Interview with Mansur Kassim-Lakha

Interviewed by Polly Sonifer

Interviewed on January 14, 1995 at Mr. Kassim-Lakha's Stillwater home

PS: Tell me a little bit about where you were born.

MK: I was born in a town called Kisumu in Kenya, in East Africa. It's located on Lake Victoria. In fact, it's the principal port of Lake Victoria.

PS: What was your family doing living in Africa?

MK: My family emigrated from India in the late nineteenth century.

PS: That was your grandfather?

MK: My grandfather, and primarily at that time, the British were establishing a colony over there and most of the people that emigrated out there went to work on the railroads, but my grandfather was primarily a mercantile individual, so he established some businesses, and since then the family has stayed out there pretty much.

PS: Did just your grandfather go, or did the extended family go?

MK: I have yet to find out exactly how everybody came out to be there, but I do know that a good many of us actually did emigrate out there. Then, as the businesses got established, he called everybody over.

PS: So he brought his siblings and his parents and everybody? So the whole clan was there?

MK: That's right.

PS: So you had a big extended family.

MK: Very big, yes.

PS: Tell me about it.

MK: The last time we took a count, just in the Kassim-Lakha family, to our knowledge, and that was about seven or ten

years ago, we numbered about 900.

PS: Lots. And you have a hyphenated last name. How did that come to be? That's somewhat unusual, isn't it?

MK: Well, technically, what happens in the Indian culture is you take on the first name of your father as your middle name and you keep your surname, and so essentially what has happened is that my parents took on their middle names and surnames, which became hyphenated after previous generation Lakha family. Actually it was Kassim-Lakha-Lalji-Manji-Jeraj. So it's a long line.

PS: So you leave some of those off though?

MK: Yes, because I can't fit them on my credit card. (Laugh) The whole idea was just to simplify things. I just call myself Mansur Kassim most of the time, except where it makes a difference in the legal aspects.

PS: But your legal name is Kassim-Lakha?

MK: Yes, Mansur Kassim-Lakha.

PS: What part of India was your great grandfather from?

MK: I believe he was from Gujarat. Exactly where I do not know.

PS: And you've never been to India?

MK: I have never been to India. I told Naseem I would like to go. She went some three, four years ago, and she found it an excellent experience, and of course, I was like to see my roots, in that respect, and I would think it would be wonderful. And besides I love the food there and I told her I would like to eat out there. We are planning to do that maybe at the end of this year or the beginning of next year.

PS: And with that many extended family in Kenya, did it feel like you were living in India yet? Did you eat Indian food and speak Indian languages and so on?

MK: Because of the fact that I've never been to India, I can't relate the lifestyle to where I grew up. Technically, I'm the third generation. When I look back, and by that point in time, the family had a lot of businesses, and so my dad was well-settled, and that was one reasons he was able to send me overseas to study, so I really have never known that aspect of my family. It would be kind of interesting to go

back and look at that history.

PS: Maybe it's time for you to do an oral history with your dad.

MK: That's right, while he's there. See, he was born there in East Africa. People of his age, and he's about 79, 80, they are far and few right now, so I almost need to sit all these people down and have them give me feedback about our family.

PS: Do you think the older generations maintained ties with India? Did they write to India?

MK: I think a lot of the people in my family that I know do have some contacts and ties. I know some of them maintain that. We were just talking about that last night.

PS: But you yourself don't?

MK: I don't personally, in that respect.

PS: What kind of school did you go to in the early days in Kenya?

MK: Most of the schools were established by the government, and government was primarily administered by the British, because they had colonized Kenya, so they had primary schools and secondary schools and universities and so forth, so initially when I went to school, I went to primary school.

PS: That was a public school?

MK: That was a public school. When I got to about ten, Dad said, "I'm going to shoo you off to England." And he sent me off to England to study at a boarding school. My brother and sister were already studying there.

PS: So you are youngest?

MK: I'm the youngest biologically, and then my parents adopted a younger sister of mine.

PS: Was she African?

MK: No, she was Indian.

PS: How did they come to adopt her?

MK: Just one of their wishes to give of themselves, very

much like what you did.

PS: Was she living in Africa?

MK: The mother, from what I know, did not want the child, and I think there was some aspect of personal commitment, perhaps religious commitment, giving back to humanity and mankind in some respects.

PS: And your religious heritage is?

MK: I am an Ismaili Muslim. Muslims are broken down into two primary sects; Shia and Sunni. Sunni is a much larger sect. Shia is the second largest Muslim sect in the world. And off the latter, there is another sect called Imami Ismaili Muslims. Essentially we have an Imam, or spiritual leader that basically guides the community in spiritual endeavors.

PS: I know adoption isn't very popular in the Hindu community. Is it more common in the Muslim community? Was it unusual that your parents adopted?

MK: I was very young, so I really didn't know all the aspects of it at that time, but from what I know, of all the people I know in my town, quite a few people have adopted.

PS: These are Indian people?

MK: These are Indian people.

PS: Did you grow up in a town that was mostly Indian then?

MK: In fact, it was very cosmopolitan. Where I was born, and like I said it is right on Lake Victoria, you found a lot of trade in the form of steamship lines that used to move around between Kenya, Tanzania, and Uganda, so you found a lot of foreign people there, you found Indian traders, and primarily all the trading that was done, and even to this day, is being done by people of Indian heritage.

PS: That's the merchant caste primarily that came to Africa?

MK: Yes, and the lower caste came too to work on the railroads and essentially they moved themselves into the mercantile area and they flourished.

PS: Because they could escape the caste system by going to Africa?

MK: Yes, but the thing is, by staying in India, they were much poorer, and so by emigrating, they did a whole lot better.

PS: And was there much mixing of the Indian people with the local Africans and the Europeans and so on?

MK: Actually it was, and you have to keep in mind that I was only there for ten years after my birth, the caste system in some respects had already been established. There was a lot of bridging going on, but most of the Africans were involved with basic domestic chores besides helping in the business area or in the mercantile area. In the latter part of my young years, when I was still there, some of them were being incorporated into the business community. But then you had the Europeans who were doing primarily administrative functions, running the government, things of that nature. And Indians were primarily the traders.

PS: And what did the Africans do?

MK: Like I said, they did a lot of trading themselves to the extent that they could, and the lower caste did a lot of domestic work.

PS: Tell me about going off to boarding school. You were ten years old. How was that?

MK: It was quite an experience. I remember arriving in England, and my brother had come to pick me up at the airport. Of course, I could not speak a word of English -- none.

PS: What language did you speak?

MK: Kachhi. I was learning English, but I couldn't speak it. I knew words. And so my dad had hired a guardian in England taking care of my brother and sister. I had another family member over there who was becoming a chartered accountant, which is very much like a CPA, and we had a foster family over there that he had established. So I got to England and was shuffled off to the boarding school.

Ps: This was a different school than your brother and sister were at?

MK: Absolutely, because they have a girls' school and boys' school, and of course it is very regimented as you know. They are prim and proper. They had a dress code. So I started at the low end of the totem pole, even though perhaps my age

might have dictated I be in a much higher class, because I couldn't speak English. But I made myself pretty much known over there, especially in the math areas, except I was hindered by my speech. But I excelled at sports. Looking back, I think that was the most wonderful thing my parents did for me; to kind of give me a little boost, rather than keeping me there. It must have torn them apart to send me off to the boarding school, because what parent would want to see a ten-year-old be shuffled off. But it wasn't that they didn't want me; they wanted me to be educated, to be educated by the very best in the world at that point of time. Of course, the thing to do was to go off to England and study. looking back, I think it was the most wonderful experience I've had, even though it was hard. It did two things for me. One, it gave me some kind of independence, to make it on my own, deal with my own situations and problems. And two, it essentially took me away from the family mode, because in as much most of us were involved in business, they knew that at some point in time, the business could not accommodate the growing family, because what they were establishing was for their own needs and their retirement, even though the businesses were huge and vast, multi-million dollar businesses. Because the family was so large, there was a lot of bickering going on. So it was like saying, "Polly, if you bring your son in and I bring my children, you see a lot of disparity. So, to prevent that situation arising down the line in the foreseeable future, say 15 years from now, they said, "We want you to go off and get a degree in an area you want and move on so at least you have some academics to back you up, because ultimately nobody can take that away from you and it's something you always have and can fall back on."

PS: So you studied in the private schools?

MK: I went to the boarding school -- they call it the preparatory school, and I studied there until you become of age and you have to transfer out to what they call a public school. Now public school in England is a private school, very much like Eaton and Harrow. And a public school, as you know it here, is known as a grammar school. So when you get to England, at a very young age, you have to put your name down to get admission to a certain school, because if you don't do that, you can't get a place. You can't just pass an exam and say, "Well, I'm going to go here." Schools are very limited, particularly the public schools (in essence the private schools -- Eaton and Harrow.) I went to a school called St. Lawrence College, but my name, to go to that school, had to be submitted five years before I went there. Because once you don't make certain grade, you have to opt

very much like you do in Germany -- "This is where you go, this is where you go." So I was fortunate enough to gain admission there, which was another wonderful experience, where I did what they call GCE, General Certificate of Education, Oxford and Cambridge "O" levels. I wanted to get into business, so I found myself robbed of going to the university, going instead to like the two-year colleges you have over here, to a college type institution to do what they call a higher national diploma (HND) in business, and I did that for three years, and then I came over here.

