

Book: Professional Life in the US

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Preface

The past decade has seen a massive exodus of young technocrats of Indian origin to countries around the world. From Madrid to Mexico City, Singapore to San Jose, Indian professionals have carved a niche for themselves, working for myriad employers, ranging from Fortune 500 giants to small state and city governments. By far the most popular destination is the US. After spending two years in UK, even I decided to move to the US in the spring of 1997. As an Indian technocrat, working for a global company, I have lived and worked in India, UK and the US, and have had an opportunity to build an “international perspective”. I wish to share snippets of my life and experiences, gained while living and working in the UK and US.

During my spare time, I like to work on my pet project-- building and maintaining a community web portal - GaramChai.com. My experience in steering the affairs of this portal, along with writing my weekly column on “Working Abroad” for Indian express have given me a unique opportunity to understand the Indian community in the US.

In this book, I would like to share my knowledge and ideas with emerging professionals, budding executives, students and career focused individuals who would like to get a glimpse of life in the US.

These are interesting times for professionals - on one hand large, corporations around the world are announcing layoffs; on the other hand, new global opportunities in all areas of business are arising. Professionals have to learn to consciously and actively manage not only their personal lives but also their careers. Young professionals in India still aspire to partake in the globalization that we are experiencing. I have compiled the chapters for this book from the regular column that I write for IT People.

I hope that this book will provide a roadmap to professionals aspiring to pursue a career in the US.

Introduction

It was the day before Christmas, 1994, when the HR manager of the software company in Bangalore I worked for called me and asked if I'd be willing to fly out to England at a week's notice. As a rookie programmer, six months out of college, I was on cloud nine. The trip to British consulate, hectic preparations, documentation, foreign exchange... all whirred by and before I knew it I was on the flight to London. Six months later, I was back in Bangalore, having got a taste of the west, itching to return. It was an exhilarating time not just for me but thousands of my peers in the IT industry who were experiencing an unprecedented demand for their skills.

Fast-forward seven years. Here I am, now a green card holder in the US, one of the millions who call themselves NRIs (Non Resident Indians), who reside in almost all the fifty states of the US and most other western nations. A lot of water has flown down river Cauvery (and Thames and Kentucky) since I first landed in London and Kentucky, but I can still taste the trepidation and excitement that I felt while preparing for my first trip abroad.

Young professionals in India still aspire to partake in the immense globalization that we are experiencing, which is expected to grow by leaps and bounds in the twenty-first century. Thousands of Indians move to the US, UK, Canada and other western nations every year. Each move involves hours of anxious research, surfing the web, preparing for the trip; not to mention the apprehension over what fate has in store, thousands of miles away. In the book I wish to share snippets of my life and experiences gained while living and working in the UK and US.

I have been writing a column on "Working Abroad" for Indian Express (IT People section) for a year and regularly correspond with my peers and readers scattered throughout the world. Many of the readers regularly write to me asking for suggestions on life abroad and career options available to foreigners in the US. People in India also ask me about the nuances of life in the US, how we work and live here, earning and savings potential, cultural and social nuances and the general standard of living and quality of life. I have decided to compile a collection of my thoughts and ideas into this book, divided into nine sections that I hope the readers will find informative and insightful. While planning a visit to a foreign country, one must be aware of the intricacies involved in applying for visas. There are different kinds of visas and entry permits given to foreigners wishing to come to the US. In the first section of this book we will look at immigration, visas and documentation required by Indians who wish to come to the US to work or study. We will also look at employer-sponsored green cards that give individuals immigrant status, allowing one to live and work in the US without any restrictions.

One of the main incentives for people to migrate to a foreign country is the opportunity to magnify one's earning capacity and consequently savings potential. The standard of living in the US, as compared to that of India is manifold. Hence, even the saving potential gets magnified when Indians move to the US. In the second section of this book,

we will look at various aspects of a person's finances including savings, taxes, entrepreneurship and credit reporting.

When a person moves to a foreign country, he or she needs to understand the basics governing the legal system. In Section three of the book, I will attempt to give readers a basic overview of law and the legal system in the US. Also included is a personal anecdote of my brush with the small claims court system in Chicago that the readers might find interesting.

America is perhaps the most consumerist nation in the world. The choices of products and services available to most consumers can be exciting and at the same time overwhelming. In the section on consumerism, we will look at shopping, services and e-commerce in the US.

America is a land founded on the premise that all of its citizen (and residents) should be able to pursue Life, Liberty and happiness. Work hard and play hard is a motto of most people. Section five is intended to give a glimpse of the lifestyle in the US. We will look at some of the myriad leisure activities that Indians in the US pursue.

Some of the best medical care in the world can be found in the US. However good medical care comes at a cost and the system here is built around health insurance. Without insurance, the cost of even ordinary medical services can be prohibitive. Most of us try to prevent medical illness by regular exercises and try to keep fit. In this section of the book, I also talk about the ubiquitous 911 emergency phone services available to everyone in the country. Section seven of the book looks at the changing demographics of the country.

In section eight of the book, we look at Indians in America and how their lives have changed after Sep 11th. The World Trade Center bombing on September 11th left an indelible mark on everyone in the America and the rumblings are still being felt around the world. Remarkably however, months after that sordid incident, the theme of Israel Zangwill's play written during the beginning of twentieth century titled "The Melting Pot" still holds tremendous power on the American imagination. The promise that all immigrants can be transformed into Americans, and enjoy liberty and freedom to pursue ones dreams, still sways millions who come here.

The last section of this book is intended to give readers a glimpse of professionalism and work-life in the US. The past decade saw the emergence of a wave of opportunities for Indians abroad. However, as we begin the new millennium, we are seeing a slowing of the heated economy. In this section, I will attempt to take the reader through various aspects of economy, change management etc.

The book is not intended to be a 'how to' book but is intended to give the readers a glimpse of lifestyle, work and careers in the US. In the appendix, have included links to a number of web resources that the readers might find useful. I have drawn on my life

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experiences along with observation of my peers and fellow Indians who are also trying to call America their home while maintaining their roots back in India.

Section 1: Visas and immigration

US, the “land of immigrants” has historically welcomed settlers from around the world with open arms. A majority of Americans trace their ancestry back to England, Ireland, Europe and Africa; some to South America, Asia, and increasingly India.

The first recorded immigrant to the US was Annie Moore, a 15year old Irish girl who passed through Ellis Island on Jan. 1, 1892. Since then millions of "huddled masses yearning to breathe free", as described on the nearby Statue of Liberty, landed on the shores of America, hoping to strike it rich in the land of honey and milk. Of course, contrary to popular myth, the streets were not paved with gold as an old Italian story posted in Ellis Island museum states: "I came to America because I heard the streets were paved with gold. When I got here, I found out three things: First, the streets were not paved with gold. Second, they weren't paved at all. Third, I was expected to pave them." At its peak in 1907, Ellis Island was handling more than 11,000 immigrants a day.

The Indian Diaspora in the US is historic, dating back to over a century, began when peasants from Punjab began appearing on the west coast, seeking work in Washington’s lumber mills and California’s vast agricultural fields. Interestingly, back in 1907, Indians were the victims of a racial riot in Bellingham, Washington; And after that, the Asiatic Exclusion League and other associations attempted to prevent further immigration from India. The Immigration and Naturalization Act of 1965, set a quota of 20,000 immigrants from each country. The majority of Indians arriving during that period were professionals. This was also the height of cold war, when the US needed scientists, technocrats and doctors. English-speaking Indian professionals with a solid background and education were welcomed with open arms. Subsequently many more came to the US under family reunification preferential categories. In decades since then, America has seen an influx of Indian students with solid grounding in the sciences who came here for higher education and decided to call this country home -- a saga poignantly portrayed by Anurag Mathur in his novel “Inscrutable Americans”.

The nineties saw an influx of Indian software professionals (a.k.a. H1 visa holders) who came here to meet the insatiable demand for computer specialists who could not only fix the Y2 bugs and help in the dot.com boom, but also work in hundreds of thousands of data-centers and IT departments across the country. Not surprisingly, Indian techies can be found in almost all the states and major cities, working for companies ranging from Fortune five hundred giants to small utilities and government bodies.

Young professionals from India still aspire to partake in the globalization, and wish to go abroad either as professionals or to study. In order to visit any foreign country, including the US, Indians need a document a.k.a. visa, which grants the holder entry for a specific purpose. One cannot travel abroad without a visa. A visa is issued to people who wish to be in the U.S. on a temporary basis, for example, tourism, medical treatment, business, temporary work, or study. The visa issuance by western nations is extremely regulated and one would need to be prepared to jump through a number of hoops to acquire the coveted stamp on one’s passport.

In the next few sections of the book, we will examine the intricacies involved in acquiring a student visa, H1 work visa and employment based green card. However, we will not be looking at B1 (business) and L1 (intra-company transfer) visas since they involve complex regulation and are issued selectively, generally petitioned by the companies. We will also not be going over family based visa's and sponsorship of green cards.

Historic Data on Immigration from India to the US

Year	Numbers
1891 - 1900	68
1901 - 1910	4,713
1911 - 1920	2,082
1921 - 1930	1,886
1931 - 1940	496
1941 - 1950	1,761
1951 - 1960	1,973
1961 - 1970	27,189
....
1987	27,803
1988	26,268
1989	31,175
1990	30,667
1991	45,064
1992	36,755
1993	40,121
1994	34,921
1995	34,748
1996	44,859
1997	38,071

(Data Extracted from INS Statistics)

Student Visas

Thousands of students from India make an annual trek to the shores of the US during the fall, hoping to get educated in some of the best universities around. What started as a “brain drain” of the students from elite institutions in India in the sixties has become a “routine migration”. Education opportunities exist in a wide range of institutions in the US – from Ivy leagues to small-town community colleges. The emphasis on higher education, along with the glamour associated with a “US degree” motivates Indian students to seek admission in the US. American universities welcome foreign students with open arms, considering them as an excellent source of steady revenue, especially since international students are expected to pay inflated fees.

Preparation for the trip begins over a year in advance with most students applying to universities by December. This is required because the admission decisions in most universities in the US are completed by early spring. Students applying to universities in the US need to get adequate scores on standardized tests like GMAT/GRE, TOEFL etc. The scores and their role in the admission process is highly subjective since the universities also take into consideration a number of other aspects like academic history, scholarships, awards, published papers, work experience etc. To hedge their chances, students apply to at least a dozen universities. It is only after she gets an admission from the university that she can apply for a visa since the “Form I-20” required by the embassy is issued by the college, school or university.

The coveted F1 (or M1) visa is perhaps one of the most important documents that a student needs to acquire and is generally given after an in-person interview at the local embassy or consulate. June, July, and August are the busiest months in most consulates, and interview appointments are the most difficult to get during that period. To allow time to overcome any unforeseen problems that might arise, students are encouraged to apply for their visas several weeks before they plan to travel.

INS defines a Student – *“As a nonimmigrant class of admission, an alien coming temporarily to the United States to pursue a full course of study in an approved program in either an academic (college, university, seminary, conservatory, academic high school, elementary school, other institution, or language training program) or a vocational or other recognized nonacademic institution.”*

The documentation requirements for students seeking an F1 are quite rigorous and subjective. Also, because each student’s personal and academic situation is different, two students applying for same visa may be asked different questions and be required to submit different documents. All applicants for a student visa **must** provide:

- A Form I-20 obtained from a U.S. college, school or university. The form must also be signed by the student and by a school official.
- A completed nonimmigrant visa application form (OF-156) with photographs.

- A passport valid for at least six months after your proposed date of entry into the United States;
- A receipt for visa processing fee.

All applicants *should also be prepared* to provide:

- Transcripts and diplomas from previous institutions attended;
- Scores from standardized tests required by the educational institution such as the TOEFL, SAT, GRE, GMAT, etc.;
- Financial evidence that shows you or your parents who are sponsoring you have sufficient funds to cover your tuition and living expenses during the period of your intended study.

When a person enters the United States on a student visa, he will usually be admitted for the duration of the student status. That means one may stay as long as one is a full time student, even if the F-1 visa in the passport expires while in America. However, if the student departs the U.S. with an expired visa, she will need to obtain a new one before being able to return to America and resume studies. A student visa cannot be renewed or re-issued in the United States; it must be done at an Embassy or Consulate abroad. The most accurate and up-to-date information on visas' can be found at the US department of state website at http://travel.state.gov/vo_faq.html

Higher education in the US is an expensive proposition, but the returns can be tremendous, especially when one considers the long-term growth and career opportunities. It is hard to set an exact dollar amount, but the tuition and fees for an MS degree alone could range anywhere between \$20,000 and \$80,000. Add to this living expenses, air tickets etc and the total tally can add up. There was a time, back in the sixties when demand for students, especially from the burgeoning defense research industry was huge. Flush with research funds, universities were able to sponsor talented scholars from around the globe. This is not true anymore. Aid or student grants are extremely hard to come by, especially for foreign students.

To help students, Indian banks have stepped up by offering attractive loans. The borrowing process, especially for higher education has been streamlined. A number of nationalized banks have come up with study loan schemes. Even private trusts and endowments are running study loan scheme, the terms and conditions of which vary from widely. Academics India (<http://www.academics-india.com>) has categorized the different loan schemes, processes involved in application etc.

On landing in the US, students not only grapple with their course work but also cope with the change in culture, lifestyle etc. A tremendous support network in the form of Indian Student Associations (ISA's) exists in universities across the country. Volunteers who offer informal support, advice and networking for newly admitted students run the associations, which are generally affiliated with individual universities. Many ISA's also

maintain websites with lists of members. Prospective students in India find it convenient to shoot off e-mails to their peers in the US. (A list of ISA's is attached in the appendix.) ISA's also provide opportunities for Indian students to network, socialize and maintain a semblance of Indianness in a far-away land. This network also has fringe benefits in the form of help with logistics, finding roommates etc.

Many students in India may be hesitant to contemplate education in the US, especially after the incidents of Sept 11th. Since a number of suspected terrorists came here on student visas, the Immigration and Naturalization Service (INS) and US consulates across the world have become overcautious while scrutinizing applications. However, scholars with a genuine interest in higher education have and will always been welcome. The US government and educational institutions are still continuing the policy of welcoming foreign students, albeit after an extra round of scrutiny.

H1-B Work Visas

Those intending to come and work in the US need a work-visa, also called H1 B visa, which is issued to professionals. Many in India, especially those in the field of software have heard of H1, but most people are either bewildered by, or are totally ignorant of the intricacies involved in the H1-B process. In this article, chapter, we will to shed some light on the process.

Each nation in the world has highly protective laws in place to safeguard the livelihood and to secure work for their citizens. Incidentally, even India is highly protective of its workforce, and it is extremely difficult for a foreigner to legally come and work anywhere in the country. Needless to say, Western nations have been highly protective of their workers and do not want hordes of foreigners taking away their jobs. The exception to this rule has been with respect to computer professionals. In the late eighties and early nineties, Western countries started reaping the benefits of large-scale computerization and automation. This in turn increased their productivity and bolstered their economy. However, they were not prepared for the sudden increase in demand for programmers, analysts and software professionals needed to build, maintain and manage their systems.

A number of countries including the US, UK and Canada realized the need for software professionals and as a 'stop gap' measure relaxed their labor laws to allow the entry of foreigners with these specialized skills. In the US, companies are allowed to bring temporary workers on a visa known as the 'H1-B'. In other countries, a work visa is known by different names; for instance, in the UK and Singapore, it is called the 'work permit'. By whatever name it is called, one thing is common, it is a "temporary" visa that allows a foreigner to live and work in the country for a specified period of time, after which the visa holder is expected to return to their native lands.

During the surge in the economy that we experienced in the nineties, H1-B helped employers access a huge pool of worldwide workforce, talented in computer systems design, analysis and testing. There was also a surge in demand for people who could fix the Y2K bug along with the demand from the burgeoning dot.com's. India, incidentally managed to bag over 50 per cent of H1-B visas' during 1998 to 2000.

The H1-B documentation process begins when an employer petitions the US government, requesting permission to allow a prospective employee to come, live, and work in the US. This application process is archaic and complex and is generally done by specialized attorneys hired by the company. The processing times for the visa approval process is extremely unpredictable. Although most immigration attorneys have a ballpark estimate of the current processing time, it is extremely difficult to predict how long a particular case is going to take.

One of the most important aspects of the H1-B visa is its extremely restrictive nature. After a person comes to the US on a H1-B, he/she is expected to work for that employer who had sponsored the paperwork. Switching jobs would mean going through the same process with the new employer. After the expiry of the visa or on termination of employment, the person is expected to leave the country, unless they can find another

employer willing to sponsor a H1-B. Employees coming to the US on H1 visas are allowed to bring their spouse and children along. They are issued dependent visa's (a.k.a. H4 visas'). Even H4 visas are highly restrictive since a person in the country on a dependent visa is not allowed to work.

Most employers in the US are either unaware of or unwilling to jump the legal hoops to get an employee sponsored on H1-B. There are a number of software houses that are adept at this process. An interesting list of top sponsors in the US can be found in the appendix. Because of the complex maze one must go through, a number of body shoppers have a field day sponsoring H1-B visas', placing the employees at client sites and skimming off profits. Some have even gone as far as to compare it with indentured labor; this is partly the fault of gullible youngsters in India and elsewhere who succumb to the 'Get to US quick' schemes promoted by unscrupulous middlemen.

The H1 boom of the nineties was unplanned for and the downturn was equally unpredictable. Between 1997 and 2000, it is estimated that nearly half of the H1's issued by the US government went to Indians. After the end of Y2K and dot.com burst, demand for H1 techies started tapering off. The economic recession has aggravated this situation with many more loosing their jobs. H1 holders were mortified to find that they would have to pack up and leave the US if their employment was terminated and they were "out of status". In a slowing economy, many employers are unwilling to sponsor new visas and hence many people are finding it hard to switch jobs after being laid off. If there is any good coming out of the US slowdown, it is the fact that the tribe of body-shoppers is slowly vanishing. This is not to say that jobs for H1-B visa holders will vanish, but that employers will become more selective of the people they employ and they will increasingly bypass smaller middlemen.

The flip side of the US slowdown is that many more companies are willing to outsource their software systems. Large Indian software houses like Infosys, TCS, Wipro, HCL, CBSI etc will continue to bag large projects in the US and will send a number of employees on H1-B. Some industry pundits are also predicting that outsourcing (of large projects) to India will continue to grow, leading to lesser reliance on H1-B.

One thing is for sure, although H1-B visa is not going away anytime soon, but the means of "get to the US quick" is definitely undergoing a change. Although the fate of H1B visa is uncertain, and at the time of writing this book, people from India are still coming to the US, one thing is certain, H1 as a "get to the US quick" means is undergoing a sea change. When the economic cycle changes course, there will be a renewed demand for quality software professionals. Although the floodgates may not be reopened, the US will still need to invite scores of professionals from India and elsewhere.

Points to remember about H1

- The application for H-1B visa involves a very complex process, generally done by the employer's lawyers.
- The employer is legally required to pay for the cost of sponsoring the visa.

- It can be sponsored for a maximum period of six years after which the employee must leave the country.
- If employment is terminated during any time, the employer must give the employee an air ticket with all the wages/salary due.
- H1-B employees cannot be kept on “Bench without pay”. They must be paid during the bench period.

H1 visa, although flexible enough to enable workers to come to the US and work for employers, is still highly restrictive since employees are allowed to work only for the employer who sponsored the initial paperwork. Switching jobs is extremely cumbersome. Because of changing market conditions, employees sometimes find themselves out of jobs or look for greener pastures. H1 employees need to look for employers who will sponsor their paperwork (new H1 visa applications) before they can change jobs. Many Indians prefer to apply for the coveted green card that gives residents a more permanent status in the US. In the next section, we will look at the nuances of applying for green cards, especially the employment based green card filing.

Green Card: live and work in the US without restrictions

In the previous chapter, we looked at H1 visas and the temporary work status that it bestows on the holder. H1 visa, although very useful to companies that wish to employ foreigners, is designed to be extremely restrictive. Many employees who come to the US on H1 visas realize that working in the US involves an element of uncertainty. People want to be in control of their life and career and want to have the flexibility to change jobs if things are not going their way. In a hire-and-fire work culture, with the cloud of layoffs looming over the tech sector, it makes sense for today's Gold-Collar workers to seek an element of independence and flexibility. This is especially true for those working for small employers and body-shops. What does one do if one wants to live and work in the US without restrictions? The answer is: Acquire a permanent resident status (a.k.a Green Card). There are different ways to apply for a green card including sponsorship by family members, employers, applying as a refugee etc. In this section I will deal mainly with employment based sponsorship of green-cards.

The legal definition of green card holder is a person who is a permanent resident alien in the US. INS defines a Permanent Resident Alien as *“An alien admitted to the United States as a lawful permanent resident. Permanent residents are also commonly referred to as immigrants; however, the Immigration and Nationality Act (INA) broadly defines an immigrant as any alien in the United States, except one legally admitted under specific nonimmigrant categories (INA section 101(a)(15)). An illegal alien who entered the United States without inspection, for example, would be strictly defined as an immigrant under the INA but is not a permanent resident alien. Lawful permanent residents are legally accorded the privilege of residing permanently in the United States. They may be issued immigrant visas by the Department of State overseas or adjusted to permanent resident status by the Immigration and Naturalization Service in the United States”*.

A Green Card allows one to permanently live and work in the US. Except for some jobs that require 'security clearance' and US citizenship (for example, working for FBI), a Green Card holder is allowed to work for any employer, even at McDonalds as a cook or waiter. This is the kind of flexibility that most employees desire when contemplating acquiring a Green Card. Of course, there are other fringe benefits that come with a Green Card. One's spouse and children acquire the same status and are free to live and work. Incidentally, spouses of H1 visa holders are not allowed to work, unless they can get an employer to sponsor their own H1 visa, which is another story altogether.

Having a Green Card has another advantage. In the US, most of us even those on H1 visas' pay Social Security taxes. This tax is supposed to assure the payee a "pension" of a specified sum of money when they turn 59. The catch is that, to receive Social Security, one must be residing in the US or should have worked and paid taxes in the US for at least 10 years. H1 holders are not allowed to remain in the US for more than six years, so they forfeit all the benefits when they return home. Green Card holders who work in the US for at least ten years, on the other hand, are eligible for Social Security benefits.

