

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

APRIL 2020

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FLORIDA REGION OF EKAL RAISES \$434,000

The Tampa Bay chapter of the Ekal Vidyalaya Foundation of USA raised about \$114,000 (\$250,000 including pledges) on Feb. 22, enough to fund nearly 315 one-teacher schools for needy villages in rural India. For more than 15 years, Tampa Bay supporters have seen performances by well-known singers and performers of national and international fame. After the success of 2017, organizers decided to revisit the idea of having kalakars (artists) who grew up in rural India volunteering at or attending Ekal schools, showcase their talents. And that is how the "Bharat Ke Rang Ekal Ke Sang" program began.



More than 400 people at India Cultural Center watched as the group of 11 artists performed songs and dances with themes in Hinduism, Indian patriotism and Bollywood. Contributions from attendees flowed throughout the night as donors pledged to support schools and, in

some cases, added on to previously pledged amounts. "... best program Ekal ever had in Tampa Bay", said Dr. Jawahar Taunk, former regional president, who is still active in the local chapter. "... Over 400 attendees stayed till the end and were motivated and donated about 700 schools," said chapter President Umesh Choudhry.

This year, in Tampa, the format was changed to assigned tables, which made the atmosphere of the event more social. "The performances were well received, and audience members were pleasantly surprised at the uniqueness of the program," said Anjana Shah, Youth Volunteer Coordinator of the Tampa chapter.

At least 26 families and entities came forward to be Grand Sponsor level supporters contributing \$5,000 or more. There were several families who proudly supported one school for the first time, which is one of Ekal's goals – raise awareness to those who may not know about them but who become enthusiastic supporters after seeing the presentation.

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EDITOR'S NOTE

By NITISH S. RELE & SHEPHALI J. RELE

These are surreal and unprecedented times we are all going through. Cultural events and programs are postponed while we practice social distancing, stay home and try to slow the spread of this pandemic. Hopefully, we can find innovative ways to keep our social and cultural connections because we need one another for support while we maintain physical distance. As publishers, these are trying times for us. We will strive to be a resource for you and hope for continued advertisers' support. If we all follow the necessary guidelines, we can keep our loved ones healthy and overcome this crisis together.

Though there are no events to list, we do have some relevant COVID-19-related articles to share. In her nutrition column, Bhavi Nirav recommends foods to boost the immune system. Seasoned CPA Sanjay Gupta breaks down the recent federal tax legislation enacted by Congress in light of

the outbreak. We are also publishing a letter to the editor written by a concerned physician's wife in Tampa. In a guest column, reprinted with permission from Hindu American Foundation, Doctor of Psychology Kavita Pallod Sekhsaria suggests Hindu spiritual practices to help manage COVID-19 angst.

A collective thank-you to all the physicians, nurses and healthcare professionals in our community who are selflessly fighting this epidemic. Have a topic you feel strongly about? Send us a letter to the editor. We also welcome your story ideas and suggestions as we pass through these challenging times together. Khaas Baat is proud to be the ONE AND ONLY Sunshine State publication to offer comprehensive coverage in your Florida Indian community. Do follow us on twitter @khaasbaat and join us on Facebook for late-breaking community news and other helpful articles.

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AMBAJI MANDIR IN TAMPA BAY AREA CELEBRATES HOLI!

More pictures, page 2

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Holi Celebration



GEORGIA TECH SENIOR ASSOCIATE DEAN SABYASACHI MITRA NAMED DEAN OF UF WARRINGTON COLLEGE OF BUSINESS

Sabyasachi "Saby" Mitra, senior associate dean of faculty and research and Thomas R. Williams – Wells Fargo professor at the Georgia Institute of Technology Scheller College of Business – has been named dean of the University of Florida Warrington College of Business.

Mitra will begin his tenure as dean on Aug. 1. He will be responsible for leading Warrington's strategy and vision, championing its fundraising efforts, and managing its budget and personnel.

In his role as senior associate dean of faculty and research at Georgia Tech, Mitra managed all faculty, doctoral program, IT services and administrative support staff in the college. He led a collaborative and consensus-driven effort to redesign the promotion and tenure process, co-directed an effort to rationalize faculty teaching and course offerings to advance the Scheller College's teaching and research missions, and started an effort to increase diversity in Scheller's doctoral program.

Before his role as senior associate dean of faculty and research, Mitra served as senior associate dean of programs from 2015 to 2019, during which he was responsible for overseeing all degree and non-degree programs in the Scheller College.

Mitra has been with Georgia Tech for 27 years, starting as an assistant professor of information systems in 1993. He was promoted to full professor in 2012 and has held the Thomas R. Williams – Wells Fargo Professorship since 2018, teaching MBA-level courses in information technology management.

Mitra received his doctorate in business administration (management science) from the University of Iowa and his bachelor of technology degree in mechanical engineering from the Indian Institute of Technology in Kanpur.



WHO'S WHO

Khaas Baat is a monthly publication that has been in circulation since August 2004. Issues are direct mailed to subscribers and also are available at South Asian grocery stores and restaurants. It presents exclusive, informative and relevant news about the Indian American community in Florida to its readers.

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Dr. Meenakshi Jain is a board certified Gynecological surgeon who has been certified as a **Master surgeon** in Minimally Invasive **Robotic Surgery** by the Surgical Review committee of USA. She also specializes in **Interstim** Neuromodulation therapy for management of Incontinence.

Her office provides a full range of office, outpatient and inpatient gynecological services.

She also offers many cosmetic procedures in her office like **Laser Hair removal**, **Thermage** for skin tightening, **Fraxel** laser for removal of wrinkles and skin discolorations, **I-Lipo** for body sculpting.

Her office now offers a new innovative minimally invasive painless office procedure for Vaginal rejuvenation called **MONA LISA TOUCH**.

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SIGNIFICANT DATES

- APRIL 2: RAM NAVAMI**
- APRIL 6: MAHAVIR JAYANTI**
- APRIL 8: HANUMAN JAYANTI**
- APRIL 13: BAISAKHI**
- APRIL 24: RAMADAN BEGINS**

LETTER TO THE EDITOR

Recently, I went to a local Indian grocery store. Despite their visible exhaustion, it was humbling to see all the employees doing their best to keep things stocked and register lines moving efficiently. To all of you, a heartfelt thank you!

Despite the clear warnings from health experts and Centers for Disease Control and Prevention, it was shocking to see so many elderly out wearing gloves and N95 masks. The false sense of security worrisome. Lack of social distancing and increased cross-contamination clear as people continued to reach over others to pick one okra at a time.

As a healthcare professional myself and as a wife of someone who is on the front lines, fighting to save yours while risking his own ... I plead with you, this is real – please, stay home.

Some may think this is a hoax. Others may think it will pass like the flu. Some feel invincible with gloves and mask. To those, please ... this is NOT just about YOU. Fear cripples my heart every morning as my husband leaves for work, giving me a hug that is a bit longer than usual these days. A fear shared by so many on the front lines. Please, help us help you.

Today, we all have a common enemy. An invisible enemy. COVID-19 also known as Coronavirus. It is really worth the risk to ignore the warnings? Let us come together as a community for the better!

1. Stay home. Everyone. Regardless of age, especially the elderly and those with health conditions. Consider this - If you have to go to the hospital, you will likely not be allowed visitors. The very masks and gloves that you may believe are protecting you now, will likely be unavailable to healthcare workers, jeopardizing not only their own safety but also yours. All the kaka-mama-chacha connections will be useless. And if there are not enough doctors or nurses, who will take care of you?
2. Social distancing and frequent hand washing for at least 20 seconds. Keep a 6-foot or more distance from others and cover your mouth and nose when coughing or sneezing. Yes, even your own family. As per CDC, the virus primarily spreads through droplets. Meaning, someone on the other side of the room could cough and spray the virus into the air. Worse, it spreads through asymptomatic transmission. Meaning, someone who looks perfectly healthy could be a carrier and unknowingly infect others. So please, if you really want to show your love for your family and friends, stay home.
3. Stop hoarding. Food and medicine. Both are necessary for survival but luckily most of us have at least a bag of daal and rice. Order your 90-day supply of medication but please stop hoarding. Remember, there are others who also need supplies.
4. Be kind. Times are tough and emotions are high. If you have an elderly neighbor or a friend in need, ask if you can pick up groceries and/or medication. Maybe leave a carton of milk outside their door. Remind them to stay home and wash their hands. If you must go to the grocery store, remember that cashiers are likely working endless hours for you. Say thank you and more importantly, respect their space by keeping a 6-foot distance.
5. Count your blessings. Let's take this time to cherish what we have with gratitude. Let's do our individual part so we can collectively defeat this invisible enemy.

I would like to personally thank all the front line workers across the world for their selfless dedication. It is not just their job, it is our privilege! Let's consciously remember that. Please, help my husband and all those with him on the front lines stay safe so they can keep us safe.

- Concerned physician's wife in Tampa

BANKUNITED CEO RAJINDER P. SINGH OF MIAMI LAKES APPOINTED TO FEDERAL RESERVE BOARD OF GOVERNORS' FEDERAL ADVISORY COUNCIL



The Atlanta Fed has appointed Rajinder P. Singh, chairman, president, and chief executive officer of BankUnited Inc., to the Federal Reserve Board of Governors' Federal Advisory Council (FAC). BankUnited, Inc. is the bank holding company of BankUnited, N.A., a national bank headquartered in Miami Lakes, with banking centers in Florida and New York metropolitan area.