PS: How old were you when you left England?

MK: I came here in 1965, must have been 20.

PS: So you had already finished college?

MK: Technically, about three years of college.

PS: What was the inspiration to come to America?

MK: University places in England are very limited and I just felt that if I wanted to be involved in business and get a business degree, I would have to go to America because you were a lot more sophisticated at that time, you were a lot more ahead in business know-how, in technology, in all those aspects. I had two cousins that graduated from the University of Minnesota, so there are some roots here, see? He had done his master's, so he suggested I come over here, because the U was very well known at that time. It has lost a lot of ground from what it used to be in the 1960's.

PS: So you came in 1965?

MK: 1965. I think it was two or three days before New Year's Eve.

PS: In the winter.

MK: Oh, yes.

PS: You were in London? It snowed in London, right?

MK: Oh sure.

PS: So you were accustomed to the cold?

MK: Not this cold. It was damp cold. Have you ever been out to Seattle?

PS: Hmhmm.

MK: You know how in Seattle it doesn't snow that much, but the dampness just penetrates through to your bones. It's like that.

PS: In England?

MK: In England. This is a dry cold that we have over here. Now my bones creak so I can't put up with as much. So at some point in time, I'll have to see what I can do about that.

PS: Would you say it was a bigger adjustment going from Kenya to London or from London to Minnesota.

MK: That's a good question. I think going from Kenya to London was more dramatic because I was very young and I didn't know my way, I couldn't speak the language, the English language, the King's English. I think the transformation I had to go through in the first few years was a major adjustment than I had to go through the transformation from England to here. By age 17, 18, you're supposed to know what you want out of life.

PS: Are you really?

MK: Well, I think this is one of the things that I found a difference in when I first came over here. The people I used to meet at the colleges didn't know exactly why they were at the university, which stream they were going to pursue in life. And I think in Europe and in the Third World, you'll find that when people get to about that age, academically they pretty much know what direction they are going to pursue. That's probably why the British system is the way it is. It has been designed so that you can gauge yourself as to which direction you want to go, whether you go the grammar school route or the public school route, what do you want to do. You make that choice up front. You just can't wander through life until such time as you have decided.

PS: We have that option here. We just wander.

MK: I used to fight the system because I had done three years of college, and I was trying to get advanced placement. One of the bitter battles I had with the administration over here (both at Mankato and at the University) was having them accept all my credits, and the system was designed over there not be able to know how to transform that work in credit form to give me credit for work that I had done. I didn't

know, and nobody told me how to get advanced placement, which I would have been very willing to do. So I kind of repeated all my four years. I wasted about three years of my life. That's a bitter pill to swallow because I could have been much further ahead at that point in time. But I find that when I was, for instance, my son's age, I was probably more mature, academic-wise, about three or four years ahead of where he is today.

PS: So standards have slipped?

MK: Oh, absolutely. Standards have always been high, because over there in the British system it's not like multiple choice questions that they pose. You have to write answers whether it's an exam in English or in economics or anything you take. You get graded not only on the thought that you are trying to put on paper, but how you transfer those thoughts, including paragraphing, punctuation, capitalization. Out of 100, if you slip up -- you could know your materials, but if you are so sloppy as not to know how to paragraph and dot i's and cross t's and whatever you have to do, they're going to fail you. The British system doesn't tolerate failure more than twice, so when you take an exam and you fail it, you have one more chance to do it, and if you fail that, then you go to that other school I was talking about, the public school. You're not qualified to follow the academic route at the university.

PS: So students work very hard?

MK: You have to work very hard to earn a place which you have to pre-designate early at age nine or ten, as to which school you are going to apply to and make sure that that school cuts out a place for you at the time when you're ready to come in, and then make sure you make the grade. So it's a very tough transition. Over here you have five universities around the corner. Over there you have fewer universities, so it is much tougher, and you have people competing for those places from all over the world.

PS: Different system.

MK: Very different system. They challenge you. That's what I said I found it very different when I talk to kids and say, "What are you doing over there?" And they'd say, "I don't know, I just want to go through until I find out that I've got maybe enough credits in English or history, just to keep away from the draft."

PS: And that was a concern.

MK: It was like a game, through the Vietnam War. I was riding the tube, and I happened to hear about President Kennedy being assassinated, and it was very soon after that that I came over here in 1965 and, of course, we were to soon get involved with the war, through LBJ. I just went through school with no other intent but to just get my degree and go back home and start getting involved in businesses.

PS: This was home to Kenya?

MK: Yes, and the more I visualized this, I felt that it would be just good to start a family elsewhere, away from core of my family, so we could diversify. Diversification and academics, they're still important to me and my family, and always have been. I instill that in my kids. The world is getting much smaller. To make sure that they come up and go through college, get their degree, hopefully without a debt, so that they can spend their life perhaps five or ten years ahead of where I was at that time.

PS: Did your family help pay for college?

My family paid for my education, although I did work in the postal service system in England just to get myself some pocket money and stuff like that. That has taught me that what they did for me, is a lesson that I should be doing for my children, and a lesson for my children indirectly to question themselves as to what they should be doing for their children, the generation not yet born, because I think without an education there is no future. I tell them today in very simple terms, if you want to get into the janitorial business and sweep streets, fine, go and get a degree and be the best street sweeper there is. There is a point there, because, like I said, I don't care what you do, but get yourself a degree because you can fail in businesses and everything else, but you can always fall back on what you know if you have some kind of specialty that you'd like to pursue. But today, you see, bachelor's degree is nothing, and very few people try for even that, and I feel saddened and sorry that people just don't see that here. Once you graduate, you haven't stopped growing yet. You'll go out in the corporate world, get some experience before you get involved in business, and while you're doing that, get yourself a master's degree, and perhaps in two different fields, so that if one isn't doing very well, you can move yourself to the other field, but they should complementary.

PS: So, do you two degrees?

MK: No, I just finished one.

PS: What was your bachelor's in?

Bachelors of Science in Business, and I had a minor in MK: psychology. And, of course, in business, I got my chartered life underwriter, in the insurance area and am about two courses short of CHFC, which is a chartered financial consultant. I'd like to go back at some point in time and get a degree in law, a master's degree, that would be for fun, just as an interest. But I started a family young and so it takes its toll. There are just so many things you can Right now it's just putting bread and butter on table and putting the kids through school and college. to do that so there's no debt. You teach them that you can't put everything on the table for them at all times. They do have to be respectful of that, in terms of how they manage their money and so forth. I think it's a very key point. It's something of value that I cherish that I can give to my children, which many parents are not able to do for their children. That is one of the responsibilities I have taken on.

PS: You've mentioned your wife a couple of times. What is her name?

MK: Naseem.

PS: Where did you meet her?

MK: Well, I knew of her back home and her family back home, but when I came to London proper from studying in Kent, which is a county in England, I ended up moving in with her brother in a hostel. It's where they essentially give you board and room. Meals are prepared for you. It's not a boarding school, it's a private foundation where you can apply to stay. It's like a rooming house essentially, and so we used to room together, and then she came over from Kenya, finishing her training in domestic science and nutrition, and the University of Nairobi in Kenya, and she got a full scholarship to study at the University of Glasgow through the British government, so she did nutrition, her specialty in her years at Glasgow.

PS: That was a master's degree?

MK: Actually, it was more of an bachelor's degree, and then she put her training in at Middlesex Hospital in England, so she used to stop in and visit.

PS: She came to visit her brother, not you?

MK: No.

PS: So how did it come to be that you two came to be married?

Well, I liked her, and we used to go out together. MK: just kind of grew on each other. And then she went back home because she had a commitment to the government of Uganda to go back and teach, and this was something that was arranged between the British government and the Ugandan government, that when she was done, she would go back and lend her skills to the community back there, to the people of Uganda and course, Uganda didn't have any spaces for Kenya. Of dietitians and she was a dietitian, but the hospitals didn't want her, so she went to Kenya so she could be accommodated over there and they didn't have any funds, so essentially she was released from her contract. So while she was teaching and doing other things, I was already here. I had been here two years. I was going to go back and see if we could get married, and our families said, "Why don't you just get engaged at this time and get married when you get done with college?" And we said, "Okay, fine." We had a very formal engagement ceremony planned. About ten days from actual deadline, we just said "Why don't we just go ahead and get married so we don't have to come back and do this again two years down the line?" So we did that. And then I came back over here, and she stayed there. I was over here as a student and I had to petition for her to come over here also, but as a dependent, which I did. And she was subsequently able to get a job. Of course, being a nonresident, employment was extremely difficult to find unless we could show the kind of profession you're involved is something the United States government can use. And of course being involved in the medical line, she was able to get a job with ARAs are people that basically do a lot of catering to all the institutions, most of the major universities and churches across the nation and the airports and so forth,. They used to take on the dietitians and the nutritionists so they could retain themselves to various organizations. happened to know a person in Mankato and I arranged for an interview for Naseem and so they took her on, on that basis, and they applied for her to stay on here. Although there were certain people in the family of mine that were living out in San Diego that were willing to sponsor her as well. We didn't want to be obligated to them.

PS: If someone sponsors you, what is the obligation you

create?

