



THE ASSOCIATION OF INDIANS IN AMERICA

SOUTH FLORIDA CHAPTER

1624 NW 85th Drive, Coral Springs, FL 33071



January 2011, VOLUME I

LETTER FROM THE PRESIDENT

Dear fellow members,

On behalf of the Executive Committee I would like to wish you all a very Happy New Year. Hope you and your family had a wonderful holiday season. I am excited about the New Year and have started to schedule our events for this year. Please mark your calendar for the Annual Picnic to be held at the Morikami Park, Delray Beach on Saturday, January 22nd, 2011. There is no admission fee for AIA members, so please renew your 2011 membership and join us for a day of fun. The AIA fundraiser event has been cancelled and we apologize for the inconvenience.

I am proud to announce that AIA – National has launched a Hindi Learning Program “Chalo Hindi Bolein” on TV through JUS ONE TV station on Dish Network (Channel 581). The program will be broadcast on Saturday and Sunday each week from 1.00 to 1:30 PM. It is AIA's goal to promote knowledge of Hindi Language and Indian culture.

To promote Hindi language, JUS ONE TV is making a special offer. All viewers can watch FREE during the first month of this program starting on Jan 8th. AIA is preparing easy to learn 22 lessons for the beginners. For subscription details, please call JUS TV at 718-752-9290. Ext 112. *Please forward this e-mail to spread this information.*

We are currently reconstructing our website and greatly appreciate your patience. The date for AIA's Annual Tennis Tournament to be held in March will soon be announced. So please stay tuned and also inform your friends.

My team and I welcome fresh ideas for programs and events that the community can benefit from. I look forward to meeting each and every one of you during the upcoming Picnic. Please renew your membership promptly so we can stay in touch.

Sincerely,

Uma Eniasivam

President, AIA - S. Florida Chapter

AIA EXECUTIVE COMMITTEE MEMBERS

Uma Eniasivam	Felix Campos
Naveen Mehan	Ramola Motwani
Hovi Shroff	Pradeep Sudan
Vijaya Kumar	Ujvala Bhuta
Maya Kirpalani	Piyush Goyal
Karan Munuswamy	Alefiya Ghadiali
Purnima Deshpande	Sharmistha Dutta
Viji Ranganathan	Srinivas Suram

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Next issue is due in March 2011. All members are invited to send contributions. Send to uji_bhuta@hotmail.com

DEEPAVALI *A celebration!*



DEEPAVALI is the festival of lights or the celebration of the victory of good over evil. The word “deepavali” is derived from the Sanskrit and literally means a row of lights. Light symbolizes knowledge which can be spread from person to person without diminishing in strength. Light and knowledge together eliminate darkness and ignorance. Hindus illuminate their homes with small lamps or “puntees” as a simple truth that finds new reason and hope for the future of mankind. The significant spiritual meaning of the festival of lights is the awareness of the “Inner Light”. Central to the Hindu philosophy is that there is something beyond the physical body which is pure, infinite, and immortal which we call the “Atman”. Knowledge dispels the ignorance that we are “individuals” but that we are all a part of the same Atman. With this knowledge comes compassion and love for all and the empowerment to commit ourselves to good deeds. Deepavali or Diwali also commemorates the return of Lord Rama along with his wife Sita and brother Lakshman from a 14 year exile and after successfully vanquishing the demon Ravana. Diwali celebrations last 5 days:

Day 1: Dhanteras. Light a diya or punti and pray for protection from an untimely death. Thank Lord Rama for conquering evil (in the form of Ravana). Most businesses start their fiscal year.

Day 2: Narak Chaturdashi: Celebrate the victory of Lord Krishna over Narkasur, a demon.

Day 3: Lakshmi Poojan: Get blessing from the Goddess of wealth and prosperity.

Day 4: Lord Krishna protects His people from a flood and this day marks the Hindu New Year.

Day 5 Bhai duj: This is the day brother and sister promise to protect each other

REPUBLIC DAY January 26



REPUBLIC DAY is celebrated by India on January 26th each year. India gained its independence from the British on August 15, 1947. It did not have a permanent constitution then. Instead its laws were based on the modified colonial Government of India Act 1935 and the country was a Dominion, with George VI as head of state and Earl Mountbatten as Governor. A drafting committee was appointed August 29, 1947 to create a permanent Indian constitution and appointed Bhimrao Ramji Ambedkar as the chairman. Republic day celebrates the Constitution.

