## The Crescent in Trinidad and Tobago: building community

Presentation · September 2011		
DOI: 10.13140/RG.2.2.20824.70409		
CITATIONS		READS
0		52
1 author:		
a	Halima-Sa'adia Kassim	
	The University of the West Indies	
	47 PUBLICATIONS 15 CITATIONS	
	SEE PROFILE	
Some of the authors of this publication are also working on these related projects:		
Project	Assessing capacity building and stakeholder engagement in CARICOM regional institutions View project	
Project	Project India Diaspora View project	

# The Crescent in Trinidad and Tobago: building community

Speech delivered at the Eid Dinner of Rotary Club of St. Augustine, Trinidad
Botticelli's Restaurant, Grand Bazaar
Wednesday 7 September 2011

#### Introduction

As I stand before you this evening, I am reminded that one week ago today, a first occurred. As a country we commemorated the dual occasion of the 49<sup>th</sup> anniversary of our Independence and *Eid-ul-Fitr*. Both occasions provided the opportunity for celebration of our achievements as individuals, as a community and as a country. It also allowed us to reflect on who we are and our pathways to the future. This was indeed a proud moment for us all – the spirit of patriotism sharing a moment, a space, with the spirit of religiosity.

Trinidad and Tobago, T&T, is a potpourri of cultures, religions and ethnicities, all striving to create an environment in which there is "unity in diversity". Through mass migrations (forced and free) and settlements in the colonial era, Trinidad and Tobago, became home to a melting pot of different races and cultures, making us pluralistic.

Multiculturalism embodies respect, acknowledgement of, enabling/facilitating inclusion and empowering people of all diverse groups in a society. If managed properly, multiculturalism can strengthen cross-cultural understanding while promoting the full participation of the citizenry. Since their arrival, the Muslim population have made its own contributions to the economic, social and cultural development of Trinidad and Tobago. They have retained their faith and are able to express it both privately and publicly.

### **Defining Islam**

The word, Islam, literally means peace, that is, 'submission to the will of God'. A monotheistic religion, it is informed by two principal texts, the *Qur'an*, (a text considered by its adherents to be the verbatim word of *Allah*, God) and the *Hadith* (the teachings and normative example called the *Sunnah* of Prophet Muhammad, u.w.b.p., the last Prophet of Islam). Every action performed by a Muslim is done with the intention of doing good and thereby, pleasing *Allah*. In this way, there is not a sharp distinction between the religious and secular aspects of life in Islam; all aspects of a Muslim's life are to be oriented to serving *Allah*.

Islam as a way of life informs the daily thought and action, structures and behaviour of its adherents. It impacts on the social, political, economic, psychological and aesthetic aspects of life. The teachings also encompass principles for governance, human rights, sustainable development, public safety and interest, etc. The main message of Islam is to treat all God's creations with kindness and compassion and as an individual, one is encouraged to lead a

healthy, active life exuding the qualities of kindness, chastity, honesty, mercy, courage, patience and politeness.

It is often said that Islam is the fastest growing religion in the world. A comprehensive demographic study by Pew Research Center's Forum on Religion and Public Life in 2010 of 232 countries and territories note that the world's Muslim population is expected to increase by about 35 per cent in the next 20 years, rising from 1.6 billion in 2010 to 2.2 billion by 2030. More than a fifth of all Muslims (23.3 per cent) live in non-Muslim-majority countries in the developing world.

In 2010, Pew estimated that 5.8 per cent numbering 78,000<sup>2</sup> Muslims resided in Trinidad and Tobago. The study also noted that the estimated Muslim population in 2030 would increase to 80,000 though the percentage value would remain at 5.8 per cent<sup>3</sup> while the population is estimated to be 1, 382,000 in 2030.<sup>4</sup>

### The Muslim community in Trinidad

Islam entered the Caribbean through two streams; the African slaves<sup>5</sup> and the Indian indentured immigrants. By the late nineteenth century, the Indo-Muslim community earnestly began (re)constructing itself following the debilitating and destabilising experience of indenture.<sup>6</sup> This suggests the presence of social capital which formed as a result of migration and settlement constituted a frame that supported social relations and bonds among various actors.