If Green Cards bestow so many benefits, why don't most people get one, instead of continuing on H1 visa? The answer lies in the application process. A typical application

involves the most archaic and cumbersome paper trails one can envisage. US Government's Immigration and Naturalisation Service (INS) states, "If you want to become an immigrant based on the fact that you have a permanent employment opportunity in the United States, or if you are an employer that wants to sponsor someone for lawful permanent residency based on permanent employment in the United States, you must go through a multi-step process." The document also found on <http://www.ins.gov/graphics/services/residency/employment.htm> goes on to describe the five stages:

- First, foreign nationals and employers must determine if he/she is eligible for lawful permanent residency under one of INS' paths to lawful permanent residency.
- Second, most employment categories require that the U.S. employer complete a labour certification request.
- Third, INS must approve an immigrant visa petition, (a.k.a. the I-140 stage).
- Fourth, the State Department must give the applicant an immigrant visa number. Until recently most Indians faced a big bottleneck in acquiring a visa number since each country was given a 'quota' and Indians in each category were not allowed more than 7500 visa's.
- Fifth, if the applicant is already in the United States, he or she must apply to adjust to permanent resident status after a visa number becomes available.

Needless to say, many employers balk at the prospect of going through this complicated processing, hoping to retain the employee after he acquires a Green Card. This is especially true in the current economic climate where employers are looking to cut costs and streamline their operations. Specialised immigration attorneys generally handle the paperwork involved in the Green Card process which can cost upwards of six to eight thousand dollars. One of the most ludicrous aspects of the application is the second stage where the company's lawyer has to petition to the labour department claiming that the employee is nothing short of a rocket scientist.

Even if an employer is willing to sponsor a Green Card application, the process can drag on for years. The author's employment-based green card application sponsored by his employer took nearly three years to process. The application is not easily transferable and if one were to switch to another employer, the clock gets reset. Some employers, especially body-shops use the Green Card process as a lure to keep employees on a tenterhook. Given the uncertain business environment in which we live, waiting for a green card to be processed can be extremely stressful. With a lot of lobbying from employers and H1 holders, lawmakers and Senators have realised the ludicrous amount of time it takes for Green Card application to be processed. They have been working to help streamline the process. A number of bills have been passed that require INS to streamline their operations.

US is not the only western nation to attract qualified foreigners with green-cards. Apart from the US, a number of other countries also provide 'permanent resident' status to

foreigners. Singapore, Canada and Australia are by far the most 'immigrant friendly', especially for Indians. The application process for these countries is also not as expensive and time consuming as that of the US Green Card application. Canada is by far the most generous country in the world when it comes to attracting permanent residents, especially those with good education and technical backgrounds. They have a "point system" and if a person qualifies with the minimum number of points, he or she is considered. The processing time for applications is also relatively short a few months as opposed to the US Green Card that can drag on for years.

As the world becomes more global and Indians move to various countries around the world, establish themselves, and launch new careers, they are finding opportunities where others might not even consider looking. Many credit the Indian immigrant community for the success of Silicon Valley. Even with all the bottlenecks associated with the application process, a Green Card is perhaps one of the most potent tools an individual can acquire while working to further one's career in a foreign land.

There are a number of other ways to acquire the coveted US permanent residency. Apart from an employment based sponsorship, one can have a relative sponsor the application. People from certain designated countries (not India) are eligible to take part in what is popularly known as the "green card lottery". Refugees also have a different application process. Each of the application processes is so complex and archaic that it would require a book to describe.

Employment-Based Immigration

The US Immigration and Nationality Act provides a yearly minimum of 140,000 employment-based immigrant visas, which are divided into five preference categories. The eligible categories for an employment-based immigration include:

➤ **Employment First Preference (E1)**

Priority Workers receive 28.6 percent of the yearly worldwide limit. All Priority Workers must be the beneficiaries of an approved Form I- 140, Immigrant Petition for Foreign Worker, filed with INS. Within this preference there are three sub-groups:

1) Persons of extraordinary ability in the sciences, arts, education, business, or athletics. Applicants in this category must have extensive documentation showing sustained national or international acclaim and recognition in the field of expertise. Such applicants do not have to have a specific job offer so long as they are entering the U.S. to continue work in the field in which they have extraordinary ability. Such applicants can file their own petition with the INS, rather than through an employer;

2) Outstanding professors and researchers with at least three years experience in teaching or research, who are recognized internationally. No labor certification is required for this classification, but the prospective employer must provide a job offer and file a petition with the INS;

3) Certain executives and managers who have been employed at least one of the three preceding years by the overseas affiliate, parent, subsidiary, or branch of the U.S. employer. The applicant must be coming to work in a managerial or executive capacity. No labor certification is required for this classification, but the prospective employer must provide a job offer and file a petition with the INS.

➤ Employment Second Preference (E2)

Professionals Holding Advanced Degrees, or Persons of Exceptional Ability in the Arts, Sciences, or Business receive 28.6 percent of the yearly worldwide limit, plus any unused Employment First Preference visas. A job offer is required and the U.S. employer must file a petition on behalf of the applicant. There are two subgroups within this category:

- 1) Professionals holding an advanced degree, or a bachelors degree and at least five years progressive experience in the profession;
- 2) Persons with exceptional ability in the arts, sciences, or business. Exceptional ability means having a degree of expertise significantly above that ordinarily encountered within the field.

➤ Employment Third Preference (E3)

Skilled Workers, Professionals Holding bachelors degrees and Other Workers. All Third Preference applicants require an approved I-140 petition filed by the prospective employer. All such workers require a labor certification, or evidence that they qualify for one of the shortage occupations in the Labor Market Information Pilot Program. There are three subgroups within this category:

- 1) Skilled workers are persons capable of performing a job requiring at least two years' training or experience;
- 2) Professionals with a baccalaureate degree are members of a profession with at least a university bachelor's degree; and
- 3) Other workers are those persons capable of filling positions requiring less than two years' training or experience.

➤ Employment Fourth Preference (E4)

Special Immigrants receive 7.1 percent of the yearly worldwide limit. All such applicants must be the beneficiary of an approved I-360, Petition for Special Immigrant, except overseas employees of the U.S. Government who must use Form DS-1884. There are six subgroups:

- 1) Religious workers coming to carry on the vocation of a minister of religion, or to work in a professional capacity in a religious vocation, or to work for a tax-exempt organization affiliated with a religious denomination;
 - 2) Certain overseas employees of the U.S. Government;
 - 3) Former employees of the Panama Canal Company;
 - 4) Retired employees of international organizations;
 - 5) Certain dependents of international organization employees; and
 - 6) Certain members of the U.S. Armed Forces.
- Employment Fifth Preference (E5)

Employment Creation Investors receive 7.1 percent of the yearly worldwide limit. All applicants must file a Form I-526, Immigrant Petition by Alien Entrepreneur, with the INS. To qualify, an alien must invest between U.S. \$500,000 and \$1,000,000, depending on the employment rate in the geographical area, in a commercial enterprise in the United States which creates at least 10 new full-time jobs for U.S. citizens, permanent resident aliens, or other lawful immigrants, not including the investor and his or her family. A detailed description of the visa process can also be found on the US government website at http://travel.state.gov/visa_services.html#emp

In this section of the book, we looked at some of the most common ways by which Indians – students and employees – can get visas to come to the US. We also looked at the nuances involved in applying for a green card that gives individuals a right to permanently work and live in America. The information in this section, although accurate at the time of writing is meant as a guideline only. It is not legal information and the readers are advised to contact competent lawyers and legal experts before contemplating filing for a visa. There are a number of other kinds of visas like B1 (business visas), L1 (Intra-company Transferee visas) and tourist/visitor visas that are also issued to foreigners. We have not looked at those visas since they are highly subjective and require a different set of documentation. There are a number of useful reference websites and books that go over the intricacies involved in issuance of American visas and the current rules and regulations.

People from all over the world prepare for months, getting all the documents in order to seek the coveted American visas that will help them partake in the wealth creation opportunity that the American market affords. The allure of life in the US is its wealth and economy built on a foundation of over two centuries of stable democratic governance. No wonder it is the de facto superpower not only in global economics but in global politics and international affairs too. Those moving to the US need to be aware of the nuances of finance and money making in the US. The standard of living in the US, compared to that in India is manifold. Hence even the saving potential gets magnified when Indians move to the US. In the next section, we will look at various aspects of finances including earning, savings, income taxes, entrepreneurship and credit management.

Section 2: Finances

In recent times, aided by the demand for a mobile global workforce, hordes of young professionals from India moved to the US, Europe and other western lands in search of opportunities and wealth. Their quest was aided by the strong demand from western nations that were experiencing unprecedented growth. The real motivator was the dynamics of exchange rate differences between the Indian rupee and other currencies, making migration abroad especially attractive. For instance, a budding professional in India who would have to save for about two years to buy a snazzy motorcycle back home could save enough in a year to buy a compact car.

For people from developing nations like India, the combination of exchange rate differences and Purchasing Power Parity (PPP) makes a migration to a western country especially attractive. PPP theory states that exchange rates between currencies are in equilibrium when their purchasing power is the same in each of the two countries. Take for example the Big Mac sold by Mc Donald's in 116 countries around the world making it a truly global consumer product. Since 1986, the Economist magazine has tracked the price of the Big Mac around the world, calling it the "Big Mac Index". To the Indian reader, contemplating a move to a foreign country, a study of PPP and the Big Mac Index will give an indication of the amount one would have to spend in order to maintain a similar "standard of living" in the new environment. What this also means is that a reader will get a more accurate idea on the earning and saving potential in different countries. The percentage of salary saved, say ten percent of one's salary will have a greater bang for the buck when saved in the US than in India since a US dollar is stronger than a rupee.

In this section of the book, we will look at various aspects of a person's financial life in the US including savings, taxes, entrepreneurship and credit reporting. While working and earning money in the US, Indian professionals also need to be considering the various savings options available to them. They need to be aware of the credit-tracking and scoring mechanism in the US that will enable them not only to get loans and credit but will also help them operate bank accounts and manage other financial transactions. India follows the British financial model and many Indians with bank accounts are comfortable in the basics of financial management, hence the transition to the US financial system is not drastic. Finance, banking and investing in America is highly regulated and oriented towards safeguarding the interests of an investor. Investors are assured of basic financial stability. However, they need to be aware of the ground rules in order to find one's way around the maze.

Snapshot of United States Economy (Extract from CIA Factbook)

Overview: The US has the largest and most technologically powerful economy in the world, with a per capita GDP of \$36,200. In this market-oriented economy, private individuals and business firms make most of the decisions, and government buys needed goods and services predominantly in the private marketplace. US business firms enjoy considerably greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, lay off surplus workers, and develop new products. At the same time, they face higher barriers to entry in their rivals' home markets than the barriers to entry of foreign firms in US markets. US firms are at or near the forefront in technological advances, especially in computers and in medical, aerospace, and military equipment, although their advantage has narrowed since the end of World War II. The onrush of technology largely explains the gradual development of a "two-tier labor market" in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. Since 1975, practically all the gains in household income have gone to the top 20% of households. The years 1994-2000 witnessed solid increases in real output, low inflation rates, and a drop in unemployment to below 5%. Long-term problems include inadequate investment in economic infrastructure, rapidly rising medical costs of an aging population, sizable trade deficits, and stagnation of family income in the lower economic groups. Growth weakened in the fourth quarter of 2000; growth for the year 2001 almost certainly will be substantially lower than the strong 5% of 2000. The outlook for 2001 is further clouded by the continued economic problems of Japan, Russia, Indonesia, Brazil, and many other countries.

GDP: Purchasing power parity - \$9.963 trillion (2000 est.)

GDP - real growth rate: 5% (2000 est.)

GDP - per capita: Purchasing power parity - \$36,200 (2000 est.)

Inflation rate (consumer prices): 3.4% (2000)

Labor force: 140.9 million (includes unemployed) (2000)

Labor force Managerial and professional 30.2%, technical, sales and administrative Support 29.2%, services 13.5%, manufacturing, mining, transportation, and crafts 24.6%, farming, forestry, and fishing 2.5% (2000)

note: figures exclude the unemployed

Budget: *Revenues:* \$1.828 trillion

expenditures: \$1.703 trillion, including capital expenditures of \$NA (1999)

Industries: Leading industrial power in the world, highly diversified and technologically advanced; petroleum, steel, motor vehicles, aerospace, telecommunications, chemicals, electronics, food processing, consumer goods, lumber, mining

Agriculture -Wheat, other grains, corn, fruits, vegetables, cotton; beef, pork, poultry, dairy

products: products; forest products; fish

Exports: \$776 billion (f.o.b., 2000 est.)

Imports: \$1.223 trillion (f.o.b., 2000 est.)

Debt - external: \$862 billion (1995 est.)

Currency: US dollar (USD)

Currency code: USD

Exchange rates: US dollar – Rupees 47.83 (December 2001)

Earning potential in the US

One of the most common questions I am asked in India, when people realize that I happen to be an NRI living and working in the US, is about my earnings. How much do I make? I don't know about anyone else, but I am extremely squeamish about my earnings and rarely like to discuss it with most people. Jaws drop when people in India find that even relatively inexperienced software professional in the US make a few thousand dollars a month (after taxes). A quick mental arithmetic ensues, converting the figure into Rupees. At that point, it is futile to even explain the concept of cost of living, or even the fact that an apartment rent alone runs hundreds of dollars a month, for that matter even a burger or coke costs a few dollars (Big Mac Index). It is hard to point out the fact that the key is not what one earns but what one is able to comfortably save, maintaining a standard of living that commensurates with local norms.

The salary one receives in the US could depend on a number of factors like one's marketability, demand and supply (of the skillset) at the time of hiring, the region, city state of work, the specialization of one's job, skills and knowledgebase. The kind of employer one works for, nature of industry, length of one's tenure and experience also play a role. The American free market system extends to jobs and wages; hence, no two people with similar backgrounds, experiences and qualifications can expect the same salary or wages. For instance, working for a large corporation may not be highly paying but the job stability and the number of perks that comes with the job may make it worthwhile. By the same token, risks and rewards go hand in hand. Working for a small startup with limited funding and stock options may be highly risky, but if the company takes off, so do the employees fortunes. Sometimes, as thousands of dot.comers found to their dismay, the risks of working for small companies may be too real to ignore. The bottomline: At an early stage in one's career, people can afford to take on bigger risks without worrying about the consequences but as years go by, tolerance to risk may be mitigated by the need for security and stability, reflecting on the pay package.

At the risk of sounding a bit pessimistic, I want to point out the fact that cultural background and communication skills of individuals also play an important role in determining one's marketability and earning potential. There are certain jobs and careers where communications play a greater role. For example in the field of marketing or account management, one needs to be able to market one's vision and the services to people from different strata of the society. A stellar marketing guru from India who is transplanted to the US will probably require some time in understanding the cultural and social nuances before being fully productive. Other aspects of culture include the accent of one's spoken communication and usage of English, which also play a role in landing and keeping a job. It can sometimes be difficult, if not impossible, for foreigners who have spent a good part of their life in India to prove to prospective employers that they are on par with their peers in the American job market.

To be fair to the American system, excellence, regardless of race or ethnic background is well rewarded and Indians do succeed in myriad vocations in the US. It also helps that

the legal system and affirmative action by the government ensures that employers cannot discriminate against employees on the basis of race, color, religion, sex or national origin, and requires affirmative action to ensure equal employment opportunity without regard to those factors.

There are also nuances involving professional certifications and licensing that people in different professions need to be aware of. For example, CA (Chartered Accountants) from India might need to clear the certification exams before they are granted a CPA (Certified Public Accountants) status. Similarly, doctors, lawyers, bankers and even teachers from India need to clear American certifications before they are allowed to pursue a career. Information Technology is perhaps the most liberal field when it comes to accepting foreigners without requiring additional certifications.

U.S. Bureau of Labor Statistics studies and tabulates data and statistics on the labor market across the country. They also publish periodic reports on unemployment, job markets, cost of living and studies on professional and career trends. A sampling of hourly rates for different occupations extracted from the official US Bureau of Labor data is appended below. This data pertains to the national averages and regional variations may be quite drastic. For example the software engineer working for a Californian startup will draw a much higher salary (adjusted for cost of living) than his peer working for a small company in Kentucky. The data in the table is intended to act as a reference and will help the reader get a ballpark estimate of salary and wage trends in the US. Most fulltime employees in the US work an average of five days a week, eight hours a day. This translates to an average of 2080 hours a year, a figure generally used to compute annual salaries. By this estimate, a Bank Teller who earns about \$9.22/hour will have an approximate annual salary of \$ 19,177.

Table 1: U.S. Bureau of Labor Statistics (1999)

Occupation	Hourly Rate
White collar occupations	\$18.78
Engineers, architects, and surveyors	\$29.36
Aerospace engineers	\$32.75
Electrical and electronic engineers	\$32.10
Mechanical engineers	\$24.89
Computer systems analysts and scientists	\$28.49
Physicists and astronomers	\$37.84
Chemists, exc. Biochemists	\$29.16
Geologists and geodesists	\$28.27
Biological and life scientists	\$23.03
Physicians	\$63.07
Dentists	\$40.34
Physical therapists	\$23.84
Professors, college and university	\$35.61
Pre-kindergarten and kindergarten teachers, exc. postsecondary	\$16.33
Secondary school teachers, exc. Postsecondary	\$28.70
Economists	\$28.14
Lawyers	\$38.30
Photographers	\$18.26
Editors and reporters	\$24.30
Licensed practical nurses	\$13.40
Administrators and officials, public administration	\$26.87
Managers, marketing, advertising, and public relations	\$38.03
Accountants and auditors	\$21.14
Management analysts	\$25.03
Sales engineers	\$30.60
Sales occupations, other business services	\$19.31
Cashiers	\$7.96
Supervisors, general office	\$16.35
Secretaries	\$13.55
Stenographers	\$13.73
Receptionists	\$9.74
Order clerks	\$12.37
Messengers	\$8.70
Bank tellers	\$9.22
Data-entry keyers	\$10.55
Automobile mechanics	\$15.26

Section 2 Finance and making money

Aircraft engine mechanics	\$21.19
Electronic repairers, communications and industrial equipment	\$18.61
Telephone installers and repairers	\$18.21
Carpenters	\$17.25
Electricians	\$19.12
Machine operators, assemblers, and inspectors	\$11.41
Truck drivers	\$12.72
Bus drivers	\$12.38
Marine engineers	\$15.56
Cooks	\$8.24
Guards and police, exc. Public service	\$8.89
Police and detectives, public service	\$20.25
Firefighting occupations	\$16.13

Saving for a rainy day

One of the main reasons why people migrate to foreign lands is to increase the earnings, savings and consequently increase one's net wealth. For Indians moving abroad, the initial few years are spent chasing the "American Dream" acquiring a car, furniture, paraphernalia, and in traveling around the country. Of course, the first few years are also spent in saving and helping family and folks back home. Most of us from middle class backgrounds in India take great pride in the sense of belonging and attachment we have towards our families. Helping parents move into a nice flat or getting a sister married is almost de rigeur. Regardless of one's financial situation, it takes a few years to lay a sound foundation and to build a base for a secure future.

After a spending few years abroad, many of us start realizing the duality of the lives we are trying to lead. It is at such a point that we decide if we are going to be here "for a while", we might start planning for a secure financial future. Although saving for a rainy day is second nature to most Indians, we get sucked into the credit card and car-loan culture, initially because of the need to acquire white goods, and subsequently to keep up with the Jains. Some of the best technical minds may not be really good when it comes to financial management. Many of us feel that working towards a secure financial future means stashing away a sum of money in the bank every month. Some work on investing in the stock market or other investments that may be the flavor of the day. An article of mine on "lessons in stock market economics is attached)

Financial planning and working towards a secure future involves a taking a long-term holistic view of one's goals and financial targets. Working professionals in India are involuntarily included their company's retirement fund and PPF (Public Provided Fund) that they and their employers contribute to. Most of the "career track" professionals are also assured of a gratuity or pension when they retire. This concept is absent in the US. Most companies do not even have a formal 'retirement plan' other than the common 401-Ks, now made infamous by the crash of Enron. Employees working for the recently bankrupt Enron Corporation (more about it later in the book) lost their life's savings including retirement funds because they were highly vested in the company's stock and when the stock plummeted, so did their fortunes. For Indian professionals in the US, it is especially important to think about their financial future because unlike their peers back home, they might have a bright earning potential but no security net or retirement funds to speak of.

The US government, realizing the need to provide for its ageing population, encourages long-term savings in many ways. After the Enron crash, the government is going to become more involved in regulating the retirement funds and savings to ensure that people are not closely tied to their company's fortunes (more than they should really be). The government does not discriminate against foreigners when it comes to tax breaks, incentives and retirement savings. However, the onus is still on individuals to plan for their financial futures. Individuals need to do a tremendous amount of research and due diligence in order to seek the best options available. They must also endeavour to educate themselves about all the incentives, tax brakes and tools of investments available to them.

I have been trying to research some of the American investment avenues available to Non Resident Indians like myself. Some of them include:

Social Security: Almost everyone working in the US pays a part of his/her salary towards a social security fund set up and managed by the Social Security Administration (a wing of the Federal government). The percentage of salary deduction varies, but is generally between six to eight percent. Employers are also required to contribute an equal amount towards social security. The federal government pools this amount collected from individuals (and companies) and holds it in a large fund. People generally become eligible to receive social security benefits when they turn 59, or in some cases, if they lose the ability to earn a living or become disabled. Even foreigners are required to contribute to the social security fund and are eligible to get the benefits. The only catch is that a person becomes eligible to get social security benefits only if they contribute into the system for at least ten years. Many Indians working in the US on H1 visa's are only eligible to live and work for six years after which they must return back and will not be eligible to receive the social security benefits.

There is also a lot of debate going on over the future of social security system in the US. People are starting to doubt if the fund, that is dwindling, will be available to them when they are ready to retire in fifteen or twenty years. This is because the baby boomers, a large percent of current population, are starting to age and are becoming eligible for social security benefits. The current contribution into the social security fund is less than the outflow. Hence, young workers and taxpayers are doubtful if they will receive any benefits from the fund when they are ready to retire decades from now.

Retirement Savings: Working professional in America contribute a part of their salary towards retirement saving plans like 401-K, IRAs (Individual Retirement Accounts) etc. Companies also encourage employees to save by opening an account for them and allow employees to 'rollover' their accounts in case they switch jobs. Some employers also match a small percent of contributions that their employees make. 401-K accounts are easy to set-up and manage. They can be set up with almost any financial institution like a bank, broker or savings fund. One can contribute any amount (up to about 10 percent) of one's pre-tax salary into the account and one need not pay any tax on contributions made. The catch is that one cannot withdraw from the account until one retires, generally after turning 58. Withdrawals from a 401-K account are penalized heavily and there is little incentive to withdraw prematurely. However, people are allowed to take a loan against their 401-K savings, but even this is highly regulated. A loan is generally allowed only for specific reasons like child's education, down payment on a house etc.