MK: The obligation is not so much in the sense that you have to pay them back, it's just that we were trying to manage things on our own rather than asking for help in that respect. We didn't want to be indebted in any intangible way either to anybody, even though they would have been very glad to do it essentially. Naseem got hooked up to the ARA people and she worked at Mankato while I was finishing my degree. When I was in school, she was working in the ARA, but at the same time, we knew one of us had to work full-time -- we needed some income. She applied for a teaching position because she was also a teacher back home. So we had to go through this rigmarole of certification through the state of Minnesota, which she was eventually able to get, to teach domestic science and nutrition, so she did that, and she got a job at Rockford, Minnesota.

PS: The city?

MK: The city of Rockford, which is just on the east side by Buffalo, so we moved to a place called Loretto.

PS: That is a small town.

MK: I had just graduated. That was in 1969, so we got this two-bedroom apartment there and essentially she taught and I got a job at the bank, at Midwest Federal.

PS: What were you doing at the bank?

MK: I started out as a collector, a mortgage collector. I called people when their mortgage payments were overdue.

PS: I bet that was fun.

MK: Wasn't that? (Laugh)

PS: Were you good at it?

MK: I was very good at it, and about a year later I got promoted to be an assistant manager of the Rosedale branch office. So I did that for several years. Then Naseem moved from her teaching position at Rockford. Then we went to stay in Buffalo, and when I moved to the Cities and got a job there, we decided to buy a house in Brooklyn Park. I was working at the bank and Naseem got a position away from teaching because she didn't want to work at a hospital. She is more analytical. With the University, she was at Nutrition Coding Center (NCC) which was a study that the

University had been doing with the Heart Institute. Research with a Dr. Hunninghake, who is very well known in the heart field. She was at the University for 12, 13 years -- a long time. Commuting got to her though. I was working at the bank. From Rosedale, after about five years, I had a position created for me at the main office downtown where I started an investment department.

PS: You were still living in Loretto?

No, no. We had moved from Loretto to Buffalo while she was teaching at Rockford. When I got a position at the bank, we moved to Brooklyn Park and then she looked for a job from the teaching position that she had. She was able to get the job at the University. While Naseem was at the University, I was working at the bank, the bank downtown. I had been with the bank about five years at that time. I didn't see myself as a manager even though there were other people who were aspiring to having their own branch office.\ Calling myself a manager? Big deal. What would I do? I just wasn't turned on by that. So I went and talked to some people at the bank and I tried to get involved in finance -- math is my forte. had this position created for me in the area of investments, found out here was bank with a \$1,700,000,000 in assets and they had only one person buying and trading securities and looking after the portfolio for the bank. introduced me to another gentleman who happened to be looking for someone internally to start this investment department and expand the department. He interviewed me and I came on Essentially I wrote the association investment board. policies and the tax guidelines as they relate and the two of us investments, essentially managed a portfolio of \$750,000,000 in securities.

PS: How long did you do that?

MK: I did that for about four years or so. And that basically meant learning how to trade securities, and of course we were doing it at the institutional level, so it wasn't like buying hundreds of shares of 3M. It was like buying 5 million of federal government bank bills or \$2 million of government bonds maturing at such and such time, raising money, setting CD rates, making sure the bank met all its regulatory criteria in terms of reserve requirements and what it had to do for reporting purposes and things of that nature. And of course it was just what I wanted to do.

PS: Didn't Midwest Federal end up having some difficulties?

MK: Yes, absolutely.

PS: Not due to you I hope? (Laugh)

No. As a matter of fact, being in the finance area, my boss was a gentleman by the name of James Gardner, who is now in Spring Valley, Minnesota -- a very sharp individual. was a team player to the point doing what Mr. Greenwood, who was the president of the bank, needed done, but he was also the kind of person who always stood on his own and would tell Mr. Greenwood, "You better get rid of the chauffeur, and drive a VW because this institution is running into some problems." That was way back in 1981, and they didn't go under until 1989. Of course, I don't think Mr. Greenwood liked that kind of talk, so I think they saw a personality conflict and he was essentially asked to leave. (having been in the finance area) that a lot of things were happening out there that were not above board. So I had the good sense to cut the ties soon after my boss left and found something else.

PS: What year was that?

мк: 1981.

PS: So you left Midwest Federal before the scandal broke?

MK: I knew at some point it was going to catch up. It was just having some good sense and foresight essentially saying I don't want to be part of this. There are things such as honesty and ethics and values that you relate within yourself and that tell you who you are and what you are. And sometimes you are perhaps asked to do things that you think are not right, and you say, "Hey, I don't want any part of this," and so you have to sever that umbilical cord and take some time to say, "What am I going to do with my life?" I thought that would be a good point in time to get in business for myself which is what I wanted to do, very much like my parents. My family has always been involved in business. So I said, "Let's do it." So I refinanced this house.

PS: So you were already living in Stillwater?

MK: I've been here 17, 18 years now. I refinanced this house, got some money out, and went and bought myself a hotel down in Nebraska.

PS: Bought a hotel? That's a switch.

MK: Well, it's a business. I did that in partnership with my father-in-law, and that was an experience in itself. We

sold that. Most of our patrons were people from Minnesota, Wisconsin. They used to come and play the dogs and horses. About a year later we find out that Midwest Federal financed the Shakopee track. So I said, "There goes our trade." Before the track was built I said, "Before we lose everything, let's sell the business and move back." We'll find something else and sell. The thinking was that probably it would not go. It closed up after we sold it.

PS: So you actually moved to Nebraska?

MK: I just did. My family stayed here so my kids could continue to go to school. We just couldn't move lock, stock, and barrel, because it was just managing a place, which you can really do on an absentee basis after a certain point. We still needed an income and so Naseem was still at the University at that time. The kids were still in school here. That's part of the reason we moved out here, because of the school system.

PS: So how long did you own that business?

About a year, maybe a year and a quarter, or maybe a little under a year and a half, and then I came back here. was about 35, and I said to myself, "I should be in my prime now, because most people receive their highest level of income between about 35 and 39, and then they kind of stabilize. And here I am. I'm going to get involved in a business! What kind of business can I get involved with that would allow me to look at what's going at a business level in the real world?" I said that one thing I did not want was to be chained to a desk like I was in the corporation because it is not the real world. Even though you're working there, you don't know what's happening. If you want to look at a business as a livelihood, I said, "When are you going to do that? Because if I was working in a corporation until and then I went to, let's say, case this hot dog stand to find out if it was a good day in business," I said, "most people would have already done their business and left." said I'm really not getting a flare of whether this is going to be a good business or not, so I said I would be involved with something that would allow me the freedom to be able to move back and forth and not work for somebody else. country, you just don't get ahead unless you take a little risk and you make something of yourself. So I got involved. Of course my strong point was finance, so what could I do? Meantime, my benefits had fallen off --health, insurance, legal benefits. I basically piggy backed on Naseem's health benefits. She had to qualify as a full-time, which is 75% time, because the kids needed time too. It was very tough

because I chose to go on a commission basis rather than going to work for somebody. I did that by a very calculated and thoughtful process, and I was saying to myself, "Look, if I make the wrong choice at age 35, I'll probably regret it at age 40, except I'll be five years older, and I said I'll be back at square number one again, and I don't want to do So I really researched at my own expense, without a job, for about four, five, six months and talked to a lot of people who were involved in finances -- Solomon Brothers, Piper Jaffray, Kidder Peabody, Merrill Lynch. contacts. I used to trade with a lot of these people. Actually I used to trade with a lot of people in New York rather than people over here because offices here are really for everyday people and population -- more regional. I had a lot of contacts. I put them to use and started interviewing. Well, people said, "We would like to have you come to work with us in the mortgage area, in the bank." I just said, "Oh I started looking at insurance companies, thinking that maybe they might need expertise in that area. They said, "No, we want you to sell." I said, "Sell?" That's the last thing on my mind. But through a calculated process, I decided to turn away a couple of very good positions with New York Life and Prudential to work in the mortgage area and the finance area and to get into the insurance area. That way I could go and see some people and give myself some time to look at businesses in between and put two and two together and make a livelihood out of that. I've been at it since, for 12 years now. I am a registered representative with Robert Baird Securities, which is an investment house. keep my license up with the dealing SEC level in the stocks and bonds. But not being chained to a desk. The only difference is that I don't have a ticker tape/screen machine in front of me.

PS: So you work from your home?

MK: I used to be in downtown St. Paul, but three, four years ago when downtown business was shutting down, I had to move because the costs were just getting outrageous. I was paying for three parking spots, \$100 a spot. I was paying for an office, that was \$700. So before even earning a dime, I'm out about a \$1,000 a month so I had to do something. I essentially moved away and set up an office in my house here, and I have two part-time people coming to help me. I still meet people in an office in St. Paul. I go down there every day, and if I need to talk to my clients on investments on a personal basis, I take them to Plaza Seven building in downtown Minneapolis. So I do it that way.

PS: Do you feel like you made the right choice?

MK: The first five years, they were tough. I mean I lost a lot of money, I mean my life savings at that point of time. It was a bitter pill to swallow because you don't have that income coming and you're looking for businesses. What it was was that I wasn't focused, and either you have to be focused on the business or you have to be looking for businesses to buy yourself a business. And what I know today, if I had known that at that point in time, then I probably would have Several years ago I bought one gone the other way. business, a convenience store type business, and went in partnership with my brother and my father-in-law to diminish the risk, and from that one other business which my brother ran and still does today, we bought another business. fact, it was only a year ago that I sold my interest in that business.