In reconstructing their community the Muslims set out at its core the <u>values</u> as prescribed by tenets of Islam as identified in the *Qur'an* and the *Hadith;* the <u>symbols</u> such as the mosques; <u>heroes</u> like Prophet Muhammad (u.w.b.p.) who served as model of behaviour and <u>rituals</u> manifested through the Islamic greeting of salaams and social and religious ceremonies.<sup>7</sup>

The Muslims provide an excellent example of how religion and culture can act as a cohesive force to survive. Despite their dislocation and displacement and yearning for home, the Muslims sought to identify with their new abode. One is reminded that in Islam obedience to the law of the land is a religious duty.<sup>8</sup>

As part of the discourse, one must interrogate the extent to which living in Trinidad and Tobago has changed Muslims, making them distinct from Muslims elsewhere. How has the influence of other value systems impacted on their way of life, their practices and their accommodation to the wider society and how has the wider society embraced Muslims?

Today, matters such as dress in Islam, availability of *halaal* foods, *sharia* compliant investments, are no longer the subject of obscure theological debate, but instead have a small but significantly concrete effect on the lives of a wide section of the public.

Nevertheless, the Muslim community in Trinidad and Tobago is faced with several paradoxical challenges from *within* and *out*. These include positioning themselves within the larger Muslim *umma*; asserting or establishing their minority presence within a larger multicultural society and making Islam a relevant part of their lives<sup>9</sup> and achieving *taqwa* (God-consciousness) when the world is exploding with technology and one is constantly wired to gizmos - iPods, Blackberries, netbooks/iPads, etc.

### **Contributions to Trinidad development**

The Muslim community in Trinidad, despite being small, is very organised. They established their presence through built symbols, communal organisations and were able to benefit from legislation that recognised differences in philosophies and practices (e.g. right to marry and bury their dead according to Muslim rites).

During the twentieth century many Muslims, freed from the drudgery and toil of the plantation, formed part of the emerging class of farmers, merchants, proprietors, *imama* and the professionals. It may be argued the Trinidad owes much of its economic success to the early merchants and proprietors. These small steps set the stage for many Muslims today to become prominent in the business community. I acknowledge that there was and continue to be economic diversity among the Muslim population.

I would like to share with you some of their stories, brief histories of their triumphs against the many odds. <sup>10</sup>

(1) Serjad Makmadeen, who later became Joseph Charles (founder of Joseph Charles Bottling Works and Investments Limited) – the birth of Solo. Makmadeen, one of eight children, was born in Princes Town in 1910 to an immigrant from the Punjab, and his wife Rosalin Jamaria who hailed from Martinique. The family eventually settled in St. James. He attended primary school up to the age of ten and thereafter secured employment as the gardener in Maraval. At age 13, he got a job as a baker's apprentice at the M.I. Baking Company, Charlotte Street, Port of Spain. Soon he became involved in selling bread and cakes and would deliver his goods to customers on a bicycle and eventually became the bakery's top salesman through some enterprising action. He gave an extra loaf to anyone who had purchased more than 12 loaves, paying for this extra loaf out of his own pocket (i.e. the baker's dozen). Having come from a situation of poverty, Makmadeen was determined to make a better way of life for himself. He saved his small salary and began to look for opportunities of self-improvement. In the 1930's, whilst still working at the bakery, he learnt that a small soft drink plant available for sale in St James. Having accumulated \$350, Makmadeen borrowed \$250 from a friend and bought the soft drink plant. Also, around this time he married Khairoon Khan who worked with her husband in running the plant not unlike many other wives who assisted their husbands in starting and/or running the business. Makmadeen would make one or two cases of soft drinks per day after he finished work at the bakery, which he would take with him on his rounds the next day. As he knew most of his customers well, he was able to convince them to buy his soft drinks. Just after World War II he went into the soft drink business as a full time occupation. It is unclear exactly when or why but Serjad Makmadeen changed his name to Joseph Charles. During the decade of the 1950s and 1960s, Charles sought to consolidate his business through relocation, plant expansion, product development, increase in employees and construction of a new plant in San Juan. Following his death in 1965 succession passed to his youngest son.