A draft of the Constitution was prepared and submitted to the Assembly on November 4th, 1947. From then it went into deliberation in open session for 166 days spread over a period of 2 years, 11 months and 18 days. It was formally adopted on January 24th, 1950. Two days later the constitution of India became law on January 26, 1950. 10:18AM IST. The Indian National Congress had been celebrating Jan 26th as a symbol of freedom before 1947. Therefore the Constitution was signed into law on January 26 to celebrate and respect the freedom struggle and the courage of the freedom fighters. Sir Anthony Eden, the Prime Minister of the United Kingdom said that “Of all the experiments in government, which have been attempted since the beginning of time, I believe that the Indian venture into parliamentary government is the most exciting. A vast subcontinent is attempting to apply to its tens and thousands of million, a system of free democracy. It is a brave thing to do so. The Indian venture is not a pale imitation of our practice at home, but a magnified and multiplied reproduction on a scale we have never dreamt of. If it succeeds, its influence on Asia is incalculable for good. Granville Austin, a constitutional authority wrote that the Indian Constituent Assembly began was “perhaps the greatest political venture since that originated in Philadelphia in 1787. Today India is the largest democracy in the world and its population embraces a melting pot of all cultures.

Chicken Chettinad
A Spicy South Indian Curry



INGREDIENTS

Chettinad Masala

Coriander seeds 1 tbsp
 Cumin seeds ½ tsp
 Green cardamoms 3
 Black pepper seeds 2 tsp
 Cinnamon 1 inch
 Star anise ½ star*
 Fennel seeds 1 tsp
 Cloves 2
 Fenugreek (methi) seeds*
 Poppy seeds 2 tsp*
 Bay leaves 2
 Red chili dried 4-5 or to taste

Chicken

Chicken breasts 5 cut into cubes or one whole chicken cut into 8-12 pieces
 Oil 3 tbsp
 Curry leaves 4 sprigs about 40 leaves
 Onions 2 chopped fine
 Tomatoes 3 chopped fine
 Ginger paste 3 tbsp
 Garlic paste 3 tbsp
 Turmeric ½ tsp
 Lemon Juice 2 tbsp
 Coconut grated ½ cup
 Salt 1 tsp or to taste
 Cilantro for garnish.

METHOD

Chettinad Masala

In a small skillet lightly roast coriander, cumin, cardamoms, black pepper, cinnamon, star anise, fennel, cloves, and fenugreek. When the color darkens slightly add the bay leaves, poppy seeds and red chili peppers. Roast for one minute. Grind all the above ingredients in a spice or coffee grinder to a fine powder. Set aside.

Chicken

Place a large heavy bottomed skillet on moderate heat. Put three tbsp oil in the pan and wait for it to heat. Add the curry leaves followed by the onions and tomatoes and sauté till oil appears on the fringes of the the mixture. Add the ginger and garlic and turmeric. Add the coconut. Add the chicken and brown all over. Turn heat to low, cover skillet and let simmer. Add the Chettinad masala. Cover and simmer till chicken is cooked. Place in a bowl and garnish with cilantro. Serve with rice or naan

* Available in Indian Markets

Onion Pakoda

A quick and easy appetizer or snack



Ingredients

Onions 4 sliced thin	Turmeric ¼ tsp
Salt 1 tsp or to taste	Chili powder ½ tsp
Green Chili 3 chopped fine	Cumin seeds 1 tsp
Cilantro leaves 1 cup chopped fine	Oil for frying – about 1 ½ cups
Gram flour(chick pea flour or besan)* 3 cups	Prepared Tamarind or Date chutney or Tomato Ketchup
Rice flour* ¼ cup	

Method

Thinly slice the onions and rub them with salt. Let stand 2 minutes. Add the green chili, cilantro leaves gram flour, rice flour, turmeric, chili powder, and cumin seeds. Mix well to make a batter. Add a little water if the mixture is too dry.

Heat oil in a wok or kadhai on high heat till a drop of the batter added to the oil sizzles. Turn heat to moderate. Drop batter by spoonfuls into the hot oil. Fry till golden brown. Remove from oil with a slotted spoon on to paper towels. Continue in this way till all the batter is used up. Serve hot with Tamarind or date chutney or tomato ketchup. Pakodas can be made ahead and reheated in the oven.

Makes about 40 pakodas

* Available in Indian markets

INDIA FACTS

India gained Independence from the British Rule on August 15, 1947

Population 1.18 billion (April 2010) Religion Of its 1.1 billion people, the Hindus account for 80.46%, Islam 13.43%, Christian 2.43%, Sikh 1.87%, and the Buddhists 0.77%. The Indian religious spectrum contains Zoroastrians, Jews and Bahaiis too. Those who do not disclose their religion also live in India and their percentage is 0.07.