The Federal Advisory Council is composed of 12 representatives of the banking industry. The council meets several times a year to consult with and advise the Board of Governors. Each Reserve Bank chooses one council member to represent its district.

"It is a great honor and privilege to be nominated to join this group," said Singh. "I look forward to representing my district and its members."

Singh was one of BankUnited's founding members in 2009. Before becoming chairman, president and CEO, he served as the company's chief operating officer.

As an industry veteran for 25 years, Singh has held several executive leadership positions prior to BankUnited, including at WL Ross & Co., Capital One Financial Corp, North Fork Bancorporation and FleetBoston Financial Corporation.

Singh earned a bachelor's degree in chemical engineering from the Indian Institute of Technology in New Delhi, and an MBA from Carnegie Mellon University.

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MONTHLY EVENTS	WEEKLY EVENTS
<p style="color: red; font-weight: bold;">WEDNESDAY, APRIL 01 (6:30 PM)</p> <ul style="list-style-type: none"> • DURGASHTMI HAVAN (Priest Only) <p style="color: red; font-weight: bold;">THURSDAY, APRIL 02 (7:30 PM)</p> <ul style="list-style-type: none"> • SHRI RAM NAVMI PUJA AARTI (Priest Only) <p style="color: red; font-weight: bold;">TUESDAY, APRIL 07 (7:30 PM)</p> <ul style="list-style-type: none"> • SHRI HANUMAN JAYANTI PUJA AARTI (Priest Only) <p style="color: red; font-weight: bold;">SATURDAY, APRIL 18 (5:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • MATA DI CHOWKI (Priest Only) (Sponsor by: Sh. Korpai Family) <p style="color: red; font-weight: bold;">SATURDAY, APRIL 26 (6:00 PM to 7:30 PM)</p> <ul style="list-style-type: none"> • AKSHAY TRITIYA (Napali Community) (Priest Only) • SHRI PAHSUPATINATAH JI RUDRAABHISHEKAM (Priest Only) 	<p style="color: red; font-weight: bold;">EVERY MONDAY - 7:30 PM</p> <ul style="list-style-type: none"> • SHIV ABHISHEK AND PUJA <p style="color: red; font-weight: bold;">EVERY TUESDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SUNDARKAND • HANUMAM KATHA <p style="color: red; font-weight: bold;">EVERY THURSDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SAI BABA SATSANG • MAHA PRASAD

NOTE: This is just Information flyer and NO Congregation is allowed until further notice.
In case of any changes, we will communicate you all accordingly.

SAVE THE DATE

➤ SUNDAY, MAY, 02 : MATA DA JAGRATA (From 7:00 PM Onwards)

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BOOSTING IMMUNITY WITH FOODS!

By BHAVI NIRAV



The immune system helps to protect us against diseases caused by pathogens such as viruses, bacteria and parasites. It is made up of specialized organs, cells, and tissues that work in synchrony to destroy these invaders.

The invaders in our bodies take the name of antigens, and they elicit an immune response in our body resulting in production of antibodies. Antibodies have specific antigen binding site, so it leaves the rest of cells alone and attacks only the antigen that elicited their production.

In the wake of the COVID-19 threat and the dire scenario that entails the pandemic, let's do our part and take charge of our health. Health begins with nourishing our body with fresh food, good sleep, exercise in any form, and nourishing our mind with yogic mindset (meditation, breathing techniques, and chanting).

Medicine in early ages relied on the prescription of specific herbs and plants for healing by boosting immunity, a practice quite ancient and still supported by science and modern day research. According to the dietary guidelines, half of your plate represents vegetables and whole fruit, and 50 percent of the grains consumed should be whole grains.

Immune boosting foods rich in antioxidants vitamin C and beta-carotene include red bell pepper, broccoli, citrus fruit, cabbage, sweet potato, pumpkin and spinach. Studies indicate that 1,000 milligrams of vitamin C supplements may make colds milder and even shorten the impact of cold by half a day.

To ward off infections, you should increase your intake of zinc, which is found in meat, fish, oysters, poultry, eggs, milk, unprocessed grains, beans, legumes, cereals, mushroom, kale, broccoli, garlic, spinach, nuts and

Recipe of the month:

Immunity boosting tea



Bring 1 cup water to boil with 2 cloves, ½ inch cinnamon stick, then add ½ inch ginger root, once at room temperature add raw honey and lemon/lime, you can add 1 tbsp tulsi leaves/oregano or any herb of your choice.

seeds. However due to phytate, oxalate content of plants, zinc is less bioavailable from vegetarian sources but soaking, sprouting and fermenting can enhance zinc absorption. A 2012 study published in the Journal of Nutritional Biochemistry found a biological explanation for age-related reductions in zinc status that may lead to impaired immune system functioning and systemic inflammation, which contribute to chronic diseases.

Recommended dietary allowance for zinc is 8mg/day for women and 11mg/day for men.

Diets should also include a healthy level of good bacteria. Fermented dairy products such as kefir, buttermilk, yogurt, sauerkraut and probiotic supplements provide live cultures and restore healthy bacteria in our body to protect us from infection.

Green tea, the storehouse of polyphenols, especially catechins, may stimulate the production and activity of specific cells associated with fighting the viruses.

Garlic also may have immunomodulatory effects and anti-inflammatory activities. It inhibits the proliferation of proinflammatory cytokines and stimulation of immune cells. A research study in 2012 by Nantz and colleagues analyzed the influence of aged garlic extract (AGE) on immune cell proliferation. Participants, 120 of them, were divided into two groups, one that received 2.56 g AGE per day and another that received placebos. Blood samples were analyzed after 45 days and results indicated that the group which took AGE had significantly more proliferation of two specific immune cells compared with those who didn't. The researchers hypothesized that AGE may improve the capability of certain immune cells to become activated, leading to a stronger immune response.

Fresh ginger has antiviral properties according to the study published in 2012, Journal of Ethnopharmacology. It prevented human respiratory syncytial virus (HRSV) from attaching to and infecting upper respiratory tract cells. Ginger stimulated the INF-beta secretions that help counteract viral infections among the cells of the mucous membranes. Allicin, alliin and ajoene contribute to the antiviral properties of ginger. Ginger can be taken in several forms, chew it fresh, squeeze juice, or try a few drops of ginger oil in any liquids. Heating may destroy polyphenols and flavonoids in ginger so grate it in your herbal right before drinking it. Dry ginger does not provide the same benefit as fresh ginger.

Suck on a clove or cinnamon to avail its antiviral and antifungal benefits.

Bhavi Nirav is a Registered Dietitian/M.S., R.D., L.D., certified yoga practitioner, and can be reached at swarayog@gmail.com.

THERE IS NO SUCH THING AS A NATURAL BORN LEADER

By Dr. KARYN MATHURA-ARTHUR



One of the biggest myths still being propagated is that some people are born leaders. Nothing could be further from the truth. Great leaders must work toward being one. Yes, you could be born into fame. However, that does not make you a

leader. You need to acquire certain skills and traits to be a true leader.

Personally, I believe that to be successful as a leader, you first must know how to serve your team. Here are a few traits that make a great leader:

1. Be a good follower.

This may sound strange, but it is true. You need to be a good follower to be a good leader. You can't lead effectively if you have no idea what it is like to be follower. You can't be a leader if you don't know what followers look for in a leader.

2. You should be selfless.

Good leaders do not think about themselves alone. The problems that belong to any of their followers become their own. People tend to be loyal to people who consider their plight. Part of being selfless is the tendency to serve others. Good leaders are eager to give to their community without expecting anything in return.

3. You need presentation skills.

Have you ever come across any president of a country (past and present) who lacks oratorical ability? The answer will probably be no. Let's narrow it down to here in the United States. What do Donald Trump, Barack Obama, George Bush, Bill Clinton, and the other past presidents have in common? They are all good talkers. You must have great presentation or communication skills to become a leader. When you talk, people will be eager to listen.

4. Being a good listener is important.

You can't be a good speaker without being a good listener first. Great leaders have amazing listening skills. From the little you have said, they can deduce what you have not said. Therefore, they are also good at understanding what others are thinking.

5. You must be observant.

Great leaders are also very observant. Very little escapes them. This is why they are able to study their followers very well. This helps them with the delegation of responsibility. If you are not so observant, you may find it difficult to know the capabilities of the people you lead.

6. They take responsibility.

When things go wrong, do you blame others? If you do, then you're not a leader

material. According to Hanisha Patel, president of the Indo US Chamber of Commerce and vice president at CenterState Bank, "a leader is someone who shares the credit for success but takes full responsibility for failure." A leader blames herself or himself for anything that goes wrong, not any of his followers.

It's time to rethink the notion of leadership. Even if you were born into the position of authority, you can't be an effective leader without working on the six qualities listed above. Unfortunately, if you're not a good leader, you'll never make a good manager or CEO and people will not follow your lead. Additionally, if you move beyond promoting those with the most competence and start thinking more about those who can get you where you want to go, your company will thrive. Remember that "whoever wants to become great among you must be your servant."