- (2) Mohammed Ibrahim fondly known as MI, proprietor-businessman, who owned and operated the popular M.I. Baking Company was well-known for his charitable works. He was among the contributors to the building of the Jama Masjid in Port of Spain. He established *maktabs*. He served as President of ASJA (Anjuman Sunnat-ul-Jamaat Associations) in both pre and post World War II periods and was instrumental in hosting many missionaries to Trinidad cementing the transnational linkages.
- (3) The Rahamut Group owes its origin to the enterprising Rahamut who was born in India in 1866 and arrived in Trinidad in 1872. Starting from humble origins after his parents' indenture he earned a living as a huckster, travelling throughout Trinidad and Tobago selling his goods. By 1888 he had earned enough money to buy a property in High Street, San Fernando where he opened a dry goods store. This formed the start of the Rahamut Group of Companies which today includes service stations, fuel transport. He was also the sponsor of the Rahamut Cricket Competition and in 1920 he donated the Cup which was the symbol of cricketing supremacy in South Trinidad for over thirty years. He died on 26 February 1941.
- (4) Sheik Mohammed Jaleel born in 1895 was the founder of S.M. Jaleel Ltd soft drink manufacturer (Jaliter, Chubby, etc). He worked at Rahamut Limited for several years. He also worked at a soft drink factory at the corner of Keate and Mucurapo Streets, San Fernando. His hard work eventually made it possible for him to purchase the business from its owners circa 1924. The factory was then moved to under Mohammed's home at 7 Prince Alfred Street (now Mucurapo Street), San Fernando. Its first product was called "Jaleel Beverages". Just before the outbreak of the Second World War, around 1939, the company produced its first soft drink, which was named "Wonder Beverage". It was around that time too that Joe Louis, the then internationally acclaimed World heavyweight boxer, was brought to Trinidad by S M Jaleel. The famous "Joe Louis Punch" was named after him. The brand "Red Spot' was added in 1950 and "Dixi Cola" in 1968. Jaleel also sought to consolidate the company by plant expansion as well as product development. Despite the challenges of keen competition, lack of modern equipment and dynamic management in the late 1960s and during the early 1970s the family rallied to save the company and today the founder's dream has come true. The business did not die, and Sheik Mohammed Jaleel's name is now emblazoned across the Caribbean and the metropolitan cities of the world. Jaleel was also a prominent member

of the Indo-Trinidadian community: he was a stakeholder of the India Club during the 1940s. For many years he was the President of the Oriental Cricket Club. He died on 18 October 1977.

- (5) Gokool Meah (Modhoo) was born in India in 1848. As a young child, his family left Kashmir and ended up in Calcutta where in 1852 they signed up as indentured labourers bound for the sugar cane fields of Trinidad. On January 25, 1853 they arrived in Trinidad and were indentured at the Concord Estate in Pointe-à-Pierre. Following the death of his mother his stepfather took little interest in him. He was informally adopted by a Hindu couple who gave him the name Gokool. Once he was old enough, Gokool secured his own indenture contract with the Concord Estate. He renewed his contract once it expired, and then went out on his own. He purchased a donkey cart and made a living hauling sugar cane to the factory at Usine Sainte Madeline, then the second largest sugar refinery. After a few years of this trade, he sold his cart and established a provision shop in Danglade Village on the road to San Fernando (now part of the Petrotrin oil refinery at Pointe-à-Pierre). He later bought two cocoa estates in Diego Martin. In the 1930s he went in the cinema business becoming the owner of several cinemas operating principally in Port of Spain and San Fernando. He was also a real estate magnate. In 1922 he performed the Hajj (Muslim pilgrimage to Mecca). In his will, he established the Haji Gokool Meah Trust, a trust to continue the charitable works which had earned him the title Meah (benefactor).
- (6) Yacoob Ali, born in 1875, at age thirteen in 1888, was sent back to Oudh, India by his father Shaikh Bahadoor Ali to get an Islamic education. He returned ten years later as a Hafiz (one who memorize the Qur'an in its entirety) and Qari (one who masters the art of reciting the Qur'an) and could chant the inspiring verses in a very melodious tone. He is credited with having trained hundreds of Muslims in the Arabic and Urdu languages.
- Born on the Ortinolla Estate, Maracas, **Abdul Ghany** lived amid the social squalor and exploitation of Indian indenture during the 1860s. He educated himself in the three R's (writing, reading and arithmetic) as well as in Arabic and Urdu. He was wise enough to see that while his own language was necessary for purposes of religion and dialogue, he could only advance through knowledge of the lingua franca of the Colony. That was why he learnt to read and write English. He studied and worked as metal craftsman for several years. Before long he began to grow economically independent through being reliable and resolutely thrifty. But his horizon was broader than that of a metal worker. His ambition was to be a merchant. He saw clearly that the staple diet of the Indian population consisted of rice, flour, peas, oil and fish, and shrewdly concluded that anyone who could supply these regularly would make money. He eventually set up as a wholesale provision dealer in lower Henry Street, Port of Spain. His store prospered and he expanded the variety of goods for sale. Within a decade he became a man of means, and his business motto consisted of two simple principles: *Sell the public the best and pay what you owe*. But he was not content merely to make money; it was his desire as

