

KHAAS BAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

AUGUST 2020

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Photo Credit: Netflix

FAMILY MATTERS

"Indian Matchmaking" on Netflix has caused quite the stir. Columnist Anu Varma Panchal shares her take. **Page 10**



READERS, ADVERTISERS URGED TO SUPPORT YOUR LOCAL NEWSPAPER

By NITISH S. RELE and SHEPHALI J. RELE

Khaas Baat celebrates its 16-year anniversary this month. We want to thank our wonderful and dedicated volunteer columnists for their invaluable contributions, and well-wishers for their help and encouragement.

As we adjust to the uncertainty and anguish around us, we have continued to publish Khaas Baat on a regular basis (albeit with fewer pages) during difficult times for all print media and urge everyone to support our efforts. If you pick up a copy from the grocery store/restaurant, consider subscribing for home/office delivery. And to advertisers, those opening new stores/restaurants, we request you to promote your business to the community through our newspaper instead of

relying solely on social media or word of mouth. Now that large gatherings are on hold, please let us know about any virtual events in your town. Community leaders and organizers planning virtual activities, please note our deadline, the 20th each month for the following month's issue. Feel strongly about an issue? Send us a letter to the editor. We always welcome your story ideas and suggestions on how we can best serve our community. Khaas Baat is proud to be the ONE AND ONLY Sunshine State publication to offer comprehensive coverage of news and happenings in your Florida Indian community. Do follow us on twitter @khaasbaat and join us on Facebook.

PHYSICIAN RECOUNTS PERSONAL COVID STORY – BROKEN INVINCIBILITY

By RAVI GANDHI, M.D.

I, just like many other 30-something-year olds, felt invincible for my life so far. I, as a hard-working neurosurgeon, felt this fact had been adjudicated. I could work 100 hours a week, taking out brain tumors, fixing spines, and all the meanwhile taking care of each patient like they were family. I was able to do this while maintaining side businesses, a robust social life, and most importantly caring for my family. For over 20 years, people have routinely told me I am a machine. A machine can't get Covid-19. Wrong!

June 12, I left my morning clinic and before I completed my 30-minute drive, I was suffering. I was feeling feverish and body aches. I was able to make calls and get tested with a swab that felt like it was placed into my brain. I went home and finished my clinic from home via televideo. I was embarrassed to tell my patients with brain tumors that I might have Covid-19. Who wants his or her brain surgeon to be just like everyone else?

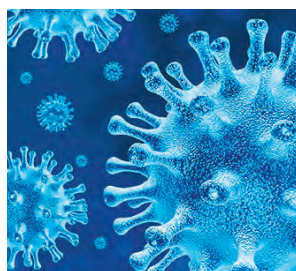
At home, I moved into quarantine. I was away from my wife, two young kids, and my loyal dog.



Continued on page 3

MANAGING STRESS IN TIME OF COVID-19

By MICHELLE A. BOSCO, PSY.D.



The Covid-19 pandemic has brought the world to a standstill and has altered our typical ways of interacting with family, friends and community while simultaneously changing myriad behaviors from how we put away our groceries to how, and if, we venture out of our homes for work, play, or exercise. We now know the difference between ear-loop face masks and tie-back face masks and we know the most effective version of Lysol money can buy. We have discovered how resourceful we can be when our grocery delivery service does not have prized ingredients. We are tenacious and we are determined ... and

we are scared. We adjusted to lockdown and tapped into technology's promise of keeping us connected via video chats, and we adjusted to failed re-emergence from lock-down — from a false sense of security of a "back to normal" environment that was anything but "normal." For all we know about Covid-19, the virus and its effects are fast-moving targets, leaving a sickening floating feeling and difficulty finding our emotional footing and well-being.

Continued on page 2

PUBLISHER'S NOTE

Dear Readers:

We hope all of you are staying safe and healthy during this new way of life with the pandemic. Many community groups are organizing relief efforts. Please share them with us. We want to thank all those who have recently subscribed or sent contributions to sustain our publication. To subscribe, see page 2. We welcome your sponsorships and support. Checks can be addressed to Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647. Payment can also be made via PayPal to PP ID: nitishrele@gmail.com

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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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SIGNIFICANT DATES

- AUG. 3: RAKSHA BANDHAN**
- AUG. 11: KRISHNA JANMASHTAMI**
- AUG. 15: INDIA INDEPENDENCE DAY**
- AUG. 16: PARSI NEW YEAR**
- AUG. 16: PARYUSHAN (JAIN FESTIVAL) BEGINS**
- AUG. 22: GANESH CHATURTHI**
- AUG. 30: MUHARRAM/ASHURA**
- AUG. 31: ONAM**

MANAGING STRESS

Continued from page 1

We had lives before the virus hit, with our baseline stressors and coping repertoires. But the ramifications of Covid-19 likely impact our typical approaches to stress management as well.