Dr. Karyn Mathura-Arthur is an agile implementation leader with experience in Operational Excellence, Continuous Process Improvement, Business Transformation, Process Engineering and Organizational Change Management across multiple industries (banking, insurance, healthcare, telecom, government, retail, etc.).

For comments and suggestions, email editor@khaasbaat.com



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***USCIS NEW RULE EFFECTIVE NOV. 21ST, 2019: MINIMUM INVESTMENT REQUIRED INCREASED FROM USD \$500,000 TO USD \$900,000**

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COVID-19 SPURS USCIS OFFICE CLOSURE, FORMS' FLEXIBILITY

By **DILIP PATEL**



This month, we focus on three items of interest in light of the current health emergency. Please stay safe.

USCIS offices close

On March 18, U.S. Citizenship and Immigration Services (USCIS) temporarily suspended routine in-person services to help slow the spread of Coronavirus Disease 2019 (COVID-19). USCIS plans to re-open our offices on April 7, unless the public closures are extended further. USCIS staff are continuing to perform duties that do not involve contact with the public. However, USCIS will provide emergency services for limited situations.

USCIS domestic field offices will send notices to applicants and petitioners with scheduled appointments and naturalization ceremonies impacted by this temporary closure. USCIS asylum offices will send interview cancellation notices and automatically reschedule asylum interviews. When the interview is rescheduled, asylum applicants will receive a new interview notice with the new time, date and location for the interview. When USCIS again resumes normal operations, USCIS will automatically reschedule Application Support Center appointments due to the office closure. New appointment letters will be sent by mail. Individuals who had InfoPass or other appointments at the field office must reschedule once field offices reopen to the public.

Please visit the USCIS official website for the latest information: uscis.gov/coronavirus.

Signature flexibility – No need to submit forms with original signatures

USCIS announced that, due to the ongoing COVID-19 National Emergency announced by President Trump on March 13, all benefit forms and documents will be accepted with reproduced original signatures, including the Form I-129, Petition for Nonimmigrant Worker, for submissions dated March 21, 2020, and beyond.

USCIS already accepts various petitions, applications and other documents bearing an electronically reproduced original signature. This means that a document may be scanned, faxed, photocopied, or similarly reproduced provided that the copy must be of an original

document containing an original handwritten signature, unless otherwise specified. For forms that require an original "wet" signature, per form instructions, USCIS will accept electronically reproduced original signatures for the duration of the National Emergency. This temporary change only applies to signatures. All other form instructions should be followed when completing a form.

Individuals or entities that submit documents bearing an electronically reproduced original signature must also retain copies of the original documents containing the "wet" signature. USCIS may, at any time, request the original documents, which if not produced, could negatively impact the adjudication of the immigration benefit.

Flexibility with I-9 forms

Due to precautions being implemented by employers and employees related to physical proximity associated with COVID-19, the Department of Homeland Security (DHS) announced on March 20, that it will exercise discretion to defer the physical presence requirements associated with Employment Eligibility Verification and the Form I-9.

The Immigration Reform and Control Act (IRCA) requires employers to verify the identity and employment eligibility of all individuals hired in the United States after November 6, 1986. The Form I-9 is the means of documenting this verification. Generally, this verification process requires the employers or authorized representatives to physically examine, with the employee being physically present, each document presented to determine if it reasonably appears to be genuine and relates to the employee presenting it. The DHS announcement discussed below governs this requirement in light of the COVID-19 pandemic.

Employers with employees taking physical proximity precautions due to COVID-19 will not be required to review the employee's identity and employment authorization documents in the employee's physical presence. However, employers must follow special requirements which are available at: <https://www.ice.gov/news/releases/dhs-announces-flexibility-requirements-related-form-i-9-compliance#wcm-survey-target-id>

Dilip Patel of Buchanan Ingersoll & Rooney PC, a board-certified expert on immigration law, can be reached at (813) 222-1120 or email dilip.patel@bipc.com



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DURING CORONAVIRUS LOCKDOWN, ESCAPE INTO THE WORLD OF VIRTUAL ART

By **BRINDA PAMULAPATI**



Are you bored and stuck inside the house cooking, exercising, and watching the same old television and movies on Netflix and Amazon? One way to cope is to switch out your social life for a creative one. In many cold places, where sports and other

outdoor activities are inconvenient, people have resorted to creating art. Now, in this time of confinement, people can use art to stimulate children's creativity and take their attention off the constant troubling news media about the virus. You can keep children engaged by providing them with art materials, artwork books, and access to virtual art. If you feel socially isolated and would like to have a new experience, you and your children can make great use of time by viewing some of the top museums and art galleries around the world online.

To lose yourself for hours on one site, try visiting Google's Art and Culture platform. Step inside this virtual world from the comfort of your own home to see extraordinary masterworks, better understand different cultures, see interesting street

art, go back in time with virtual art history, and explore iconic monuments from every angle. You can see, for instance, the details of Prambanan temples in Indonesia, Machu Picchu in Peru, Tikal temple in Guatemala, and Stonehenge in the United Kingdom.

Google has also elegantly captured the art and culture of India across time and place. India 6 <https://artsandculture.google.com/story/MQXh8gzRvUtxSw?hl> features breathtaking Indian monuments, including the Taj Mahal, Hampi, Ajanta Caves, Chand Baori Stepwell,

detail Indian crafts—such as the production of Banarasi sarees, carpet weaving, and embroideries—and feature woodworking, leather puppet making, and the traditions of handweaving, metalworking, and casting. The videos give you a sense of how focused, contented, and proud these artists are as well as how they live a self-sustained creative life that relies on local production. I have gained a greater appreciation of Indian culture through Google Arts and Culture, and you can too.

Technology has been a blessing, especially during this time of pandemic. Though we have been taking pictures at shows, we now have to rely on pictures to make a show.

To help prevent the spread of coronavirus, in lieu of an on-site show, the Venvi Art Gallery will host a virtual exhibit of Bryce Speed's "The Floating World." The show will be available to view from April 3 to June 7 on the gallery's website, <http://www.venviartgallery.com> The virtual exhibit will be devised to provide the art community with an uplifting experience that can be enjoyed from home during this period of isolation and uncertainty.

Brinda Pamulapati, owner/managing director, of Venvi Art Gallery in Tallahassee, can be reached at (850) 322-0965 or visit www.VenviArtGallery.com



"Quiet Time" by artist Michelle Wilcox, a show at Venvi Art Gallery



Konark Sun Temple, and Great Stupa at Sanchi. Another particular project that held my attention was "Watch the art in action," which encapsulates the passion of Indian art and weaving in five short movies. The videos

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HEART FAILURE IV - IS IT TIME FOR A CARDIAC TRANSPLANT?

By M.P. RAVINDRA NATHAN, M.D., FACC



When all else fails and the patient has been diagnosed to have “end-stage heart failure,” we go to the ultimate treatment, “cardiac transplantation,” the real cure for this condition.

But first a story from my practice. When Jeanne Ziegler, only 56, came to see me with severe shortness of breath, she was already in end-stage heart failure. After a few admissions to the hospital ICU, it became clear that her heart would not sustain much longer. With tearful eyes she asked, “Dr. Nathan, is this it?”

“There is another option, Jeannie,” I said trying to keep her hopes alive.

“Really? You mean I have a chance?” she asked eagerly.

“Yes, we can try to get you a new heart. Tampa General has started doing the surgery.”

“What, a heart transplant!” she couldn’t believe it. “Would I be that lucky?” In fact, the idea was new even to many doctors in Hernando County at that time.

With a lot of effort, we were able to get her on the list for cardiac transplantation and on June 14, 1986, she received the matching heart of a 23-year-old, brain-dead woman. And Ziegler became the first heart transplant recipient from Hernando County. Although the journey to her new heart was not easy, Jeannie was indeed a happy woman after that. Within a few days, she started doing things which she couldn’t do before. I marveled at this spectacular life-saving new treatment that had arrived even in a remote county like ours and mentally thanked the two pioneers, Christiaan Barnard and Norman Shumway, for making this possible.

There is a day in medical history that will be etched in the memory of many, when the famous cardiac surgeon Dr. Christiaan Barnard performed the first successful heart transplantation in Cape Town, South Africa. On this historic day, Dec. 3, 1967, 53-year-old Louis Washkansky received



Dr. Nathan, left, with Christian Barnard at Innisbrook, 2005

the first human-to-human heart transplant at Groote Schuur Hospital from Denise Darvall, a 25-year-old woman who was fatally injured in a car accident. The world hailed this as a giant leap for the mankind. I was watching BBC news with a few colleagues at the doctor’s lounge in Sunderland General Hospital, England, when came the breaking news, “The first successful human heart transplant was just performed” What an incredible moment that was!

Once the idea sank into everyone’s mind, came the real doubt, “Can the ‘heart,’ considered from time immemorial to be the seat of emotions and spirituality and always a sacred organ in the body, be simply removed from one person and put into another? Is it ethically right?” Well, human anatomy and physiology are much better understood now. The heart, although the most important organ in the body, can be exchanged for another one from a cadaveric donor just like kidney or liver. The only question was, heart being a complex organ with numerous arterial and venous connections, how feasible it would be to suture a replacement into its place. But Dr. Barnard was able to overcome all those technical challenges and social taboos, and ushered in a new era in the annals of medicine.