The Enron saga has lead to a lot of concern over the stability of individual 401 K accounts. Despite this, individual retirement savings and tax deferred investments are a really powerful investment vehicle.

Educational savings: People are allowed to save a part of the pre-tax dollars they earn by contributing into special saving accounts, also called Roth IRAs. This is a special tax incentive given to individuals who want to save for their children's education. The amount can be withdrawn (without any penalty) to pay for any educational expense. The government, realizing the importance of education also offers a number of tax incentives and breaks to those spending on education.

Buying a House: Another popular form of tax benefiting investment in the US is to buy a house. There are two strong reasons that motivate people to buy houses. One reason is the appreciation in property and savings experienced by property owners who live in a house for a while (and save on rent). Another motivation is the tax break, given to homeowners. People take mortgages (loans) to buy houses and subsequently make monthly payments. There are two components of the monthly payment the principal and the interest. The interest paid towards mortgage is 'tax deductible', i.e. one can reduce the amount from one's gross earnings and pay a lesser tax.

Foreigners, even those on H1 visas are not precluded from buying property in the US. A number of Indians here on a H1 visas have invested in houses. The only caveat is that buying a house restricts one's mobility since it is not easy to sell a house and move out overnight. There are a number of costs involved in buying a house and it is generally assumed that the costs will be amortised over a period of time. One loses all the benefits (of buying a house) if one were to sell it within a year or two, unless the property appreciates substantially.

Stocks, bonds and mutual funds: Historically, returns on stocks have been greater than returns on most other forms of investments. Investing in stocks can be complex: there are thousands of companies in hundreds of sectors to choose from. Of course, one can also opt to invest in a "basket of stocks" by investing in mutual funds. Stocks are not for the faint-hearted or anyone who might need an element of liquidity. Attached to this section is an earlier article of mine on the stock market crash. Financial advisors generally suggest investing in stocks as a means to generate aggressive returns, especially for those with a long-term perspective. With the advent of Internet and online trading, it is extremely convenient to trade US stocks from anywhere. Opening a stock/brokerage account in the US is as simple as opening a bank account.

The focus of most people emigrating from India is to magnify the earning potential. Saving a percentage of one's earnings is the real key to building net worth. NRIs in the US are realizing that prudent investment of one's savings can help magnify it in the long run. Saving for the long term requires a lot of thought, planning and research, and a dollar saved and prudently invested could go a long way. With the varied avenues for investment available, saving and investing for the future can also be an interesting leisure pursuit.

Book: Professional Life in the US

An important aspect of savings is tax planning. Like most countries in the world, America levies Income taxes on all residents (including foreigners) who earn a living. The government also encourages people to save for the future by giving tax breaks and incentives, therefore it is imperative for people to be aware of the tax code and the different incentives in the tax code. Individuals are also made aware of the tax code and details regarding income taxes because it is their responsibility to file a tax return every year. In the next section, we will look at the intricacies involved in individual income taxes.

Income Tax

Living and working in the US, the inevitability of Benjamin Franklin's oft repeated quote "*in life, nothing is certain but death and taxes*" does not elude me. The significance of taxes really hits home during March and April when a tax mania sweeps across the country. As the April 15th deadline for filing taxes approaches people scramble to find the required forms, software and/or tax practitioners. Uncle Sam's reach extends to everyone living and making money in the US, including NRIs, and those on H1 Visas.

The US Government, like most governments around the world, levies a tax on income earned by people living and earning there. The tax collection process has been tuned into a well-oiled machinery. In the five years that I have spent in the US, I have not ceased to be amazed at the efficiency with which the Internal Revenue System (IRS) goes about enforcing the tax code. People are acutely aware of their fiscal obligation towards the Government, if only for the lure of 'refunds' that may be due to them. Every year IRS embarks on a major PR campaign to educate and inform the public of their fiscal responsibility.

Income taxes in the US are of different kinds. Almost everyone has to pay the federal (central) income taxes. Depending on where one lives, state, county and city taxes will also apply. Along with the taxes, other surcharges like Social Security, Medicare etc are added to one's federal tax and an average person will end up seeing almost 30 percent of the earnings going to Uncle Sam. Most of the income tax is deducted at source. Employers deduct a percentage of the salary that is due to the various government bodies before disbursing the net amount to the employee. At the end of every year, it is the responsibility of the taxpayer to compute the actual tax that was due. If an excess amount was withheld, the taxpayer will be eligible for a refund, otherwise, he will have to pay the residual taxes.

Apart from their regular income, most people will have other incomes in the form bank interest and dividends, profits and losses from trading stocks etc. These incomes are generally added to the gross income on which taxes are due. The government gives tax breaks for medical expenses, donations to charities, savings for retirement, interest on home-loan mortgages. Most of the income and deductions are tracked by the banks and financial institutions, which report them to IRS. People generally work on their tax filing forms during weekends preceding the April deadline. There are a number of tax software packages available that speed up the process of computation, filling forms and can even be used to electronically file the tax returns to the IRS.

With huge databases and computer systems developed decades ago, IRS is able to track and process income tax filings with amazing efficiency. In spite of what the media says, the system works. Their systems are constantly being updated and most individual tax filers are able (and encouraged) to file their taxes electronically. State governments have also jumped on to the electronic bandwagon and allow for income tax filings over the Web. I generally prefer to electronically file my state and federal taxes towards the end of February and receive my tax refund in my bank account in about ten days.

What happens if you do not file taxes? Most people do not even want to imagine the consequences. Fear of IRS has reached mythical proportions and is a butt of Talk Show jokes. One thing is certain, big brother is watching. Case in point, along with a few friends, I 'founded' a Limited Liability Company in Colorado sometime last year. We went ahead and got a tax ID because it was required for us to open a corporate bank account. During January, along with all my other tax documents, I received a letter from IRS reminding me to file the tax returns for the company by April 16th! The 'archaic' IRS system was smart enough to realize that a new company was operating in Colorado and that it had to file its tax returns along with every one else.

Indians coming to the US for the first time are initially bewildered by Income Taxes – Federal, State, County, Social Security and Medicare taxes – that are withdrawn from their paychecks. They soon realize that there is a method in the madness and find that employers unobtrusively withdraw the taxes from their paychecks. It is the responsibility of every employer in the US to automatically deduct the taxes and send them to the government.

The flip side of all this is that the government is able to generate a lot of money. Almost 30 to 35 percent of earnings - from millions of its citizens and foreign workers add up to trillions of dollars. That money is used to build roads, for education, public services, libraries and to provide good clean water and basic amenities to everyone.

Credit Tracking and History

Banking and financial systems in the US are quite different from that in India. People in India, even those with respectable jobs, working for reputable organizations find the prospect of going to a banker quite daunting. It is hard to imagine walking into a bank and asking for a credit card or car loan. Most people would probably have to use some 'contacts' i.e. call up an uncle or cousin who knows someone remotely associated with a bank or financial institution. Of course, there is a method in the madness. Banks, like all prudent financial institutions like to safeguard their investments. The bank manager or loan officer relies on the referral you provide her. One can argue that computerization of branches and the advent of a streamlined accounting system, will lead to transparency within the Indian banking industry.

The system is quite different in the US where all financial transactions between individuals and banks are tracked, monitored and recorded. This record is known as a "credit history", and helps financial institutions take decisions on the creditworthiness of prospective customers. It also helps that there is a common key in the form of Social Security Number (SSN) that is used in credit tracking.

Every person in the US, including legal aliens on H1 work visas is given an SSN or Tax ID, which is a nine-digit number. The SSN is thus a unique identifier and used by a number of institutions including Internal Revenue Service (IRS), the Federal Income Tax tracking body, to track the tax compliance of every resident. The SSN is used by the three major credit rating agencies in the US - Equifax, Experian and Trans Union to uniquely identify, record and report every individual's financial transaction including debts, credits, bankruptcies, loans, mortgages, court decisions etc. Complex IT systems, networks and powerful mainframes are constantly at work churning through millions of transactions in order to provide a meaningful analysis and decision making tool that almost every banker and financial decision maker in the US uses. All the three credit rating agencies in the US constantly share data between their systems to get them to be in sync.

The process of gathering the data is quite straightforward. When a person, say Mr. Shetty moves to the US and acquires a SSN, among the first things he does is to open a bank account. If he applies for a credit card, the banker checks for his credit report, which obviously doesn't exist. At this point, the banker might reject the application citing a lack of credit history. However, the story does not end there. Since the reporting agency's system does not find an entry for the SSN being keyed on, it creates a new record for that person with the SSN as the unique identifier. The enquiry is thus "recorded" in the agency's system. As Mr. Shetty goes on with his life, applying for a car loan or another credit card or store charge card, every new interaction that he has with a financial institution gets recorded. A history of all such transactions, recorded by the systems managed by these credit bureaus can be summarized and is given to anyone authorised to look it up. Even individuals have a right to acquire a copy of their credit report and are encouraged to do so periodically.

Book: Professional Life in the US

Most Americans start their financial affairs early in life and their transactions get recorded over a period of time. They are quite paranoid about maintaining a good “credit history” since a clean report is a harbinger to getting favorable rates of interest when applying for credit cards, loans and mortgages. Of course, most Americans live on credit and people sometimes default on credit card payments or other loans, which immediately reflects in a negative credit score.

Indian professionals, landing in the US initially find it extremely difficult to establish a financial history. The first time a foreigner walk into a US bank or financial institution, she has to try extra hard to convince the banker that the lack of credit history does not mean that she is not willing to be financially prudent. Lots of traditional banks are wary of opening accounts for a people without any credit history. Hence, people new to the country find it easier to join a “credit unions”. A credit union is a "non-profit financial cooperative." When you join a credit union, you become a member and part owner of the credit union. The credit union’s only goal is to satisfy its members—with lower loan rates, higher deposit rates and better service than most any bank you’re likely to find. Members of any given credit union generally share a common bond. For example, many large employers have their own credit unions where only employees can join. Some employers also provide referral to banks, brokerage and financial institutions.

Until this point, we have looked at the various aspects pertaining to financial affairs of individuals. We looked at the savings, financial planning, taxes, banking and earning potential of individuals working in the US. The “*American Dream*”, being rich and successful is extremely contagious, and even Indians who move to the US dream of making it big, either in their chosen careers or by venturing into entrepreneurship. During the dot.com and Internet boom, even Indians succeeded in generating a few killer applications and were lucky enough to walk away with astronomical sums of money. In the next section, we will look at Indians as entrepreneurs in the US.

Entrepreneurship in America

The list of successful Indians who have made it big in corporate America reads like a who's who of the business world. Indians have climbed to the top of Fortune five hundred corporations like Citicorp and US Air, founded multi-billion dollar companies like I2 and have been extremely successful in most endeavors. The word entrepreneur, to most of us, conjures visions of a person who runs his own enterprise, bringing together resources like land, labour, capital and his entrepreneurial skills, in the process amassing wealth. Being an entrepreneur does not contradict the idea of professionalism, but is increasingly being seen as an extension of it.

Most Indians, especially those from middle-class backgrounds are quite risk-averse, especially when it comes to business and ventures. We are led to believe that the only way to achieve steady success in life is by studying hard, focusing on education and later excelling in our chosen vocations or careers. The *American Dream* contradicts this notion. It is every American's dream to strike gold by thinking of an 'All American' product, idea or service, selling out and making millions.

There are thousands of people of Indian origin in the US who are entrepreneurs in the conventional sense. They run gas stations (petrol bunks), motels, restaurants, Indian bazaars and other small businesses. Many of them are from the highly industrious Gujarati community who came to the US during the seventies and early eighties after they were uprooted from their homes by African dictators. They were granted asylum in the US, UK and other countries and decided to settle here. As per one research report, over 70 percent of motels in the US are owned by Patels.

Interestingly, even the government realizing the need for entrepreneurship and job creation, has a special provision in the immigration rules to provide green cards to foreigners who invest a specified sum of money (currently about a million dollars) and help create at least ten jobs in America.

Many Indians, who came to the US as H1-techies during the boom of the nineties, also caught the entrepreneurial bug. Of course, the runaway success of an Indian Stanford graduate, Sabeer Bhatia, who sold his company to Microsoft for a whopping 450 million dollars, really captured the imagination of a whole generation. He not only became an instant celebrity but also gave inspiration to thousands who tried to emulate his accomplishment, many of them successfully. The dot.com world may be littered with the debris of could-have-been's but there are scores of Indians who cashed out in time – either through foresight or by sheer luck – and will tell their stories for years to come.

Indians from technical backgrounds were instrumental in spawning a whole array of business ideas ranging from mundane body shops to hi-tech fibre-optic, wireless and supply-chain systems. The list of successful Indians who have made it big in corporate America reads like a who's who of the business world. On one hand we have the likes of Vinod Khosla (founder Sun Microsystems), Sanjiv Sidhu (I2) and Pradeep Sindhu (Juniper), on the other hand, we have the troves of friendly-neighbourhood body-shoppers. And of course a whole range of entrepreneurs in between.

During the early years of the tech boom, one of the most popular ‘business ideas’ was to start a technical consulting company. All one had to do was to place an advert in the local newspapers in Bangalore or Hyderabad, sift through the hundreds of resumes that would pour in and pick up the most promising candidates, and sponsor their H1 visa. Once the candidates landed in the US, hi-tech companies, hungry for bodies would grab them like hot cakes. The middleman would keep his cut of billing rate and go scouting for more bodies to “import”. There were little or no barriers to entry in this business and hundreds of thousands of body-shops mushroomed in the US. Of course, all this changed once the economy started going south. Companies that were once hungry for programmers started becoming weary of body shoppers and middlemen. They started questioning the need to employ a teaming workforce just to keep their IT systems running. The tribe of body-shoppers has all but vanished.

Incorporating a private company in the US is an extremely straightforward process. Given the risks involved in operating a business, it is better to “incorporate” the business into a corporate entity rather than operate as a sole proprietorship or partnership. However, unlike India, where one has to move mountains before one can incorporate a company, the process in the US (in most states) is quite straightforward. All one needs to do is to fill the necessary forms, which can be obtained from the secretary of the state where one resides. After filling the forms, one submits them along with the prescribed fees and one is given a certificate to operate as a business entity. The other paperwork like getting a tax id, opening a bank account etc is equally simple and does not involve a lot of paperwork. There are very few bureaucratic hurdles one faces and the whole process of starting and operating a small corporation is extremely streamlined. Incidentally, US also allows foreign residents and temporary workers to open operate corporate entities in the US. Any good corporate attorney should be able to walk you through the innocuous restrictions and bottlenecks. The result of all this is that the process of forming a business entity is extremely streamlined, leaving the entrepreneur to focus on the nitty-gritty of running a business.

During the dot.com boom, it was a universal dream to think of “killer web-portals”. With very few barriers to entry, even half-baked ideas were getting attention and capital. If there is any good that has come out of the current dot.com crash (and the economic downturn), it is that people are taking a hard look at their business plans. They are looking at how their business is making money, and are trying to become leaner and meaner. Real good ideas and business models are only going to survive and grow.

Thousands of professionals who have built a rapport with their clients operate as independent consultants (a.k.a. free agents). Lawyers and financial analysts have long known that their real allegiance is to the profession rather than individual organizations. Being a corporate attorney or a corporate financial analyst is less glamorous and paying than working for a high profile partnership, or better still, for one’s own firm. Doctors around the world have also relied on private practice to provide the gravy, even if the bread and butter come from working for a hospital. Academicians and professors have refined moonlighting into an art, consulting for large corporations by helping them understand and incorporate the latest academic and research ideas, in the process raking huge fees. Indians in the US are realizing that regardless of the company they work for,

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they are not immune to the vagaries of business, layoffs etc. Hence they strive to get rewarded for the risks they take.

The US economy may currently be going through a slow phase, but the entrepreneurial spirit is still alive and kicking. There are hundreds, if not thousands of Sanjiv Sidhu's waiting to exploit their killer ideas, announce IPO's and strike gold.

Section 3: Basics of legal system in the US

Indians moving to the US get the first glimpse of law and legal system much before they set foot on American soil. The immigration and visa paperwork is perhaps the first brush with American legal system for most Indians. Even when employers sponsor the visa applications, individuals need to go to the local embassy or consulate, present the paperwork and get a visa stamp on the passport. After arriving in the US, passing through immigration, acquiring the local drivers license and social security or tax id's, most Indians settle into a normal life with very little brush with the law.

Professionals, even those of us working abroad, are content to live our lives hoping we don't encounter any skirmish with the law or law enforcement officials. However, Indians who live abroad have a special responsibility to understand and follow at least the basics of law that governs the land. This is because of a basic doctrine of law that says '*Ignorantia juris non excusat*', literally translating to the fact that ignorance of the law is not an excuse. This is a tenet of law that governs the legal system in most modern nations. What this means is that residents need to follow the law of the land and act in a way that shows an understanding of the social and legal system in the US.

International residents and foreigners in the US with a valid visa have the same rights and responsibilities as American citizen. If an individual is arrested and taken into custody, the police must inform him of his rights and make certain that he understands these rights. The individual may refuse to answer any questions without legal counsel present and has every right to be represented by a lawyer, and if he cannot afford to hire an attorney, the court will appoint one. The crux of this is the fact that one cannot be convicted of a crime without a proper trial. As a foreigner, individuals do not have special rights too, for example, the Indian embassy or consulate may only play a limited role if an Indian is convicted in a criminal case.

The right against unlawful persecution or detention does not apply to foreigners who are in the country illegally or those detained by immigration officials on immigration charges. After September 11th, the government is working on special steps to ensure a crack-down on illegal aliens and those who overstay their visas. This is becoming significant because the perpetrators of the crime were foreigners in the US who had overstayed their visa.

There are a few common "errors of judgment" one must avoid at all costs. Drunk-driving, shoplifting, use of drugs and controlled substances are serious enough to get one deported. Physical violence and altercation in public places should be avoided at all costs. There have been a number of instances when INS has refused green cards to people with even "simple" criminal records like shoplifting. Criminal acts are subject to severe punishment, and many states in the US still advocate death sentences.

Most Indians in the US generally interact with their lawyers for one main reason – immigration and H1 paperwork processing. Because of the complexity of laws governing H1-B and immigration most of us seek the assistance of immigration lawyers. A good

immigration attorney can be invaluable in one's quest for a green card or H1 sponsorship. Even employers prefer to contract out the immigration related tasks to specialized attorneys who work with in-house consuls. This fact has not gone unnoticed by the local Indian publications, newspapers, magazines, Web portals and chat-boards. Indian newspapers in the US devote at least a page for classifieds of immigration lawyers and attorneys.

Police

In America, police is responsible for protecting the public, criminal investigation, apprehension of criminals, and enforcing motor vehicle traffic laws. In addition, they also enforce parking regulations. Local police are expected to respond to any reported disturbance of the peace, suspected crime or suspicious activity. Police are generally public employees and are expected to conduct themselves in a manner that reflects this relationship. American police are generally liked and respected, not feared, for their authority. There are precise legal procedures that direct police conduct in order to protect the civil rights of both law-abiding persons and suspected criminals.

The two police forces that most people encounter are the local police and the state police. Local police are defined by their jurisdiction - city, township or county - and are responsible for law enforcement within a well-defined area. Although their primary activities are the regulation of traffic, parking, and maintaining order, they investigate serious crimes as well. NYPD – New York Police Department is perhaps one of the most glamorous police forces that received international acclaim in the handling the aftermath of the NYC bombing. The most serious class of crime under American law is called a "felony"; the less serious is a "misdemeanor". State police forces are known by various names - e.g., the Colorado State Patrol, the Texas Rangers, etc. State police forces are responsible for patrolling state roads and Federal highways within the state. In most states, they are also responsible for the protection of government property and providing security for officials.

There are a number of other federal (central) police bodies that one needs to be aware of, although the only ones most of us will deal with are the customs and immigration officials. The Federal Bureau of Investigation (FBI) is responsible for investigation of interstate crime, internal espionage, and terrorism, as well as the maintenance of a national database to assist state and local police forces. The other main Federal law enforcement forces include the Drug Enforcement Agency; and the Bureau of Alcohol, Tobacco and Firearms.

Traffic Offences

For most people, the most likely encounter with the law, might come in the form of traffic violations such as speeding and accidents. While driving on any public road, one needs to be prepared to be stopped by a police officer for speeding or other traffic

inspection. Most roads have speed markers prominently placed, and the enforcement is quite rigorous with automatic speed cameras and radars being increasingly used.

For traffic violations, such as speeding, people are generally issued a "ticket" or "citation" on the spot, which may either be paid by mail or at a local traffic court. The procedure in the courts is generally streamlined and organized. One can either accept the 'plea bargain' or judgment, pay the specified fine and walk away; or in rare cases, argue the case in front of a judge. Traffic citations and tickets are a matter of public record and affect both your driver's license status and insurance rates. Parking violations can be paid by mail, but sometimes require a court appearance. In most instances, except for DUI (driving under the influence of alcohol), traffic violations are not considered criminal offenses. Word of caution: One should never attempt to bribe a police official in the United States. The penalties for attempted bribery are much more serious than penalties for any traffic violation!

Traffic accidents are generally unpredictable and when they do occur, we need to be prepared. The law in the US, when it comes to traffic accidents is very clear. In case of an accident, both parties, regardless of who is at fault, need to exchange their name, phone number and insurance details. Generally a police officer arrives at the scene within a few minutes of the accident, notes all the information and gives a 'ticket' and summons to appear at the local court on a specified date.

Lawsuits

Traffic violations or accidents are not the only time people go to court. There were a number of well-publicised cases filed by Indians in the US that made headlines in recent times. One of the most publicized cases is the one filed by the Gujarati software engineer Dipen Joshi, who sued his employer for trying to enforce an illegal bond. This case was interesting for a number of reasons. Indians, especially those on H1 visas rarely lash out against employers, even when they are subject to undue harassment.