well to improve and assist those who sorely needed his help - the poor and uneducated Muslims of the island. He started and maintained a school for 25 years at St. Joseph where he lived. He himself taught in it after business hours and he employed a teacher to assist him, paying his salary out - of his own pocket (he bought and sold by day and taught and spoke by night). He also used whatever spare time he had to collect funds for the building of mosques. Recognising the scarcity of progressive education for Muslim youth, especially in those parts of the island where they were concentrated, he gave his co-operation wholeheartedly to Moulvi Nazeer Ahmad, of India, in the founding of the Islamia School at El Socorro San Juan. In 1949 the school was recognised by Government as necessary and received official aid. It was the first Islamic School to receive such recognition will stand as a witness of his enterprise and charity and as a fitting memorial to his spirit of which it is a symbol

- (8) Noor Hassanali was born on 13th August 1918, the sixth in a Muslim family of seven. He acquired his secondary school education at Naparima College, and upon receiving his Higher School Certificate, he taught at his alma mater from 1938 to 1943. Between 1943 and 1947 he attended the University of Toronto, where he was a member of the Canadian Officers Training Corps in Army Service. He was called to the English Bar as a member of Gray's Inns of Court in June 1948, and was admitted to practice in Trinidad and Tobago in August 1948. He then entered into private practice as a barrister-at-law. In 1953 he was appointed as a magistrate (West Districts) in Victoria, Tobago, St. Patrick, Caroni and St. George, and in 1960 he was made senior magistrate. In addition, in 1960, he was made Senior Crown Counsel in the Attorney General's Chambers. In 1965 he was appointed Assistant Solicitor General, while in 1966; he was made a judge in the High Court of Trinidad and Tobago. In 1978, he was appointed Justice of Appeal of the Supreme Court of Trinidad and Tobago - a post he held until he retired. Mr. Hassanali was also the Master of the Moots at the Hugh Wooding Law School from 1985 to 1987. He served on a number of statutory boards, including the Judicial and Legal Service Commission 1985-1987, and the Trinidad and Tobago Defence Force Commissions Board 1985-1987. Justice Hassanali was elected President of the Republic of Trinidad and Tobago on 19th March 1987, and as such became the Head of State and Commander-in-Chief of the Armed Forces. He served two terms.
- (9) Kamaluddin Mohammed was born on April 19, 1927 at El Socorro. At an early age he became versed in Islamic teachings and was fluent in Arabic, Hindi, Farsi and Urdu. By 1947, at age 20, he became Imam at the Mosque at Queen Street, Port of Spain. He was by that time an experienced county councillor. He also got his first big break in the cultural field with the opening of Radio Trinidad. The Muslim representative at the blessing asked Mohammed to translate the Arabic and Urdu blessings to English, a performance that so impressed the station's managers that they invited him to produce and present a show for the Indo-Trinidadian community. That was the birth of "Indian"

talent on Parade", the radio show that was the first giant step in national recognition for Indian broadcasting in Trinidad and Tobago. "Indian talent on Parade" became the nation's first mass media vehicle for the Indians. And Mohammed used it to begin creating an understanding and appreciation of the Indian community, its art and culture, as well as its religions. He was the driving force behind the formation of Indian orchestras.

Mohammed's Dil Bahar restaurant in Port of Spain – and Windsor Stores later - became a cultural mecca. It was also the place where Dr. Eric Williams would visit to discuss a movement that was to transform the politics of Trinidad and Tobago and thrust Mohammed into a life of national service. His language skills, the ability to speak the ancestral languages and switch back to English without missing a beat won him and won him the admiration of many. Over the years, he held a variety of cabinet posts, attended major conferences as head of the nation's delegations, and had the honour to be elected president of the World Health Organization (WHO). He acted as Prime Minister.