PS: So you have part ownership in two convenience stores?

MK: I had participation interests in two convenience stores, along with my father-in-law. There were three of us. We sold our interest because he wanted to buy the interest out. That was Twins pennant year.

PS: And that was a good year to be in the convenience store business?

MK: Excellent. Excellent.

PS: Why was that so?

MK: We got our investment back in about three months. And so we started another business.

PS: Was this close to where the Twins were playing? How was it that a convenience store was tied up with the Twins?

MK: Well, you know you have a lot of traffic, when they are playing baseball, and our business was in downtown Minneapolis. A lot of walk-in traffic.

PS: So location was what related to the Twins?

MK: Absolutely.

PS: So your father-in-law still owns that business?

MK: My brother.

PS: So your brother is here in town?

MK: My brother is in town. He came up from Houston some six years ago. He's moved kind of from San Diego to Seattle to Houston, and he's an accountant by profession, and now here. I just needed to settle him down essentially.

PS: You needed to settle him down?

MK: In some respects, because he was having a hard time finding a business. He was always employed by one corporation or another. He wanted to get into business, into the hotel business too. And he was on his way to Canada to open a business, and I said, "Right now, just stay where you are because things aren't exactly greener out there." I said, "This way we will give one another support," so he came over here an started the business. At least that way he had some livelihood.

PS: So does he also work for a corporation here?

MK: No, he just runs the business.

PS: So this is a switch isn't it? Isn't it usually the older brother that looks after the younger one?

MK: Kind of, but he's had a very hard life in the sense that his better half has severe back problems and he had two kids, one is bulimic/anorexic. So he has been torn apart by a lot of medical bills, so to speak. He's incurred bills, without having a firm foot either in his trade or in the business area. This is where I said, "You just need to put your foot down somewhere and say, This is where I'm going to stay, rather than run around.'"

PS: And he let you do that, he let you have that power over him?

MK: He didn't let me but the thing is that it was a corroborative effort essentially that we met up here, and we just said, "Look, instead of you putting all your eggs in one basket, I'm willing to at least put some money into it, that way you'll diversify a little bit, but it will allow you to take on minimum risk. I'm taking a lot of risk, and my risk is that you'll run it for us." And the business has done well. His main concern is tomorrow if anything should happen to him, he must make sure the family itself is able to pick up and have an income from somewhere. So both my father-in-law and I sold our interest so he has something.

PS: So you don't have any other business now except the one

that you run?

MK: That's right.

PS: Let's backtrack a little bit and talk a little bit about your marriage. From what you've described so far, I'm assuming your marriage was not arranged by anybody, that it was a love marriage.

MK: Oh, absolutely.

PS: Was that the tradition in your community?

MK: No, no. During my mom and dad's time, you very rarely saw people holding hands, and marriages were arranged, so to speak. And, of course, the next generation was totally different as my children's generation is totally different. No, it was just the liking we had for one another. I was a persistent devil.

PS: Always pursuing her?

MK: Always. She would be coming down from Scotland, and she thought her brother would come to meet her, and of course I would be there, and she would say, "Oh God." I enjoyed her company and so forth, and I finally asked her to marry me. We used to communicate while I was here and she was still back there. I came here in 1965, and she went back to East Africa about the same time.

PS: So how did you persuade her to fall in love with you?

MK: Oh, I think we just had a liking for one another. We kind of dated for a year.

PS: Did you tell your family that this was going on?

MK: Oh sure.

PS: How did they feel about that? How did they respond?

MK: Fine. They didn't contest it. They just thought perhaps my interests would be diverted if I didn't finish my education first. And I said that it might help the situation. That's why I basically went back to get engaged and then all of a sudden about 10 days before the formal engagement ceremony we just decided to get married and for her to come over here.

PS: Did you go through the formal engagement process anyway?

Technically, you go through the process but it was all MK: combined then.

PS: Describe what that tradition is like in Kenya.

It's not like what you might have envisioned and what you might have come to know in talking with other people from India. You go to the mosque, and you have an individual who presides over the mosque who's known as a mukhi, who essentially marries you, in a very simple fashion, just like you get married in a court of law, except our institutions back home were empowered by the laws of the land and by the legal system to perform marriages. Very much like in churches where the pastor or minister or rector is granted a license and a right to be able to perform marriages and that classifies them as legal. But we don't have that authority over here right now.

The Muslim community does not? PS:

No. So initially when I set up mosques over here way back in 1971, when there was exodus of refugees that was coming from East Africa, we started a mosque over here. I was nominated by a council. We have a council here, a regional council in Chicago that probably administers 21 to 24 smaller mosques in the vicinity, in the Northwest area. I was nominated as a person to conduct and lead our congregation, so after a couple was married in a court of law, then I would preside and marry them.

Did that make you a mukhi?
Yes.

MK:

So it doesn't take any formal training, like a divinity school, to be a mukhi?

No, but there are certain guidelines and rules that you have to abide by. We have texts to follow and things of that nature, but essentially it's just overseeing the community and helping them in conducting the prayers.

Back to your wedding in Africa. This formal engagement you said was very complicated.

It wasn't very complicated in our situation. We made it very simple because of the fact we did not have much time. Routinely you make a big fuss over it, because you only go through this once in your lifetime. So when we decided,

particularly my side of the family at my insistence, to go ahead and see if we could arrange and accommodate the wedding within the next ten days. We knew there was a lot to do. One of my uncles persuaded my dad to just allow me to do that and so in the ten days remaining we had to really scramble -get gifts and things that you have to give to people, arranging the ceremony, where it was to be held and so forth, sending out the invitations and having them printed and stuff like that. It was just a routine just like you would undergo here. It's no different. It's just performed in a mosque.

PS: How long does it take?

MK: Half hour. Just very much like here.

PS: Because a lot of the weddings Indians have described for me, there are processions, there is feasting and it takes three days.

MK: That is there. You have a lot of receptions held for you, from both sides of the family. A lot of things you do traditionally that we weren't able to do. In that respect, there are certain distinctions, let's say, between Christian wedding and Muslim wedding, but not to the extent you hear, like in India. But the feasting and some of these things can last days, weeks.

PS: Did you do some of those things?

MK: Well, I just got married, and about a week later I was off. We were gone. We just went for our honeymoon and about two days later I was gone. In fact, we didn't have any chance to take any pictures of where we had spent our honeymoon. In fact, I just went back after my mom died, and I went back to that spot and took pictures of the rooms and the hotel we were at because I had not done so earlier. Time was so critical and so short that on the day of the wedding I remember I even forgot flowers, and Naseem's bridesmaid essentially was gracious enough to bring the flowers for her, from me, so to speak. In fact, I was just in touch with her when I went to East Africa because her daughter was getting married. I just called her up surprisingly, and said, "Can you quess who this is? You were gracious enough to bring flowers for me when I could't do so on my wedding day." said, "Who is this?" I said, "Mansur." She said, "What are you doing over here?" I said, "I'm just visiting Dad, but I'm coming to your daughter's wedding tomorrow." (Laugh)

PS: And you're bringing flowers?

MK: No, in fact it was already over. I was invited for the reception, and she's a gal from England. And Naseem's parents and Naseem was very close to her, and she married an Italian, and they live in Africa, and they have homes in Italy and in England. So in case they have trouble and Kenya breaks up, they can move. Spicy. (Laugh)

PS: How was it that your uncle persuaded your father to let you marry? What was his interest in that?

Well, primarily I think more empathy in terms of what I wanted, and I think dad wasn't perhaps quite able to relate to me in the same way that he relates to me. And so being that he was my dad's younger brother and they do things jointly, and you have to remember that our cultures are very closely tied family wise and have always have been, and they are very deep-rooted, extremely deep-rooted. He was just able to talk to dad and say, "I think it might be just best in the long haul to just let them marry instead of coming back to all this. There is the cost involved in going back I mean it takes \$4,000 to fly out there and and forth. back." I think things were getting a bit precarious at that time in the sense of businesses, because dad was seeing his empire unfold. Businesses were going down the tube because the government of Kenya was reverting from a colony to a commonwealth country, meaning they would be part of the commonwealth, but independent from Great Britain, very much like India was, or Pakistan, or Australia or Canada or Borneo was. Here was a country that was essentially coming to Dad and saying, "Look, if you don't give us this business, we are just going to nationalize it, so take ten cents on the dollar. We'll just nationalize, take it from you." overnight, Dad's worth dropped, and all of a sudden he's a pauper. And that's always been a fascination in the third world. You can make millions in no time, but you can also lose them in no time, because the next guy could come along and say, "I'm just going to print money with my name on it, my picture on it, and tomorrow everything is invalidated that you have."

PS: So is that what happened to your dad? Did they take his business?

MK: Yes, essentially most of our businesses that we had over there. We lost them or we had to sell them at a very deep discount.

PS: Did he get to keep the money that he had earned?

MK: Remember, that money that he got had to be divided

between all family members because there were a lot of parties involved. You're talking about 12, 13 people because dad himself has four brothers. His side of the family is called the Rahemtula group. There is another side of the Kassim-Lakha family known as the Alibhai group. They have five brothers also. So those five people plus our five people plus there's another two Kassim-Lakha family that make up the 900 people we were talking about -- huge conglomerate. We were into about everything you can imagine in terms of business -- coffee, cotton ginning, socks, projects, sisal industries.

PS: So what did he do after he became poor?

