



NEWSLETTER

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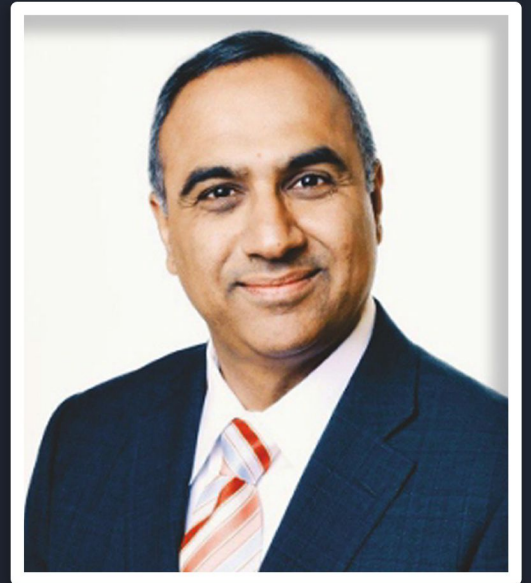
TABLE OF CONTENTS

Founder's Desk	03
Congratulations to Gorav Aggarwal	04
PCC Mentorship Program	04
Immigration and the Economy: Embracing Diversity for Global Prosperity	05 - 06
Advertisement	07
Immigration: A Snapshot of Key Lessons Learned	08
Advertise with us / Advertisement	09
The Symbiotic Dance: Unveiling the Positive Nexus Between Economy and Immigration	10
Advertisement	11
A Quick Glance of Oxygen Generation Plant (Inauguration Ceremony)	12
Congratulations to Dr. Sagar Sharma	12
Advertisement	13
Immigration & Economy in 2023	14
Advertisement	15
Member to Member Benefits / Social Media Connect	16
Advertisement	17
Tiered Level Membership	18
Our Upcoming Events	19 - 20

Theme - Immigration & Economy

FOUNDER'S DESK

Gurpreet S. Pasricha
Founder Trustee



As we pause to contemplate the fifth anniversary of the Punjabi Chamber of Commerce, we are elated by the evolution from humble beginnings to a formidable presence in the business landscape. This progress is a testament to the unwavering dedication and collaborative spirit of our members, Co-chairs, and Trustees.

PCC has recently shifted to paid membership for our mature chapters. We encourage you to elevate your business odyssey by joining the ranks of esteemed members through our exclusive Paid Membership at the Punjabi Chamber of Commerce (PCC). As a paid member, you open the door to a myriad of premium benefits meticulously crafted to enhance your professional trajectory and networking prowess.

Charter Membership allows you to gain privileged entry to high-profile networking events and seminars, presenting unparalleled opportunities to engage with industry stalwarts, fellow entrepreneurs, and seasoned professionals. Charter Membership ensures you remain at the forefront of industry trends, providing a distinct competitive advantage in your entrepreneurial pursuits.

Save the date for the much-anticipated Toronto Gala 2024 on February 24, 2024! An evening of sophistication, excitement, entertainment, and gourmet dining awaits. This celebration is designed to forge new connections, celebrate accomplishments, and embrace the vibrant spirit of the Toronto community. Mark your calendars for a night of glamour, camaraderie, and shared pride. Stay tuned for forthcoming details as we gear up for an unforgettable experience!

In thrilling news from the Philadelphia Chapter, brace yourself for the 'Philly Book Club,' a rendezvous for insightful literature discussions fostering a community of learning, and the 'Roundtable Leadership Experience - Leadership Game,' a dynamic platform for interactive leadership discussions. These events are geared to fortify community bonds and contribute to personal and professional development. Join us for these captivating opportunities to learn, connect, and grow together!

There is also exciting news emanating from the Amritsar chapter! Be part of a Networking Meet and Greet, an evening dedicated to fostering connections and collaboration within the local business community.

Stay abreast of upcoming events, webinars, and networking sessions hosted by the Punjabi Chamber of Commerce. These occasions provide a platform to connect, share ideas, and cultivate partnerships, nurturing the growth of our collective businesses.

The journey continues, and we invite you to be an integral part of this thriving community.