(10) Jalal Bacchus, born in Central Trinidad, is the son of two East Indian immigrants. His father's untimely death left him the eldest of three children at age four. He began working in the sugar estates at age six. He worked then for ten cents a day. In 1903 ten cents could buy four pounds of flour or ten-penny loaves of bread. Bacchus recalls having to get to work for seven o'clock, under the threat of being sent back home. He drove the plough mule, weeded, cutlassed and cut cane, and his wage rising to an all-time high of 40 cents a day. In his lifetime, he has lived in a tapia house with a needle grass roof; he has seen the advent in Trinidad of planes, trains and automobiles. He lived in Eccles Trace, Curepe, for almost 60 years. Jalal Bacchus claims he was the first man to sell coconuts around the Queen's Park Savannah. He sold under the samaan tree near Stollmeyer's Castle. In those days, he says, there was no highway and, living in Curepe, he rode his horse-cart into Port of Spain.

These stories tell of a people making sacrifices for a better future, a vision for a better society where blocks were laid to improve the quality of life of the next generation and the community. These stories also tell of the strength, the dedication and the determination of a people and of their faith in God. The foundation was the family. Charity and service were hallmarks of their actions. In so doing, they contributed to the development of the Muslim community here in Trinidad and Tobago and through their business and education they made contributions to the economic, social and cultural development of the country. Lessons from these foundational leaders suggest that the concept of service to God and community as well the attempt to do right and do no harm formed the essence of their raison d'etre.

This, of course, is not the extent of Muslim businesses in the country. There are many other large businesses such as KC Confectionary, Happi Products, American Stores, etc or the medium and small businesses owned by Muslims throughout the country. Throughout the history of Muslim settlement in Trinidad Muslim business owners, like many others in the society,

demonstrated that handwork, dedication, goodwill, integrity, fair play and strategic innovation were foundation principles. They also were generous with their resources which contributed in no small way to building social and religious in the community.

Neither is it the extent of the professional class which emerged as a result of the sacrifice of family and their own indelible will to succeed and bring honour to their family.

The Muslim community has always been involved in politics – organisational and national. In the case of the former, they were able to leverage the personal and organisational resources for rights and entitlements beneficial to the community. To borrow a slogan from the feminists – for the Muslim community – the personal is the political. Their zeal/passion, their determination and their forging of social and political capital contributed the building of community in Trinidad.

#### Some final thoughts

Charity, large and small, is both obligatory and voluntary for Muslims. The business community as well as the ordinary Muslim gave generously in support of the general welfare of the community - for the education of the people, for public works or any other need of the community.

Today, we talk of social responsibility and in particular, corporate social responsibility (CSR). The Muslim business community has long been doing that and such notions are consistent with the Islamic view of society. The prevailing concept of CSR (*good neighbourliness*) relates to expectations society has of business not to do any harm and also contribute to the wellbeing of others. From an Islamic perspective, CSR (business/corporation-society model) provides for a social contract in which the value system of the organisation corresponds to the larger value system of the society. In this regard, a set of axioms relating to freedom of choice, accountability, distributive justice and trustee (thus, free will, responsibility, equilibrium and unity) represents an ethical philosophy of Islam.<sup>11</sup> The essence of these principles may also be mirrored in other religious or socio-religious philosophies like Buddhism, Hinduism or Chinese cultural values. Ultimately, social responsibility is the concern for all and of all – individuals and communities – requiring concerted action to create a society reflective of positive values and principles that would redound to economic growth and sustainable development.

The very ethos of the Muslim community is reflective of the mission of Rotary International that is, to provide service to others, promote integrity, and advance world understanding, goodwill, and peace through its fellowship of business, professional, and community leaders.

\*\*\*\*\*\*

- Late nineteenth/early twentieth century was besieged with fluidity as the local Muslim community struggled to assert itself through community building characterised by the building of mosques, the growth of member driven community specific organisations and associations under the Friendly Societies Ordinance (eg. Islamic Guardian Association, East Indian National Association, East Indian National Congress)
- Period of the World Wars (1914-1945): creation of separate communal organisations, articulation and advocacy of local Muslim concerns, development of transnational links through the visits of missionaries
- Mid twentieth century: Growth in the attractiveness of modernisation/westernization was difficult to resist and by the 1960s, many younger Muslims, especially those with a secular education, became assimilated into the wider society. Continued development of transnational links through the visits of missionaries and revitalisation of Islam and the Muslim community in general. Establishment of Muslim denominational schools. Continued formation of the organisations aimed at showcasing Islam as compatible with modern day living.
- Late twentieth/early twenty-first century: A period commencing from around 1970s onwards witnessed a new dispensation. It was
  one that was service oriented, modernistic yet faith driven and there development of organisations reflected that ethos. Early
  twenty-first century the thrust was to engage and appeal via media and new media. Development of transnational links through the
  visits of missionaries and study abroad.