Stress is fundamentally defined as a change or insult to one's system from both external and internal sources. Stress is not always negative — it can be motivating. Without being reductionist, the stress response in the body consists of physiologic neurochemical cascades that produce sensations as well as emotional, cognitive and spiritual interpretations of those sensations.

The body, mind and spirit develop ways to experience and process stressors, resulting in a process called habituation. In short, we "get used to it" — we allow it to run its course and manage it in various ways we have learned over time. The good news: stress (and the unpleasant thoughts, emotions and physiologic sensations that accompany it) is temporary if we adequately and adaptively process it. Stress avoided is stress artificially prolonged and maladaptively reinforced. This is where choice comes in: how we manage stressors, from whatever the source is up to us as active agents in our own wellbeing. By actively approaching stress in adaptive ways, we learn that we are able to tolerate how nasty it can feel, we gain success in working through it.

Covid-19 has left us floating in perpetuity of the unknown, which is an incredibly stressful place to be. One way to manage this free-floating stress is to practice grounding techniques. The breath bridges psychology and yoga and provides a nearly tangible place to start, or strengthen or re-engage with, a grounding practice. Furthermore, from a yogic perspective, engaging the two limbs of pranayama (breath) and asana (postures), we grow the potential for potent grounding, stress management strategies. If we regulate the breath through pranayama and asana, we directly address the nervous system that also connects with anxiety, stress and mood. If we regulate the breath, we regulate our entire experience and manage stress. To start your grounding practice, find yourself in a comfortable, upright seated posture. Gently close the eyes or soften the gaze. Bring your attention to the tip of your nose, trace each inhale past the tip of the nose, into the nostrils, and notice the inhale fully expand the rib cage. Trace the exhale the opposite way, noticing the contraction of the rib cage as the breath moves up into the throat, into the nostrils, and out past the tip of your nose. When the mind wanders, gently bring it back to the breath and its pathway. To emphasize the emotional and physiological release breath regulation can offer, try elongating the exhale. Doing so recruits the parasympathetic nervous system, which is necessary for release and relaxation — for decelerating the activation of the stress response.

Practicing breath work consistently is the key. Strive for consistency, not perfection. We are resilient; we will face COVID-19 well-grounded.

Michelle A. Bosco is a research psychologist and yoga instructor in Tampa and can be reached at mab0296@gmail.com

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TAMPA FIA CELEBRATES INDIA INDEPENDENCE DAY AUG. 15

The Federation of Indian Associations of Tampa Bay (FIA of Tampa Bay) will celebrate India Independence Day virtually (tinyurl.com/flatampabay) from 4 to 5:30 p.m. Aug. 15. Chief guest will be University of South Florida President Dr. Steven C. Currall. Activities include rangoli display, 2020 high school graduate recognition, art, essay and patriotic costume contests, Voice of FIA, and cultural programs. For more information, visit www.fiatampabay.org

PHYSICIAN STORY

Continued from page 1

My test was positive and my spirit was crushed. A thought of my immortality had never entered my mind. Now, I was forced to consider the possibilities and I began remembering all the stories of young patients dying from Covid-19. I had to ask the questions that plague any young man considering the end. The next few days, I was overwhelmed by fevers and physical pain. I have had broken bones before and this pain was significantly worse. I contemplated going to the emergency room but didn't want to expose other healthcare workers to me. Mom told me to take turmeric, ginger, honey, lemon but still no relief. I took traditional medications and no relief. The pain went through my core and penetrated every part of my body like dull knives being stabbed from my head to my feet. Now, I understand pain.

I began to turn the corner but remained in quarantine. My beloved wife left me food on paper plates outside. I had no personal contact, and couldn't take care of the patients that I had been so dedicated to. I was lucky that many friends, family, and patients were praying for me and sending me kind words. However, the sense that I was broken was overwhelming.

I was like so many other young people I see on the news. I was cavalier about the virus. I wore masks around patients, at the grocery store, and friends but not 100 percent. As a gregarious man, I find it very hard to socially distance but now I know it must be done. I hope my experience sheds light on this matter for others. I can spend 18 continuous hours without break taking out a brain tumor but I couldn't tolerate the virus. I am strong of mind, spirit, and body but the virus broke me. I am recovered from the virus but my life will always be slightly different. I hope and pray that people can use this message to educate themselves, friends and family. Be safe. The mask is a seatbelt for your mind, body and spirit.

I got the virus from someone while neither of us were wearing masks. My wife and kids were wearing masks around me during all of our interactions. The masks do work and are a must. Wear the mask to protect yourself, protect others, and respect the many that have died from Covid-19.