CONGRATULATIONS TO GORAV AGGARWAL!



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Immigration and the Economy: Embracing Diversity for Global Prosperity

In the intricate tapestry of economic development, innovation, and cultural diversity, immigrants stand as essential architects shaping the dynamic landscape of the United States. A pivotal 2017 study by the National Academies of Sciences, Engineering, and Medicine underscores their monumental contribution—surpassing \$1.7 trillion annually to the US economy. This figure attests to the diverse skills, entrepreneurial spirit, and unwavering resilience that immigrants bring, propelling economic growth and fostering innovation.

Quantifiable data reveals the significant impact of specific immigrant groups. Indians contribute \$167 billion annually, playing key roles in technology, healthcare, and education. Asians, with an estimated annual contribution of \$488 billion, influence the tech, healthcare, and retail industries. Hispanics, the largest immigrant group, make a notable \$722 billion annual contribution, significantly impacting construction, agriculture, and service sectors. Africans contribute a substantial \$44 billion annually, particularly in healthcare, education, and technology. Europeans, contributing an estimated \$260 billion annually, play pivotal roles in finance, manufacturing, and education. These figures underscore the remarkable economic contributions of immigrants, driving US economic growth and fostering innovation.

In the realm of technological innovation, immigrants left an indelible mark on progress. Visionary figures such as Narinder Singh Kapany, hailed as the "father of fiber optics," showcased transformative impact across telecommunications, medicine, manufacturing, and entertainment, emphasizing the symbiotic relationship between diverse perspectives and groundbreaking innovation. The movement of intellectual capital through immigration continued to drive innovation and progress, with luminaries such as Albert Einstein, Har Gobind Khorana, and Narinder Singh Kapany revolutionizing medicine. Immigrant founders like Sergey Brin and Larry Page of Google shaped technological advancements, enriching societies culturally and fostering creativity.

Companies embracing a healthy immigration policy showcase transformative power, ensuring cultural enrichment and serving as a catalyst for corporate success. Google and Apple, prioritizing diversity, consistently produce groundbreaking solutions. McDonald's adapts strategies to diverse cultural preferences, enhancing global appeal and profitability. Companies like Salesforce, with robust diversity programs, witness increased employee engagement. Starbucks, actively supporting immigrant communities, establishes itself as a socially responsible brand. Tech giants like Microsoft, with diverse leadership, showcase resilience in industry shifts.

Addressing challenges for a brighter future involves a comprehensive approach, acknowledging both the benefits and hurdles associated with immigration. Cultural assimilation becomes a critical aspect, championing diversity while respecting and preserving the heritage of immigrants for harmonious integration that celebrates differences. Short-term economic strains require investments to fortify support systems, ensuring seamless immigrant integration. By allocating resources to education, job training, and community programs, societies can mitigate economic challenges and promote the long-term success of immigrants.

Additionally, addressing control concerns is essential; recognizing that the advantages of immigration far outweigh anxieties related to potential loss of control is crucial. Crafting and implementing a balanced and intelligent immigration policy is key to successfully navigating these challenges, considering economic, social, and cultural dimensions to foster a welcoming environment benefiting both immigrants and the host society.



Indy Samra

Trustee & BOD - PCC
Co-Chair - NJ Chapter
Private Wealth Advisor
Samra Wealth Management

This imperative immigration policy should strategically invite intellectual capital, addressing burgeoning needs, especially in the semiconductor space. Simultaneously, it must acknowledge the humanitarian aspect, providing a path towards citizenship for those seeking refuge from cartels, disease, and economic despair. Striking this balance allows the United States to harness the full spectrum of benefits immigration offers—from economic growth and innovation to humanitarian relief—creating a truly inclusive and prosperous nation.

The children of immigrants, raised in the crucible of diversity, have become titans of industry. Companies such as Amazon, Apple, and Costco, pillars of the modern business landscape, were founded by these visionary descendants. Statistically, the children of immigrants have played a pivotal role, founding more than 50% of S&P 500 companies.