His younger brothers essentially kept him occupied and gave him an income in Kenya to carry on, and they invested some money for him in various ventures that they essentially "Who can come up they were able to salvage. It was like, with the money now to buy all these projects?" It was a question of turning them over to the government because of the fact that the country was very unstable. The banks were not able to lend money, so where do you get the financing? But we were able to raise some funds and buy, keep a couple of hotels that we still have. And Dad just sold his interest in that so he should get some money out of that. And the government has begun just recently, about a year ago, giving back properties for people that are willing to go back there, invest the money to bring them up to par, and run them. So a lot of people from our community in Vancouver in Canada, from US., have gone back. And, of course, I had no interest in that, but Dad has had some interest in that, and I know he recently sold some property, a hotel, which was a five-star hotel essentially, for what they could and he just got some money, just this month. Imagine how long it's taken.

PS: Twenty years.

MK: Twenty years, and he's just seen that money.

PS: Did he continue to live in Kenya that whole time? He never emigrated away?

MK: He actually continues to be a Kenyan citizen. He continues living over there. He's been over here with Mom several times. In fact, he became a permanent resident. I sponsored him to come over here and live with us way back in 1971. He fulfilled his residency requirements and went through naturalization process and became a citizen over here. But he gets so bored. What do you do here? You try to get involved in clubs and stuff like that. But all the

people that he's known, all the friends with whom he grew up, where he did business still remain back home, so last time he went back home, he said, "Mansur, I'm just going to stay where I am, " and the family is going to provide for him in his retirement and give him a condominium. He's got some income coming, so he's really happy. He gives of himself through the community and through the church to go out and help the needy people, and the people next door look after There is family there to look after him, and he's him. enjoying his life. It would almost shorten his life span by ten years if I brought him back here. So that was really the intent when I went back last year after Mom passed away. said, "Dad, you can just move here and stay with us" because I didn't think he should be separated without his family, but then I thought, "No, it would probably do more damage." And you have to think about that. So he's having a marvelous time. And he can come over here anytime.

PS: How many of the 900 people stay there when things got bad? Did most of them stay?

MK: They were not all in East Africa. I mean our family is so huge that in the 30 or 40 years that we were involved in businesses, as people had children, they've gone on and made a life for themselves all over the world, so we find ourselves in Toronto, Vancouver, Brussels in the diamond business, Pakistan, India and England. Some continue to live in East Africa. You have to keep in mind that the senior members now, a lot of them have passed away, and those who are surviving are simply retired and are just trying to make it through life.

PS: And their children are your age?

MK: My age and even older.

PS: And what are they doing? They are not carrying on the family businesses?

MK: Well, there is a gentleman by the name of Smamsh Kassim-Lakha who went to the University of Minnesota here. He is now the CEO of the Aga Khan University and Medical College in Karachi, Pakistan, and he works for His Highness the Aba Khan and/or the Aba Khan Foundation which is based out of Geneva. They have offices all over the world, and they oversee the institutional offices and schools and dispensaries they have created to allow the population to enjoy schooling and academics and the basic rights that you and I as human beings should have--clean water, food, and an education, very much like your Catholic organizations that do

things all over the world by building schools and so forth.

PS: If your parents could have had their way, would they have arranged a marriage for you?

MK: No.

PS: But their marriage was arranged?

MK: Yes.

PS: What had changed in the community so that was no longer the expectation?

MK: I think it's just an evolvement in time, just the realization that things are just not done that way, and you have to let go of a lot of things of the past to keep up with the future. Things were just different, and people found partners that were suitable for one another. My sister got married through love. My brother was the same way, and it was no different for me.

PS: How about your adopted sister? What has become of her?

MK: She went to school back home, and while I was living in Brooklyn Park, my parents asked me to look after her while she went to school over here so we sponsored her over here. She went to Normandale for two years and then she graduated with an associate degree and went to work for NSP. She has been working at NSP for quite some time.

PS: Is she married?

MK: Oh yes, she's married to an American. They have no children. We had the wedding out here. I don't know how long she has been married. It's got to be at least 10 years, 12 years maybe.

PS: Do you think she'll have children?

MK: I don't think so, no.

PS: Maybe she'll adopt.

MK: Maybe she will. Like I said, it's very difficult. We don't ask these personal questions. We'll see what happens. She's getting up in age too now. It's hard to take on something like that at this point in time.

PS: Tell me about how your kids came along, and what was it

like raising them in this culture?

MK: Difficult to begin with. I told Naseem I wanted to have four. That would have been nice to have, because I like large families, but the way things were, we were living out in Buffalo when we had our first one. That was Salima. She is right now gong to University of Western She graduates in March with an Washington in Seattle. Alim was born while we were in Brooklyn accounting degree. Park. It was very tough. I don't know if I was a good parent, in that respect. I didn't know how to be a father. You read Dr. Spock and all this kind of stuff. d of stuff. I'm sure But I think, looking every parent must go through this. back, I think I could have been a much better father than I was. I probably was not able to spend a lot personal time.

PS: What took you away?

I think my job. But all the time that I did spend, even though it was quality time, I think I could have done a whole lot better. Naseem, after our second one, quit her job at the University and stayed home to take care of the children, because to us it was important that we did that. But at the same time, we were building this house, we were smack in the middle of it, and soon after that we knew that we would have to have two incomes and so she did negotiate with the University to work part-time. But we wanted to get away from the drama of the cities. We were living in a Vern Donnay addition. Vern Donnay was one of these builders that built shabby homes, where the floors were warped and stuff like that. He used to do all these Orrin Thompson type of developments. Our first home was a Vern Donnay home. We had no problem with that but I told Naseem when we moved in, "This is not a place to raise children, I'm going to build you a home in five years. We'll move out and build what we like." You see that today. But I wanted to bring the kids out to where the schools were good. Brooklyn Park was very, very good for us. Of course, it has taken a turn for the worse. We made a move at the right time. I wanted to spend time with them, share life with them, have fun with them, rather than come home and say, "What shall we do?" and run off to the shopping mall. That's all that some people do. There has to be something better than that, so I wanted to spend some personal time, instill some values, have fun with the kids, play with the kids, by building a home out here and being able to spend that time. That's one of the reasons we did that.

PS: Was that accomplished?

MK: That was accomplished. Very much so. Raising kids over here, to come back to your question: We knew we had to raise kids with the values that we would like to see them instilled with, and you probably sense some of those today. But it was far more different than we did back home, except that we have a lot more things accessible to us over here. One thing that is very different from when I was growing up compared to my children growing up was the fact that we always had a nanny to look after us. Of course, over here you don't have a nanny unless you're a multi-millionaire and you can retain a butler and a nanny and retain them on a full-time basis, so that's basically why Naseem stayed home. We've had to do everything ourselves, to helping each other whether it was cleaning the house. And Naseem gave just as much time when we were building the house. She contributed just as much in working as I have. I think the one thing I fell short was that I wasn't able to lend myself as a father as much as I really could have. And I didn't really understand that raising kids was hard because you would come home and expect her to have everything ready, meals and this and that, and that was very shortsighted of me. So in that respect it has Had we been back home, we could have had a been hard. different type of lifestyle, and I have had a chance to see Even though that has progressed and changed, you that now. can still retain a lot of that where you can give time to your family but still have some house help because your money would be able to buy that, but over here that's impossible. It's been a good experience because we've had to do it, because we've had to do it so we've been able to teach our children to make it in that respect. Which is a day and night difference to what I've been used to and the way Naseem was raised and the way we're raising our kids.

PS: So your family always had servants when you were a child -- and a nanny?

MK: Not a full-time nanny, but someone who would look after the children. You would have domestic help to clean the house, chefs to cook, people who did nothing but clean yards, washed the dishes and guard the home. You had security guard at the gate, you had a gardener, you had domestic help, you had a nanny, and people to cook for you.

PS: Nice.

MK: Even though Mom was involved in delegating tasks. She had people to go the market for you and shop and do everything.

PS: You wish that you had been more involved with your kids

and that changed when you moved out to Stillwater.

MK: Yes, I think so.

PS: What years were your children born?

MK: Salima was born in 1971. Alim was born January 5, 1977.

PS: How do you think your family would be different if you had stayed in Kenya?

I think it would probably have been no different if it had been in England because it is still a Western country, but the school systems are much more progressive, even to this day. Even when I go home to visit, the children at almost all ages are four or five years ahead, and so I do take my hat off to the British colonial empire in how they created the school system and the regimentation that went with academics. People are fluent in two or three languages, and that is one of the shortcomings I see in my kids even though we've tried to talk with them, and they understand what we say in Kachhi, they are not able to When we were raising them, we've talk to them a relate. little bit here and there, and they would understand. decided that rather than teach both languages at the same time, we'll teach them English first. I think that was a bad decision; I think we should have kept both of them up at the same time, because now they have no interest in learning the Kachhi dialect, although they try to understand.

PS: Do you and Naseem speak to each other in Kachhi?

MK: Oh yes.

PS: So that's the preferred language between the two of you?

MK: We just kind of flip-flop back and forth. It just depends on the subject and who you're talking to. It naturally happens.

PS: Did you ever take your children to the SILC School?

