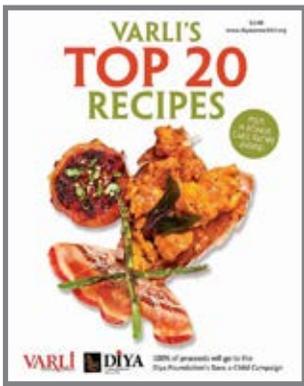


Varli Cookbook showcases Indian cuisine with a cause



OUR BUREAU

New York, September 3:

With even the Obamas expressing a particular fondness for Indian cuisine and patronizing Indian restaurants regularly, it looks like it is only a short matter of time before food from the subcontinent gives Chinese cuisine (by far, the most popular Asian variant, till now) stiff competition. And when it pleases the palate as well as the heart, it makes the entire experience even more rewarding.

Varli's Top 20 recipes, a brand new cookbook brought out by Varli Magazine to benefit Diya Foundation, is one such example of how cuisine for a cause is doubly rewarding. The cookbook, a compilation of 20 recipes from some of the top chefs and restaurateurs around the world, showcases the best of creative Indian cooking. Plus, the Foundation has pledged 100 percent of all sales proceeds to Diya Foundation's Save a Child Campaign, that aims to empower children in India through education.

Recipes featured range all the way from Jalapeno and Scallion Hummus to Lobster Masala to Eggless Chocolate Sponge Cake.

All the chefs who have contributed recipes to the cookbook say the effort to mainstream Indian cuisine in the US presents a unique set of challenges. However, when it combines with a charitable cause like the

cookbook, it makes the effort worthwhile. Prasad Chirmomula, chef at Thali restaurant, says: "Regional Indian food in general is bold and beautiful, so I introduced some very critical dishes on my menu at Thali such as Avial Malabar and Kerala Kootu from Kerala, Gassi, Konkani crab and Bisi Bele Huli from Karnataka and my mother's Andhra chicken curry and Nellore Chapala Kooru from Andhra Pradesh. The task gave me an opportunity to give an education in Indian cuisine. The Varli cook book is different, in that it celebrates a local community of east coast chefs that would normally not have the opportunity to share their recipes in the same publication."

Adds Kausik Roy, owner of Tawa restaurant, Connecticut: "My first venture was

a complete South Indian restaurant named after the coast of Coromandel at Darien CT. And that was the first Indian Restaurant in Fairfield county rated excellent by New York Times. If we really want to make Indian food popular in the US, we really need to come up with a concept like Chipotle. My tandoori scallop recipe is one such effort. The strong tandoori masala flavor helps the charcoal grilled scallop absorb it at its best. And it's quiet simple to make at home."

Chef Hari Nayak owner of Matt & Meera also agrees that the challenge of promoting regional cuisine is unique. "As a South Indian myself I constantly try to promote the food from my region. I recently started a South Indian QSR (quick service restau-

rant) called Dosateria, located within Whole foods market. Partnering with Whole foods has been a blessing and best way to promote the cuisine to the main stream audience."

"The biggest challenge in mainstreaming Indian cuisine in the US is deconstructing the myth that all Indian food is spicy and curry. To make the cuisine more popular with Americans, it would help if we had more portable choices," says Navjot Arora, owner of Chutney Masala in Upstate New York. The Varli cookbook is a unique collaboration of many of my peers and the individual styles of each chef comes through in the different recipes, he adds.

The cookbook is priced at \$3 and can be purchased online at www.diyasaveachild.org.

'Just one month and the response has been amazing'

Tell us a little about Diya Foundation and its community outreach, including its mission and what has been achieved so far.

The Diya Foundation is a non-profit dedicated to meeting the needs of children around the world. We are currently raising awareness and funds for child education, and have sponsored several children in India.

We are now looking to focus on supporting children with disabilities. My hope is to eventually fund the building and operating of a school in India, open to all of the children in the neighborhood for free.

How did the idea of bringing out a cookbook to raise funds for the organization come about and what has been the response so far?

As the founder of the Varli brand, whose mission it is to raise the appreciation for Indian cuisine, I decided to combine these passions by publishing a cookbook showcasing the top 20 restaurants. Going forward, all Varli initiatives will have some element of benefiting children. We just launched the cookbook a month ago and



'My hope is to eventually fund the building and operating of a school in India, open to all of the children in the neighborhood for free,'

- Varli Singh, founder of Varli Foods and Diya Foundation.

the response so far has been amazing. The restaurateurs have been great in not only contributing to the product but helping promote it through their establishments. Kamal Arora, CEO of the Arora Hospitality Group has been at the forefront of this support, having bought 200 cookbooks.

How do you see this expanding in the future to encompass other activities of Diya Foundation?

Even outside of the Varli platform, we are receiving tremendous support from the food industry. Maya Foods is hosting a charity month from October 15 to November 15 where they will donate 25 cents from each Maya Atta bag (20 lb) to the Diya Foundation.