Never did I realize that I would meet this distinguished surgeon and shake his hands one day! And that day came sometime in early 1990 when Dr Barnard was the keynote speaker for

a medical education program organized by Dr. Rao Musunuru and conducted by Bayonet Point Hospital at Innisbrook.

Evolution of Organ Transplantation

The evolution of medical therapeutics through the annals of history is interesting. In the early 19th century, we had only herbal remedies, balms and oils along with shamanic religious rituals for warding off evil spirits, to help a sick patient. Then came the liquid mixtures, followed by pills, injections and inhalers. Although there is evidence that surgery was practiced by Sushruta in India in 1000 BC, surgical practices became common only in the ‘40s. Fast forward to the 21st century and the era of organ transplantation – replacing a diseased organ with a healthy new one from a willing donor – arrived in 1955 with Joseph Murray doing the first transplant, a kidney from an identical twin, at Brigham and Women’s Hospital in Boston.

The concept of organ and tissue transplant has been explored for centuries. Even in the olden days, organs were taken from cadavers and animals primarily for research purposes. Surgeons also took animal veins and arteries for practicing and perfecting their suturing and anastomosis techniques. Later, they learned more by doing animal-to-animal transplant surgery. Thereafter, came animal-to-human transplantation where animal organs like kidneys and hearts were used. However, these efforts didn’t reach fruition because of tissue incompatibility and limitations of immunosuppressant therapy.

Although the credit for the first cardiac transplant surgery goes to Barnard, it was Dr. Norman Shumway, who in 1968, performed the United States’ first successful human heart transplant, popularized the technique and made the operation a standard procedure after virtually all other surgeons had abandoned it.

To be continued ...

M.P. Ravindra Nathan, M.D., is a cardiologist and Emeritus Editor of AAPI Journal. For further reading: “Second Chance – A Sister’s Act of Love” by Dr. Nathan from Outskirts Press can be found at www.amazon.com

GM’S NEWEST EV TAKES ECOLOGICALLY FRIENDLY ROAD TRIP

By NITISH S. RELE – motoringtampabay@gmail.com

“Join us on a road trip in the 2020 Chevrolet Bolt EV!”

So Chevrolet invited automotive journalists to join a road test of GM’s newest electric car. The itinerary called for us to embark from downtown Miami for Malibu Farm at Eden Roc Hotel in Miami Beach. Then we’d leave for our final destination: Babcock Ranch, the most connected-to-the-future U.S. town in the making.

What could be a better update on the state of U.S.-made EVs and new communities being created with sustainability in mind? Our drive — solely on electric power — would take us about 180 miles to the northwest across the Florida peninsula to solar-powered Babcock Ranch in Lee County.

For the trip, Chevy provided an attractive cayenne orange Bolt EV with Premier trim. Imagine going 259 miles (up 59 from the Bolt’s predecessor) and more on a full one-time electric charge in a ride. Plus, the four-door, five-passenger Bolt EV is an ultra-smooth and cool hatchback package with superb handling and overall balance.

The four-door sedan’s driving force comes from an electric motor propelled by a huge under-floor lithium-ion battery with a capacity of 66 kWh. It produces 200 horsepower and 266 pound-feet of torque. The Bolt is mated to a single-speed gearbox with a sport mode switch to liven up handling.

Regenerative braking allows the vehicle when coasting or slowing down to capture kinetic energy that would be lost. It converts the energy into useable electricity to recharge the battery. Charging options include a standard 120-volt Level 1 power cord, but it takes an hour to



recharge enough to go four to five miles. Instead, opt for the 240-volt Level 2 charging package, which can recharge enough battery life for 25 miles or so in an hour (cost to install ranges from \$750 to \$1,000).

The first stop, at the Eden Roc, brought breathtaking views of the Atlantic Ocean. It also provided a taste of how delicious sustainability can be, at the hotel’s delightful farm-to-table Malibu Farm restaurant.

You want fresh, organic and mostly local-sourced food?

Then this day-to-evening bistro is your place during a visit to Miami Beach. In addition the casual and lively restaurant offers two-hour pizza-making classes. Thank you, chef Alex Kuzin, for your expertise and guidance in helping us make our first pizza ever!

With the half-dozen Bolts fully charged, we took off for The Hyatt Naples, about 125 miles away.



We dodged heavy Miami traffic before passing through the Everglades on the east-west Alligator Alley. The ride is remarkably cooperative, soaking hurdles with dexterity, sure-footedness and poise.

The next day, the group drove another 50 miles north toward Punta Gorda for the 18,000-acre Babcock Ranch, the first solar-powered community in the country. Barely open two years now, planners hope ultimately to attract 50,000 residents after a total buildout of 2,000 homes. “We look to become multi-generational and celebrate outdoors,” said Syd Kitson, chairman and CEO of developers Kitson & Partners.

Eight builders are producing new homes from \$175,000 to \$1 million. On the site is a restaurant, general store, physician offices, gym/fitness center, pre-school, and pioneering grocer Publix.

The power source for the environmentally friendly development lies a couple of miles north of town center at the Florida Power & Light Babcock Ranch Solar Energy Center. It sits on more than 440 acres, the equivalent of 200 football fields.

The 75-megawatt solar facility uses 340,000 ground-hugging solar panels that can provide renewable energy for at least 15,000 homes. Each of the 10 battery units stores 1 megawatt of power and discharges for four hours, which makes it the largest solar-plus-storage system in the country.

Needless to say, one of the five car charging stations in the town square juiced up our Bolt before heading home to Tampa.

The trip proved the Bolt is blazing automotive trails, offering speedy acceleration with ample power and numerous creature comforts. It’s no Tesla to be sure, but it’s a car of the future you can comfortably live with today. At \$35,620 after the \$1,875 federal credit, it’s a bargain.



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UNDERSTANDING LONG-TERM CARE INSURANCE

By HAREN MEHTA



It's a fact: People today are living longer. Although that's good news, the odds of requiring some sort of long-term care increase as you get older. And as the costs of home care, nursing homes, and assisted living escalate, you probably wonder how you're ever

going to be able to afford long-term care. One solution that is gaining in popularity is long-term care insurance (LTCI).

What is long-term care?

Most people associate long-term care with the elderly. But it applies to the ongoing care of individuals of all ages who can no longer independently perform basic activities of daily living (ADLs)—such as bathing, dressing, or eating—due to an illness, injury, or cognitive disorder. This care can be provided in a number of settings, including private homes, assisted-living facilities, adult day-care centers, hospices, and nursing homes.

Why you need long-term care insurance (LTCI)

Even though you may never need long-term care, you'll want to be prepared in case you ever do, because long-term care is often very expensive. Although Medicaid does cover some of the costs of long-term care, it has strict financial eligibility requirements—you would have to exhaust a large portion of your life savings to become eligible for it. And since HMOs, Medicare, and Medigap don't pay for most long-term care expenses, you're going to need to find alternative ways to pay for long-term care. One option you have is to purchase an LTCI policy.

However, LTCI is not for everyone. Whether or not you should buy it depends on a number of factors, such as your age and financial circumstances. Consider purchasing an LTCI policy if some or all of the following apply:

- You are between the ages of 40 and 84
- You have significant assets that you would like to protect
- You can afford to pay the premiums now and in the future
- You are in good health and are insurable

How does LTCI work?

Typically, an LTCI policy works like this: You pay a premium, and when benefits are triggered, the policy pays a selected dollar amount per day (for a set period of time) for the type of long-term care outlined in the policy.

Most policies provide that certain physical and/or mental impairments trigger benefits. The most common method for determining when benefits are payable is based on your inability to perform certain activities of daily living (ADLs), such as eating, bathing, dressing, continence, toileting (moving on and off the toilet), and transferring (moving in and out of bed). Typically, benefits are payable when you're unable to perform a certain number of ADLs (e.g., two or three).

Avoid these	Here's why
Non-tax-qualified policies	Tax-qualified policies provide tax benefits. Moreover, certain minimum standards are required of tax-qualified policies.
Gatekeepers (e.g., a hospital admission) prior to a claim for benefits	Gatekeepers make it more difficult to claim benefits.
Claims-made policies	A policy is issued now, but your application is evaluated at claim time – when you can be denied coverage.
Care facility restrictions	These provisions limit care to home care or nursing home care, rather than including all types of facilities.
Pre-existing condition exclusions	These exclusions limit care for a specified period of time for medical conditions that exist before the purchase of the policy.
Mental or emotional disorder exclusions	These exclusions deny claims for illness without an organic disease, except for Alzheimer's disease.
Requirement that more than two activities of daily living (ADLs) benefits from the policy are probably needed.	Inability to perform just two ADLs means that can't be performed before you qualify for benefits
Insurance companies that are poorly rated, or companies that generate excessive consumer complaints.	When the benefits of the policy are needed, you want to make sure that they are available. Research ratings services and call your state's insurance division before you buy your policy.

Some policies, however, will begin paying benefits only if your doctor certifies that the care is medically necessary. Others will also offer benefits for cognitive or mental incapacity, demonstrated by your inability to pass certain tests.