Joshi had arrived in the US in March 1998, hired by a California based company Compubahn, which was supposed to contract him to work for high-technology firms in Silicon Valley. Compubahn has offices in Union City, California, and Woodbridge, Virginia, and its clients include Oracle and Sun Microsystems. For the first six months, Joshi was not placed anywhere. Then, in September, he was sub-contracted to another consultancy that placed him with Oracle. In June 1999, Joshi decided to leave Compubahn and join Oracle. Compubahn responded by demanding \$77,085 from Joshi in damages for leaving before his 18-month contract was over. Joshi hired a lawyer in California who not only managed to blow holes through Compubahn's case but also recovered a hefty settlement. According to the ruling, Compubahn had to pay \$207,051.50 in legal fees and \$7,999.11 for other expenses. For Joshi, winning the lawsuit did not entail big gains since his lawyer managed to pocket most of the \$207,051, making some wonder if it was really worth the trouble. Of course the flip side of this case is the moral victory that Joshi won, giving courage to others in a similar predicament who could consider legal options open to them.

Another recent lawsuit was the McDonalds-beef-in-fries case. A couple of Hindus in the US filed a suit against McDonalds claiming that it misrepresented the presence of beef-extract in its fries. The company was under fire from Hindus all over the world who rallied around, shocked that a multinational could blatantly hide a fact sacred to most vegetarians. Details of any monetary settlement are unknown but the case resulted in a public relations nightmare for the company.

Sometimes, individuals balk at the thought of going to court, even when they realize that they were wronged, little realizing that the system is designed to provide them justice. In the following section, I narrate an anecdote of my experience at an American small claims court. I had an opportunity to test the strength of the American legal system and was pleasantly surprised by the outcome.

My experience in a ‘Small-claims’ Court in the US

Understanding of the fundamentals of law can help guide our lives in a foreign country. Recently, I had an opportunity to test- the maximum extent to which a (lay) person can use the legal system without hiring expensive attorneys.

My wife and I had planned a vacation to India during Jan/Feb, 2001. Since I was unable to take more than four weeks off from work, I suggested that she leave a month earlier. Due to our conflicting schedules, we decided to book our tickets separately. I booked my ticket directly with the airline, after which we contacted a travel agent in Chicago. He agreed to book Kausalya’s return travel corresponding to mine, so that both of us could travel back together. I have traveled on different airlines on the trans-Atlantic route a number of times and know most of the ‘tricks’ employed by travel agents, and thought I had a good deal on Kausalya’s ticket. At the time of booking the ticket, I didn’t realize that I had bargained for anything more than just a flight ticket.

A few days before our departure from India, I tried to reconfirm our tickets, as is the norm. On contacting the airline, we were told that my ticket was OK. However, we were told that Kausalya’s ticket could not be reconfirmed due to an incorrect ticketing done by the agent. Since we had to leave for the US and were unable to contact the travel agent, we approached another travel agent in India, who issued both of us, new one-way tickets.

Upon coming back to the US, I made repeated attempts to contact the travel agent, expecting them to explain their side of the story. In a case of grossly negligent customer service, they refused to return my calls or my mails. I pride myself on being a savvy consumer and realized that we were wronged. Kausalya and I had suffered a loss and were unwilling to let the matter rest.

I then tried to contact the airline directly. They responded by saying that on investigating the matter, they found it to be a ‘booking class’ violation on the part of the travel agent. They also added they were not responsible for the travel agent’s actions and asked me to pursue it with the agent. Prices of international air tickets vary widely, and a ‘booking class violation’ occurs when travel agents cut corners by booking passengers on categories of tickets they are not authorized to book. These cases slip through the cracks when the flights are not fully booked. Sometimes out of sheer goodwill, airline-ticketing agents allow passengers to travel, even when they realise that there is a booking class violation. However, when the flight is fully booked, the ticketing agents scrutinize each ticket vigilantly and weed out tickets that have been incorrectly booked. Unfortunately for us, the flight from India was overbooked and the airline was not able to accommodate us. Most passengers trust the professionals - travel agents - to book their ticket correctly and are blissfully unaware of the nuances of booking international tickets.

I was aware of the fact that the travel agency’s refusal to get in touch with me meant that they were guilty and were stonewalling, hoping that I would just let the matter rest. By this time, I also started reading up the various facets of consumer protection available to individuals. I realized that the first semi-legal body authorized to mediate on my behalf was the state’s BBB (Better Business Bureau). Even after repeated correspondence with the BBB of Chicago when I failed to get a response from the travel agent, I decided to

take ‘legal action’. I discovered that the small claims court system was designed for people just like me.

During my initial analysis process, one of the first things I realised was that the legal system at a grass-root level varied from state-to-state. I also discovered that the constitutions of the United States, not only guarantee the right to be represented by a legal counsel, but also offer permission to each and every citizen the right of self-representation. Because of the nature of small claim cases, many litigants choose to represent themselves. I went to the local library and got a few books on the small-claims court system. I also downloaded detailed instructions from the state government’s website and started reading up on the process.

The small-claims court system is meant for people with small claims against merchants, businesses and service providers. In most states in the US, the claims have to be for an amount less than \$5,000 in order for the case to be accepted by the small claims court, also known as a pro se court. Most pro se courts prefer a semi-formal arbitration, and do not encourage or discourage people from hiring attorneys. I am no lawyer myself, but having the basics of business law during my masters, I knew that ours was a simple case of “breach of contract”; Kausalya and myself expected the travel agent to make-good the loss incurred due to their negligence. In the back of my mind I knew that in a litigious nation, I could hire a good attorney and go after them (the agent) for incidental losses, including “mental agony” suffered by us. But, that was not our intent. We just wanted to recoup our losses.

If reading this far reminded you of the old “panchayat” system, still prevalent in small villages in India and south east Asia, you are right on mark. Small claims courts are designed to be exactly like panchayats, albeit staffed by professional judges and court staff. Like panchayats, they can enforce the law in a semi-formal, just manner; instantly, without the need for a protracted legal battle.

In order to pursue the case against the travel agent, I called up the county clerk’s office in Skokie Illinois and requested them to send me the necessary forms. The forms were quite simple — requiring less brainwork than filling up a simple EZ Income Tax form. I also had an option of having the Sheriff’s office, deliver a copy of the case to the defendant.

About six weeks after I had mailed my documents, I received a postcard from the court saying that a hearing had been set for my case on November 9, and that I was required to present myself along with all the documentation and evidence. I went about preparing for the hearing right in earnest, filing all the documents, tickets, copies of credit card bills, invoices etc. I also took care of all the logistics — took a day’s leave, booked the air-tickets to Chicago, hotel stay, rental car etc. Initially, Kausalya and I were a bit jittery about flying from Colorado to Chicago, especially in the current travel scenario.

The Circuit court of Cook County, Skokie is a huge, nondescript building. We reached there by about 12.15 pm for our 1.30 pm hearing. There were about a dozen cases listed for hearing that afternoon. The courtroom opened promptly at 1.30 pm and the clerk, a pleasant lady of Indian origin sorted the files in the order in which the litigants presented them. A sheriff, responsible for maintaining the decorum was also present in the

courtroom. The judge soon arrived, and without much fanfare, the clerk started calling out individual parties. When our case was called, the travel agency — represented by its director, and I went before the judge. The judge, a brusque lady of sharp intellect, who had probably heard hundreds of cases like ours, asked me if I was prepared to proceed with the case. I replied in the affirmative. When the same question was put to the representative of the agency he started blabbering something about not having my tickets. I knew right away that he hadn't come prepared for the hearing. The judge asked us to sit down and wait for our turn.

Kausalya and I were engrossed in observing the proceedings of the court. The first to come up for hearing was a landlord-Vs-tenant case, with the landlord claiming damages for a soiled apartment. Each case was taking fifteen to twenty minutes and I decided to take a break. On my way back to the courtroom, I found the director of the travel agency waiting for me outside the door. He asked me if I had the unused portion of my ticket with me. He said that if I would give him the unused original tickets, he would 'settle out of court'. I was speechless! Here I was, after ten months of trying to contact his agency, being told that all they needed to settle the matter with me, were the tickets. I pointed out that we had a hearing in a few minutes, and after presenting my evidence to the judge, she would probably award me the amount owed to me, along with the costs that I had incurred. I gave him the option: pay what was due to me, along with the costs, and I would settle. After thinking for a few minutes, he agreed. By then, a representative of the court, sensing that we had come to a 'settlement', came out and advised us of the option available if we wanted to settle. I went in and had a word with Kausalya, who was thrilled that we had a settlement - all that we had asked for, right from the beginning.

The judge signed an order stating, "settled and dismissed with prejudice. The court retains jurisdiction to enforce this settlement." Kausalya and I were thrilled by the outcome and said a small prayer to the lord. Later that evening, we dropped by the travel agency to collect our cheque.

The moral of the story: There are some businesses and service providers who try to bury their head in the sand. By ignoring their customers' problems, they hope that the customers would forget about them. Law of probability is at their side since most of the people I know would not dream of taking a business to task. As savvy customers, we probably should. A persistent customer, who has been wronged, has recourse to the legal system and should not hesitate to use it. Caveat emptor - Buyer Beware. One does not require an advanced degree in law to know one's rights.

The flip side of this story is that there may also be times when individuals find themselves at the receiving end of lawsuits. One must take all measures to cover all the bases. America is a litigious nation and even a simple traffic accident could turn into a frivolous lawsuit and one must act diligently by hiring a competent lawyer. Most companies provide referral services to their employees, recommending good lawyers. Although lawyers and the legal system can be intimidating, the system here is designed to keep the nitty-gritty transparent to most of us.

US may be a land of frivolous lawsuits but most of us living and working here are shielded from the legal system. Needless to say, there are a few common "errors of

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judgment” that must be avoided at all costs. It also helps when most people are aware of at least the basics of the legal system and the recourses available to them. As I mentioned earlier: Ignorantia juris non excusat.

In the next section of the book, we will look at an interesting aspect of American life namely consumerism, which is fascinating to Indians. Living and working in a land of consumerism, I still do cease to be amazed at the rate of development in the consumer industry, all targeted to make the consumer loyal to a product and in the process make money for manufacturers and producers of goods and services.

Section 4: Consumerism

Shopping in a consumerist market can be thrilling and confusing at the same time. People moving from India to the west need to be ready to be overwhelmed by the choices. Shopping for products and services can be intriguing because the quality, quantity or brand alone does not drive prices. On the other hand, the adage “*you get what you pay for*” also generally holds true. The service sector in the US can also be exhilarating. Over the decades, the service industry has fine-tuned itself to provide “world class” service to consumers. As a prudent consumer, you are expected to know your rights too.

In this section of the book, we will look at the different aspects pertaining to consumerism in the US including consumer choices, the service industry and how people try to find their way around markets. America is known for its world class service and a mature service industry translates to better customer satisfaction. We will also look at the aftermath of e-commerce revolution, how a brand new channel has been opened up for consumers wishing to shop in the privacy of their homes and offices. We conclude this section with a look at Indian shopping in the US.

Consumerism in the US

America is perhaps the most consumerist nation in the world. Being consumerist is a double-edged sword. On one hand, Americans who love the latest products get what they want, but in the process, the choices overwhelm many consumers. In any consumer driven market, the main beneficiaries are the consumers since the producers and manufacturers bend over their backs to satisfy their (consumers) whims.

Any marketing manager will tell you that choice is good, and that it helps individuals feel better about the products they are buying, giving a touch of individualism. A mature free market leads to a proliferation of goods and services, leading to the survival of the fittest. However it also leaves a lot of room for second and third rung products that manage to find a niche.

Shopping in America is an art. Every savvy shopper lives to hunt for the best deal she can. There is a whole range of shops, malls, supermarkets, discount chains and specialty stores to choose from, not to mention shopping online on the web. Prices for the same (or similar) products vary widely. Even food chains stock a variety of products and there too the prices can vary. People who are price conscious generally prefer buying bulk packaged items at discount and warehouse clubs. On arriving in a new city, people generally ask their peers, colleagues or friends to get an idea of the kind of shopping available.

Americans didn't always have this kind of variety. Even a generation ago, people had to be content with a few generic brands of most products, the same kind that Jones's next door were getting. Henry Ford, the legendary founder of the Ford motor company reportedly once said, “Give them any colour (car) as long as they are black”. America has come a long way since Mr Ford's proclamation sometime in 1906. The choices, when it

comes to cars are astounding, almost mind blowing. The same goes for every other consumer product — from cereals to cell phones, TVs to trucks. Consumers have the kind of choices, which are unimaginable in many other parts of the world.

Take a walk down any supermarket aisle and choices immediately confront you. Getting a gallon of milk from the dairy section may not be as simple as it sounds, especially since milk comes in over a dozen varieties ranging from zero fat to extra rich (and a few varieties in between). The same goes for yoghurt — that ranges from plain, cultured, flavoured, half fat, zero fat, made by different brands, in different packages and sizes.

I remember the first time I went a supermarket to buy some breakfast cereal. I hadn't gone with any particular brand or category in mind since I was used to 'Kellogg's' back in India. Most supermarkets have whole isles dedicated to the display of cereals and they carry at least half a dozen brands including national brands like Kellogg's and Post. Each brand in turn will have a slew of varieties including honey, crunchy, barn, oats etc.

How does one go about deciding what the best brand out there is? Tough! Trial and error is perhaps one way to do it — go about sampling one brand at a time and with any luck you will find a brand (or kind) that you may like. However, just as you get comfortable with your brand of cereal, the marketing gods might decide to change the packaging and flavour just a bit, enough to make you want to start the process again. If you thought deciding on a brand of cereals is not the biggest problem in life, you probably are right. For everything that you want to shop for, you are going to face a similar challenge.

The issue of choices, when it comes to shopping is exacerbated by the fact that there is no uniformity or even rhyme or reason behind pricing. Almost everyone here lives with the nagging fear that they will end up paying more than Jones or the neighbour-next-door. People are eternally looking for the 'right deal' and sales, stocking stuff they don't even need. Because of the wide array of products and variations being provided by marketers, they have devised clever pricing plans, bundling in discretionary promotions and discounts. The end result? The same box of cereal will not cost the same in two different supermarkets down the road.

The enormity of choices available to us was brought home one recent evening when my friend and I, currently in the market for a used car, decided to brainstorm over a cup of coffee (Starbucks, latte with extra cream and sugar, in case you were wondering). In the back of my mind, I knew that we had come a long way since Mr Ford made his pronouncement over a century ago; Still, the availability of brands, models and makes, with the variations in features, not to mention the colours and prices, did not cease to amaze. I am glad that we had decided to rule out new, ex-showroom cars from our already complicated search algorithm. It is the complicated research process, along with the lack of transparent information that lead to the theory of asymmetric information which won George Akerlof, Michael Spence and Joseph Stiglitz, the Nobel Economic Prize for 2001.

Most consumers have realised that there is a method in the madness and individuals devise their own strategies for shopping — some focus on pricing and others on convenience. There is ample scope for everyone to experiment and come up with their

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individual strategies. As you may expect, there are a number of magazines, websites, radio and TV shows dedicated to educating and informing consumers. Going to the mall or supermarket is a welcome diversion to most of us, even if it means using the gray cells to do some calculative shopping.

World-class service in America

One of the best “perks” of living in the west is the opportunity to enjoy a world-class service in almost every aspect of life. By world-class service, I mean the day-to-day interactions we have with our service providers, be it bankers, sales persons at stores, customer representatives over the phone, check-out girls at the supermarkets or even online interactions over the Web.

Let me illustrate with a personal anecdote. Just the other day, I had an opportunity to test the limits of customer-service at my bank in Colorado. I try to complete most of my transactions — including paying my bills, transferring money and checking balances etc — over the Web using my PC-bank account. I had issued a cheque, payable to someone; but later I decided that I shouldn't have issued the cheque since I didn't need the service. Realising that it would be more cumbersome to get a refund after the cheque was cashed, I resolved to place a ‘stop order’ on it. I logged on to my online bank and filled out the stop order form. A small fee was charged from my account the next day and I assumed that everything was hunky-dory.

However, a couple of days later, I was astounded to find that the amount on the cheque was charged from my account. I drove down to the nearby branch and explained my predicament to the manager. She looked at my account and got the details of the transaction and made a call to the online team and presto, my case was solved. She assured me that the amount would be credited back to my account and that I could consider my problem solved.

This story and incidents like these are repeated hundreds of thousands of times across the US. Customers and consumers here have come to expect a certain level of service. As the level of service increases, the bar is raised and every business and enterprise tries to become more service oriented.

The US economy is predominantly a service economy, meaning the bulk of the revenue generated by corporations come from the services they provide. The higher level of customer service includes the ambience of shops, eating joints, malls and supermarkets. It also includes the ‘standardised’ service that customers come to expect when they go to a familiar chain like McDonalds. McDonalds strives to ensure that every outlet across the globe has a similar look, feel and level of service. Companies in the west employ a variety of media in order to enhance customer satisfaction and feedback. This includes use of ‘1-800’ free-phone numbers, web sites and mail-in customer cards. Most products and services come with the service description and include free contact numbers that customers from anywhere in the country can call.

The premise behind service culture is simple. Things and systems, however well designed, can and will go wrong. What makes a difference in the customers mind is the ‘recovery process’, i.e. the company or service provider's reaction to an anomaly in service and how they recover. Service employees in the US are empowered to take a

decision that will satisfy the customer. They are also educated and trained to act as ambassadors of the company's culture.

Companies and service providers in the West have realised that the cost of acquiring a new customer is many times higher than servicing and retaining existing ones. They also realise that the word-of-mouth that a good service experience generates, is more valuable than any advertisement. Customers have come to expect a certain level of service. As the level increases, the bar is raised and every business and enterprise tries to become more service oriented

For many Indians, who are used to sub-standard service in every walk of life, the service focus in the West comes as a breath of fresh air. Of course, a number of Indians are increasingly travelling to the West and returning to India with world-class service experiences fresh in their minds. They are starting to communicate these experiences to the service providers in India, which has led to an increasing number of Indians expecting (and receiving) world-class service in their back-alley too.

Aftermath of the E-Commerce revolution

The e-commerce revolution and growth left behind technologies, applications and ideas that are going to stay with us for a long time. There have been innumerable books and articles written about the dot.com burst and how it helped propel the economic slowdown that we are seeing now. However, there is little doubt that a lot of good came out of the e-commerce revolution that we experienced. Many Indians, especially tech-savvy youngsters got a once-in-a-lifetime opportunity to launch a career and set sail to distant shores of Boston, Liverpool and Santa Clara. They got an opportunity to partake in, what some call, the largest creation of wealth in human history. Indians who came to the US as 'producers' of e-commerce technologies realised that they could also be sophisticated users of these technologies. Many ended up becoming voracious consumers of these slick e-commerce applications that made life simpler.

Back in 1997, on discovering the joys of Internet surfing, I bumped into (then) little-known online bookseller who was willing to take credit card details over the Web and ship the orders I placed 'online'. Before coming to the US, I hadn't even done any shopping through catalogue retailers and here I was, giving my credit card details to an online retailer. Doing this, I knew I wasn't alone. Of course, it helped that I knew a couple of Indian friends who worked for that bookseller Amazon.com who would wax eloquent over the dream that their company was out to capture the world of book retailing.

Of course, my friends, colleagues and I gradually started trusting most of the large online retailers and took to buying goods and services over the Web. When my bank offered me the chance to pay all my bills online, I jumped at the opportunity. Eventually I got sucked in, doing every conceivable thing over the Web trading stocks, managing my portfolio, planning a vacation...the whole nine yards. Needless to say, the dotcom burst has done little to dampen the enthusiasm of my fellow Indians, especially as consumers of e-commerce technologies that have become a way of life.

Indians in the US are among the top ten percentile when it comes to using online tools and technologies. Case in point: Net meetings, which started off as a means for geeks to exchange instant messages over the Internet has become as ubiquitous as telephone, services and e-mail. Instant message sessions are a convenient and cheap (actually free) means of communicating with parents, relatives and friends in India. Voice chat is really giving a run for the money to all the long distance telecommunication giants.

Realising the potential of Indians in the US, a number of entrepreneurs jumped in to build "portals" targeting this community. Even a year ago, there were over a dozen portals offering services ranging from directory listings to chat and bulletin board services along with news and information. The dot.com burst didn't spare them. Giants like ChaiTime.com and GoYogi.com that were started with a lot of fanfare and pizzazz are nowhere to be seen. Of course a handful of them are still surviving, Rediff.com and SatyamOnline.com had the good fortune of cashing in on their IPO and are not too concerned about burning through their cash. A few small directories like Sulekha.com

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and GaramChai.com have survived, probably because they were not overly ambitious and didn't expend too much on buying hype.

A number of online grocers have also jumped in to capture the Indian audience. Namaste.com, flush with venture capital funding seems to be going strong, so is IndiaPlaza.com. The business model of these retailers is simple Indians in the US still love to eat 'dal chawaal' or 'sabzi roti' and they aim to cater to our tastes. There are Indian grocery shops almost all the major towns and cities in the US. The online bazaars are trying to bypass these retailers and sell directly to us, the consumers. A few brave (and cash rich) Indian grocers in the US are trying to keep their head above water. Namaste.com , Rediff.com, IndiaPlaza.com and Eshakti.com may be down but not out.

E-commerce as a revolutionary way to do business may be dead but the mundane applications and business models that the e-commerce technologies are trying to support are here to stay. Even after the so-called 'meltdown', we are seeing a growth in the use of technology as a means to connect the ever-growing Indian populace in the US with life and things back home.

Indian shopping in the US

Towards the end of 1994, preparing to travel abroad for the first time, along with my other apprehensions I was wondering what I should carry with me. Among other things, my boss who was on-site suggested that I carry with me some of my favourite music, Indian condiments and other ingredients. At that time I did not realize that the world was shrinking and that one could find just about any kind of Indian spice or ingredients in Indian stores abroad. Indians living in different corners of the world have their favourite Indian haunts from Devon Avenue in Chicago, to Southhall in London, not to mention the ubiquitous corner shops which exist in almost all the major cities in the US, Canada and UK. One can also find exclusive Indian enclaves in Singapore, Mauritius and other parts of the globe.

Interestingly, many of the products one finds in Indian shopping shelves are the same ones being sold in the US and UK. Since they have to pass through rigorous checks, like those done by Food and Drug Administration in the US, the products exported abroad are generally of a superior quality. This works out to a win-win situation even for the manufacturers and producers since they get a stamp of “export quality” which they tout aggressively in their domestic marketing. Even the ease of use and preparation of some of the ready-to-make Indian products has improved substantially in the last. For instance, rava idlis made using MTR’s mix may not be the same as the ones you get in a Kamat or Udipi restaurant in Bangalore, but they come close, especially if you are willing to discount the fact that you are making it out of a tetra-pack, thousands of miles away from Bangalore! It might surprise some to hear that Indian beer - Kingfisher and Knockout, compete for market space in the increasingly glamorous international beer market in the US. They are available at many large liquor shops across the country.