To further underscore the impact of immigrant contributions on the financial markets, let's examine the performance returns of the S&P 500 since 2000 in comparison to those S&P 500 companies led by children born to immigrant parents. According to a study by the National Foundation for American Policy, companies with immigrant-born CEOs outperformed the S&P 500 by a significant margin during this period.

The study revealed that companies with immigrant-born CEOs generated an average annual return on equity (ROE) of 17.4%, compared to just 12.9% for the S&P 500 as a whole. This outperformance can be attributed to several factors, including the immigrant CEOs' strong track records of innovation, their adeptness at navigating global markets, and their deep understanding of diverse consumer markets.

In conclusion, the United States, often hailed as the land of opportunity, uniquely fosters an environment where ideas flourish and dreams become realities. This unparalleled ecosystem of innovation is evident in the absence of Google in Russia and Tesla in South Africa. While these nations birthed visionary founders, it was the United States that provided access to networks and capital, enabling global impact. The children of immigrants have made an indelible mark on the financial markets, driving economic growth, fostering innovation, and enhancing financial returns. Their contributions underscore the importance of welcoming and embracing immigrants as valuable members of our society.

Citations:

National Academies of Sciences, Engineering, and Medicine. (2017). *The economic and fiscal consequences of immigration*. National Academies Press.

Kauffman Foundation. (2022). *Immigrants in Entrepreneurship*. Kauffman Foundation.

National Foundation for American Policy. (2017). *Immigrant CEOs Outperform S&P 500 by Significant Margin*. National Foundation for American Policy.

The Aspen Institute. (2022). *The Role of Immigrants in the U.S. Economy*. The Aspen Institute.

The Brookings Institution. (2022). *The Economic Contributions of Immigrants*. The Brookings Institution.

In addition to these citations, I would also recommend the following resources:

The American Immigration Council. (<https://www.americanimmigrationcouncil.org/>)

The Migration Policy Institute. (<https://www.migrationpolicy.org/>)

The Cato Institute. (<https://www.cato.org/>)

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Immigration: A Snapshot of Key Lessons Learned

Our Beginnings: Our journey began in 1947 when my father left India for Singapore and then the UK. The UK, especially during that time, offered no resources, support, or opportunities for new im-migrants. Discrimination was rampant, with signs declaring 'no dogs or coloured allowed.' Despite the adversity, my parents' sacrifices, resilience, and hard work paved the way for a better life for my siblings and me, eventually leading us to Canada. Reflecting on our experience, here are key lessons to ensure a smoother immigration journey:



Gurwinder Gill

Co-chair - Toronto PCC Women's Caucus
International Speaker and Educator
Anti-discrimination

Positive Steps to Take:

- 1. Your homework!** Emigrating is a transformative decision; research your destination's culture, economy, and available resources for an informed decision.
- 2. Embrace change and be open to new experiences.** Adaptability and resilience are crucial. Open yourself to new experiences to overcome obstacles and create a fulfilling life.
- 3. Be prepared for hard work.** Success demands serious effort. Be ready to work hard, make sacrifices, and seize opportunities.
- 4. Be a strong communicator and understand differing communication styles.** Understand and employ varying communication styles. Verbal and non-verbal cues significantly impact job searches, interviews, relationships, and work environments.
- 5. Understand and respect differing cultural practices.** Respect differing cultural practices, including privacy, personal space and equality for all. Understanding and appreciating diversity enriches your experience.
- 6. Know your rights and responsibilities:** Empower yourself by understanding the laws, rights, and responsibilities in your new home.
- 7. Know the free resources and supports available to you as a new immigrant:** Explore free services for immigrants, such as settlement agencies, employment support, and language training, to ease your transition.

Cautionary Measures:

Choose Companions Wisely: Avoid associations with negative influences. Be cautious of drugs, sex trafficking, and illegal activities, as many immigrants, especially the young, fall victim to these with disastrous consequences.

Avoid Illegal Practices: Resist the temptation of quick but illegal gains. Unethical decisions may seem easy, but karma or fate will catch up in the end.

Embarking on this brave journey, remember that organizations like PCC are here to help. I wish you the best of luck as you step into the next chapter of your life. Don't hesitate to reach out to the PCC chapter in your new homeland for support."