Comparing LTCI policies

Before you buy LTCI, it's important to shop around and compare several policies. Read the Outline of Coverage portion of each policy carefully, and make sure you understand all of the benefits, exclusions, and provisions. Once you find a policy you like, be sure to check insurance company ratings from services such as A. M. Best, Moody's, and Standard & Poor's to make sure that the company is financially stable.

When comparing policies, you'll want to pay close attention to these common features and provisions:

- Elimination period: The period of time before the insurance policy will begin paying benefits (typical options range from 20 to 100 days). Also known as the waiting period.
- Duration of benefits: The limitations placed on the benefits you can receive (e.g., a dollar amount such as \$150,000 or a time limit such as two years).
- Daily benefit: The amount of coverage you select as your daily benefit (typical options range from \$50 to \$350).
- Optional inflation rider: Protection against inflation.
- Range of care: Coverage for different levels of care (skilled, intermediate, and/or custodial) in care settings specified in policy (e.g., nursing home, assisted living facility, at home).
- Pre-existing conditions: The waiting period (e.g., six months) imposed before coverage will go into effect regarding treatment for pre-existing

conditions.

- Other exclusions: Whether or not certain conditions are covered (e.g., Alzheimer's or Parkinson's disease).
- Premium increases: Whether or not your premiums will increase during the policy period.
- Guaranteed renewability: The opportunity for you to renew the policy and maintain your coverage despite any changes in your health.
- Grace period for late payment: The period during which the policy will remain in effect if you are late paying the premium.
- Return of premium: Return of premium or nonforfeiture benefits if you cancel your policy after paying premiums for a number of years.
- Prior hospitalization: Whether or not a hospital stay is required before you can qualify for LTCI benefits.

When comparing LTCI policies, you may wish to seek assistance. Consult a financial professional, attorney, or accountant for more information.

What's it going to cost?

There's no doubt about it: LTCI is often expensive. Still, the cost of LTCI depends on many factors, including the type of policy that you purchase (e.g., size of benefit, length of benefit period, care options, optional riders). Premium cost is also based in large part on your age at the time you purchase the policy. The younger you are when you purchase a policy, the lower your premiums will be.

Haren Mehta, managing partner of Capital Insurance & Asset Protection in Tampa, can be reached at (813) 679-5204 or email haren@mycapitalinsurance.com

Continued from page 1

EKAL RAISES \$434,000

The Ekal Vidyalaya Foundation (www.ekal.org) strives for holistic development of villages through empowerment of tribal and rural communities in India with basic education, digital literacy, skill development, health awareness, learning modern and productive agricultural practices, and rural entrepreneurship. As a tax-exempt, non-profit organization, Ekal supports and runs non-formal one-teacher schools operating on a minimal \$1-a-day budget in India. Ekal has reached the goal of 100,000 schools in as many villages and has received the prestigious Gandhi Peace award.

Unfortunately, due to the COVID-19 pandemic,

the remaining fundraisers in other regions of the country had to be canceled. "So far, we have raised funds for 1,200+ schools from Florida alone and expect that number to keep with pledge fulfillment and online donations," remarked Malti Pandya, Florida's regional president. The "Bharat Ke Rang Ekal Ke Sang" programs across the state raised the amounts shown at right.

The organizers of the Tampa event included Board of Director Jawahar Lal Taunk, President Umesh Choudhry, Vice President Sanjiv Jain, Secretary Vivek Agarwal, Treasurer Anuja Bhutada, Florida President Malti Pandya, Florida Vice President Manu Nanda, Florida Secretary

Chapter	Attendance	Collection (day of event)
Tallahassee	100	\$15,000
Ocala	50	\$22,630
Tampa	400	\$114,000
Orlando	500	\$142,221
Lakeland	200	\$28,301
Fort Lauderdale	120	\$22,165
Jacksonville	200	\$90,000

Deepak Parekh, former National President of Ekal USA, Chandresh Saraiya, National event team coordinator Dipali Shah and IT lead Vishal Lakhota.

TAX PLANNING DURING CORONAVIRUS OUTBREAK – PART I

By SANJAY GUPTA, CPA, FCA



The outbreak of COVID-19 (Coronavirus) and the direct affects it is having on all types of business will make couple of months challenging for everyone.

Right now, your highest priority is the health of those you love and yourself. But if you have time to read

about some non-medical but important matters related to the health crisis, here is a summary of IRS action already taken and federal tax legislation already enacted to ease tax compliance burdens and economic pain caused by the virus.

Filing and payment deadlines deferred. After briefly offering more limited relief, the IRS almost immediately pivoted to a policy that provides the following to all taxpayers – meaning all individuals, trusts, estates, partnerships, associations, companies or corporations regardless of whether or how much they are affected by COVID-19:

1. For a taxpayer with a federal income tax return or a federal income tax payment due on April 15, 2020, the due date for filing and paying is automatically postponed to July 15, 2020, regardless of the size of the payment owed.
2. The taxpayer doesn't have to file Form 4686 (automatic extensions for individuals) or Form 7004 (certain other automatic extensions) to get the extension.
3. The relief is for (A) federal income tax payments (including tax payments on self-employment income) and federal income tax returns due on April 15, 2020 for the person's 2019 tax year, and (B) federal estimated income tax payments (including tax payments on self-employment income) due on April 15, 2020 for the person's 2020 tax year.

4. No extension is provided for the payment or deposit of any other type of Federal tax (e.g. estate or gift taxes) or the filing of any Federal information return.
5. As a result of the return filing and tax payment postponement from April 15, 2020, to July 15, 2020, that period is disregarded in the calculation of any interest, penalty, or addition to tax for failure to file the postponed income tax returns or pay the postponed income taxes. Interest, penalties and additions to tax will begin to accrue again on July 16, 2020.

Favorable treatment for COVID-19 payments from Health Savings Accounts. Health savings accounts (HSAs) have both advantages and disadvantages relative to Flexible Spending Accounts when paying for health expenses with untaxed dollars. One disadvantage is that a qualifying HSA may not reimburse an account beneficiary for medical expenses until those expenses exceed the required deductible levels. But IRS has announced that payments from an HSA that are made to test for or treat COVID-19 don't affect the status of the account as an HSA (and don't cause a tax for the account holder) even if the HSA deductible hasn't been met. Vaccinations continue to be treated as preventative measures that can be paid for without regard to the deductible amount.

Tax credits and a tax exemption to lessen burden of COVID-19 business mandates. On March 18, President Trump signed into law the Families First Coronavirus Response Act (the Act, PL 116-127), which eased the compliance burden on businesses. The Act includes the four tax credits and one tax exemption discussed below.

...Payroll tax credit for required paid sick leave (the payroll sick leave credit). The Emergency Paid Sick Leave Act (EPSLA) division of the Act generally requires private employers with fewer than 500

employees to provide 80 hours of paid sick time to employees who are unable to work for virus-related reasons (with an administrative exemption for less-than-50-employee businesses that the leave mandate puts in jeopardy). The pay is up to \$511 per day with a \$5,110 overall limit for an employee directly affected by the virus and up to \$200 per day with a \$2,000 overall limit for an employee that is a caregiver.

Here are a couple of helpful Web site links:

IRS information site. The IRS and tax legislation response to COVID- 19 can be found at <https://www.irs.gov/coronavirus>

IRS FAQs Address 90-day Filing and Payment Extension

www.irs.gov/newsroom/filing-and-payment-deadlines-questions-and-answers

IRS unveils new People First Initiative; COVID-19 effort temporarily adjusts, suspends key compliance program

<https://www.irs.gov/newsroom/irs-unveils-new-people-first-initiative-covid-19-effort-temporarily-adjusts-suspends-key-compliance-program>

U.S. Small Business Administration for Economic Injury Loan

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

Florida Small Business Emergency Bridge Loan Program

<https://www.flgov.com/2020/03/16/governor-ron-desantis-activates-emergency-bridge-loan-program-for-small-businesses-impacted-by-covid-19/>

To be continued ...