The market is huge but fragmented. As per the 2000 census, there are 1.7 million people in the US who identify themselves as Asian Indians or Indian Americans first- and second-generation immigrants or whose ancestors migrated to the US from India. If even half of this population consumes Indian food at least four or five times a week, this translates to a tremendous market. There are a number of established importers of Indian spices, lentils (dal’s), herbs and condiments who distribute them through the chain of Indian shops and bazaars.

Another aspect of our “Indian culture” that people abroad love to nurture is our love for everything ‘Bollywood’. Although I don’t watch a lot of movies, I am in the minority. My wife is the kind of person movie marketers’ dream of - she loves Hindi movies and music, hence we are regular patrons at the local India bazaar which also rents videos and DVD’s. Technical advances, especially in the DVD technology, have made watching Indian movies a pleasure, especially when one thinks about the shoddy quality of some of the videos that used to circulate even a few years ago. In many metros in the US, people have access to Indian channels on cable. A number of movie-halls across the country also regularly screen Indian movies. It is not surprising that Bollywood recovers most of its movie production costs from “international rights”, especially when if one considers the

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exorbitant ticket prices one pays to watch Indian movies. A list of Indian bazaars and grocers can be found at GaramChai.com (<http://www.garamchai.com/bazaar.htm>).

Section 5: Leisure and pursuit of happiness

Indians moving to the US and other western countries realize that the western world is equally serious about the pursuit of leisure and personal well being as it is to work. The working conditions and hours are highly regulated, and except for project contingencies, most people work about 40 or 45 hours, five days a week. Weekends and spare time are sacrosanct, meant for family, or pursuit of one's hobbies and other activities. Even Indians, who are used to enjoying the rat race back home, after a few months in the west realize the significance of compartmentalizing the different aspects of life into work, family, friends and learn the importance of having a leisure pursuit. They too recognize the significance of *all work and no play, makes Singh (or Babu) a dull guy* and learn to strike a balance between their work and leisurely pursuits.

The avenues to pursue leisure activities and hobbies are endless, and generally affordable to most of us. Some re-discover childhood passions like music or art and others involve themselves in the community and spend time working on social causes. Most large cities in the US with a sizable Indian population also have Indian temples, community centers, and Indian associations that provide avenues for people to network and socialize. A walk down Indian haunts like Devon Avenue in Chicago are sure to evoke a sense of nostalgia, reminding one of some street in Mumbai, Bangalore or Hyderabad. The advent of internet has made networking relatively simple. There are scores of websites catering exclusively to Indians in the US. A website, GaramChai.com (<http://www.GaramChai.com/>) that my wife and I maintain has extensive listings on Indian resources listing over 250 temples, 200 restaurants, 50 online shops and 300 bazaars. Other listings include jewelers, wedding specialists, theaters, beauty salons, mosques and gurudwaras. (A more complete listing of sites and resources for NRIs in the US can be found in the Appendix).

Most of us who leave our homeland come to America to further our own goals and enrich ourselves — by experience and in terms of amassing wealth. However, most of us do not forget our roots. Making money may be the means but not the end. Many Indians in US and elsewhere in the world also tend to periodically revisit their altruistic side by giving back to the society. This section of the book is intended to give the readers a glimpse into the leisure, recreation and altruistic pursuits of Indians in the US. This section is by no means extensive, especially considering the fact that Indians from different backgrounds, cultures and regions have been amalgamated into the melting pot that makes America and ethnically diverse interesting.

Weekends in the US

Over two centuries ago, America's founding fathers envisioned a nation that would work towards securing "Life, Liberty and The Pursuit of Happiness..." to its citizens. Long after attaining "Life and Liberty", Americans are still serious about the pursuit of happiness, a key to life that everyone here, including my fellow Indians, takes seriously.

Working hours and conditions in the US are highly regulated, and except for project contingencies or if one happens to be working shifts, projects and work-cycles are optimized such that people do not have to put in endless hours of overtime. The work-weekend cycle here has been refined into an art form. So much so that the pursuit of happiness is actively encouraged and is something every one strives for. One gets initiated into this on first landing here, and realising that to most Americans, weekends are sacred. The average John (or Jane) Doe has a life outside work and they rarely like anyone transgressing their personal time. Of course, that is not to say that one does not come across the odd nerd who "lives and breaths" work every waking moment of their life. But the nerds are too few and far between as to be inconsequential. Most people like to take the weekends off and pursue their hobbies or passions.

Indians, after a few weeks or months in the US, realise that they too need to 'get a life' outside work and fall into the rhythm of workweek and weekends. It takes a while to get used to the fact that people work only forty or fifty hours a week. Weekends are generally reserved for socializing, shopping or catching up with the new movies. It is the long-weekends that people start looking forward to. Long-weekend is not merely an American concept. Canada, UK and the Europe too have a tradition of long weekends. Although the exact days vary, the concept is still the same. In America there are five or six long-weekends, well marked on most calendars.

The annual long-weekend cycle begins with the New-Year's day - 1st of Jan, given to people so that they can recharge their energies for the new year after the revelry of the holiday season. The next holiday comes during the second Friday in April - Good Friday. Memorial Day, generally the last Monday in May, the official beginning of summer, also heralds the summer holiday season. Fourth of July, the American Independence Day is as sacred as any other long weekend. Next comes Labour Day, generally observed on the first Monday of September. Thanksgiving, which generally falls in November, is an All-American holiday when most families get together to thank the pioneers of the nation. Of course, December ushers in the Christmas season, culminating in Christmas Day along with the day after Christmas, which is also a holiday. These are the major holidays and most companies have their own schedules of extra holidays that they dole out to their employees.

Even Indians, brought up to believe that 'work is worship', take to the concept of long-weekends like ducks to water. These weekends marked in calendars are spent socialising, or planning getaways – weeks, sometimes months in advance.

Every region in the US has at least a dozen national parks, resorts and other tourist attractions. The most popular way to get to any of these places is to rent a car and drive down. Hertz, National, Alemo and other big car-rental giants anticipate the demand and

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hike their prices around the holidays; so do the local hotels and motels near the tourist spots. Driving 800 to 1000 miles (each way) to visit some of the ‘nearby’ attractions is not unheard of. Of course, the intriguing system of interstate highways criss-crossing the length and breadth of the country facilitates road travel. All one needs is a good car and a map.

Weekends

For most people, the pursuit of happiness does not stop with long weekends; it is a continuous process. There are fifty-two weeks in a year and about half a dozen long weekends. Regular weekends are no less important in the pursuit of happiness. The work culture in organisations here is tailored to be worker friendly.

Most Americans like to start their days early. They get at work by about 7 in the morning, have a short working lunch and wind up work by 3.30 or 4 PM and head out to enjoy rest of the day. Days are generally long, with the sun setting at around 8.15 or 8.30 PM. People have their pet projects and activities they head out to. The sporty types play a game or two, sometimes coaching their kid’s little league. Others head out to their church group or work with voluntary associations. For some, the favourite summer pastime is to do some yard-work or mow the lawns. With workweeks highly standardised, people look forward to their weekends when they get to pursue their passions or hobbies. For instance, trekking and mountaineering is a popular hobby in the Colorado Rockies where I live.

People in India are generally used to working long hours and more often than not, end up taking work home. Those who move to the US find the demarcation between work and leisure quite intriguing. It is not that Indians are not used to hobbies or leisure, but recreation generally takes a secondary place against the grind of daily existence. On moving to the US, Indians find that they have the time, and resources to pursue a variety of hobbies. Many like to hang out with friends and watch Indian movies and DVD’s. Some also pursue an active lifestyle, taking up sports like racquetball or tennis. The bigger cities in the US with a larger population of Indians boast of their own cricket teams. About a year ago, I had the pleasure of watching an “Indo-Pak” tournament being played by local Indian and Pakistani consultants.

Indian associations are generally active in many large cities and they organize get-togethers and functions and celebrate Indian festivals like Diwali, New Year etc. They are also instrumental in inviting prominent artists, musicians and performers from India. At a more informal level, there are a number of local bhajan groups that get together on a regular basis. Indians arriving in a new city generally make a conscious effort to tap into the networking groups, find like-minded people with whom they share common interests. An interesting article on bhajans written by Kausalya appeared in an online portal (attached).

Of course, the informal networking also helps in one’s professional life. One of the most popular recruiting tools in the US is employee referral. Employers dole out incentives ranging from small gifts to thousands of dollars to their employees who refer the right

person. Because of the informal network that exists amongst Indians, we are able to market ourselves better. These networks are also an excellent way to find professional mentors who can help guide one in career planning. There are also a number of formal groups, like TIE (The Indus Entrepreneurs), that promote Indian entrepreneurship and organise formal and informal networking get-togethers.

Indians in the US have taken to the Internet like ducks to water. One of the favourite pastimes is to “chat” with near and dear ones using online chat or voice chat. Thanks to the advances in Voice over IP technology, chatting using pc-to-pc software works out much more economical than using the services of MCI or ATT. Internet is also an excellent medium for networking and Indians are harnessing its potential the fullest extent. For example, websites like Sulekha.com and Rediff.com provide a good forum for people to post their queries and people visiting their board are generally quite responsive. Web directory services like GaramChai.com provide listings, including those of Indian associations in the US.

Indians in the US realize that all work and no play makes for a very dull life. Like the local natives here, we are becoming conscious of the fact that in the land of honey and milk offers more in the way of life than just work from nine to five.

Indians play the Good Samaritan in US!

Most of us who leave our homeland come here to further our own goals and enrich ourselves — by experience and in terms of amassing wealth. However, we do not forget our roots. Making money may be the means but not the end. Many Indians in US and elsewhere in the world also tend to periodically revisit their altruistic side by giving back to the society.

Americans seem to be generous when it comes to their involvement with charities and foundations. They gave \$175 billion to charity in 1999. A bulk of this money went to universities, hospitals, churches and the arts. Charities in America work like fine-tuned machines. For instance, Bill and Melinda Gates Foundation, the world's largest charity has an endowment of \$22 billion. All the hype over charities is contagious and even Indians tend to catch the "charity bug".

Indians in America, especially those who can afford to, generally rally around to help others although we do not have a formal tradition of donating to charities. Many of us in the US consider ourselves fortunate to be working towards a position of financial security and do not tend to easily forget where we come from. Some like to volunteer their time to manage local chapters of charities or organising events. Others like to be more hands-off, preferring to donate a set amount of money every year.

Some people prefer offer their used odds-and-ends to charities. Interestingly, charities like Goodwill, Salvation Army etc are extremely well managed mega-industries in the US. They accept donation of almost anything one wishes to offer – from used TV's to Toyotas and generally operate out of huge facilities with a drop-off areas. They also help employ disabled and disadvantaged people gainfully. Items received as donations are cataloged and (if needed) mended. They are then placed for display and sale in the 'showroom'. The atmosphere in the showroom of most of these thrift shops is clinical, sometimes mall-like. Just to give you a sense of perspective, retail sales of donated goods of Goodwill alone totaled over \$941.1 million in the year 2000! And, Goodwill is just one among the dozen or so mega-charities in the US.

Apart from the gratification one receives while giving to charity, there is a tax benefits from Uncle Sam too. One can claim a certain percentage of rebate on taxes for items donated to charity. No wonder even Wall Street Journal runs advertisements from charities asking the well-to-do readers to donate their 'used' cars, automobiles and yachts! It is a win-win proposition. The donor gets a hefty tax-write-off and the charity collects the car or boat, spruces it and sells it, generating cash! Many a time, the donor does not even have to visit the charity, they will send someone to your place to tow the car or take the old sofa!

India, with all the social and economic problems that it faces, needs all the help it can get. There are millions of enthusiastic, energetic young people, if given an opportunity would be more than willing to find a niche for themselves. In a nation where a good percentage of population is below the poverty line, even the grind of daily existence becomes a chore. This is where NGOs (non-government organisations) and other charities need to step up to the plate. Many social problems stem from the tremendous inequality of wealth

in the world today. Charitable organisations are intended to rectify these social problems, partly by a voluntary redistribution of the wealth.

Indian charities have started realising that Indian expatriates form a good source that they can tap into. Some of them have found the support of volunteers in the US who manage local chapters and branches. Most charities in the US are highly regulated. Charities operating in the US also have a tax-deductible status under IRS (Internal Revenue Service) codes. Contributions are generally acknowledged with a receipt including tax-ID number along with the amount of donation. This way, people donating to these charities can also claim a tax break, making for a win-win proposition.

Indian charities in the US also conduct regular charitable events and fund raisers. The Web and e-mail have been harnessed to generate awareness. Case in point, the Gujarat earthquake in early 2001 rallied thousands of Indians abroad who became aware of the tragedy and were able to communicate and rally support over the web.

Even corporations in the US, especially those with a sizeable Indian presence, sometimes rally around special causes. Immediately after the earthquake in Gujarat, employees of Microsoft Worldwide pooled about \$150,000 for the victims and talked the company into matching the sum, raising a total of over \$400,000. Many large corporations also have a policy of donating a part of their profits to local charities and Indians working in the higher echelons of some of the Fortune 500 companies have been instrumental in channelling some of the corporate donations towards their favourite charities in India. Many US corporations also have a matching donations program whereby they donate an equal amount towards their employees preferred charities.

Raising money for charity need not be a dry and monotonous affair. As volunteers of Asha- Colorado recently set out to prove, it can also be a lot of fun. Founded in 1991 at the University of California at Berkeley, Asha aims to bring hope to underprivileged children through educational opportunities. Asha works with organisations in the Indian states of Bihar, Karnataka, Maharashtra, Rajasthan, West Bengal, and Tamil Nadu. Asha has local chapters all over the US managed by Indian professionals and students who volunteer their time. They recently organised “Geetanjali”, an ethnic cultural festival in Denver that attracted nearly six hundred people. Local talent volunteered their time to organise and co-ordinate the event, netting over 5,700 dollars, which is a good amount considering that Asha-Colorado is a small chapter and the Indian community here is very small. This program also helped increase awareness about Asha and charitable organisations in the Indian community.

In India ‘Charity’ is generally looked upon with suspicion and disdain. There are innumerable horror stories about misuse of distribution channels, and ways in which the money that is donated to India is misappropriated. On hearing and reading about these stories, many feel disillusioned. Of course, for every black sheep there are dozens who are trying to do their bit.

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Kanjeevarams, Bhajans and Me! (By Kausalya Mohan Babu, First published in Sulekha.com, reproduced with author's consent)

I never thought that I would find more need for my heavy Kanjeevaram saris in a scenic Mid-West town in the US, than I ever did in India. Soon after my marriage, I had packed a couple of those exquisite silks into my US-bound suitcase with a 'just in case' shrug.

A few days later, along with my new hubby and an overloaded suitcase, I landed travel-weary at the immigration terminal of a buzzing US airport.

One of the first things I did after settling down to a life that came with a new prefix (Mrs.) and a different suffix (Mohan Babu) added to my name, was to send my precious saris to the top most shelf of the rack in our ill-lit anteroom. Stay there for a while, I said, getting down from the stool that I had used to accomplish the bittersweet task.

Soon thereafter, I was consumed by a lifestyle that did catch my fancy in small ways initially. The hassle-free shopping at the neighborhood Wal-Mart, a quick 'For Here' or 'To Go' grub grabbed at McDonald's, taking our car for an auto-wash while we rolled up our windows and simply watched, getting accustomed to leaving messages on the voicemail -- were all glimpses of an America that I had not bothered to observe in those Hollywood flicks that I had seen back home in India.

One month of the 'getting-initiated phase' (as I liked to call it) was fun for a while. But gradually, the charm wore off and I was getting tired of living in and out of jeans and T-shirts and continually correcting the way my name was being (mis)pronounced by non-Indians. I had had my fill of supersize fries and veggie pizzas and suddenly, hanging out at the mall no longer figured in my list of top five pastimes.

At last came an evening when I refused to get further 'tormented' by the endless banter of Seinfeld and Frasier and plumped on the sofa, crying my guts out for 'an all desi' get-together where I would get to meet my fellow Indians, eat rava dosa with pudina chutney, without having to save my name from getting mutilated. Yes, my homesickness was beginning to display belated symptoms.

Since my other half had all along thrived in self-contained bachelor groups before matrimony, he was hopelessly clueless about the social activities of other Indians in our community. That just wouldn't do, I scowled at him. A couple of phone calls and a string of introductory e-mails exchanged with the long-timers in our town landed us our first invitation to an Indian get-together hosted by a family in their house.

Thus we were inducted into the 'bhajan group' (as it is popularly called), consisting of thirty odd families, that conducts a bhajan session every month -- a different family playing host each time. (The words puja and bhajan are used synonymously in this article.)

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These monthly puja get-togethers have added a new dimension to my otherwise mechanical existence in the US. Each puja awakens a part in me that is so completely rooted in Indian culture and tradition that I begin to wonder if I had ever felt so 'wholesomely' Indian in my life back in India? Every puja also throws me in a 'quagmish' dilemma as to whether I must wear my midnight blue Patola this time or settle for my lotus pink satin churidar that I've not worn in a while!

On a serious note, I feel elated that I don't have to don that mask of pseudo-westernization when I attend the puja at a Rajagopal's or a Patnaik's house, that I can be myself for a few hours without having to tackle curious onlookers' questions as to what the red dot on my forehead signifies or how the arranged marriage system in India operates.

The Evening Unfolds

The family hosting the puja this month has taken great care in creating a holy ambience in the puja room. Life-size pictures of Gods and Goddesses form colorful patches on the walls, small granite and silver idols of Ganesha, Lakshmi and Durga are reverently placed on the puja stand, along with tall brass lamps from whose wicks, dew shaped lights flicker and sway, as if in tandem with the swishing of silk saris adorned by the ladies in the room.

Burning agarbattis fill the room with exotic fragrances of sandalwood, khus-khus and jasmine; transporting me on a nostalgic path to the fragrant sanctum sanctorums of the Ganesh mandir in Delhi and the Kapaleeshwar kovil in Chennai. Flowers of every possible hue -- red, pink, yellow, blue, orange, white and saffron are heaped onto wicker baskets and German silver trays that reflect the colors in the flowers like a dazzling rainbow.

All the required puja accessories are neatly placed next to the idols, reminding me of the painstakingly arranged Golu racks in South Indian households during the Navaratri festival. I take in the view in front of me: a karpur stand -- shaped like the number 8, monogrammed stainless steel trays that might have been wedding gifts of the hosts, brass bells carved out like the devoted Nandi and pointed temple domes, shining silver bowls filled with hibiscus red kumkum and golden yellow haldi -- piled high like mounds of ant hills and the sepia colored shloka books written in Sanskrit -- the language of the Gods.

Even as I allow myself to get drowned in the mellifluous rendition of M.S.Subbalakshmi's Bhaja Govindam, which is playing in the background, guests start pouring into the room creating a kaleidoscopic melee of sorts.

While most men appear as if they have just come out from work, clad in their jeans, khakis and T-shirts, the fairer sex has, as usual, taken pains to come attired in traditional Indian wear. Some of the women are draped in their finest silk saris that carry intricate motifs of peacocks and traditional Indian lamps, while the others prefer to sashay into the

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puja room in their delicately embroidered salwar kameezes -- casually tossing the accompanying chiffon duppattas over their shoulders.

The women resemble hanging appliqued Oriya lamp shades; varyingly clad in unique fabrics -- masala dosa-crisp Kanjeevarams, sheer satins smooth as freshly churned cream, parchment textured tussars and rippled bandhunis.

The bubbling children are an equal match for their mothers' sartorial elegance. They are resplendent in their parrot green pavadais and kurta pyjamas the color of badam milk.

I see the crowd getting seated on the patched quilts and coir mats that have been spread across the length and breadth of the room -- like a shopkeeper would unfurl the rolls of fabric in his textile shop.

The crowd suddenly parts in opposite directions of the room -- like the Asuras and Devas bunched up into different teams during the churning of the ocean. Women and children take their places next to the host family and the men make themselves comfortable in the other side of the room.

A hush descends on us as the female vocal lead in the bhajan group invokes the name of Ganesha -- the remover of obstacles, the God of all auspicious beginnings. The mood has been set and all of us sincerely pore over our cyclostled bhajan books, attempting to recite in unison the sacred verses, that are more ancient than the mountains on which sat the sagacious sages of yore.

Once we are done with the shlokas, the children flock together to render devotional songs in their eager, high-pitched voices that fill the room like a gurgling brook on a clear spring day, while their parents look on with pride and their music teacher (the female vocal lead) encourages them with a nod here and an opening stanza there.

After the youngsters are done with their recitals, comes the turn of the musically talented or inclined adults (whichever the case may be), to exercise their vocal chords, while the rest of us chorus along in multifarious pitches like the ebbing and rising of tumultuous tides.

Finally comes the part that (quite honestly) most of us are awaiting with growling stomachs and sensitive olfactory nerves -- the naivedyam or food offering to God, by the host family. The hostess gingerly lifts the lid from the vessel containing the payasam, whose roasted cashew nut and pure ghee aroma engulfs us like a divine temptress. The karpur is shown to the Gods and flowers are distributed to everyone in the room. Amidst the ringing of the bells, petals of chrysanthemums and roses are showered on the Gods and the puja is officially over.

Once the religious part of the evening is duly dispensed with, I can see that the once separated sexes are mingling again, resembling a chaotic North Indian wedding hall

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where guests get ready to attack the banquet table as soon as the baraat is heralded. The dinner is potluck where each family has contributed a different dish to the menu.

Sun-kissed grains of lemon rice share space with piping hot sambar that is sprinkled with fresh coriander leaves. Puffed up puris are placed next to slender okras soaked in masala gravy. The eating commences and once again (!) the ladies and men branch off into different directions while the children run amuck, now and then seen emerging from behind the shimmering pallus of their mothers' saris.

The post-bhajan conversation session inevitably begins amidst exclamations from the men's side: "Who would have thought that Cisco's stock would drop so low!" and ooh's and aah's from the women's side:

"Mmm...Sudha, your vadas are absolutely scrumptious!"

Minutes later, the raided dinner table looks like a smudged rangoli design. Soon, the ladies start picking up their casseroles and glass bowls (hint to hubbies that it's time to head homewards) while the men are still not done with talking 'stock'! Nevertheless, they join their families and indicate to the hosts that they are ready to leave.