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The Symbiotic Dance: Unveiling the Positive Nexus Between Economy and Immigration

Debated perennially, a nation's economy intertwines with immigration policy. Despite skeptics, a judicious approach to immigration proves a catalyst for economic growth and prosperity.

1. Workforce Dynamics:

Immigration, notably skilled, boosts the workforce, alleviating skill shortages and enhancing industries, fostering a more competitive global economy with increased productivity and innovation.

2. Entrepreneurial Spirit:

Immigrants, embodying a resilient entrepreneurial spirit, drive new businesses and industries, fostering job creation, innovation, and a dynamic economy when nations encourage immigrant entrepreneurship.

3. Demographic Balance and Social Services:

In addressing aging populations, immigration plays a crucial role in balancing demographics, injecting vitality with a younger workforce. This synergy is essential for the economic well-being of current and future generations.

4. Cultural Diversity and Innovation:

Immigrants enrich a nation with diverse cultures, perspectives, and experiences, fostering innovation and creativity. This convergence of ideas is vital in the globalized economy, driving economic success through enhanced innovation.

5. Real Estate and Infrastructure Development:

Immigration significantly benefits the real estate sector by increasing demand for infrastructure, fueling construction, and stimulating ancillary sectors, creating a multiplier effect on the overall economy.

6. Consumer Spending and Economic Stimulus:

Immigrants, like any other segment of the population, are consumers. Their spending habits contribute to local businesses, generating revenue and fostering economic growth.

7. Global Competitiveness:

In the era of globalization, a well-managed immigration policy makes a nation an attractive destination for global talent, boosting its competitiveness on the world stage.

Conclusion:

Balancing economy and immigration fosters a symbiotic relationship, enhancing workforce and cultural diversity. Embracing immigration as a strategic asset is vital for nations shaping a resilient economic future in the 21st century.



Major Nagra

PCC Member - Toronto Chapter
International Affairs Expert
TV Show Producer

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A Quick Glance at Past Events

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CONGRATULATIONS TO DR. SAGAR SHARMA

Congratulations!



Dr. Sagar Sharma

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Join us in **Congratulating Sagar Sharma**, a dedicated PCC Philly Committee Member, on being Elected to the **Local School Board!** Your passion for education and community shines bright. Here's to your continued impact and success!

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IMMIGRATION & ECONOMY IN 2023

The intersection of immigration and the economy remains a critical aspect of contemporary discourse, influencing policy decisions and societal perspectives globally. In 2023, the intricate relationship between immigration and the economy continues to be a focal point of discussion and debate and the relationship between immigration and the economy is multifaceted, shaping the labor market, innovation landscape, and overall economic trajectory of nations. As nations grapple with the challenges and opportunities presented by globalization, technological advancements, and shifting demographics, the impact of immigration on economic dynamics is more pronounced than ever. It is expected that International migration probably will increase during the next decades because migration drivers, including economic pressures, changing age structures, population growth, rapid urbanization, and environmental stress, are likely to persist and intensify.



Dr. Sunil Kr Pandey

PCC Member - Delhi Chapter
Professor & Director (IT & UG)
Institute of Technology & Science

Historically, immigrants have been catalysts for innovation and economic growth. In 2023, this trend is amplified as many immigrants are highly skilled professionals and entrepreneurs, contributing to the development of new technologies and businesses. Nations that adopt immigrant-friendly policies often benefit from a boost in creativity, productivity, and the overall competitiveness of their economies.

In fact, immigrants play a pivotal role in the global labor market, filling gaps in industries facing shortages of skilled or unskilled workers. In 2023, as automation and artificial intelligence reshape job requirements, immigrants often bring adaptability and a willingness to take on diverse roles, contributing to economic resilience. However, concerns about wage depression and competition for jobs persist, prompting policymakers to balance economic needs with social considerations.

Recently, International Migration Outlook 2023, a report on international migration patterns was released by the Organisation for Economic Co-operation and Development (OECD) to analyze the migration trends worldwide. The report indicates that In 2021 and 2022, India became the primary source of migration to OECD countries, surpassing China. Further to this, India consistently topped the list with 0.41 million new migrants in both years, while China had 0.23 million new migrants, followed by Romania with approximately 200,000 new migrants.