MK: No, I was going to. We had a very good friend by the name of Ranjan. She is a marvelous person. She had been teaching SILC School for about 17 years, but the difference is that most of the kids are younger and I try to talk to my children, but of course there is such an age disparity that I think they will go if I go, so sometimes I need to go back and just kind of learn Hindi, which I understand when it's being spoken, but not fluently as Naseem does. But I would

like to do that because it teaches your children that you don't' just stop learning even at age 100. You just move on in life.

PS: Do you speak any African language?

MK: I used to speak a little Swahili. It was difficult but I understand a little bit of it. I'm not fluent at it.

PS: When you were a child, were you?

MK: Oh yes, sure.

PS: So as a child you grew up speaking Swahili and Kachhi?

MK: And a little bit of Gujarati because Gujurati is a language and was taught in school. It has its own alphabet. Dialects do not have their own alphabet. Kachhi is an offshoot of Gujarati. We had to learn it as a language in school. It was taught as well as English in primary school.

PS: So your children understand Kachhi and speak English?

MK: Yes.

PS: Anything else?

MK: Salima has taken some French courses at school. Naseem is fluent in Italian. And once in awhile, we try to encourage each other. You need to go back and do this, and it's good to do that. I've gone to a couple of Italian classes with her and just don't have the time. Time is so precious right now. I wish I could make 36 hours out of 24.

PS: Tell me about Indian associations you were a part of? When you came here, what kind of association did you find already existing?

MK: Very, very basic. They had an India club that used to put on Indian movies at the West Bank of the University once every month or so. We used to be part of that. We didn't know anybody because we used to live out by Buffalo. We were young. But gradually over the years we made friends through the people we got associated with when we went to college or in the towns where we went to college, and through them we met other people, and we have maintained some very fine relationships that are very deep-rooted. These people would give their right arm for my kids and my family. We would do the same thing for them. We have a lot of friends in that respect.

Naseem has given a lot more time to the India Club than I have, although I've been a passive help, so to speak. She's been an active helper. I've given a lot more to my community, but I needed to build bridges between your community and my community, bridges between the Indian community and our community.

PS: Our community being Muslim?

MK: The Muslim community. There are a lot of Muslim communities over here, but different sects, just like you have Christians, but you have Protestants, Catholics, Lutherans, First Baptists. I've been more involved in building those kind of bridges.

PS: The religious community?

MK: The religious community, in setting up our centers over here. Making sure they were taken care of and settling down some of the refugees that came from Kenya, from Uganda. I think I was involved for years, and I've only taken a passive role in the last 8, 10 years. I just needed to step back, take a breather. One of the reasons I wasn't able to give to my kids any better was that I was so involved in other things. That's why I say I don't think I gave personal time the way I should have to my children, and I felt they were cheated in that respect. It was a learning experience.

We've done as much as we can, and it came time to turn over the reigns to somebody else in the community and say, "You pick up the ball from here on." So I've been involved in a passive way, and Naseem has been involved with the community by being on the board of directors and so forth.

PS: Of the India Club?

MK: Yes.

PS: I know that in India there is traditionally a lot of tension between the Muslim community and the Hindu community. Have you felt that in the community here?

MK: Never. I think most of us as we've grown we've seen that you can't hold those kind of orthodox values anymore. You have to be a lot more fluid in life toward respecting other people's values, and that's what Islam teaches us. Be tolerant. I have never sensed that from people I've gotten associated with. I'm sure you find some radicals in every organization, orthodox thinking in every organizations,

militant organizations. I would not equate, for instance, Christianity with the IRA, even though IRA is Catholic-In the same way I would not equate Islam with the Islam that you read about blowing up buildings. You have these radicals and militants that are not of my community at all, they are really very strict orthodox type Muslims. There is always a difference in how it is reported and Isn't that the same way that Christians are interpreted. different in some respects, even though you all believe in God as we do, and there is only one God. What differentiates Testament from the New Testament? differentiates Catholics and Protestants? In the same way, I personally feel that Islam is very tolerant, and its' very fluid. I don't think God created the world in its absolute little criteria and said, "Well, this is it." Of think God changes things even to this day. It is fluid. You just can't stay static. Religions, in turn, have to remain fluid or be able to change with the times. Today you're in an atomic age, and so what have you done to bring your religion to that level, to the atomic era?

PS: How has Islam done that?

I don't know how Islam has done that, but like I said, MK: you have to very tolerant. In our community, you'll find that we, just in our community (not our religion) -- have become tolerant of the fact that time is a very pressing issue. We have accordingly made changes to prayers; including how and where we pray. See, things have changed. religions are so close, they really are. We recognize Moses, Abraham, Jesus. My religion recognizes that. They are what we call prophets. And so you have to be respectful of everybody. And I find it very difficult when I have run into situations when people say to me, "You should be Catholic, because that's the only true religion." I have a very hard time with that. If I can be tolerant of them, then why can't they be tolerant of me? I would hope that he won't make that But I think all of us have to kind of a comment again. recognize that religion had to be fluid-- it's how you approach it, your attitude, your faith and your role that you have with God, the personal way you pray. I think Islam has become very fluid in the way it has allowed you to maintain your lifestyle while preserving the sanctity that you should embody in prayers.

PS: So you modified that rituals that are required?

MK: You have to. You have to. Otherwise, you lose the value because you are so regimented. You have to abide by the time. What do people do in Bosnia if the mosque has been

bombed?

PS: The small sect that you have organized in the Twin Cities area, is that primarily Indian people?

MK: Mostly. They are from both India and Pakistan. They have come up from the Chicago area or the Kansas area and have moved over here. Most are involved in businesses. There are people also from East Africa.

PS: Were the Indians in Kenya mostly Muslims?

MK: Not necessarily. The majority of them were Hindus.

PS: But the ones who came over here and were Muslims joined your mosque?

Right. There were some that were not part of our MK: specific stream, but they were still Muslims, and now there are Muslim centers that have been established by Muslim communities over here. There are two mosques over here. We don't have an edifice over here. We rent our space, but we are in the process of building three or four large mosque centers of magnitude. I am talking about anywhere from \$5 million to \$25 million projects. We have done that in Canada. And this is what we had back home. As Muslims and non-Muslims became citizens of the country, it seemed like that at the outset when they were all in Naples or Italy in refugee camps and were shuttled off to various countries as countries took them. Families got divided. After five years, you saw these people moving back and forth to try and congregate with their families, so you lost a lot of people, we went from about 120 people to about 60, and all of a sudden we are back up to about 140.

PS: Where is the influx coming from?

MK: From other states. The influx is coming from the business potential that this state offers to people who want to get involved in businesses. They say, "If I bought this business in, let's say, Chicago, it would cost me five times as much. If I moved up here, it's going to cost me one times as much." It's very interesting to see the movement. You don't only see this in our community, you see this in other communities. You see this in the way the Hmongs have progressed, getting involved in business.

PS: The 140 people who are part of your mosque, are you still the leader?

MK: Remember I mentioned I handed over the reins, that was about 15 years ago, but I was still active on the Council. We have a national council in Washington DC; and then we have five regional councils, one is in Chicago, one in L.A., one is in Atlanta, one in New York. We also have a kind of foundation, a charitable organization, established in DC, but then within the regional council, we have structures so that people are represented from every community, so I was essentially a member of the Chicago Council, and I represented some 19 districts.

PS: Are there any other Indian associations you have been involved in over the years?

That's been enough to keep me going. When you have a growing family, but I'm hoping, it's difficult. Alim is now in the University and we're been waiting for him to get done at the high school level. Technically he's still a senior in high school, but after he finished his junior year, he had good enough grades to say maybe I'd like to move the pace along a little bit, so he went to Lakewood Community College over here and is taking some courses to apply to a degree as well as his high school graduation requirements. He finished his high school requirements by December, and he has 30 more credits to his name. He went to two summer sessions plus the He hopes to transfer to the University Institute of Technology plus maybe take two more sessions in summer. hopefully, he'll pick up another 30 or 40 credits, so by the time he actually is truly a freshman this fall after his graduation from high school, he should have some 60 credits to his name, which is like a late sophomore. He would like to get done early. I am trying to encourage them. Essentially, I'm saying to both of them, "Please go and get some experience out there, and in five years I want you to get into business for yourself, somehow, some way; that's the way you make it in life."

PS: Are there any other community organizations you have been a part of separate from the Indian community?

MK: I have lent myself to CLU, and a little bit here and there. I lend my time to teaching and helping other people coming into business. Primarily just passive work, just helping people, seeing people in other communities. I got acquainted with a fellow who has come over here from East Africa, and I happened to meet him, whose child is essentially deformed so much so that the Shrine people sponsored for him to come over here. This poor child has knees that have been reversed so the legs are essentially reversed. I mean the feet are straight but the knees are reversed. We don't realize the extent of other people's

problems. You think you have problems until you see somebody else, and it makes you feel like this; humble! And it's nice to just be able to go out and visit these people and just talk to them.

PS: The CLU is the primary professional organization you've been a part of?

MK: That is correct.

PS: Has that been helpful for you professionally?

In fact, we had a general agents Very much so. MK: association too and I've been a member of that, an officer on and off, but that's just professional organization. And you can do things that way too. We've been so wrapped up, my kids have just now grown up, and it's like I was trying to cut myself away, cutting that cord and saying, "Hey look, I just want to step back and take a big breath and just sit back and take life into my own hands of what I need to do, my personal goals, and take my family where I need to take my family. Right now I just don't want to be involved." At the same time, you have a yearning for building these bridges that you need to do to survive, because without friends and family, you're really not anything at all. Life is what you make it.