How many cookbooks have been sold so far and who have been your main patrons?

Having launched only a month ago we have not finalized initial sales numbers but will see the bulk of sales in the coming months as we begin truly focusing on marketing and promoting the product.

Shinnyo Lantern Floating for Peace in NY

PRAKASH M SWAMY | NEW YORK

Lakshmi Puri, Assistant Secretary-General of the United Nations and Deputy Executive director of U.N. Women, Zainab Hawa Bangura, Special Representative on Sexual Violence in Conflict and Anne-Marie Goetz, Chief Advisor of Governance, Peace and Security at U.N. Women will be among those who will attend the first-ever Shinnyo Lantern Floating for Peace orchestrated by Shinnyo-en of Japan will take place at Trump Rink in Central Park Sept. 22.

Her Holiness Shinso Ito will be leading a beautiful ceremony on the water of Trump Rink, which will be transformed into a large reflecting pool filled with thousands of lit paper lanterns.

The largest Ceremonial Lantern Floating in NYC will Honor Achievements of International Women Peacemakers by Her Holiness Shinso Ito, Head Priest of Shinnyo-en of Japan and One of the Highest-ranking Woman Buddhist Leaders in the World

Amidst heightening concern about new challenges slowing the peace process in crisis spots around the world, leaders will be convening here later this month for the U.N. General Assembly, putting New York City on the global stage. On the eve of this international gathering, Sept. 22, Shinnyo-en, an international Buddhist community, will be orchestrating a first of its kind outdoor ceremony to honor women peacemakers from around the world, in the

first "Shinnyo Lantern Floating for Peace."

For the "Shinnyo Lantern Floating for Peace," Trump Rink in Central Park will be transformed into a large reflecting pool and everyone is invited to take part by writing their own personal message of peace on a paper lantern and setting it afloat in honor of individuals who have devoted their lives to promoting peace around the world. Lanterns will be provided throughout the day. At sunset, at a Closing Ceremony, hundreds of the LED candle-lighting paper lanterns will be floated on the water, illuminating Trump Rink into a never-before-seen visual experience in New York City.

At the "Shinnyo Lantern Floating for Peace," Her Holiness Shinso Ito, the head priest of Shinnyo-en and one of the highest-ranking woman Buddhist leaders in the world, will honor prominent women peacemakers whose courage and leadership have contributed to important advancements towards promoting peace and reconciliation and defending the rights of individuals around the world.

As a part of the "Shinnyo Lantern Floating for Peace," Trump Rink in Central Park will be transformed into a large reflecting pool and the public is invited to take part by writing their own personal message of peace on a paper lantern and setting it afloat in honor of individuals who have devoted their lives to promoting peace around the world. The event will culminate in the special Closing Ceremony, held at dusk, and led by Her Holiness.

Personal loan interests expected to remain low for rest of 2013

OUR BUREAU

New York

Personal loans are expected to undergo many changes during 2013. While personal loans will remain popular for as long as individuals are in need of money to borrow, individuals have become slightly more responsible with their finances and have been reducing the total borrowing that they have been undertaking from banks. This, combined with the lower interest rates, has led to decreased profitability for personal loans for borrowers.

Lenders have been less likely to lend to borrowers unless they meet higher thresholds for income levels, credit history, and debt to income ratios. Many individuals therefore are no longer qualifying for personal loans or only at higher interest rates. This trend is expected to continue in 2013 and it is expected that there will be a further reduction in personal loans to individuals with bad credit histories.

For those with positive credit histories, interest rates have remained low and are expected to remain low for the remainder of 2013. As a result of this, lenders are not quite obtaining the return that they would like to on personal loans. Despite low rates, individuals have been unlikely to borrow large amounts due to uncertainty in their own personal finances. Furthermore, there has been

an increase in the amount of debt consolidation and refinancing that has been going on as individuals have been attempting to benefit from the lower interest rates.

Refinancing and consolidation is expected to be another trend for 2013. For personal loans that have higher interest rates, individuals are expected to refinance to benefit from the low interest rate environment. In addition, many individuals are consolidating other types of debt into personal loans to capture the lower interest rates currently available for them. Examples of debt that is likely to be further consolidated into personal loans are credit cards, pay day loans, store credit and debt, and auto loans. Lenders often are able to benefit from refinancing fees on debt in addition to the interest on these personal loans.

Personal loans are therefore expected to remain popular for borrowers in 2013 due to their low interest rates in comparison to other loan types available for individuals. Lenders are expected to be cautious when lending though individuals with positive credit histories should be able to continue to borrow. Furthermore, borrowers are expected to further consolidate other loans with higher interest into personal loans to take advantage of the interest rates available to them.

(Courtesy: Finance and Money Blog, www.piriformedia.com)