<sup>&</sup>lt;sup>1</sup> The Future of the Global Muslim Population Projections for 2010-2030 Pew Research Center's Forum on Religion & Public Life, January 2011, accessed Jan. 2011, http://pewforum.org/The-Future-of-the-Global-Muslim-Population.aspx.

<sup>&</sup>lt;sup>2</sup> The Future of the Global Muslim Population.

<sup>&</sup>lt;sup>3</sup> The Future of the Global Muslim Population.

<sup>&</sup>lt;sup>4</sup> United Nations Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat, *World Population Prospects: The 2008 Revision*, <a href="https://esa.un.org/unpp">http://esa.un.org/unpp</a>.

<sup>&</sup>lt;sup>5</sup> The enslaved African peoples were the first to bring Islam to the Caribbean, although, by the time of emancipation, there was no significant African Muslim presence. Of those who had retained their faith under slavery many returned to Africa, while others were eventually socialized into Western-Christian norms/values of the society. Nevertheless, by 1908 "there were still at least fifty African Muslims organized in Tobago, where there had once existed in the hundreds during and immediately after slavery". There have been a few instances of African Muslims converting in the 1930s, but as to what provoked this conversion/reversion is uncertain. However, from the 1960s changed ensued based upon global linkages through cultural incursions by the media, socio-cultural movements and migration that sparked a level of consciousness about roots and identity in which conversion/reversion to Islam was one of the outcomes. See Brinsley Samaroo, "Early African and East Indian Muslims in Trinidad and Tobago," in David Dabydeen and Brinsley Samaroo, eds., Across the Dark Waters Ethnicity and Indian identity in the Caribbean Macmillan/University of Warwick, U.K., 1995.

<sup>&</sup>lt;sup>6</sup> To this end, we see four distinct phases of reconstruction.

<sup>&</sup>lt;sup>7</sup> Utilising the onion model as posited by Clifford Hofstede, cultural anthropologist.

<sup>&</sup>lt;sup>8</sup> The *Qur'an* commands Muslims to remain faithful not only to *Allah* and the Prophet Muhammad (u.w.b.p.), but also the authority under which they live. The *Qur'an* in Chapter 4 Verse 60 states *O ye who believe! obey Allah, and obey His Messenger and those who are in authority over you.* 

<sup>&</sup>lt;sup>9</sup> Janet Bauer, "Global Sightings: Muslim Women in Trinidad" <u>Feminist Scholarship Review</u> (Spring 2005), accessed Jan. 2011, <a href="http://www.caribbeanmuslims.com/attachments/1/trini\_muslim\_women.pdf">http://www.caribbeanmuslims.com/attachments/1/trini\_muslim\_women.pdf</a>.

<sup>&</sup>lt;sup>10</sup> See "Nation Builders" <a href="http://www.caribbeanmuslims.com/categories/Our-Region/Nation-Builders-%252dTrinidad/?Page=1">http://www.caribbeanmuslims.com/categories/Our-Region/Nation-Builders-%252dTrinidad/?Page=1</a> and Bridget Brereton, Brinsley Samaroo, Glenroy Taitt. <a href="Dictionary">Dictionary</a> of Caribbean biography Published 1998 by Department of History, U.W.I., Institute of Caribbean Studies in St. Augustine, [Trinidad].

<sup>&</sup>lt;sup>11</sup> Jawed Akhtar Mohammed, *Corporate Social Responsibility in Islam* Ph.D. Diss. U. Auckland U. of Technology, 2007. http://www.thepalladiumgroup.com/communities/XPC/Pages/Login.aspx?OriginalURL=http%3a%2f%2fcommunity.thepalladiumgroup.com%2f private%2fforum\_detail%2f%3fcontentid%3d5974770249442126308.