Sanjay Gupta, CPA, FCA, who has 30 years of experience in accounting and taxes, is based in Plantation. He can be reached at sanjayg@sanjaysguptacpa.com or visit www.sanjaysguptacpa.com



Dilip Patel

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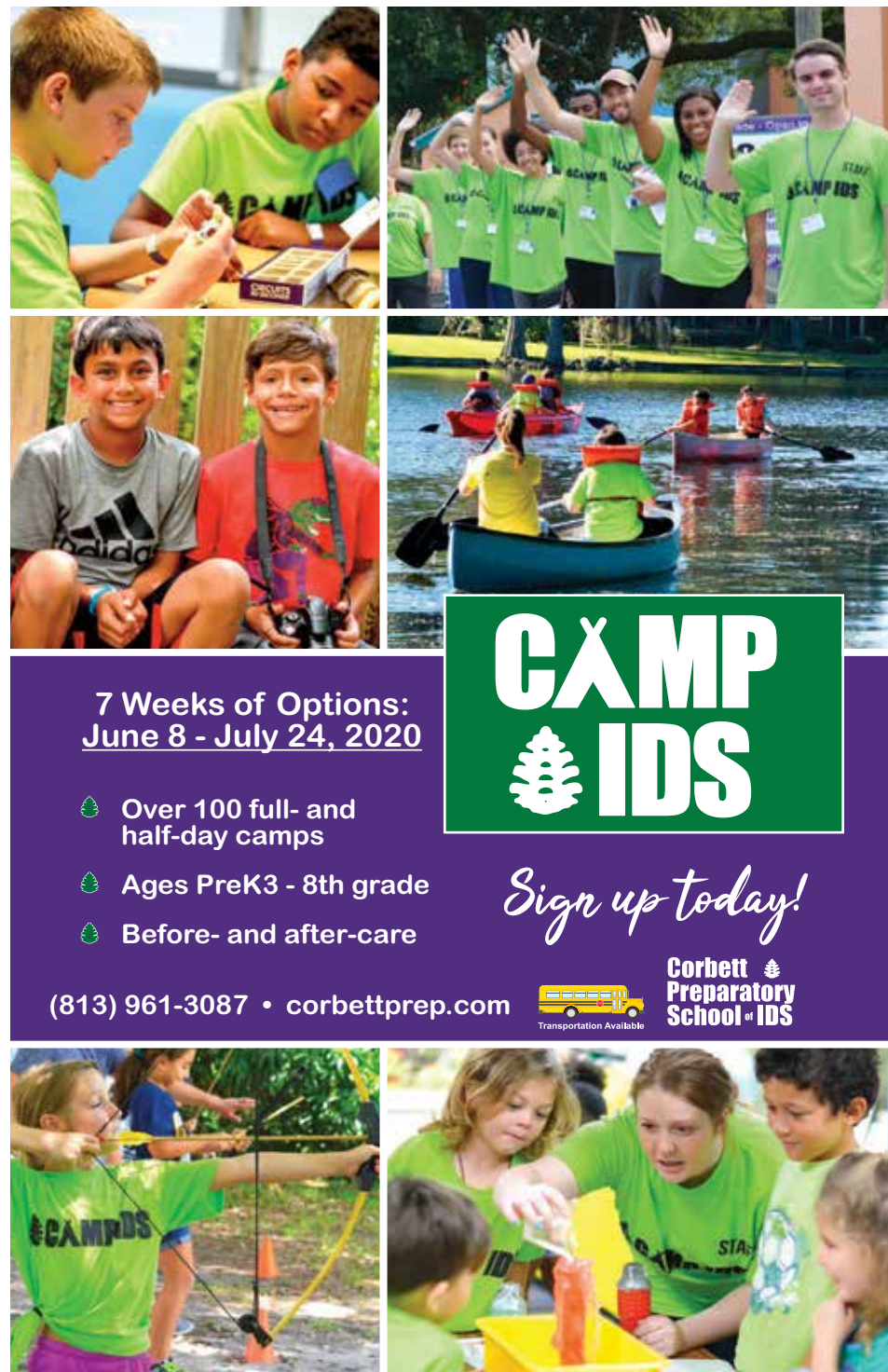
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4 EASY TIPS TO IMPROVE ONLINE LEARNING

By **ROBERT A.G. LEVINE**



Time travels on, things change, pandemics happen ... and online learning becomes more prevalent. Unfortunately, students are neither trained nor practiced at online learning. The adjustment is tougher than just turning on the computer.

When COVID-19 caused China to close its schools, our Asian clients became very anxious. "What will happen to my child now that they only have this inferior kind of education?!"

Relax. Online education is not inherently inferior. Although it is very different from classroom learning, it is also the same.

For students, most of the time in a classroom is spent absorbing material through the ears and eyes. Online, most of the time is spent ... absorbing through one's ears and eyes. Both formats rely primarily upon auditory and visual learning.

Yet there are two significant differences between classroom and online learning. The social component of school does not exist when studying at home. Also, being enclosed in a classroom with few distractions (and someone watching you) is not the same as being in a home environment that has more personal distractions, more comfort, and more mobility. Even when you do not see distractions, you feel them. In high school, you cannot just get up and walk a few feet to the refrigerator whenever your body or your boredom suggests you deserve a snack.

Here are four easy tips to improve your online learning:

First, remove the personal distractions. If your computer has video game hardware or software attached or installed, remove or disable it. Keep your cell phone in a different room while you study online. Switch up the usual place where you use the computer by moving to a less-familiar location, perhaps the dining room (where others can see you working, or not working).

Second, if you find that the instructor or materials provided by your school are inferior, find additional sources to supplement your learning. Because a different "voice" can lead to different "listening," other explanations of your coursework. Remember that AP partners

with Khan Academy and that IB also utilizes many educational partnerships. Use Google (or whatever service works best for you) to find explanations, instructional videos, YouTube, edX, Coursera ... the sources are virtually limitless. If you need help from a person, get a tutor. Do not let inferior instruction limit your future!

Third, recognize that online education requires a different (and perhaps greater) focus than what happens in the classroom. Although you may be physically present in school for seven hours per day, it is physiological impossible for most of us to focus all that time. Online, we are (or should be) always fixated on the computer screen. More focus stresses your mind and body in ways you may not expect. Therefore, plan on shorter study sessions. Forty-five minutes of quality studying, repeated a few times a day, will likely lead to better learning than "chaining yourself to the desk." When it comes to online learning, prefer quality over quantity.

Fourth, be aware that changing from a tightly-structured day to a non-structured day is something you likely have not encountered before, at least not in this way. Our former students universally complain that time management is by far the greatest challenge of the first year of college. However, even college students have the structure of scheduled classes. If you suddenly switched from being in-school to being at home, you have lost many of your structures. Create new structures that cannot be avoided. Scheduled events involving other people give you organization, a timetable of when you must do certain things. Meetings that are not solely within your control – even group chats with your friends – create "before, during and after" frameworks that make it more difficult for your days to slip away unproductively.

Just because you are not in school does not mean you cannot acquire knowledge. Quality learning is more dependent upon the learner than the instructor.

Robert Levine is the founder and CEO of University Consultants of America, an independent educational consultancy assisting students around the world with applications to colleges, universities and graduate schools. For more information, call University Consultants of America, Inc. at 1-800-465-5890 or visit www.universitycoa.com

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HOW HINDU SPIRITUAL PRACTICES CAN HELP MANAGE YOUR COVID-19 ANXIETY

This article originally appeared on Hindu American Foundation's blog in March and is reprinted with permission (www.hinduamerican.org)

By KAVITA PALLOD SEKHSARIA, PSY.D

Unprecedented... This is our generation's war... Nothing will ever be the same...

In the last few weeks many have tried to explain how all of the disruptions from COVID-19 have felt to them. There has been an overwhelming feeling of unfairness, as people have cancelled everything from weddings to funerals. The sacrifices required have been big, whether risking personal health and safety to provide for others, losing the opportunity to celebrate once in a lifetime events or, increasingly losing your job.

Given the level of ambiguity and uncertainty about how life will look tomorrow, next week or a month or two from now, the level of anxiety many of us have had to process has been high.

In the face of the financial and physical stress brought on by COVID-19, it can be difficult to consider our emotional and spiritual health.

However, in a world of uncertainty, Hindu teachings and practices are helpful in taking care of ourselves in the most essential and basic of ways.

Accept your feelings

Angry, frustrated, scared, lonely... we're all feeling a lot of big feelings right now.

It's tempting to push away them and all the discomfort they bring. However, until we're able to process and accept how we're feeling, we can't move on, and any suppression will just lead things to bubble up with other consequences down the line.

It's particularly appealing to many of us to go down the "at least I'm not..." road to push away how we're doing by focusing on the plight of others. But then we're just invalidating ourselves and creating guilt, without offering anything to the others that we're worried about.

Practice accepting what you're feeling, and validating the feelings of those around you first. This is really difficult for each of us in unique ways, and it's okay to accept that.

You'll find that when you accept yourself, and your feelings, they pass.

Like waves, they crash over us, but then they pull away on their own, leaving our innate strength and resilience exposed like seashells on a beach. The next wave of emotion is inevitable, but when we accept this, rather than fighting it, we can tap into

our inherent goodness more easily. We can see the things more clearly, and choose the positive frames with which we take in the world around us, and the opportunities that have become available to us — to spend more time on ourselves or with our loved ones, even as they come at the expense of the sacrifices we're making.

Understand what can and can't be controlled

The Bhagavad Gita can be a particular source of comfort at this time.

Arjun's war was very different from what we are facing today, but he too felt overwhelmed by the circumstances he was in, and Krishna encouraged him to let go of the fruits of his actions, while doing the right thing.

For most of us, our dharma today is to first and foremost follow the guidelines being put out by our local, state, and federal governments to protect ourselves, our families, and our communities on small and large scales, despite the sacrifices entailed.

I say most because dharma is context driven, and many among us may have a dharma that drives them in a different direction as they provide health care and other essential services despite the personal and even familial risks they'll incur in doing so.

Some of us will have to make difficult decisions that have an impact on the people around us if we are business owners or in other positions of power.

This can be harrowing and confusing, especially given the lack of information on how the situation will look over time.

Remembering some of the many principles of dharma: *satya* (truth), *ahimsa* (non-harming), *karuna* (compassion), and *aparigraha* (non-greed) all grounded in our individual context, to make decisions while letting go of expectations of the results can bring much needed clarity and peace.