However, the nexus between immigration and the economy is a complex tapestry woven by numerous threads of global, national, and individual factors. As the world continues to evolve, policymakers, businesses, and societies must navigate this intricate relationship with foresight and adaptability. Balancing economic imperatives with social considerations will be essential to harness the full potential of immigration as a driver of prosperity in the years to come.

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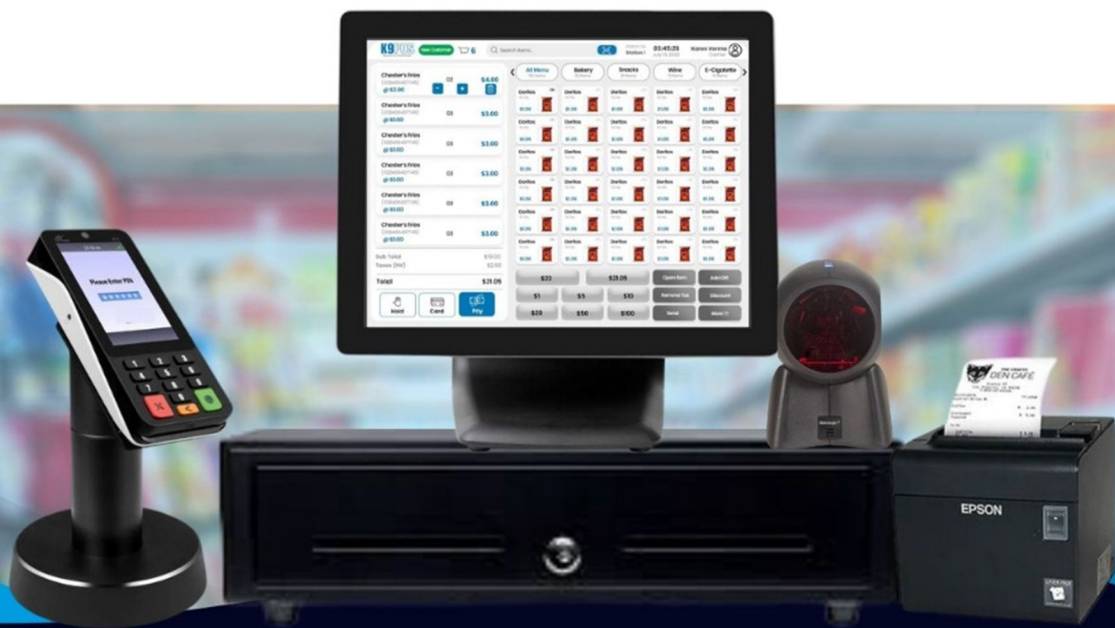
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Dr. Malik is board certified by the American Board of Obesity Medicine and dual board certified in Family Medicine (ABFM & ABOFP). He received his Doctor of Osteopathic Medicine (D.O.) from Kansas City University of Medicine and Biosciences and obtained an MBA in Healthcare Management from Rockhurst University in Kansas City, Missouri. He completed his Family Medicine residency training through the St. Luke's Health Network.

During his time as a healthcare provider, Dr. Malik has cared for patients at multiple inpatient and outpatient centers across the country. This diverse set of experience gives him a better understanding of healthcare delivery in the US. With a primary focus on delivering high quality care and aiming for the best outcomes, he founded Executive Medicine. By spending more time listening to and understanding individual needs, Dr. Malik hopes to tackle the root causes of his patients' problems, resulting in better health and longevity for those in his care.

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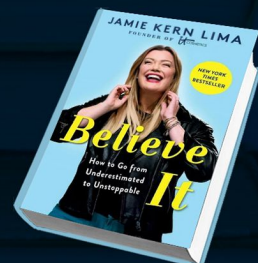
Date: Saturday, January 27, 2024

Time: 01:00 pm to 03:00 pm

Venue: Karma Indian Restaurant,
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Led by: Monica Marwah
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