PS: Having that community around is very important.

MK: Your roots are there, and so you need to establish some kind of root system for your children so they can know where they are, so some osmosis can take place.

PS: Are your children practicing Muslims?

MK: Oh yes, but they don't go to Mosque as much as we do, because the way the prayers are conducted in old language, they find it difficult.

PS: Which language is that?

MK: In Gujarati and Kachhi. Over a period of time, as I have been a member of the Council, I have been trying to embody the fact that, look, you've got to teach these facts in English and that means conducting the whole ceremony in English, so over a period of time we've gotten to the point where a lot of the things are being done in English now, but not all of them, because if we did that, it would be damaging to people who are old that don't understand English fully. I think it will take probably one full generation, and you're

talking 50 years at least before things will fall in place and all the changes are accepted.

PS: Talk to me a little about the cultural values that you felt most important for your kids to get -- your family values, your Indian values, or your religious values.

MK: Tolerance. Culturally, I wanted them to be values educated. That is very, very important to me. Grow up in an environment where there was respect for another, respect for other people, if they want to be respected. Be tolerant of other people and other religions. Honesty. Work hard, and never forget that whether you have any problems or not, you can always come back home, because that is where the buck stops, no matter whether it is bad trouble. And stay away from things like drinking and smoking and things of that nature. None of us have ever done that. I sip wine once in awhile, but I don't make a habit of it.

PS: Do you see your children incorporating Eastern values and Western values together?

MK: Very much so. They're continuing to develop that now. The reason I say that is because they had to relate to their own peer group at school, which has been only one-sided. But now they are beginning to take on some of the aspects that we would like them to take on, some values.

PS: Say more about that.

MK: It's like the respect we would like them to have for us, for our elders.

PS: They don't have that?

MK: They do have that, but they are developing that a lot more than they used to before. They didn't understand that. You have to keep in mind children are still children. It's like when you graduate with a degree, it doesn't mean you know everything, although they like to think that. It's the same kind of values that they've embodied when they were in high school. It's like if you want to be part of this, then you have to do this. They think they know everything, so you just let them be and grow up on their own in that respect, but when you get a chance you punctuate that with, "Hey look, you have to be considerate over here for these people, and we are trying to teach that so hopefully if you are considerate with us, you'll know how to temper that when you have your children and they treat you like this. They need to be respectful of you and the values that you have." So there

has been some transition from high school to the college level where they were still in the process of denial, "Hey, I'll do what I do." I think the biggest thing that I see in terms of value where I find it somewhat hard to accept at times is that when I was growing up, what my parents said went, and when I was in school in England, when someone told me this was something that had to be done, and if you didn't do it, that had to be dealt with whether the headmaster was giving you a whipping in the back with a cane or it was a prefect, or if dad coming across with a slap. It was not tolerated for you to speak back to your parents. Inasmuch as I go head to head with my dad today, we do it in a different format, and the kids today, with the values they have taken on, which have been somewhat bicultural, they really haven't had the chance to develop consideration and tolerance fully. They are still in that transition stage because they still It's a very difficult

They are still in that transition stage because they still have not finished growing up. It's a very difficult transition that you have to keep in mind because they only know how to talk back sometimes. What they are really doing is expressing their views and what you have to teach them is yes, but temper that, don't quite say it that way. For instance, Naseem's dad just came out of the hospital and he had his own plans, to go out with his friends last night, and Naseem's mother (my mother-in-law) wanted to go to the mosque for prayers as Friday is our Sabbath day, and she hasn't been able to go out for the last month because he's very possessive and he wants her to be there all the time. So we asked him to go and baby-sit my father-in-law so my mother-in-law could get away.

PS: You asked your son to do this?

Yes and we ran into resistance for a little while, but he didn't put up a big fight about it, but he had to break his plans with his friends a little bit. It was a learning experience, because my father-in-law and my son have gotten along very famously before and they like one another, but he's getting to the point where he's a little senile now. don't know whether his patience is there any more. My son wasn't with him through this. And now he finds his fatherin-law is not as active, can't think as actively. But we needed him to be with my father-in-law in case of any It's a good learning experience for him to emergency. respect that, to know that you have to have consideration for older people. And to let them to come to their own meeting of the minds, so to speak, whatever level it might be. can't teach people that, I don't care how hard you as parents try. There are a lot of things you cannot teach children. don't care if you are the best parents in the world. They have to learn it themselves. I told Salima when I first

sent her to school, I said, "I want you to go and stay in the dorm," and the reason for that was simple.... they do so much growing up in the house, but the rest is out there. And the real world is sometimes knowing that you have a roommate, a roommate that doesn't believe in taking showers perhaps except for one every week, does not believe in changing clothes or throwing out garbage. She says, "What do I do?" I said, "Salima, fight for your rights. You have to grow up as an adult and speak out. You could tell them to clean their room and make up the beds and pick up after themselves, those kind of things you can teach at home, but you can't teach them other things like because they can only be learned from real experience." I told Alim, "Next year I want to send you to college because I want you to meet other people."

PS: Sort of like you being sent off at age 10, except they got an extra 8 years.

That's right. We might think we are good parents, but I could say to you that my kids are not street smart. My kids have the values we taught them, they lived in a good area, in a good neighborhood where they are respected at their school, they respect other people, but I'd say, "Do you know how to file a claim for Social Security? Do you know how to take a bus from University Avenue to Western Avenue?" see, what I need to do is throw them out in Frogtown for about a week. I'd say the people in Frogtown are a lot more street smart than my children, and they could learn a lot from those people. There are attitudes and values that they need to learn, that they will learn over a period of time that you can't teach. We throw a lot back to the school as it is. Every time somebody raises their hand we turn around and sue the teacher. Back home it's unheard of. Even in England today it's unheard of.

PS: In England it's okay for teachers to hit?

MK: Oh sure. If you look in preparatory schools or in secondary schools to this day -- I'm sure it's been tempered a lot more these days because the whole environment is changing. But if you go to some of these private schools, oh yes, you'll still find caning going on, and that's just discipline. You're not competing with your next door friend about what you're wearing today, whether you've got Levi jeans or Dockers on. Everybody is dressed in uniform. You're not competing. You are who you are. And now you see that school being put into place in St. Paul!

PS: Same thing, huh?

MK: Coming back to haunt you after 25 years.

PS: Did you take your children to Africa?

You bring up a good point. One of the best things my parents did for me, even though they sent me to school early, is that they always made it a point to fly over, have me spend the summer with a foster family, with my friends in England in a different part of the country, or to fly me back home for long vacations during the summer. They would come over here -- in England -- once in awhile, and dad would buy a car in England and we would all pile into it, my sister, my brother, myself, and my parents, and we would go gallivanting all across Europe for two or three months. They did that. It always left such a positive memory with me. They did that a couple of times, and we had a marvelous time. Of course, Dad was well-to-do and was able to do all that, and we stayed in the nicest hotels for three months. That's no picnic. 1984, I said to Naseem, "We need to do things with our kids." So Naseem took off about two months earlier than I did and she flew with the kids to my old stomping grounds in England, where we have friends and family, and from there she flew them back home to show them where our roots were and where we grew up. We couldn't show them everything, but we gave them some idea what life was like over there. Of course it's gotten very bad, since the British left. There has been so much corruption, all that money that was coming from the Western world was siphoned off to various political parties and misdirected. So life has somewhat declined, but it is a lot further ahead today than it was in 1984, so at least they have some idea. And then they came back to England, and that last month I took off and met with them and then we leased a brand new car from Renault in France and went down gallivanting all over Europe for about five weeks. It was such a joy that I'd like to do it one more time after Alim has graduated at some point in time where they can appreciate They were young still. I hope they don't take on extra baggage at that point in time -- boyfriends or husbands. wouldn't be such a bad idea to do it when we go to India.

PS: When are you going to India?

MK: I've been talking about it off and on, and Naseem says, "You're just not a man of your word anymore." (laugh) I keep making promises and I break them. But she went with her parents via Japan. Her brother was working in Japan for Honeywell so they kind of made a stop over there and then went off to India and from there they went to Pakistan where my cousin is the president of a university, so it was a good exposure for her. I definitely want to do it. We've been

talking about. The money hasn't been there because I've been pouring thousands of dollars behind Salima. transfers that she's done from the of University of Wisconsin to a private university in Seattle to Western Washington University, she'd lost a lot of credits, so we've had to make up that. They don't realize that taking a course over, means another \$400. They just don't relate. So if you lose 15 credits, that's one quarter, and one quarter is worth four or five grand. Now she is beginning to though. She lectures my son now. I still maintain the biggest thing is to instill a lot of values in my children. So even though we have a distance between here and Seattle and my phone bills are huge, I insist on talking to her at least twice a week. And that's to let her know we're there for her, that she can talk to us about any problem that she has. It's simple things like that you don't appreciate, but we just want to make sure she's able to stand on her own two feet. We've become a lot When we were together, she and I used to fight because we used to have differences and we've seen that dissipate. So when she was here with her boyfriend this last Christmas, it was a joy to have her. We still maintain ties. I can't call her up and hug her every day, but it gives me a chance to be close to her, knowing that we are there. It's important. So that's how you sometimes trade -- your time factor. Money is not so important, whether you have it or don't have it. We're just lucky as a family. It's ties. Of course, now this one is starting out, and he needs a different set of requirements. Sometimes he can't always drive, and bus service out here is nonexistent unless I drop him at the University, and then he has to go from here to St. Paul to Minneapolis. He would have to start out at 5 o'clock to get there at 8. And there's additional need for gas and pocket money. It's the same boat you and I are in. It's called the Titanic. (Laugh)

PS: Your daughter's boyfriend -- Is he an American?