The hostess is on the alert for departing lady guests and extends to each of them a tray on which is placed the bowls of kumkum and haldi. The ladies smear their foreheads with the sacred colors, streaks of sunrise, and mumble their thanks to the hosts for an enjoyable evening. Somewhere there, I take the cue and slip into my sandals.

The room still bears a festive look as I take leave of the hosts' and step into the balmy spring night and slide back almost effortlessly into my semi-Americanized lifestyle. I drive away, fondly looking forward to the next puja session in which I can already picture myself draped in my favorite eggplant purple Kanjeevaram sari...

Section 6: Health and lifestyle

In India, mundane medical care, doctor visits and medication is generally affordable to many. However, in the US, a complex system of public policy and privatization make access to healthcare really expensive. Indians moving to the US need to understand the nuances of healthcare and ensure that they are “protected” by adequate insurance before they land here. After observing and experiencing the western healthcare system, perhaps the best in terms of technology and advancement, I still feel that the Indian system – a mix of public and private services -- is really affordable and customer friendly. The western medical system has been glamorized by innumerable Indian movies, and the Indian media, that hype up visits by our super-rich elite class to medical centers in the US and UK. Shorn of that glamour, the system here is really archaic and unaffordable to most, unless they have a really strong (and expensive) medical insurance policy.

After having experienced an expensive web of medical and insurance systems, Americans prefer to prevent the occurrence of common ailments by following a regiment of exercising and fitness. Even Indians moving to the US realizing the significance of preventative measures, try to pursue physical activities.

An important aspect of safety and healthcare people moving to the US need to be aware of is with respect to access to universal emergency services. In case of an emergency, people can dial “911” from any phone – public or private – and get access to an emergency care provider who will summon the police, ambulance or fire service as required.

Health Insurance

Most of us have probably heard the popular adage..."A healthy mind resides in a healthy body". All of us work hard towards maintaining a balance between a healthy physique and busy lifestyle. It is of paramount importance to continue to maintain good health, especially if one lives and works in a foreign country.

The western lifestyle, although relatively free of pollutants, dust and common infections, still has its share of diseases and health related problems. Of course, there is the risk of accidents to which we are all susceptible. Many of us who leave India in our twenties and thirties, come abroad to live and work do not think twice about these matters but we probably should. We are blissfully unaware of the necessity or importance of having access to assured medical care.

United States has some of the most advanced medical research, diagnostic and treatment facilities that can be found anywhere in the world. People from around the world come here for research, medical studies and treatment; even wealthy Indians have been coming to the US for advanced treatment; However, all the medical systems, treatment and access to it, come at a price which is not normally affordable to all but the extremely wealthy. Even the federal government that collects a percentage of salaries and wages towards 'medicare' (retirement medical care) has all but absolved itself of the responsibility of medical care for its citizens and residents.

I do not mean to imply there are no laws in place to force hospitals and medical care providers to provide basic care to everyone in the US. On the contrary, there are laws that ensure that everyone, regardless of their ability to pay, is guaranteed emergency care. The ubiquitous '911 system' ensures that anyone in the US who picks up a phone and dials 911 can call for police, fire or medical help that will arrive within a few minutes.

However, for non-emergency medical care, one has to pay through their nose. Even a simple doctor's visit can run up a few hundred dollars if not more. What then is the recourse available to us, the ordinary working professionals who might meet with an unforeseen accident, illness or medical condition that might set us back by thousands of dollars? The answer is medical insurance. The lack of primary medical care by the government has helped the medical insurance industry become one of the largest and fastest sectors in the US. There are more than a dozen multinationals and hundreds of small insurance companies that provide insurance ranging from individual plans to group and corporate medical plans.

It would be an understatement to say that medical insurance is almost mandatory for everyone coming to the US. This applies even to visitors who may be spending only a few months with their relatives here. Employers lure employees with the bait of good medical benefits. Case in point: During the dot.com revolution, when employers were bending over their backs to entice prospective candidates, a Silicon Valley firm was offering a 'BMW Z3 roadster' as a sign-on bonus. Employees were also given an option

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of full medical/dental coverage for 10 years in lieu of the roadster. Guess what most employees opted for? The insurance package of course!

Why is it that insurance is given such importance in the US society? There are many reasons. Medical expenses are extremely high and not subsidised by the government. Another reason is that in a land of lawsuits, no one, not even doctors and medical professionals are immune. In order to protect themselves from frivolous lawsuits, doctors and medical professionals refrain from diagnosing all but the most common afflictions and make the patient undergo a slew of tests before any recommendation can be made. This over-diagnosing costs money.

Not all insurance packages provided by employers are the same. Some employers provide complete coverage without any charge or co-pay. Others expect the employee to chip in a fixed amount every month towards the insurance. Even the coverage is highly subjective and varies from (insurance) provider to provider. Many insurance companies try to scuttle huge bills that people run up, leaving them high and dry. Incidentally one of President Bush's biggest political victories in recent times was the passage of "Patient's Bill of Rights" that allows individuals to sue their medical care providers. It is hoped that this will bring much needed accountability into the system.

In the US, expenses related to medical contingencies cannot be prevented but adequate insurance can at least help offset the unforeseen.

Sporting: An ounce of prevention

An ounce of prevention is generally better than pound of cure. In a country where medical insurance and treatment of illness can be exorbitant, it is of paramount importance to lead a healthy lifestyle, actively taking part in sporting activities and/or exercising regularly.

The first time I came abroad, in a span of less than four weeks, I managed to gain about five kilos and it is not hard to see how. I was gorging on veggie burgers with cheese, coke while enjoying sumptuous Indian dinners with friends at local Indian restaurants. A few weeks of this lifestyle and I realised that I had to make a conscious effort to control my diet and imbibe another facet of American life — taking to exercising regularly.

In India, young professionals rarely think of flexing their muscles, content that the humdrum of daily existence is sufficient to sap one's energies. Walking a few blocks to the bus-stop or even auto/taxi stand, a few stairs up to the first or second floor and other little bouts of 'exercise' adds up to burn calories. However, in the US with very little incentive to burn calories in the normal course, one is more motivated to make exercising a part of one's routine.

One does not need to look far for avenues to exercise and stay healthy. Of course, the multi million-dollar health industry makes enough buzz in the form of advertisements and hoardings everywhere that one is constantly reminded of the need to exercise. Those inclined to take up sports and games, which they enjoyed in their childhood and youth, also have ample opportunities open to them in the form of local clubs, tournaments and what have you. Most cities have a range of clubs to choose from — clubs for judo, karate, hockey, soccer, tennis, racquetball, badminton and other athletic activities. It may come as a surprise, but a few large cities in the US have their own cricket leagues too. A friend of mine who used to play for his university back home didn't think twice about driving 150 miles to a nearby city every weekend to take part in their tournaments. For those not inclined to playing games, gyms provide an outlet. Many large apartment complexes invest in their own exclusive gyms, so do some large companies. The YMCA a.k.a. 'The Y' is a popular chain of health and fitness with centers spread in cities across the country. The Y that I frequent is a huge complex, complete with its own indoor full-sized swimming pool, basketball court, racquetball courts and mechanised gyms. Of course, there are dozens of private and commercial chains of health and fitness centers that one can join. In the year 2000, 54.5 million Americans over the age of 6 (22 percent of the population), exercised at a health club.

Americans tend to take exercising quite seriously, spending huge amounts of time and money on personal trainers, fitness evaluation, exercise paraphernalia and chalking out religious plans for exercising. Most Indians on the other hand, tend to skip the expense of personal trainers etc, content to follow a yo-yo pattern - exercising regularly for a few weeks and then slacking till they feel that they need to start again. Of course, there are few amongst us who are quite sporty and go the full nine yards.

Call 911 for help

Human beings have always felt the need to communicate with others and to seek help, especially when in distress. Through the ages the process of communicating one's distress to others has been refined to a system whereby in most nations, the society or government has taken the responsibility of providing emergency systems and services for their residents. In western nations, this system of communicating distress signals has been institutionalised into a systematic process whereby every person has access to ubiquitous means, for instance, in the US almost everyone is aware of the ubiquitous 911 emergency system.

Any person from anywhere in the country can use a phone — at home, a public phone or cell phone — to dial 911 and will be immediately connected to an emergency service representative who will notify the police, fire and/or ambulance service depending on the need. The system is so well refined that in most metros and cities in the US, one can call this number and expect help to arrive in 2 to 3 minutes flat. The 911 service is a call transfer system which enables people to be linked to the appropriate Emergency Service Provider (ESP) for the call location by dialling the digits 9-1-1. Emergency Service Provider means police, fire and ambulance agencies operating in the region.

The premise behind the extensive countrywide emergency 911 system is that a stitch in time can save nine. Accidents, fires, burglaries and social problems cannot be prevented, but a rapid response can help alleviate any further aggravation.

Most of us will probably need immediate help when facing an emergency, be it a medical condition or fire or any other law and order situation. It is imperative that we get help swiftly and efficiently. Watching an accident victim bleed without instant access to first aid or medical help is something none of us want. Speedy response from public officials and law enforcement can prevent things from getting out of hand.

In most states in the US, like in other western nations, there exists, what is commonly known as a “Good Samaritan” law. What this implies is *“When anyone in good faith, renders emergency care or assistance at the scene of an emergency or accident, no liability may be imposed for any civil damages arising from acts or omissions in rendering such emergency care”*. What this means is that people who aid others in distress will not be held accountable. In general, if a Good Samaritan does what a “reasonable person” would do under the circumstances, he won't be held liable in negligence for any harm he may cause the accident victim. This encourages bystanders and those who witness accidents to report them to authorities, at the very least, call 911 and inform someone about the incident.

Sometime ago a couple in my apartment complex had an opportunity to test our local 911-response system. The lady was deep-frying their dinner and the frying pan caught fire. The husband, a friend of mine, had the presence of mind to immediately pick up the phone and dial 911. Within about 5 minutes, sirens blazing, the fire truck arrived at their doorstep. By then the residents had managed to contain the blaze using a handheld extinguisher. The firemen were prompt and professional, got the right equipment and not

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only controlled the fire but also helped clean up a part of the mess, all in a matter of minutes. I shudder to think what would have happened if they were delayed by even 10 or fifteen minutes since most houses and apartments here are built out of wooden boards and panels.

Human life and dignity in the US are really valued; especially since most taxpayers here consider themselves 'customers' of government and public service and do not hesitate to hold them (the public servants) accountable.

In order to provide the kind of responses described, there exists a huge network of systems and emergency response teams spread across the country. Phone companies are required (by law) to provide this service to every telephone. Cities and counties in all states across the US are required to maintain 'command and control' centers, manned by officials 24 hours a day. These officials not only take calls but are trained to provide telephonic assistance till help arrives at the scene. All these services do not come cheap. Federal and state governments have special budgets just for emergency care system. Even phone companies levy a small fee on their customers for the 911 services that they provide. The management of inter-state phone, emergency, fire, police and networks is an art that Americans seem to have perfected. The key to remember: in the US – when in distress, pick up the phone and dial 911.

In this section of the book we looked at the different aspects of healthcare, emergency services, and also looked at ways in which people attempt to maintain a healthy lifestyle. One needs to be conscious about the availability of medical care and insurance since the general healthcare here is really expensive.

Until this point in the book we looked at different aspects of life and culture in the US and I hope the reader got a glimpse of what is in store. The incidents of September 11th had a profound impact on everyone in the US and the impact has been manifold. The economy took a turn for the worse, as corporate America and the government take stock and prepare for the future, we will see changes rolling down our lives and careers too. In the next section of the book we will look at the aftermath of the incidents of NYC bombing and its impact on Indians. We will also look at the different aspects pertaining to change management in our professional lives.

Section 7: American Demographic Trends

Two most common topics close to most Americans are — the economy and the weather, not necessarily in the same order. Most economists also realize that economic conditions are relatively “short term” and there are various other factors that are going to play a role in the long term, one of them being the demographics of the nation. There is an increasing mention of the change in demographic profile of the country in the media and elsewhere and I thought I’d research it a bit and was surprised by the findings. There are a few distinct demographic generations in the US.

Silent Generation: The first being the “Silent Generation”, consisting of those born between 1925 and 1942. They are hard working, economically conscience, and trusting of the government. They were very optimistic about the future and held a strong set of moral obligations.

Baby Boomers: The generation most talked about is the “Baby Boomers”, generally consisting of those born between 1945 and 1960. Boomers have a strong set of ideals and traditions, and are very family-oriented. They are fearful of the future and politically conservative. Boomers have shaped the current economy and financial markets to no small degree. Currently, they are in the segment of the life cycle characterised by having enough wealth or income to purchase items other than houses and cars. This wealth, often in the form of professionally managed retirement accounts, mutual funds, and pension funds, results in a huge infusion of funds into the markets for stocks, bonds, and other financial investments. The parents of the Baby Boomers are now reaching the latter stages of the life cycle and are beginning to pass down accumulated savings to heirs in sizable chunks. Billions and billions of dollars worth of wealth are being inherited every year.

Generation X: Next comes the Generation X consisting of those born between 1961 and 1981 who live in the present, like to experiment, and expect immediate results. By some accounts, they were the dominant force behind the dot.com boom. GenXers are considered to be selfish and cynical, and depend a lot on their parents.

Generation Y: The future generation Generation Y is already in the teens, currently age 14 and younger. Expected to be very materialistic, selfish, and disrespectful, but also very aware of the world and very technologically literate. There are 70.4 million youths in the US aged 5-22, comprising approximately 26% of the whole US population. Generation Y is almost three times the size of Generation X. Another interesting fact about this generation is that this is the most ethnically diverse generation yet. One in three is not white and nine out of 10 children under the age of 12 have friends of different ethnicity than their own.

What does the changing nature of American demographics mean to Indians and Indian companies?

If you are a young professional aspiring to come to the US, you need to be prepared to compete with the GenXers. You also need to prepare yourself for the influx of Generation Y youngsters into the job market in the next few years. They are going to be technically savvy and unlike the earlier generations, not hesitant to learn new tools and technologies. As the GenXers and Generation Y moves up the value chain, there will be a ripple effect on the economy. There will be a demand for people in the service sectors. Added to this, there will be a renewed demand for professionals who can service the needs of the aging baby boomers. Medical industry and the financial sector stand out as prime candidates for growth. Even the Insurance and service sector will see a renewed growth. Coming to the US will not be a walk in the park. However, there will be a definite demand for people with certain skills who can supplement the talents of local folks here.

For Indian companies, a study of American demographics might unearth interesting facts. They need to study the demographic profile in greater detail since it will help them in catering to the demands of the changing American market. The market for consumer goods is going to start booming; especially as the GenXers and Generation Y folks hit the job market and build disposable incomes. Interestingly, the aging baby boomers will require products and services to cater to their tastes too. They are extremely wealthy and will not hesitate to spend big bucks for quality products and services. Indian tourism industry take note, baby boomers are going to travel to exotic destinations and if we can provide them with the right kind of amenities. We need to generate some hype and with proper PR and marketing, India could easily become the “go to” destination. Indian software industry, which had got used to enjoying double (even triple) digit growth rates, is getting a jolt of reality. An industry that was content to match an abundant supply of qualified technicians with an insatiable demand from the global market, is seeing the ground shift beneath.

Most Americans, believing in Keynesian maxim *in the long term we're all dead*, are focusing on the short term. They are worried more about the immediate future, concerned about the stock market crash and current economic woes. Of course, there is a lot of negative economic data in the horizon and an economy slipping into recession is a pretty sight. However, even a cursory glance at the next decade or so, shows an interesting demographic shift, one which could lead to some interesting opportunities. I can already see Indian entrepreneurs sizing opportunities in the US, riding on the changing demographics.

Extract from CIA's World Fact book:

Population: 278,058,881 (July 2001 est.)

Age structure: *0-14 years:* 21.12% (male 30,034,674; female 28,681,253)

15-64 years: 66.27% (male 91,371,753; female 92,907,199)

65 years and over: 12.61% (male 14,608,948; female 20,455,054)
(2001 est.)

Population 0.9% (2001 est.)

growth rate:

Birth rate: 14.2 births/1,000 population (2001 est.)

Death rate: 8.7 deaths/1,000 population (2001 est.)

Net migration 3.5 migrant(s)/1,000 population (2001 est.)
rate:

Sex ratio: *At birth:* 1.05 male(s)/female

under 15 years: 1.05 male(s)/female

15-64 years: 0.98 male(s)/female

65 years and over: 0.71 male(s)/female

total population: 0.96 male(s)/female (2001 est.)

Infant mortality 6.76 deaths/1,000 live births (2001 est.)
rate:

Life expectancy *total population:* 77.26 years

at birth:

male: 74.37 years

female: 80.05 years (2001 est.)

Section 8: Indians in America: Looking to the future after Sep 11th

The World Trade Center bombing on September 11th left an indelible mark on everyone in the America and the rumblings are still being felt around the world. Remarkably however, months after that sordid incident, the theme of Israel Zangwill's play written during the beginning of twentieth century titled "The Melting Pot" still holds tremendous power on the American imagination. The promise that all immigrants can be transformed into Americans, and enjoy liberty and freedom to pursue ones dreams, still sways millions who come here. Americans are generally tolerant of foreigners, and historically have welcomed them with open arms. Most Americans, other than Native Indians, trace their roots back to Europe, Asia, Africa or other parts of the globe, making it a unique melting pot. The bombings in September did little to change this mindset. After recovering from the initial shock, Americans have rallied around in their characteristic manner, displaying overt patriotism, flying the star spangled banner, watching their heroes – firemen and policemen trying to rescue victims and clear the debris, an image that still haunts many.

As a regular columnist for Express Computers, I regularly receive mails from people asking my opinion on life and issues in the US. A few weeks after the bombing one particular Email stood out. A concerned dad wrote to me, expressing fears of backlash against Indians. He said, "My daughter has got admission into an undergraduate course for the Fall semester. Under the present disturbed circumstances in USA is it advisable to let her continue or bring her back home?" Being a technocrat, having lived in the US for over five years, and having had a glimpse of the ethnically diverse melting pot that makes America, I was initially surprised by his query. However, after thinking about this question for a while, I was able to empathize with a father who was concerned about his daughter's safety and well-being. Even sporadic incidents have a way of blowing up in magnitude, especially when one hears and read about them sitting thousands of miles away. It is not hard to imagine the reaction of ones loved ones sitting thousands of miles away, watching the gruesome scenes of the carnage in New York unfolding, thanks to satellite dishes and up-to-the-minute cable news channels. Adding fuel to the concerns about safety of loved ones were sporadic reports of backlash on Indians and other Asians. Most Americans, until recently, have been shielded from violence in their homeland. Images of shootings and killings abroad didn't seem to faze them. However, this carnage at home shocked most of them, leaving some traumatized. Added to this is the fact that many, if not most Americans are ignorant of foreigners and foreign cultures, and are unable to make out the difference between a turbaned Sikh and a turbaned Islamic militant being shown on TV. This left some Indians, vulnerable to "hate crimes". However the government and media moved swiftly to isolate these incidents proving the resolve of Americans to remain levelheaded during tragic times.

I was pleasantly surprised to note the reaction of the American Government and media that acted in an extremely responsible manner, ensuring that the "hate crimes" did not get any undue publicity which would motivate copycats; At the same time, they sent out a stern message to the public threatening dire action against perpetrators of any racist

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attacks and crimes. They were working overtime, trying to uphold the values upon which this country was founded — liberty and equal rights to its citizens (should be read as residents, since most of us in the US, even those with Green Cards and H1 visas enjoy the same civil liberty rights).

Even SAJA (the South Asian Journalists Association) has done a wonderful job of providing news and links to the latest happenings in the Indian and South Asian community, especially after Sep 11. The fact is, Indian and Asian journalists work for some of the most high-profile publications and mainstream media in the US; they also manage a number of Indian journals and publications in the US, acting as a voice of the community. Many of them have come together under the umbrella organization called SAJA, and were instrumental in collecting and publishing stories on a whole range of topics including “Ground Zero”, the backlash and ‘The War’. The organization represents more than 800 journalists (including 70+ students) spread across the United States and Canada and works to provide networking and mentoring opportunities to journalists of Indian and Asian origin. They are also working unobtrusive public relations campaign that will immensely benefit Indians in the years to come. A link to SAJA’s website can be found at <http://www.saja.org/> .

The power of Internet and its ability to provide instantaneous communication, linking people across the globe is well known. Immediately after the Sep 11th tragedy, individuals and companies trying to provide a sense of comfort and succor to thousands who were traumatized harnessed the medium. Internet was especially useful since there were reports of a number of Indians trapped in the debris, and people from all over the globe were trying to find if any of their loved ones were involved in the tragedy. Lists of people presumed involved in the tragedy started circulating immediately afterwards. Of course most of us Indians in the US who were not directly involved in the tragedy were able to instantly send reassuring emails to our relatives back home.

Has the American perception of Indians changed after September 11th?

The change in direction of the economy and its impact on professionals, especially on those from India (here on H1-B visas) and those here to study, seems to be generating a lot of interest among the business community in the US. The buzz surrounding Indians in the US has not gone unnoticed by the media and people in the US. Interestingly, even the mainstream media in the US seems to be taking note of the views of Indians in the US. I had an interesting conversation with a writer from Computerworld, one of the premier IT journals in the US towards the end of 2001, the gist of which was published in an interview in the magazine. (“Staying Focused on a Dream” section attached).

The writer called me and wanted to interview me about my experiences as a ‘foreign worker’ in the US. She was especially interested in my reactions on how Indians felt about the current business environment. Indians technologists, at least those still with jobs, have been immune to the effects of the aftermath. Most of us still maintain a status quo and continue with our jobs and lives the best as we can. During the interview, the writer was impressed by the success of the Indian community in the US and was particularly awed by the daring shown by youngsters who took the plunge, coming to live in a foreign country. The influx of Indians H1s to the US was extremely beneficial not only to Indians but also to the US economy. People who came here were trained technologists who imported their valuable skills along with them.

The fact that many mainstream magazines and journals are considering articles on H1s and immigrants, and want to feature Indians and their saga in the US, goes to prove that we are a sizeable force in the new economic and social equation. Americans have loved immigrant success stories and are starting to recognize the positive impact of the Indian Diaspora.

Many people in India, especially those in the tech sector are concerned about the downturn and the impact it will have on H1 visas. The fact of the matter is that technocrats, academics and thinkers are still going to be in demand. Indians have been traveling to the US even after the downturn and have faced very little hurdles. The paperwork scrutiny, especially the security may be a bit more stringent, but at most airports and immigration centers, and American embassies around the globe, it is business as usual. Visas are still being issued to foreigners who have legitimate business in the US, although the immigration department is picky about who gets those visas. At the port of entry, in most airports and land entry points, there are already stricter controls and vigilance to ensure that only authorized people enter.