What can be controlled?

Even as much is outside of our power, we have the ability and responsibility to take care of ourselves holistically, on physical, mental, and spiritual levels.

Routines are important, and predictability can be soothing.

Nourish yourself with exercise and food you enjoy, and use newly available time to do things that help yourself move towards your values, towards your dharma.

Kama, enjoyment of the material world, too is one of the four traditional goals of human life as per our Hindu teachings, and it is important to find both meaning and joy in these times.

Social distancing doesn't have to mean social disconnecting, and we can still find ways to connect with friends, family, and others who inspire us or make us laugh with the limitless potential of the internet.

What can't be controlled? A lot.

Just as we need to let go of the fruits of our actions, we need to let go of that which is not in our control.

Hindu teachings and spiritual practices offer many ways for us to bring ourselves back to the here and now, and release ourselves from the pain and regret around thinking about that which has already passed, and the anxiety and fear around thinking about the future which we cannot predict or control.

Use hatha yoga and pranayama to ground yourself in the moment. If you don't already have a practice you like, and are looking for something concrete and app-based as you begin, The Breathing App by Eddie Stern is helpful.

Hindu rituals can also help ground us in the here and now.

Though many mandirs (temples) are currently closed to devotees, many are also using streaming services to help people feel spiritually connected, and it can be an easy and convenient time to engage in them virtually, or bring practice to your home.

Psychologists love to encourage people to use all their senses in grounding techniques, and Hinduism offers many ways to engage.

Puja in particular can call upon all the senses: the smell of *agarbatti* (incense), the reverberation of a bell, visually pleasing murtis, the sensation of bringing our palms together, and the taste of *prasad* melting on in our mouths together in a *puja* can be lovely ways to set aside stress and center ourselves.

Science has proven what we know intuitively: music can decrease stress, and bhajans, with their uplifting lyrics, can bring peace of mind. Expressions of *bhakti* through art, from *bharatnatyam* (a dance form) to *rangoli* (a 2 dimensional art form), are all uplifting ways to bring yourself to the moment.

If the path of *bhakti* yoga, or liberation through devotion, described here isn't appealing, there are three other paths as well.

We can use *jnana* yoga, or intellectual stimulation, to engage in reading scripture or even watching the Mahabharata or finding videos of Puranic tales on youtube.

Raja yoga, or meditation, is an option for those of us who can simply look within to find calm.

Karma yoga, selfless action, can bring particular fulfillment and peace at these times, if we can safely check on elderly neighbors, donate supplies, or spend time advocating for voices that are going unheard.

As you make time for all of these practices, find ways to limit your intake of things that can disturb your peace.

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2020 LEXUS NX 300 TOUTS SPIRITED DRIVING

Test-drive stories by NITISH S. RELE motoringtampabay@gmail.com

Leave it to Lexus to shine in the compact luxury crossover segment. The NX 300 is a blast to drive, responding with quickness in any driving situation while loaded with luxury and tech goodies expected. Zero to 60 is an impressive seven seconds in this lively ride, which continues mostly as is from 2019.

Under the hood sits a 2.0-liter twin-scroll turbocharged inline-4 cylinder gas engine cranking out 235 horsepower @ 5600 rpm and 258 pounds-feet of torque @ 4000 rpm. It is mated to a standard 6-speed auto gearbox. Showing off a brawny, hunkered-down posture, the NX 300 sports a massive spindle mesh grille flanked by LED headlights, and daytime running lights while chrome accents deck up its lower rear bumper. As soon as we stepped into the airy and well-appointed cabin, the gated automatic shifter caught our attention. A 4.2-inch TFT LCD screen displays audio, fuel consumption, mileage, outside temperature, odometer and tire pressure readings. Some niceties include dual auto a/c, 8-way power driver and front-passenger seats, 60/40 rear seat, power tilt/telescopic steering column (new for 2020), updated analog clock and dark umber trim. Metallic accents on window and cruise control switches convey a cool appearance. The mouse-like Remote Touch can be used to

LEXUS NX 300 (AWD)
Tires: P225/60R18
Wheelbase: 104.7 inches
Length: 182.3 inches
Width: 73.6 inches
Height: 64.8 inches
Suspension: MacPherson strut front; double wishbone rear
Steering: electric power
Fuel capacity: 15.9 gallons
Mileage: city 22, highway 27
Weight: 4,050 pounds
Base price: \$40,360
Price as tested (with F Sport package): \$52,599
Web site: www.lexus.com



toggle navigation, climate, audio and phone controls for the 10.3-inch screen.

Standard safety features include dual front and side airbags, side curtain airbag, driver knee airbag, front-passenger cushion airbag are standard along with side-impact door beams, four-wheel antilock brakes, electronic brake distribution and brake assist, vehicle stability and traction control, rearview camera, push-button start, three-point seatbelts with pretensioners,

and front and rear crumple zones. These are complemented by a pre-collision system that detects pedestrians and bicyclists, lane center and departure assist and dynamic cruise control, all part of the no-cost Lexus Safety Sense.

If in the market for a compact luxury crossover with a forceful engine, decent gas mileage and plentiful creature comforts, the NX 300 fits the bill. The F Sport trim factor adds even more pizzazz to the ride!

MAZDA3 MAKES FOR AN EXHILARATING DAILY JAUNT

It's always been an exciting and well-composed ride for us. In fact, all Mazdas are. What makes the Mazda3 special is its amazing agility, response and grip. After a major overhaul, the 2020 sedan/hatchback maintain their status quo with the direct-injection Skyactiv technology, which uses a torque boost via a high compression ratio for stretching fuel economy. A 2.5-liter inline-4 cylinder engine develops 186 horsepower @ 6000 rpm and 186 pounds-feet of torque @ 4000 rpm. Power reaches the front wheels through a 6-speed manual or an automatic gearbox. A MacPherson strut front and a torsion beam axle rear works well to absorb unpleasant road bumps or curves. Steering response with the electric power rack-and-pinion is swift, accurate and perfectly weighted.

Up front, a matte-finish grille with the Mazda insignia is surrounded by horizontal LED headlights and daytime running lights. Other automakers could benefit from borrowing the simple command control center to operate the 8.8-inch navigation/infotainment screen. Rich-looking leather upholstery on the seats, steering wheel and shifter knob gives the cabin a rich



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Wheelbase: 107.3 inches
Length: 183.5 inches
Width: 70.7 inches
Height: 56.9 inches
Weight: 3,248 pounds
Fuel capacity: 12.7 gallons
City: 25 mpg **Highway:** 33 mpg
Web site: www.mazdausa.com

ambiance. Other nice conveniences include six-way power driver seat, heated front seats, push-button start, dual-zone auto a/c, 60/40 fold-down rear seat with hidden armrest and cup holders, head-up display, power windows and door locks, paddle shifters, sun roof, Apple CarPlay and Android Auto, and AM/FM.

Dual front and side airbags, side curtain airbag, front knee airbags, stability and traction control, hill launch assist, active front-head restraints, four-wheel antilock brakes with electronic brake distribution and brake assist, rearview camera, radar cruise control, lane keep assist

and departure warning, blind spot monitor, rear cross traffic alert and tire pressure monitoring system are standard. The G-Vectoring Control Plus (enables driver to handle emergency situations or untoward road conditions with more accurate steering inputs) comes at no extra cost. And the i-ACTIV AWD works along with G-Vectoring to control torque distribution between front/rear wheels.

Base-priced at \$27,900, Mazda3 is a compact car, so we will excuse the tight rear seat for passengers or the meddling noise at highway speeds. But this impressive fuel-sipper is reasonable, well-balanced, stylish and a blast to take out for a trip or as a daily ride.

TOYOTA TACOMA PERFECT FOR GOING ON THE ROAD OR OFF-ROADING!

THE RIDE: Four-door, five-passenger 2020 Toyota Tacoma 4X4 Limited double cab midsize pickup.

DOWN THE ROAD: You want robust acceleration, remarkable handling and steering feel? Then the power train in this pickup will leave you with a smile on your face. Its all-wheel-drive capabilities ensure sure-footedness on the toughest of roads.

TECH & PERFORMANCE: A 3.5-liter DOHC V-6 engine, which is mated to a revised 6-speed auto transmission, puts out 278 horsepower at 6000 rpm and 265 pounds-feet of torque at 4600 rpm. Suspension is handled competently via an independent coil spring double wishbone front and a leaf spring rear. The electric power rack-and-pinion steering has a solid and communicative feel, making the pickup easy to place at sharp curves. Tow capacity is a laudable 6,400 pounds.