Indians in America 3.22 M: Highest level of higher education, highest average income (2000 census)

Language 17 languages and 844 dialects

National Language Hindi with English as a close second

National Bird : Peacock

National Flower: Lotus

National Fruit: Mango

National animal: Lion

National Industries: Agriculture, textiles, handicrafts, services

GDP \$3.548 Trillion Fourth largest economy in the world by volume

Business owners face emotional, financial and timing issues in business succession

Many business owners find their wealth is mostly tied up in their businesses, which provides well for them and their families. When it comes to protecting their business, however, business owners often have not quantified how they would replace their income when the time comes for them to exit or sell their business and retire.

The fact is retirement is an emotional, financial and timing issue for business owners. If you own your own business, you should be aware of five developments or questions and address them with your financial advisor. Together, you will want to ensure you have in place a way to mitigate the risks associated with this single asset, your business.

First, the recent economic malaise has brought home the concerns about relying on your business alone to fund retirement. Just as your investments should be diversified, so should your assets. Though it may be difficult to do in a challenging business climate, business owners should save and accumulate retirement assets away from the business to make progress toward retirement.

Second, have you considered whether your business is an asset you can sell? Whether or not you can find a buyer for your business depends on a variety of factors, including whether there are employees or partners who could continue to run the business after you retire or whether your business is the type to attract outside buyers. For example, companies that produce tangible goods and have positive cash flows can often be sold. On the other hand, specialty firms that rely on you and your skills alone, such as boutique consulting firms, are generally not salable. The truth is most businesses fall somewhere in between.

Third, if you were to sell your company and pay the taxes on your gains, would the proceeds be enough to last for the rest of your life? How you would derive a similar level of income in retirement that you now enjoy from your business?

As a business owner you likely work very hard and your dedicated efforts are an important ingredient to your business success. The investment returns from your growing business may well exceed the investment returns from a prudent investment portfolio. In the long run, however, the income derived from your valuable work ethic simply may not be replaceable. Business owners are often optimists by nature, and they take risks to grow their business. The risk of putting all your eggs in one basket may not work as well, however, when it comes time to build an investment portfolio.

Fourth, what happens if you cannot be involved in running your business? Stories abound about professionals who are struck down by illness, death or disability, leaving business partners and spouses to figure out what comes next. If more than one partner or shareholder is involved in your business, it is important to have a buy-sell agreement in place. A buy-sell is a written agreement between two or more owners of a business. If a triggering event occurs, one or more owners will have the right or obligation to buy the business interest from the owner who is obligated to sell. Triggering events often include the death, divorce or disability of a partner or shareholder. The agreement may establish a funding mechanism to facilitate the purchase of an owner's interest in such cases.

Finally, do you have a plan in place that will allow you to retire regardless of a sale? The current business environment is a reminder that you may not be able to sell your business at the precise time you wish to sell. Planning for succession in a small business is a priority of the first order. It begins with the objectives you want to achieve. Talk through these concerns with your financial advisor to ensure you have the plan, the capital and the agreements in place to transition your business when the time is right or events require succession in your business.

Wells Fargo Advisors does not render legal or tax advice.

This article was written by Wells Fargo Advisors and provided courtesy of Amrish Bhuta, Financial Advisor in Fort Lauderdale, FL at 954-712-3646

Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE
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ASSOCIATION OF INDIANS IN AMERICA
SOUTH FLORIDA CHAPTER

PICNIC



DATE: SATURDAY,
JANUARY 22nd, 2011
TIME: 12 NOON - 4 PM
VENUE: MORIKAMI PARK -Lake Biwa
ADDRESS: 4000 Morikami Park Road,
Delray Beach, FL 33446
(561)495-0233

**FOOD, CRICKET, GAMES, RAFFLE & MORE
BOUNCE HOUSE, CLOWN & FACE PAINTING for Kids
JOIN US FOR A FUN-FILLED AFTERNOON
CATERED INDIAN LUNCH**

ADMISSION IS FREE FOR CURRENT AIA MEMBERS

PLEASE RENEW YOUR 2011 MEMBERSHIP NOW

NON-MEMBER Rates: Adults-\$8.00 / Children under 12yrs-\$5.00

RSVP for Picnic by January 15th:

Maya: (561) 241-1746 / Uma: (954)341-9346 / Naveen: 954-294-8610
www.aiaflorida.org



**Proceeds from the raffle will be donated to
Boca Helping Hands.**

We will be collecting canned /packaged foods on Saturday January 22nd. at the picnic to donate to the food kitchen: **Boca Helping Hands**. For information visit www.bocahelpinghands.org or call Maya Kirpalani at (561)241-1746.