 26 years)	\$50.00



A & Z
Home Renovations

General Contractor
Commercial / Residential

Dara Homavazir
www.azhomereno.com
dara@azhomereno.com
(416) 823-5120

**Free
Estimates**

A & Z
Home Renovations

Addition on House
Basement Finishing • Leaky Basement • Bathroom
Kitchen • Ceramic • Interior/Exterior Painting
Drywall • Flat Roofing • Plumbing • Electrical
Concrete • Chimney Repairs • Decks

www.azhomereno.com
dara@azhomereno.com
(416) 823-5120

Serving Investors with Care and Excellence

Whether you are a new immigrant or a Canadian Citizen, you need to make sure that your money is going to outlive you. Today, many individuals and families are facing financial hardships because they are receiving improper guidance from their family, friends or financial advisors. It is therefore best to have an Investment Advisor who does not recommend/promote their own company products nor affiliated with a bank. You need an advisor who has your best interest at heart and provides an unbiased recommendation of investments which would grow your capital, without taking high risk. For the past 22 years, I have been helping many individuals and families with unbiased personalized financial solutions & guidance for having a better financial future.

PRODUCTS & SERVICES OFFERED

- Mutual Funds
- Stocks
- Bonds
- GICs
- Segregated Funds*
- RRSP / RRIF / TFSA
- RESP / LIRA / LIF
- Travel Insurance *
- Life & Disability Insurance*
- Critical illness Insurance*



Call for having a better Financial Future:

Mehernosh Kapadia (B.Eng.)

Investment Advisor
IPC Securities Corporation
814 – 2425 Matheson Blvd. East
Mississauga, Ontario, L4W 5K4

Tel: (647) 700 – 6497

E-mail: mehernosh.kapadia@ipcsecurities.com

• Insurance products available through Mehernosh Kapadia



HAVE YOU SEEN OUR NEW PATIENT OFFERS?

ON NOW FOR A *limited time*
GET YOUR FREE ORAL B ELECTRIC TOOTH BRUSH
WITH EVERY *complete exam*
AND *cleaning*

[CLICK TO FIND OUT MORE!](#)

BE SURE TO ASK US ABOUT OUR FREE  **invisalign® CONSULTATIONS**



DR. ARMITA & DR. ADIL
BHESANIA

 **churchill**
SMILES DENTISTRY
LIVE LIFE. TRY HARD. DO GOOD THINGS.

CALL US AT  905 569 6667
WWW.CHURCHILLSMILES.CA

OZCF Special Offer
Professional Financial Advisor
Parish Bhungara



PHB Financial

www.phbfinancial.com

I offer financial planning services to Canadians! I specialize in financial planning for young professionals (primarily doctors and lawyers), and also retirement planning for retirees and those nearing retirement.

As a special promotion, 10% of sales made to OZCF members through this ad will be donated to the OZCF. This donation is in addition to the 10% charitable donation the business will make to mental health and women's shelter charities.

Visit www.phbfinancial.com and schedule a **free, no-obligation consultation**. Thank you for your support!



RE/MAX Rlty Spl 416 419 7414 | Themton Irani BROKER
"Deep Experience with Trusted advice"!!!



MEMBERSHIP FORM

January 01 to December 31, 2024

Membership Application: ☐ New ☐ Renewal

Membership Category / Fees

<input type="checkbox"/> Youth	<input type="checkbox"/> Single	<input type="checkbox"/> Seniors	<input type="checkbox"/> Family
Individuals of age 23 to 26 years	Individuals of age 25 and below 65 years	Individuals of age 65 years to age 89 (age 90+ = free)	Includes spouses/partners & children up to age 22 years
\$50	\$100	\$50	\$175

APPLICANT INFORMATION

First Name: _____ Last Name: _____
 Address: _____ Apartment No: _____
 City: _____ Province: _____ Postal Code: _____
 Home Phone: (_____) - _____ - _____ Cell Phone: (_____) - _____ - _____
 Email: _____ Age _____ Receive OZCF text messages (Y / N)

DEPENDANT INFORMATION

1. Full Name _____ Email _____ Age _____
 2. Full Name _____ Email _____ Age _____
 3. Full Name _____ Email _____ Age _____
 4. Full Name _____ Email _____ Age _____

ADDITIONAL INFORMATION

- ☐ I (We) select OZCF as our Prime Membership Group for FEZANA membership
☐ I (We) would like to receive the VISION Newsletter by post
☐ I (We) would like to provide Donation. One time: \$ _____ or ongoing \$ _____ per: _____
☐ I (We) are interested in volunteering with OZCF

Total Enclosed: Cash: \$ _____ Cheque: _____ or Credit Card (paid via website): \$ _____
 I have reviewed the OZCF By-laws available on the OZCF website www.ozcf.com, and agree to abide by them. By signing this form I give consent to OZCF to contact me by email / phone for announcements and requests.

Signature: _____ Date: _____

OZCF, 1187 Burnhamthorpe Road, East, Oakville, ON. L6H 7B3 | Tel: 289-725-8484 | www.ozcf.com



Pre-Authorized Debit (PAD) Agreement For Annual Membership Fees

Please debit my Bank Account Annually (attach VOID cheque) for

<input type="checkbox"/> \$50 Youth Individuals of age 23 to 26 years	<input type="checkbox"/> \$100 Single Individuals of age 25 and below 65 years	<input type="checkbox"/> \$50 Seniors Individuals of age 65 years to age 89 (90+ = free)	<input type="checkbox"/> \$175 Family Includes spouses/ partners & children up to age 22 years
--	--	--	--

Member Name: _____

Address/Contact Information: _____

Signature: _____

Date: _____

I may revoke my authorization at any time, subject to providing notice of (Payee to insert period – not to exceed 30 days). To obtain a sample cancellation form, or for more information on my right to cancel a PAD Agreement, I may contact my financial institution or visit www.cdnpay.ca

*Ontario Zoroastrian Community Foundation
1187 Burnhamthorpe Road East,
Oakville, ON. L6H 7B3
Tel: (289) 725-8484
president@ozcf.com | www.ozcf.com*

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on my recourse rights, I may contact my financial institution or visit www.cdnpay.ca