MK: Yes he is. He's a very sharp kid as a matter of fact. He's been an absolute delight. I just try to instill some values. You don't know what kids are up to these days. The schools sort of draw the alcohol and abuse and shootings that are going on. They met while she was working out at my cousin's Dairy Queen out in Bellevue, Washington. When she moved out there, my brother-in-law was out there, and so he took her in for about a year, and now he's moved out of there, so some family member and friends remain so we can at least keep an eye on her. The gentleman has been a delight. He respects her and she respects him. I had a hard time initially relating to some of the things I used to hear her saying to me which was "Salima, Why are you going to school?

Why are you wasting your time?" It's gotten to the point where I'm encouraging him to finish his law because that's what he'd like to do and work for FBI. Whether they hitch up or not is immaterial, but its important to convey the idea that "Hey you need some education to get ahead in this He sees Salima doing that and he's a very bright world." individual, but sometimes just not having the resources from parents or other financing is a problem or not knowing how to go about doing it. Even if you have to beg, borrow, and steal (in a metaphorical sense) you've got to motivate to strive for it, than do it. The only way to make something of yourself is to do it. Just break them down into small steps This house is proof of that. I didn't think I and do it. could ever build. I didn't have the money. I wouldn't be able to build this house today. But when I made that promise to Naseem when I first bought our first house, I said we're here for five years and then put the house up for sale, and I said, What the heck are we going to do? We were going to move, but we didn't know where. So we refinanced my house. I got \$7000 out of my house refinancing. Payments went up by 40% -- How are we going to make this? As the story goes, we paid \$5000 to an architect to design a house for us, which we didn't know if we would ever be able to build. But having worked for the bank, I knew how to get interim financing. I didn't know anything about general contracting, but I general contracted this house and I pushed the point where I said to the architect, "What if estimates are high and I can't build this house for what you said it should cost?" He said, "Well I'll build it for you." So I got the financing and we built this house, and we ended up putting a lot work into it ourselves, but it is accomplished. It's just breaking those things down into little pieces to the point where you can do it. We spent about a year looking for a lot. Just teaching those kind of values: Everything is attainable in life, even spiritually, materially, and for them, I keep saying "impossibility" is not a word, it's just a degree of difficulty. It's how hard you make things for yourself.

Hopefully Naseem and I will have more time now that Alim is in school and we know that he can take care of himself. Before that, it was like: we're leaving him, even though he was 14, 15. You hear of so many things happening. He still has friends that cannot relate, but look, you have to keep in mind that there are kids out there that you fraternize with that are not really in your best interests. You pick your friends, but be discriminating enough in knowing that what they want to accomplish isn't what you want to accomplish, so you have to relate to both sides of the fence. You're trying to get yourself a degree. Academics with certain values. You need to relate to people who have identical values in that respect. Over here you have friends that are fine —

music, this, that, but they don't do anything outside of high school so they can't go forward, they don't know how, they don't have the encouragement. They work at Mr. Movies or video place and go from job to job, and there is nothing wrong with that. I want you to respect them for who they are, but there is a limitation in terms of what they accomplish. You can do the same thing. Do you want to do that? Do you want to work and do what they are doing -- flip a burger? Fine, but get a degree first.

PS: How do you maintain your ties with your family in Africa?

I talk to dad, at least every month, every By phone. two months. I'm terrible about letter writing. Naseem has done that for us for a long time. When I went to visit Dad, I felt it would be nice to be able to be there when Mom passed away, but at the same time I want to remember her as I envisioned her when she was over here rather than see her in a different state of mind. Finally she did pass away. I'm going to keep that memory intact. And after the rest of the family members have gone there and come back, that's when dad will really need somebody, so I told my brother, I think you and I had better stay back and we'll take turns to go and visit dad, so I went three months later. My brother has yet to go. My sister is over there again. Hopefully my brother will go. I maintain good ties. Sometimes not every member of the family respects the other one because of what has gone on in the past. You know, they have their own families and their own children and they have their children's children. So you try to maintain ties because they are still your father's brothers, they're uncles to you, and we've always been very close. WE went to school with one another. When I went to England, one of them had just come back after finishing his bar. He went to one of the four Inns in England, has his law degree as a practicing barrister/lawyer. The other one was becoming a CA and he has offices all over the world --Canada, London, Uganda, Tanzania, Kenya. So we try to maintain a relationship -- for your sake, for their sake, for your dad's sake, because family and friends are all you have in life.

PS: Do you feel like those ties are as strong as you'd like them to be?

MK: No.

PS: What would you like?

MK: Sometimes you'd like to just be able to walk over

someplace and hug somebody. You can't do that. We're 10,000 miles apart. I think because we get so wrapped up in our own lives that we tend to forget and just say to the person, "Hey, I've been thinking about you." We are in godforsaken, snowbound boondocks over here, and people wonder what the heck we're doing over here. Last year was a terrible year for us. We had more company come through this house. We've had people from Vancouver on two occasions, Naseem's brother on and off. Naseem's parents are moved over there so we helped them settle down over here. We've had people from England, people from Mississippi, people from Georgia. And they stay two, three, four days, or a week at a time. People from Canada. People from California. We'd had one bad year. And in between you're supposed to have your own friends and have your own lives; it's taken us away from normal things and our children, the life we need to give them. It's taken me away from my business a lot of times.

PS: When family and friends are visiting, you feel obligated to take time to be with them.

That has always been there with us and that's Right. what makes us different. I find that a little different in this system. Our roots are so deep that we love having company, don't mistake me, we love having friends, but sometimes we just have to say, Hey, you guys just stay where you are because I'm not here this year. You can have the key to the house and you can come and stay here but I'm going to take off. You don't do that. We need to do that more often We have some commitments. We did that for one in 1995. couple in Scotland that Naseem went to school with. She's visited over here and we've gone over there. And they were planning to come over this last year, and because of commitments we had they weren't quite able to make reservations that were going to gel. I think they will come this year . Then our Salima graduates in March so we make another trip, and then we have Alim's graduation in summer.

PS: That brings us up to the last section, about retirement. I know you're a ways away from that.

MK: Not really, when you think about it. I tend to be somewhat pessimistic in the sense that I do that planning somewhat differently. I really want my kids to get the very best education that I can give them because then after that I need to concentrate on myself and Naseem. So when I first made that choice at 35 -- Remember what I said about making choices and going back to it and saying I made the wrong choice. I made the right choice. It's a very hard profession because things change, not because of what you do,

but because of what Congress instigates, so you have to work around these changes as they evolve. I still want Alim to go through college four years, so that means another four years of financial commitment, and I'm hoping that I'm going to see them through two more years after that for grad school somehow, not necessarily pay for it perhaps, but at least be there if they need to finish it. At that rate, if I'm 48 right now. I think Alim will be 22, which means cash outflow Technically, from 56 until 65 only leaves me until I'm 56. nine years of effective working, smart working, rather than fumbling through, of paying for my full retirement. Naseem and I were just talking about that, and I would like to give a lot more thought to retirement as to where we would like to retire. My business is portable so I can just pick up . Just this last couple of months, we had an excellent opportunity to move out to Texas, but we weren't able to gel that. Alim is old enough but he could have transferred, but it didn't quite work out. So I'm looking for some kind of opportunity where I can perhaps sell this house in time to come and use that equity to buy a smaller place, whether it be somewhere warmer, or whether it be by community so we have much closer ties with our friends. It's a very small community we have in Chicago. There are only about 12,000 in the US., but there are about 40,000 in Canada, and a lot more in Africa, Pakistan. But the community has seen itself dispersed all over the world. But we need to be responsible for where we move in terms of what we would like to see, with the values we have grown up with. The community will always be there for us, and so we not only have the community but still continue building bridges on the outside, which is very, very important to us because you only grow by what you associate yourself with. This is something every community can believe in. We can't get wrapped up with our own charity-giving programs and our food drives. We need to go beyond that, not make a quantum leap, but just an exponential leap in some respects, just build bridges so that you learn from other communities about what are they are doing, how are Those kind of things they doing it, learning about them. interest me. Sometimes, I encourage Alim to come along. I say, "Alim, I want you to see how lucky you are. complain about not having this and this and this. Let's go and talk to people at the Children's Hospital." He's an Honor Student and so he should put in some time to give of himself. I want to get him involved in that because that is what my dad is doing right now indirectly. You do it in a humble way. You will get what God gives you. There is a very fine line of demarcation between the material and the spiritual. You have to maintain a balance, and they have to learn that you can't be all material, that you have to give of yourself, whether it's your time, by giving of yourself to understanding who you are or knowing you have a soul inside

you. That soul pays for spiritual enlightenment in terms of how you get yourself closer to God in the understanding of your religion. I think God's greatest creation was man and woman, and so you teach yourself with humility that there is a Higher Power. Those kind of values have to be instilled a lot more.

Maybe we'll retire and move someplace warmer so we can start establishing our home. I don't know what I'm going to alk aby alk aby and alk aby an do yet.