Students planning to come to the US for higher education may find the going a bit tougher. However, it will not be impossible to get a student visa, especially if one is bright and can afford the cost of an American education. A vast number of American universities still covet foreign students as a source of valuable revenue, and even a tightening of visa laws is unlikely to change that. They will lobby to ensure that students who can afford to pay the full fees and are academically inclined are welcome. Universities and academic institutions generally go out of the way to welcome scholars

who can add to the overall academic experience. They facilitate foreign scholars by providing all the documentation, letters of reference etc and will continue to do so. However, the scrutiny at the embassies that issue visas to foreign students will get tougher. Paperwork and documentation will go through a number of levels of scrutiny. The visa rules may become more stringent, but those needed in the US for legitimate research and academic pursuits will always be welcome.

If Indians can ride the downturn with the same élan as they did during the boom period, we are going to come ahead resilient and stronger. The Indian success story is similar to that of the successful Jewish community in the US. Like Jews, even Indians are brilliant people, respected and looked up by Americans. Even after a spending few generations in the US, Jews still take great pride in their heritage and maintain a strong sense of community. Similarly, Indians are used to chaos in our lives and we try to compartmentalize the different aspects of our life — family, socialising, religion, faith, career etc. Even after spending many years abroad, Indians derive strength from our values, culture and traditions, which is going to help us ride this downturn. If we can ride the downturn and come blazing back, American perception of Indians as a hard working, resilient community will be strengthened.

Direction of American Economy

One of the most talked-about topics in the US is the state of the economy. The unintended, and perhaps the most momentous consequence of the New York City bombing was the impact on the US economy, that was already tethering in the brink of a recession. After growing at an astronomical pace during the past decade, the economy was already starting to show signs of a slow-down and was pushed over the edge by the September 11th incidents.

Experts are already predicting that the affects of this incident on the US economy are going to be incredible. Wall Street Journal, the revered American business journal, in its October 9 edition said, “the estimated hit to the U.S economy so far: at least \$100 billion this year, on top of tens of billions in property damage and the staggering loss of human life”. The article went on to add that America’s \$10 trillion economy is expected to shrink by nearly 1%. Just to put these numbers in perspective, a billion dollars is almost equivalent to 4,700 crore rupees.

Towards the end of 2001 it became official that the economy was in recession. According to the National Bureau of Economic Research (NBER), a panel of economists considered to be the arbiters of the nation’s boom and bust cycles, the US economy had been in recession since early March. The day this was announced, November 26, the stock market, instead of going down, reacted buoyantly by moving up in the hope that the worst may be behind us.

One of the pressing questions in everyone’s mind is with respect to the end of the current recession. Although the NBER won’t forecast a bottom of the current downturn, until the end is really confirmed, economists say the recession could likely last into 2002. How deep and how far is anyone’s guess, but people are bracing themselves for the worst. The news of layoff’s and joblessness is already tapering off. There is indeed some indication that there is light at the end of the tunnel, albeit a fuzzy and bleak light. There are still unanswered questions of what, when and how we will see the trend reverse. One thing is certain: we are seeing the economic climate thaw. Most corporate executives are already taking the current economic woes in their stride. Companies, reconciled to the current economic conditions, have already started budgeting for the years ahead, and although the budgets are extremely conservative, they are giving an indication that the worst may be behind us.

The reverberations of Enron’s fall are still being felt and I don’t think they will subside anytime soon. Thousands of American companies declare bankruptcy every year. Last year the bankruptcy saga was glamorized by the crash of dot.coms and Internet startups. Why then all the brouhaha over Enron, Kmart and Global Crossing? The downfall of American icons, Enron and Kmart, is sending shivers down the corporate boardrooms across the country. The main reason is the attachment most people have to large corporations. Dot.coms and Internet startups didn’t evoke the same passion in the hearts and minds of people, as do conventional giants. Most people are wondering, if a large energy trading giant – till two years ago the seventh largest American company – can file

for Chapter 11 (a kind of legal bankruptcy filing) – and a hundred year old retailer can flip like a pack of cards, what is to prevent others from sinking? A bankruptcy filing by a large company is not just closure of a company, but loosing of faith in the business, idea and market, not to mention loss of thousands jobs, careers and dreams. Crash of large companies affects all the divisions and even techies are not immune. Scores of Indians working for Enron and Kmart are already out looking for next jobs and assignments, a tough spot to be, especially in the current job market.

It is a fact that most non-essential business spending has come to a halt. Along with business spending, IT systems and projects have been put on hold. Most companies across the US are only spending on projects that are ‘critical’ to the operations, shelving non-essential projects. The nice-to-have systems and technical upgrades are out of the door. Interestingly, some smaller companies, especially those with cash reserves, are bargain hunting, using the down economy as an excuse to hire DBA’s, systems analysts and web-programmers cheaply. They are rebuilding their antiquated systems and streamlining the operations. Needless to say, there is a pent-up demand, especially in companies with large IT houses, for new system and software upgrades and projects that can enhance and add-value. However, that pent-up demand is being controlled and will find an outlet the moment the economy turns north. One or two quarters of profits and growth will see a renewed focus on business spending.

Will things get back to normal?

Hardly anyone in the US has been immune to the current downturn that we are experiencing. Even Indians in the US have not been spared. Some lost jobs and had to return back to India because their employers cancelled their H1 visas. (See the topic: “Why laid-off Indians refuse to return home?”) Needless to say, for most of us, it has been a learning experience. One aspect of American life that Indians find hard to adjust to is the drastic swings in the economic cycles. We are used to a slower economic cycle and sometimes find it hard to accept that an economy, which was super-hot, towards the end of nineties got under recession in 2001. Layoffs are still a taboo in India and we attach a strong stigma to layoffs. However, many Indians, who have lived through a few economic cycles here in the US do not seem to think much of layoffs, or even economic cycles, focusing instead, on the big picture.

The growth we saw in the late nineties had a number of things going for it. It was the period when the fear of Y2K reached hysterical levels, prompting governments (state and federal) and Fortune 500 companies to spend enormous amounts of money towards Y2K readiness. This was also a period that saw the dot.com and Internet mania sweep across the country (and the world). Instead of trying to understand the real value that these technologies afforded, companies perpetuated a gold rush by spending billions of dollars in trying to compete with their Internet cousins. Without these two factors, it is hard to envisage a return back to the glorious days of 1990s. However, this does not undermine the need for IT systems and solutions that can add true business value and solve the needs of business users. There will be a renewed demand for world-class systems and software that can solve and show business leaders a real Return on Investment (ROI)

For Indians and Indian companies, this latent demand translates to opportunities waiting to happen. A number of large Indian software houses are already starting to consolidate their operations, focusing on building on their strengths. Perhaps now is the time for Indian companies to invest in some world-class PR (public relations) and marketing. If we get the message out that India is still a top-notch supplier of software and services, we will kill two birds — get the word out on the street (in the US) and position ourselves for a rebound. Companies with cash reserves should start building goodwill with their down-and-out clients in the US by reducing margins and even working on a cost-basis. Their clients and customers will remember this gesture, especially as the economic growth and the latent projects become a reality.

America’s economic strength is based on the globalization of its businesses and commercial enterprises, and it is hard to envisage the nation isolating itself from the global marketplace. Even though Americans are still reeling under the aftermath of the attack, and the economy in recession, people, government and the corporate world is rallying around to help rebuild the nation. America is a melting pot of ethnicities and this incident, although it has shaken us all, will go down as a small blimp that tested the resilience and tolerance of its people. What makes America great is the tremendous amount of economic and business activity taking place here. In order to man and manage

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and operate the affairs of business, including technologies that keep businesses humming, America is going to need talented people, even if it means getting talented foreigners.

Why laid-off Indians refuse to return home?

It has been over forty years since the US pulled out of Vietnam, but some American soldiers who were there still wake hallucinating about their experiences, grappling with the uncertainty and ever-changing environment. Indian software professionals came to the US looking for opportunities but as many are finding out, it is a mixed bag. Most of us have heard of the far-reaching consequences of the current economic downturn manifesting in a spate of layoffs. Even I have been hearing and reading stories of people having to pack their bags and leave because their project unexpectedly came to an end. The magnitude of it (layoffs) struck me recently while talking to an ex-colleague of mine. He got married in November of 2000 and came back with his bride, and unfortunately got laid off in March of 2001. He has been looking for a job since then, but the prospects seem to be bleak.

Reasons abound, but during the hiring frenzy of Y2K projects and the dot com boom, hundreds of thousands of Indians, most of them on H1's, came to the US. As the projects started to come to an end many were laid off during the first and second quarter of 2001, returned back and started looking for projects and jobs in Hyderabad, Bangalore and Madras. The 'US Returned' tag and the first mover advantage probably helped them land a job.

However, a number of Indians decided to stay back, taking a chance that sooner, rather than later, the market would open up and they would get their jobs back. However, all indications point to the fact that the situation doesn't seem to be abating and it could be a while before we see any real positive signs of economic growth. The financial hardship one undergoes, being out of a job in a foreign country is hard to describe. Rent, insurance, food and transportation are de rigueur and the expenses can add up very quickly. What then makes a person stay back in a foreign country with the slim hope that he will land a job and recoup his expenses?

Perhaps one of the strongest reasons (for a person to stay back in the US after being laid-off) is family. Many of us still vividly remember the pride and joy with which our families came to see us off at the airport when we first moved to the US. Families take great pride in the fact that the son (or daughter) is working in the US. Layoff is a still a stigma, more so because it is relatively unheard of in white-collar jobs in India. Hence, it is extremely hard to come to terms with the fact that one has been laid off. It is almost as if one would be "letting the family down" if one were to return back after being laid off. Many still think of it like having the "family honor" at stake and they decided to stay back and look for jobs here in the US as long as it takes, rather than go back to India. Back to my friend, he hasn't told his parents or in-laws back home about his predicament since he wants to save 'face'. How long is he willing to wait? Hard to say. I'm sure he is resilient enough to bounce back and will land on his feet when things get better; but until then, he is living off his savings. So are thousands of Indians in the US.

Now that I have spoken about the gloom and disparity shrouding the predicament being faced by some Indians in the US, it's time to look at the other side of the coin.

For employers, especially to the Software Moguls who run Indian companies, having access to thousands of capable and highly skilled professionals should spell opportunity. Access to thousands of world-class professionals with valid visas in the US, available to start work immediately, unthinkable even a few months ago is a reality. Executives with some foresight and the ability to look at the forest from the trees will immediately see an opportunity, since this situation (downturn in economy) is not going to last long. Added to this is the fact that media and the stock market has a tendency to overreact to news good and bad and many executives, even at large companies tend to rely on the media and the market more than they should. Indian companies and software giants do not have this baggage. Many of them are flush with funds that they generated during the boom time and can afford to build, maintain and motivate a pool of software professionals. Added to this fact is the global nature of Indian software. Most large Indian software houses have projects around the world and can market professionals in other parts of the world too. If they (the Indian companies) can see an opportunity in this economic climate, they will come ahead when things eventually start looking up. They will not only have a pool of talented workers but will also win the loyalty of the workforce that has seen worst times.

There is an army of experienced professionals waiting for the right break. Any takers?

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Computerworld Interview with the Author: Staying Focused on a Dream

http://www.computerworld.com/cwi/story/0,1199,NAV47_STO66186,00.html

BY MELISSA SOLOMON

(December 03, 2001)

For Mohan Babu, the dream of permanent U.S. residency is still alive. But his illusion of America as the land where opportunities abound is vanishing before his eyes.

Within the past year, Babu, an H-1B visa holder from Bangalore, India, has seen friend after friend lose his job and pack his bags to return home. "They had a couple of weeks' notice," and they had to sell their cars and furniture and go, says Babu, a Colorado Springs-based consultant for Compuware Corp.

Like many technology firms, Farmington Hills, Mich.-based Compuware has been affected by the stalled economy. But much to the surprise of its employees, the company has kept many of its consultants on staff until the next project comes along, says Babu. "I'm definitely worried . . . because they haven't made a statement that they will continue their policy indefinitely," says Babu. Since his benefits and salary are tied to the job market, he's already felt the pinch. "That has taken a big hit," he says. "A lot of us were not counting on this."

Still, Babu knows he's one of the lucky ones. He's pretty far along in the green-card application process, so he can remain in the country even if he loses his job. But for most foreigners, the prospects are grim, he says, adding, "If you lose a job, you don't just lose a job. You lose visa status."

The situation has affected every aspect of life for the foreign workers still in the U.S. "When times were good, we had a strong network," says Babu. Indians from around the U.S. connected with one another on a social and professional level. But even that network is hard to tap now, "because everyone is in the same boat," he says.

Section 9: Indians in the US: Preparing for the next wave

It is a fact that the economic cycle is going to swing the other way. For individual professionals, this is the best time to ponder over the fundamentals of change management and get prepared for the changes in the horizon

Downturn in the US economy is rearing its ugly head in a number of visible ways one of the first cost-cutting measures to be adopted in times of a downturn is layoff. However, every cloud has a silver lining, for professionals, this may be the best time to take stock and re-visit one's professional and personal goals and ponder over the fundamentals of change management prepare for the changes in the horizon.

Change, they say, is the only constant and as Indian professionals become more global, changes outside their area of specialisation, organisation, and society are likely to have a greater impact on the personal and professional lives. When Indian professionals pack their bags and fly down to the US, we are taking a big leap of faith. We are participating in an extensive change management process, whether we realise it or not. Change of place, work, culture and society, have a profound impact on the way we view the world. Travel broadens one's horizons, more so if one travels to distant lands to live and work there.

By moving to a different country, we are willing to accept the way business is done there; even if this includes embracing the uncertainty that comes with it. Even in the West, where hiring and firing is the norm, people are not really prepared for changes that layoffs cause in their lives. The thought of losing one's co-workers, steady pay cheques and other benefits overnight, is enough to put the fear of god in anyone's mind. Layoffs although not the norm are increasingly becoming common, even in India. However, I feel that for professional, with the right kind of experience and technical skills, a layoff is not the worst that can happen. Of course, when it does happen, it can be hard on Indians working abroad.

This is exacerbated by the fact that there is an amount of investment that Indians abroad have to make - to buy furniture, car, and the other miscellaneous paraphernalia, and one cannot walk away from this investment overnight. Circumstances such as being laid off when one is abroad put the mind into sharp focus. It can broaden one's horizons and help in redefining goals and motivated one to look for greener pastures. As a professional, living and working abroad, it is your responsibility to be your own career coach and mentor and device your own strategy for career management. Some of the points I have borrowed from a number of sources include:

- Ask yourself, if you were to lose your job today, will you be able to get a job immediately? Scan job sites and advertisements and keep an eye on the kind of jobs being advertised the most.
- Experts recommend taking stock of your skill-set every six months or after every project. Do you have skills that are currently marketable?

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- Are you being technically and professionally challenged in your current job; if not, what is keeping you there?
- Ask yourself if you are happy doing what you do. If not, look out for something that will make you happy.
- Learn to see the forest from the trees. Look at the big picture and see if your career moves are taking you there. If you have not done so already, chalk out a five or ten year roadmap of where you want to be.
- Are you constantly looking out for new jobs? If you are, you probably hadn't planned your earlier moves to coincide with your big goals. Revisit your goals and look for something that is going to be rewarding.
- Financial planning: Most experts suggest that one should have about three to six months salary nested away for a rainy day.
- Expect the unexpected and be prepared. It is becoming increasingly clear that in the new economy, people are becoming more dispensable than ever. If you think you are invincible in your job, think again and be prepared.

Large corporations in the US have corporate teams, consultants and executives working full time, analyzing and scanning for *changes* happening in the business environment around them. They are constantly peering at their radar screens and looking for “strategic inflection points” (as Andy Grove, Chairman of Intel would like to call it). As an individual, you probably do not have the luxury of a team of advisors, but what you do have is the skills and knowledge built over a period of time. You may also have your peers and a network of associates who will be more than glad to gaze at the radar screen with you. Learn to be on a constant look out for changes happening in the world around you, especially for the changes that may affect you. As the popular adage goes, Change - embrace it or get run over by it.

Mid career changes: Risks vs Rewards

For many of us, the IT revolution that engulfed us during the past decade provided a strategic inflection point. Most students and fresh graduates in the recent years were lead to believe that getting a foothold in the field of Information Technology was de rigueur. This thinking was reinforced by the fact that a passage to the West — US, UK or Canada was almost guaranteed to most IT professionals with a few years experience. Thousands jumped the bandwagon and many more contemplated changing horses in mid-stream. Of course, the downturn in the US economy is sending shockwaves around the world has had a sobering affect on most of us in the field of Information Technology.

Andy Grove, co-founder of Intel, in his famous book `Only the Paranoid Survive' illustrates the concept of strategic inflection points and how they affect businesses. He says, "Sooner or later, something fundamental in your business world will change...." After the change occurs, if you recognise the fundamental nature of the change, you can grow your business. Otherwise, if you do not recognise the changes taking place, your business starts declining. In the same way, we need to constantly re-assess our personal goals and career-path and recognise the existence of strategic inflection points. The sooner we do that, the better prepared we are to see the ground shifting beneath our feet. Those contemplating a career shift by moving abroad need to analyze a few factors including:

- **All that glitters is not gold:** A career decision needs to be based on consistent facts and figures and not merely flavour of the day. It is a fact that a career abroad has a potential to skyrocket you to greener pastures and provide rewards and job-satisfaction that is hard to fathom. You should cut through the buzzwords and focus on packaging yourself as an expert in certain areas functional areas of business or technology that you are going to be passionate about, not merely areas that happens to be the flavour of the day.
- **What have you to loose?** If you currently have a lot going for you, taking a big risk in terms of shifting your career-focus as well as physical location by moving to the US may put you in a position where you could loose more than you could gain if things don't go your way. This question is not meant to discourage the reader but to prepare you for the worst so that you will be able to take everything in your stride. Risks have to be weighed with the potential rewards in mind.
- **Clarity of Goals:** What do you expect out of a move to the US? Is it professional job satisfaction, or is it monetary gains, or a combination of both? Set your targets clearly and you will be able to work towards it.
- **Heart vs. Mind:** Experts suggest that when it comes to a big decision one is contemplating, think (and analyse) with your mind but listen to what your heart says. At the end of the day, you should be happy with the decision you take and it should help you further your professional and personal goals.

- **Exit Strategy:** If, after considering all the factors, you decide to take the plunge, don't burn your bridges. Keep your options open because even after making your move, you might have to rethink your strategy and, maybe, retract your steps.

If you have asked yourself these questions and you feel that you are willing to stick to your guns regardless of what happens, by all means go ahead and take the leap. Keep in mind that you are bound to hit a few road bumps and potholes when you embark on your journey into uncharted territory. Also remember that although you will find a number of friends and well-wishers on the way, you are still going to be on your own.

Preparing for the next wave

The US economy is slowing down and hardly anyone is immune to the effects of recession. I am no economist and will not pretend to be one. However, the facts are out there for all to see, courtesy the Web. The official White House homepage on the web (<http://www.whitehouse.gov>) lists some of the key economic indicators including Housing, Unemployment rate, productivity, consumer confidence etc. The government and Federal Reserve Bank are (as expected) taking a cautious approach studying every minute fact and figure, lowering interest in a gradual manner. However, one thing is certain, the economy and job-market is not as strong as it was even a few months ago.

US based IT companies, which were clamoring for foreign workers (H1 holders) even a year ago have realized the effects of the slowdown. It is ironic that the same technology giants Cisco, Intel, Nortel, Motorola, Compaq who were market leaders until a year ago are also leading the pack, this time in the excruciating task of laying off their employees. Each of them has recently announced a cut of over 6,000 personnel.

Sitting in Colorado, I tend to receive emails from friends and associates from all over the world. Nothing new there except that during the past year, most of the mails I received have a common thread - the state of the US economy. Some of the most common questions include “What do you think of the economy?” or “Should Indians be thinking of moving out of US?” or “Should I decline the offer to move to the US?”

It is hard to give a definitive answer to any of these questions, especially if one is sitting right in the eye of the storm. Corporate America can be really brutal and during times of slowdown, “Here today, gone tomorrow”, as many of us are learning, literally means what the expression implies. However, there are two sides to the coin. A slowdown in the US can translate to opportunity for Indians:

- Indian IT and the global opportunities afforded by large IT houses are here to stay.
- If anything, prudent IT houses are using this opportunity to recruit good talent and are working on their game-plan to stay ahead of the curve.
- Countries and companies are still vying for talented professionals and the trend, as far as one can see, is only going to continue.

America’s economic strength is based on the globalization of its businesses and commercial enterprises, and it is hard to envisage the nation isolating itself from the global marketplace. Even though Americans are still reeling under the aftermath of the attack, and the economy in recession, people, government and the corporate world is rallying around to help rebuild the nation. America is a melting pot of ethnicities and this incident, although it has shaken us all, will go down as a small blimp that tested the resilience and tolerance of its people. What makes America great is the tremendous amount of economic and business activity taking place here. In order to man and manage and operate the affairs of business, including technologies that keep businesses humming, America is going to need talented people, even if it means getting talented foreigners.

Any economist will tell you that an “economic cycle” is basically a predictable long-term pattern of alternating periods of economic growth (recovery) and decline (recession). An economic cycle is a fact of life in the corporate world and this is probably a lesson for many an Indian professional who only saw the growth side of the curve. If anything, it is a lesson in the basics of business that every professional need to be aware of. No one is immune to the swings in the economy. Just as a “growing economy” can propel one by providing opportunities, a “slowing economy” can provide one with an opportunity to look at the big picture and plan for the long haul and prepare oneself for the next wave. The bottom line is that companies in the US are still buoyant about the future. The question they are asking is “when” the economy will turn towards the growth side of the cycle and not “if”. When the economy turns around soon, we Indian professionals are going to be there. Until then, sit-back, relax and enjoy the ride.

Appendix A

US Immigration and Visa related links

US Department of State (http://travel.state.gov/visa_services.html). This site, maintained by Bureau of Public Affairs, U.S. Department of State contains the most up-to-date and accurate information on US visas, immigration etc.

Immigration and Naturalization Service (<http://www.ins.gov>) Site maintained by the US government body that controls immigration, visas etc.

ISN.ORG (<http://www.isn.org>) ISN is a non-profit organization with the main purpose to support all those legally trying to immigrate to the United States of America through the employment channel. The website maintained by ISN contains interesting and informative links, discussion boards etc.