LOOK & FEEL: Slim projector-beam headlights with LED daytime running lights surround a silver hexagonal grille with chromed surround, hood scoop, power-out mirrors and door handles. You can't help but notice the lofty and brawny hood. TACOMA stamped in all caps in the rear is an instant giveaway that



this is indeed Toyota's midsize truck. Climb into the cabin and you won't find a reason to complain about seating space. Traditional gauges for speedometer, tachometer, fuel and engine oil pressure are easy to read. The center stack of audio and climate knobs is within the driver's convenient reach. A dial on the dash offers the option of 2WD, 4L and 4H. There also is an adjustable tie-down cleat 6-foot-long bed to easily haul your purchases from the neighborhood home store. For 2020, a 10-way power driver's seat with height/thigh adjustments is available, as well as Apple CarPlay

and Android Auto. Other customary amenities include dual a/c, leather tilt/telescopic steering column and shifter, adaptive cruise control, 8-inch (up from previous 7) touchscreen for nav, phone and audio controls, power windows/door locks, push-button start, four-way front-passenger seat, 60/40 rear seat with under-seat bin, wireless phone charger, easy lower-and-lift lockable/removable tailgate and overhead console.

OUT THE DOOR: \$41,865, plus tax, tag, delivery and destination charges; price as tested is \$42,430.

BY THE NUMBERS: Tires, P265/60R18; wheelbase, 140.6 inches; length, 225.5 inches; weight, 4,425 pounds; fuel capacity, 21.1 gallons; city, 18 mpg; highway, 22 mpg; Web site, www.toyota.com

WHY DIG IT: So, why should you buy the Tacoma? Well, it's not a full-size pickup but serves the purpose of one with commanding cargo and towing capability, and adequate fuel efficiency while delivering a no-frills ride, even off the beaten path!

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APRIL FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part)

Sun's movement in your sign mid-month bestows positive blessings. However, second half will partially reduce the benefits. Due precautions are necessary in marital and business alliances then. Unforeseen strain on domestic life, mental ailments, kidney, uterus or reproductive problems can be troublesome. Stay away from overindulgence in every activity.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts) Professionally, no job changes recommended at this time; job loss for some is seen too. Due precautions are necessary in resolving issues because of negative placements. Be careful while driving or working with electronic devices or dealing with government authorities; this period could be troublesome. Indication of dental problems is possible.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21)

Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (first 3 parts) Accountants, lawyers, artists and people in communications business may find slowdown. Marital relations are also not the best. Investments in property may be gainful. Professionally, no job changes recommended at this time, job loss for some is seen.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha

Scheming colleagues at workplace may create stress; so, avoid arguments and fights. Popularity in social circle grows yet brings in controversy. Trouble with government or law for some! Keep away from confrontation, fights and litigation. Dental cavities may be troublesome. Money and income growth are average. Manage finances cleverly.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Daily cash flow may dip; laziness and inertia set in. Academic results may not be positive. Victory is possible in legal battles. Genetic organ-related problems, fighting and arguments without reason and unnecessary tensions are seen. In-laws may need financial support; you may also seek finances from seniors in the family. Loss of material benefits might accrue.

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) (Aug. 23-Sept. 22) Mercury Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts)

A transition time between selling property and buying another; during this gap, some may have to live in rented accommodation. Time for job change; people who move out from family businesses may suffer financially. Despite higher earnings, possibility of high expenses cannot be ruled out.

LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23) Venus Sign – Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts) Pimple growth or pot marks on face may erupt in near future. Slight changes in personal growth; one may have to rethink about future commitments in business or matrimony. Frustration in relationships may lead to arguments; don't let them go out of hands. Money and income may grow slightly; father's health is concerning.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Back, stomach, liver, skin, intestinal problems may be troublesome. Influential contacts develop proposing joint working and great partnerships. Watch expenses, money wastage on unnecessary things is seen. Not a good time to think of career growth, new job openings or salary increases! Some marital issues may crop up, communicate, listen and resolve amicably.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Marital discords and family atmosphere becomes better. Loss in land deals, property-related tension prevails, especially ancestral property. Much expense on vehicle or electronic appliances is seen. Children's study should be handled properly; they need support. Fasting on Thursday is advised. On health issues, one might face liver, ear, sinus and allergy problems; so, take care.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanistha (first 2 parts) Bad relations with colleagues, siblings or parents are seen. Keep away from arguments with anyone. Confine to your own activities; time to reflect on career, relationship and marriage. Currently, one may feel isolated and left out. Kapha-related issues, sinus congestion, throat, allergies, diabetes may affect some. Be extra careful while driving. Do not gamble and work hard.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Saturn Sign - Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts)

No income or financial gains from the family. You have more enemies than friends, rely less on external support; instead, self-motivate yourself. Avoid falling under debt; for some channels of income seem to be narrowing down; unfavorable time for professionals; decline in job prospects, downsizing in business is seen. Windy (Vaata) and phlegmatic (Kapha) diseases, troubles in the legs, unforeseen dangers, laziness, weakness due to over-exertion, mental affliction and stomach troubles can erupt.

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20) Jupiter Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi

Hold on if you are buying property, vehicle or household appliances; better deals seen in future. Good time for marital alliance. Progress is slower than expected. Take care of health, especially skin issues, problems related to Pitta (boils, ulcers, intestinal problems). Fasting on milk and banana on Tuesday and Thursday will be beneficial.

DRESSING DOWN IN ERA OF SOCIAL DISTANCING!

By KIRAN BAHL



Okay, so nobody saw this coming. COVID-19 has hit us all in some ways or another – and it is hitting hard. Globally, we are seemingly united, but internally, each of us has had that random five seconds of anxiety of just about everything. Our safety,

our parents, our children, their schooling (or lack thereof), our work/businesses (again, lacking) ... all feels on pause really.

Then there is the matter of wearing your Indian outfits somewhere anywhere (haha). Here is our very own COVID-19 edition of how to dress up, look good and most importantly feel good in some ethnic wear when you've clearly just been dressing down around the house, quarantined and social distancing in only leggings, sweat and tees.

COFFEE CHAIS AND CHATS

There is one thing I'm admiring about girl squads lately. They intend on meeting no matter what the scenario, even this. We are

almost locked-down to our houses avoiding any extra contact with anyone and everyone. But girls just wanna have fun!

From Zoom to Whatsapp and from iPhone to Facebook group chatting, girls are "meeting" all around the world, together. To make these coffee chai and chat windows more fun, how about a sari or bangles theme? Everyone has to wear a sari or full on bangles on each wrist. Make sure to screenshot the group window; it's a "we-survived-COVID19-together" memento! Little details can make the largest impact, especially when cheering and holding each other up through these strange times!

WORKING/STUDYING FROM HOME

Seems like most of us are now working and schooling from home. But why are getting sloppier too? I promise ladies, throw on a cute cropped tee and long Indian skirt or a cotton palazzo suit (skip the dupatta in this case) and you'll feel fresher, better! A subtle change can equal a big shift in mood!

FOR FRESH AIR

I have been observing families lately, being we're all home more. Parents are taking their

precious children and fur babies out for long walks, bike rides and hikes along trails. They mostly stop and chat with neighbors, some happily and some nervously. Then I stop looking because everyone begins to look like pajama zombies. Everyone is in leggings, sweats and tees, hiding somewhat under baseball caps and sun umbrellas.

When heading out for a casual stroll, throw on a cotton Indian dress/long kurta with pants or even a casual lengha bottom with tank top. Love your athleisure too much? Jewel up your look with sparkly earrings or a kada that will have you shine a little more than you maybe feel!

Again, less can mean so much more, especially when unexpected. A good morning or hello note out of the blue from a friend can have you smiling all day long. Let's thrive and not just survive through this, together. And, as always, remember to 'gro with style'!

Kiran Bahl of Gro Styles, "An Indian Boutique" in Tampa, can be reached at (813) 843-9040, e-mail kiran@grostyles.com or visit www.grostyles.com

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HINDU SPIRITUAL PRACTICES TO MANAGE COVID-19 ANXIETY

Continued from page 13

Though it may feel like the news is changing by the minute and needs to be followed closely, there's little that we can actually respond to, and much that is put out with the express purpose of preying on our emotions. Figure out what boundaries work for you.

Can you push yourself to check Whatsapp no more than once an hour? Read less than 3 COVID-19 articles a day or decide that you can only watch the news from 6-7?

Pay attention to how you feel when you do intake news versus when you are able to create boundaries for yourself, and you'll find it easier and easier to stick to them.

Access Resources and Help

Too often I've been told that the Hindu tradition requires an individual journey, and that seeking help feels weak, difficult, and counterintuitive. This is a misunderstanding!

We've always had strong examples across our scriptures of people in difficult situations using conversation with gurus and Gods to heal pain.

Pay attention to your distress and understand when you could use some help. If you're feeling aches and pains that don't have a medical basis, they may be from suppressing stress or depression. If you feel like

you can't control your racing thoughts, and are experiencing physical symptoms of anxiety like sweating palms or shallow breathing, you don't have to keep suffering.

Yoga and pranayama can be helpful, but at a certain level of distress, are very difficult to do, and accessing another tier of help can be important.

Therapists are neither gods nor gurus, but their training does allow them to provide a function that's always been valued in our faith — the space to slow things down, process how you're feeling, and to come to a clarity about what you need and how to get it. Restrictions on telehealth have been lifted recently for many providers, so seeking help is still feasible! MannMukti.org has great resources on how to navigate the process of finding a provider.

These unprecedented times have brought unprecedented levels of distress upon us all, and taking care of ourselves is important though it can be difficult.

Above all else, it's important to be kind and patient with yourself, as you navigate your circumstances and figure out your dharma in this moment. Nama-stay healthy!

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