GaramChai.com: (<http://www.garamchai.com/immigration.htm>). This web page contains extensive links to US immigration and visa sites.

US Missions in India

A link to all the US embassies and diplomatic missions can also be found online at <http://usembassy.state.gov/>

U.S. Embassy - New Delhi
Shantipath, Chanakyapuri
New Delhi 110021

Phone:(11) 419-8000
Fax:(11) 419-0017
Operating Hours: 8:30 a.m. - 5:30 p.m., Monday-Friday

E-mail: vn1@pd.state.gov
Website: <http://usembassy.state.gov/posts/in1/wwwmain.html>

U.S. Consulate General - Kolkata (Calcutta)

5/1, Ho Chi Minh Sarani
Calcutta 700071
Phone:(33)288-1200
Fax:(33)28-1600
Operating Hours: 8 a.m. - 5 p.m., Monday-Friday

E-mail: usiscal@pd.state.gov
Website: <http://usembassy.state.gov/posts/in4/wwwmain.html>

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U.S. Consulate General - Chennai (Madras)

Mount Road
Chennai 600006
Phone:(44)827-7835, (44)827-3040
Fax:(44)825-0240
Operating Hours: 8:15 a.m. - 5 p.m., Monday-Friday

E-mail: <mailto:vn1@pd.state.gov>
Website: <http://usembassy.state.gov/chennai/>

U.S. Consulate General - Mumbai (Bombay)

Lincoln House
78 Bhulabhai
Desai Road
Mumbai 400026
Phone:(22) 363-3611, (22) 363-3618
Fax:(22) 363-0350
Operating Hours: 8:15 a.m. - 5 p.m., Monday - Friday

E-mail: bhavnanilr@state.gov
Website: <http://usembassy.state.gov/posts/in3/wwwmain.html>

Important U.S. Government Web Sites

- CIA World Factbook (<http://www.cia.gov/cia/publications/factbook/>)
- Voice of America (<http://www.voa.gov/>)
- Official White House homepage (<http://www.whitehouse.gov/>)
- US Bureau of Labor Statistics (<http://www.bls.gov/>)

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Appendix B:

List of Indian Embassies and Consulates in the US

Embassy of India

2107 Massachusetts Avenue, NW
Washington, DC 20008
Telephone: (202) 939-7000
Fax: (202) 265-4351
Embassy Hours: 930 AM - 600 PM

Consular Wing

2536 Massachusetts Avenue, NW
Washington, DC 20008
Telephone: (202) 939-9806
Fax: (202) 797-4693

E-mail: Ambassador: ambassador@indiagov.org

Administration: dpal@indiagov.org

Website: <http://www.indianembassy.org/>

Covers: Delaware, Washington D.C., Kentucky, Maryland, N. Carolina, S. Carolina, Tennessee, Virginia, West Virginia, Georgia, Florida, The Bahamas

Consulate General of India, Chicago

455 N. Cityfront Plaza Drive, Suite 850
Chicago, IL - 60611
Tel. 312-595-0405
Fax: 312-595-0416 and 312-595-0418,

E-mail: info@indianconsulate.com

Website: <http://chicago.indianconsulate.com/>

Covers: Illinois, Indiana, Iowa, Michigan, Minnesota, N.Dakota, S.Dakota, Wisconsin, Missouri

Consulate General of India, San Francisco

540 Arguello Boulevard,
San Francisco, CA - 94118
Tel. 415-668-0662
Fax: 415-668-9764

E-mail: General E-Mail: Info@IndianConsulate-sf.org

Consular Queries: vcpv@IndianConsulate-sf.org

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Website: <http://www.indianconsulate-sf.org/>

Covers: Alaska, Arizona, Hawaii, Nebraska, New Mexico, Nevada, Oregon, Utah, Washington, Wyoming, Colorado, Montana, Idaho, California

Consulate General of India, Houston

Suite 600, 6th floor, 3 Post Oak Central,
1990 Post Oak Boulevard,
Houston, Texas - 77056
Tel. 713-626-2148
Fax: 713-626-2450

E-mail: cgi-hou@swbell.net

Website: <http://www.cgihouston.org/>

Covers: Alabama, Arkansas, Florida, Georgia, Kansas, Louisiana, Mississippi, Oklahoma and Texas

Consulate General of India, New York

(Between Madison Ave & 5th Avenue)

3 East, 64th Street,
New York, NY 10021
Tel : 212-774-0600
Fax : Central 212-861-3788

E-mail: passport@indiacgny.org visa@indiacgny.org CONTRNY@aol.com
<http://www.indiacgny.org>

Covers: Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Puerto Rico, Rhode Island, Vermont, Virgin Islands

Appendix C :

List of Portals and websites for Indians Abroad

There are over 20 million people of Indian origin a.k.a. NRIs (Non-Resident Indians) residing all over the world. Of these, about 1.5 million reside in the US. As you can imagine, during the heydays of dot.com, hundreds of websites sprung up, catering to the interests of NRI. Of these, only a few dozen survive today, providing information, nets, shopping and listings. The following alphabetical list of portals and websites is by no means exhaustive and is intended merely as a reference.

AsianIndians.com: AsianIndians.com made its debut 3 years ago when the concept of an e-zine was just gaining strength on the Net. Surfers in search of role models who've made it big in alien lands, hostile environment & unwelcome atmosphere view the success-stories.

Main URL: <http://www.asianindians.com>
Email: info@asianindians.com

GaramChai.com: GaramChai.com is a "one-stop" information portal providing information and all kinds of listings for Indians in the US. This site is a complete resource listing of 250 temples, 200 restaurants, 50 online shops and 300 bazaars. Other listings include jewelers, wedding specialists, theaters, beauty salons, mosques and gurudwaras.

Main URL: <http://www.garamchai.com/>
Email: webmaster@garamchai.com

Indiainfo.com: A personalized Indian portal that provides audience with India-related content, that includes extensive real time news coverage, business updates and personalized stock quotes. The portal was founded by B G Mahesh, initially called Mahesh.com -- subsequently changed to BhaaratEkKhoj.com, and then Indiainfo.com -- in 1994. Channels include:

www.Careerindia.com A career portal.
www.Thatscricket.com Live online scores, cricket news.
www.Quizbrain.com A knowledge portal integrating learning and fun.
www.Evesindia.com A site for women, encompassing features on health, beauty, career options, profiles and success stories.

Main URL: <http://www.indiainfo.com>
Email: feedback@team.indiainfo.com

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Infomela.com: The site contains information on a broad range of topics relevant to Indians in the United States. As a community, we have a shared background and common needs. The site also has updated listings of Indian movies screening in theaters around the country.

Main URL: <http://www.infomela.com>

Email: admin@infomela.com

ISN.org: A network of professionals working to get their green cards in the US, who also act as a support group for their peers. The forum also lobbies for immigrant rights and provides information, discussion forum etc.

Main URL: <http://www.isn.org>

Email: admin@infomela.com

NRIworld.com is a well-designed site providing a mix of weekly and daily updates catering to the interests of NRIs worldwide. Headquartered in Hong Kong, NRIworld.com was launched on 15th August 2000 and hopes to provide exhaustive information exclusively for Non-Resident Indian (NRI) and Person of Indian Origin (PIO). The site has a mix of weekly and daily updates. Apart from showcasing Indian achievement around the world, the portal is a reflection of the various diverse needs of the NRI and has a number of channels:

www.NRIsearch.com : Comprising of over 25,000 NRI businesses.

www.NRIbiz.com: Provides information on investments and trading.

www.NRIholidays.com: Provides information on best travel bargains from around the world.

www.NRIjobs.com: Talks about careers and opportunities for NRIs

www.NRImatch.com: For matrimonial alliances.

Main URL: <http://www.nriworld.com>

Email: info@nriworld.com

NRIol.com: NRI Online attempts to address issues that are related to "Non Resident Indian" life. Topics covered range from homesickness to raising kids abroad to coping with new cultures. The portal includes yellow pages, white pages, classifieds, news etc.

Main URL: <http://www.nriol.com/>

Email: feedback@nriol.com

Rediff.com: Founded in 1996, Rediff.com India Ltd., listed in Nasdaq: REDF, is one of India's leading Internet, communications and media companies serving Indians globally.

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The portal includes specific channels, local language editions, search capabilities, online shopping, long distance calling cards and Internet based telephony services. Its news publication, India Abroad, is one of the oldest and largest South Asian weekly newspapers, serving the Indian American community in the United States.

Main URL: <http://www.rediff.com>

Samachar.com: Perhaps the best known collection of links to Indian newspapers, Samachar.com is a part of the Satyam Infoway portal. Satyam Infoway Limited (listed in Nasdaq: Sify) is India's pioneer in Internet and E-commerce and offers a comprehensive range of products and services.

Popular Channels of the Satyam portal include:

www.khel.com: For sports news.

www.IndiaPlaza.com: For shopping

www.Samachar.com: For Indian news.

www.return2india.com: A good resource for NRI's and those planning to return back to India.

SAJA: SAJA, the South Asian Journalists Association represents more than 800 journalists (including 70+ students) spread across the United States and Canada and works to provide networking and mentoring opportunities to journalists of Indian and Asian origin. They are also working unobtrusive public relations campaign that will immensely benefit Indians in the years to come.

URL: <http://www.saja.org/> .

Email: saja@columbia.edu

SAWF.ORG: The South Asian Women's Forum (SAWF) is a global association in cyberspace run by women drawn from India and the South Asian diaspora. The website was launched in April 1999. It was conceived as a platform where issues germane to the contemporary South Asian woman could be raised, discussed and debated amid a civilized, informal backdrop. The Forum has accordingly evolved to reflect the multifarious roles that modern South Asian woman have come to successfully parlay, whether as a mother, a housewife, an engineer, an entrepreneur, an artist, a film maker or a poet. SAWF thus provides a rich breeding ground for a cross-fertilization of ideas, intellectual and commercial.

URL: <http://www.sawf.org/>

Email: athak@austin.rr.com

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Seattleguru.com: When Anjali Sikka's husband got a job at Microsoft three years ago, she had to leave friends, family and the security of her hometown in India. Sikka started her own Web site, to help relocated Indians find the area's nearly 200 Indian businesses. It also helps Indians find roommates or apartment buildings where other Indians live.

Main URL: <http://www.seattleguru.com>

Email: Seattle@IndiaHQ.com

SiliconIndia.com: Silicon India is a Business and Technology magazine that provides information, news, analysis and opinion on business and technology in India and the United States. It is also a forum for Indian professionals to interact, exchange information, develop business relations and share industry expertise.

Main URL: <http://www.SiliconIndia.com>

Email: webmaster@siliconindia.com

Sulekha.com: Sulekha.com is hugely popular portal for Indians featuring over 250,000 pages of content, most of which is contributed by members. The site features discussions, photographs, articles, art, events, news, reviews etc. Sulekha, which started as a hobby E-Zine, transformed itself into a popular web destination for Indians worldwide and is a bustling marketplace of thought, opinion, discussion and creative expression.

Main URL: <http://www.sulekha.com/>

Email: editor@sulekha.com

ThingsIndian.com: This web site is intended as a guide for Asian Indians living or planning to live in the San Francisco / Bay Area region in California, USA. The site includes listings for Indian businesses like grocery stores, restaurants, travel agencies, etc., guides for new comers to the area, a calendar of Indian events in the area and a section where you can post free classifieds for room-mates, baby-sitters, etc.

Main URL: <http://www.thingsindian.com/>

Email: webmaster@thingsindian.com

TiE.org: TiE came into existence in late 1992, when a group of Silicon Valley entrepreneurs with roots in the Indian sub-continent met by chance for a meeting with a visiting dignitary from India. The group immediately saw value in getting together on a regular basis to network with one another. In 1994, the group established TiE as a formal, non-profit organization in Santa Clara, California. Contacts made through TiE events have led to many senior TiE members taking on the roles of advisors and board members

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in start up companies. TiE has grown into a vibrant and professional voluntary organization dedicated to the advancement of entrepreneurship.

Main URL: <http://www.tie.org/>

Email: tieadmin@tie.org

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Appendix D:

Indian Associations in the US

Our Indo-American community in the US has, over the years grown in leaps and bounds. It is interesting to note the various associations that we Indians have formed depending on the region in India we hail from.

Professional Indian Associations

American Society of Engineers of Indian Origin (ASEI)
URL: <http://www.asei.org/>

Asian American Hotel Owners Association
URL: <http://www.aahoa.com/>

Indian Professionals Network - Open to all area Indian
URL: <http://www.crl.com/~orpi/ipn/>

Indian Business and Professional Women
URL: <http://www.ibpw.org/>

Network of Indian Professionals
URL: <http://www.netip.org/>

Network of South Asian Professionals
URL: <http://www.netsap.org/>

Silicon Valley Indian Professional Association
URL: <http://www.sipa.org/>

TiE- The Indus Entrepreneurs
URL: <http://www.tie.org/>

Bengali Associations

Bengali Association of Greater Rochester
URL: <http://www.bagr.com/>

Bay Area Prabasi Inc
URL: <http://www.prabasi.org/>

Bichitra - non profit Bengali cultural and religious organization
URL: <http://www.bichitra.org/>

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Gujarati Associations

ArialGujarati Association

URL: <http://www.sfvga.org/>

Gujarati Cultural Association of Bay Area .

URL: <http://www.gcabayarea.com/>

Gujarati Kshatriya Association of Texas

URL: <http://gkatexas.indianet.org/>

News and Information for all Gujaratis

URL: <http://www.gujarati-online.com/>

Gujarati Samaj of New York

URL: <http://www.gujsamajny.org/>

Gujarati Samaj of Houston

URL: <http://www.samaj.org/>

Gujarati Samaj of Tampa Bay, FL

URL: <http://www.gujaratisamaj.org/>

Triangle Gujarati Association, Cary area of North Carolina.

URL: <http://www.nctga.org/>

Association site, Fremont ,CA

URL: <http://www.gcabayarea.com/> Gujarati Cultural

Dallas FortWorth Gujarati Samaj, TX

URL: <http://www.dfwgujaratisamaj.org/>

Triangle Gujarati Association (TGA)

URL: <http://www.nctga.org/index.html>

Leuva Patidar Samaj of USA

URL: <http://www.leuvapatidarsamaj.com/>

Kannada Associations

Kannada Koota of Northern California

URL: <http://www.kannadakoota.org/>

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Kannada Organization of New England

URL: <http://www.nekk.org/>

Kaveri - Cultural organization representing the Kannadigas in the Maryland-Washington D.C.-Virginia area.

URL: <http://www.karnataka.com/kaveri/>

New York Kannada Koota

URL: <http://kannadakoota-ny.com/>

North American Sankethi Association

<http://www.sankethi.org/> -

Malayalee Associations

Federation of Kerala Associations of North America -Fremont ,CA

URL: <http://www.fokana.org/>

Kerala Association in Florida

URL: <http://www.keralavillage.com/>

Kerala Association of Greater Washington

URL: <http://www.kagw.com/>

Malayalee Association of Northern California

URL: <http://www.manca.org/>

The Nair Service Society of Greater New York

URL: <http://www.nssna.org/>

Malayalee Chamber of Commerce, NY

URL: <http://www.keralachamber.com/>

Kerala Association, Texas

URL: <http://www.keralights.com/>

Marathi Associations

Maharashtra Mandal - Community in the Dallas-Fort Worth area.

URL: <http://www.dfwmm.org/> DFW

Marathi Vishwal - Keeping Marathi Culture alive in the NY-NJ-PA-CT area.

URL: <http://www.marathivishwa.org/>

Brihan Maharashtra Mandal

URL: <http://www.bmmonline.org/>

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Maharashtra Mandal, New York
URL: <http://www.netcom.com/~praje/mandal>

Marathi Kala Mandal of Greater Washington
URL: <http://www.marathi.com/>

Maharashtra Mandal, Chicago
URL: <http://www.mahamandal-chicago.org/>

Maharashtra Mandal, Atlanta
URL: <http://members.aol.com/MAmandal/default.htm>

New England Marathi Mandal
URL: <http://www.nemm.org/>

Maharashtra Foundation
URL: <http://www.indiancharity.org/>

Tamil Sangam

Extensive listings of Tamil Sangams
<http://www.dinamdinam.com/tamil/sangam.htm>

Bay Area Tamil Manram
<http://www.bayareatamilmanram.org/>

Chicago Tamil Sangam
URL: <http://www.chicagotamilsangam.org/>

Georgia Tamil Sangam
URL: <http://www.ipnatlanta.net/tamilsangam/>

Michigan Tamil Sangam
URL: <http://www.mitamilsangam.org/>

New Jersey Tamil Sangam
URL: <http://www.njtamilsangam.org/>

Seattle Tamil Sangam
URL: <http://www.seattletamilsangam.org/>

Tamil Sangam of Carolina
URL: <http://www.ncneighbors.com/163/>

Sangam of Washington-Baltimore Inc.

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URL: <http://www.members.tripod.com/~Tamilsangam/> Tamil

Tampa Bay Tamil Association of USA

URL: http://members.cftnet.com/poppy/tam_toc.html

Telugu Associations Telugu Associations

Telugu Association of North America

URL: <http://www.tana.org/>

Bay Area Telugu Association

URL: <http://www.bata.org/>

Tri-State Telugu Association - Chicago ,IL

URL: <http://www.telugu.org/>

Telugu Association of Greater Boston

URL: <http://www.tagb.org/>

Telugu Association of Greater Chicago

URL: <http://www.tagc.org/>

American Telugu Association

URL: <http://www.atasite.com/>

Telugu Association of North Texas

URL: <http://www.tantex.org/>

Arizona Telugu Association

URL: <http://www.aztelugu.org/>

Nebraska Telugu Community

URL: <http://telugu55.tripod.com/index.html>

Other Indian Associations in the US

Cultural Association of India – Alaska

URL: <http://members.aol.com/indiaak/indiaalaska.html>

Indo-American Chamber of Commerce of Greater Houston

URL: <http://www.iaccgh.com/>

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India Association Tallahassee , Florida

URL: <http://members.tripod.com/~PunwaniR/iatlh.html>

Jain Center of Northern California

URL: <http://www.jcnc.org/>

India Club of Greater Seattle

URL: <http://www.geocities.com/Athens/Parthenon/7493/index.html>

India Association of Greater Charleston

URL: <http://www.homestead.com/IAGC/iagc1.html>

Indo-American Golf Association

URL: <http://www.iagagolf.com/>

American Democratic Organization, Inc.

URL: <http://www.iado.org/> Indo

India Abroad Center for Political Awareness (IACPA)

URL: <http://www.iacfpa.org/>

Community Center of Austin

URL: <http://www.iccaustin.org/> India

Kashmiri Overseas Association

URL: <http://www.koausa.org/>

Michigan Indian Community

URL: <http://www.miindia.com/>

Southern California Indian Americans

URL: <http://www-scf.usc.edu/~scia/>

Uttranchal Association

URL: <http://www.uttaranchal.org/>

This list is by no means exhaustive. An updated listing can also be found online at <http://www.garamchai.com/desiassc.htm>

Appendix E:

Leading Employers of H1B Workers: October 1999 to February 2000

Rank	Company	Number
1	Motorola Inc	618
2	Oracle Corp	455
3	Cisco Systems Inc	398
4	Mastech	389
5	Intel Corp	367
6	Microsoft Corp	362
7	Rapidigm	357
8	Syntel Inc	337
9	Wipro LTD	327
10	Tata Consultancy Serv	320
11	PriceWaterhouseCoopers LLP	272
12	People Com Consultants Inc	261
13	Lucent Technologies	255
14	Infosys Technologies LTD	239
15	Nortel Networks Inc	234
16	Tekedge Corp	219
17	Data Conversion	195
18	Tata Infotech	185
19	Cotelligent USA Inc	183
20	Sun Microsystems Inc	182
21	Compuware Corp	179
22	KPMG LLP	177
23	Intelligroup	161
24	Hi Tech Consultants Inc	157
25	Group Ipex Inc	151
26	Ace Technologies Inc	149
26	Hewlett Packard Co	149
28	Everest Consulting GR	147
29	Bell Atlantic Network Serv	141
30	Ernst Young LLP	137
31	Agilent Technologies Inc	136
32	Deloitte Touche LLP	130
33	Birlasoft	128
33	Global Consultants	128
35	IBM	124
35	R Systems Inc	124
35	Sprint United Mgt	124
35	Wireless Facilities	124
39	Cognizant Technology Solutions	123
39	Satyam Computer Serv	123
41	Keane	114

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42	University of Washington	113
43	Analysts Intl Corp	110
44	Capital One Serv	109
45	Apar Infotech	108
45	Modis Inc	108
47	L & T Technology LTD	107
48	Complete Business Solutions	105
48	Inc	105
49	Techspan	101
50	CMOS Soft Inc	100
51	Renaissance Worldwide	99
52	University of PA	97
53	Conexant Systems Inc	96
53	I2 Technologies Inc	96
55	AT T	93
56	Jean Martin	91
57	EMC	90
58	Atlantic Duncans Intl	87
58	Merrill Lynch	87
60	Unique Computing	86
61	Computer Intl	85
61	Indotronix Intl	85
61	Nationwide Insurance	85
64	Interim Technology Consulting	84
65	Compaq Computer	80
65	GE	80
65	MSI Majesco Software Inc	80
68	Data Core Systems	78
69	IT Solutions Inc	77
70	Allied Informatics Inc	76
71	Ciber Inc	75
71	Deloitte Consulting LLC	75
71	Goldman Sachs	75
74	Baton Rouge Intl	74
75	Cyberthink	73
75	Stanford University	73
77	Cap Gemini America	72
77	Infogain Corp	72
79	Ajilon Serv	71
79	Allsoft Technologies Inc	71
79	Morgan Stanley Dean Witter	71
82	Ericsson Inc	70
82	Harvard University	70
82	Sabre Inc	70
82	Yash Technologies Inc	70
86	Pyramid Consulting Inc	69
87	MSX Intl Inc	68
88	Softplus Inc	67

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89	Baylor College Of Medicine	65
89	Microstrategy	65
89	University of Minnesota	65
89	Universal Software	65
93	Computer Horizons	64
94	Ramco Systems	63
94	Siebel Systems Inc	63
96	Insight Solutions Inc	62
96	Synopsys Inc	62
96	Texas Instruments Inc	62
99	Infosynergy	61
99	Lason Systems Inc	61
99	Vanguard GR	61
99	Yale University	61

(Data Issued by U.S. Immigration and Naturalization Service June 2000)

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