Dr. Ravi Gandhi is a neurosurgeon specializing in complex brain and spine diseases with Orlando Neurosurgery. He can be reached at Dr.Gandhi@orlandoneurosurgery.com or (407) 975-0200.

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<p>SUNDAY, AUGUST 02 (10:00 AM)</p> <ul style="list-style-type: none"> • POORNIMA SURYANARAYAN KATHA <p>MONDAY, AUGUST 03, 10, 17 (7:00 PM)</p> <ul style="list-style-type: none"> • SPECIAL SRAVAN SHIV PUJA <p>SUNDAY, AUGUST 09 (7:30 PM)</p> <ul style="list-style-type: none"> • SHRI BALABHADRA JANMOTSAV JAGANNATH JI BHAJAN <p>TUESDAY, AUGUST 11 (7:00 PM to 12:00 AM)</p> <ul style="list-style-type: none"> • SHRI KRISHNA JANMASHTMI (Day -1) (Vrat observed by Grehastha Married couples) <p>WEDNESDAY, AUGUST 12 (6:00 PM to 9:00 PM)</p> <ul style="list-style-type: none"> • SHRI KRISHNA JANMASHTMI (Day -2) Shri Krishna Janmostav Puja & Dahi Handi (Vrat observed by Vaishnav) <p>SATURDAY, AUGUST 15 (6:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • MATA DI CHOWKI <p>SUNDAY, AUGUST 16 (6:30 PM to 7:30 PM)</p> <ul style="list-style-type: none"> • SHRI JHULEY LAAL PUJA, BHAJAN & AARTI <p>FRIDAY, AUGUST 21 (7:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • HARTALIKA TEEJ VRAT PUJA <p>SATURDAY, AUGUST 22 to 30 (6:00 PM)</p> <ul style="list-style-type: none"> • SHRI GANESHOTAV PUJA 	<p>EVERY MONDAY - 6:30 PM</p> <ul style="list-style-type: none"> • SHIV ABHISHEK AND PUJA <p>EVERY TUESDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SUNDARKAND • HANUMAM KATHA <p>EVERY THURSDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SAI BABA SATSANG • MAHA PRASAD <p style="font-size: 0.8em; margin-top: 10px;">Pt. Manikya Sharma 813-484-9568 Pt. Rushi Vyas 813-503-3388</p> <div style="background-color: #8e44ad; color: white; padding: 5px; font-size: 0.8em; margin-top: 10px;"> <p>NOTE: Puja services have been resumed with particular guidelines. For private puja at Temple or at your place, please contact Temple or Pandit it.</p> </div> <div style="background-color: #e91e63; color: white; padding: 5px; font-size: 0.8em; margin-top: 10px;"> <p>All events will be LIVE on FACEBOOK.</p> </div>



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CORONAVIRUS PANDEMIC: PART III IS THIS VIRUS WINNING?

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



You may remember what Dr. Anthony Fauci, director of National Institute of Allergy and Infectious Diseases, said a few weeks ago. "U.S. is still knee-deep in the first wave of corona virus". And the predicted second wave hasn't even started. However, "Another wave of infections could be avoided if you approach it the proper way," said Fauci. We already know the number of cases in many states, especially the southern states, has been surging exponentially setting new records almost every day. Sadly, Florida now is on top of the undesirable list. Looks like the virus is here to stay for a while and the epicenters have shifted from New York and New Jersey to California, Arizona, Texas and Florida.

Recently, the number of cases on any single day in the U.S. has been topping 60,000 or more with nearly half of it in the southern states, including Florida. If the trend continues, the number of cases can go up to 100,000 per day, warns Fauci, and the death count too. Another shocker is: "The number of Americans who died from COVID-19 in March through May was likely significantly higher than the official U.S. count due in part to state-level reporting discrepancies," according to a study published in the Journal of American Medical Association.

Clearly, the crisis is deepening. The main reason for the continued surge is premature reopening of the states after a period of lockdown without giving a thought that the virus is accelerating. Also, we all suffer from a certain degree of cognitive dissonance, meaning holding contradictory beliefs – like not wanting to believe unpleasant facts and refusing to follow the recommendations of the experts if they don't suit you. Like a couple of my friends of mine who refuse to wear a mask in public because of its discomfort and their own bias that somehow they won't get the disease. According to many experts, "The pandemic is still in its infancy, with more than 160,000 cases each day since June 25." USA, Brazil and India have the biggest burden now.

As you know, every activity outside your house entails some form of risk. To understand this better, Texas Medical Association (www.texmed.org/TexasMedicineDetail.aspx?id=53977) has come up with

a useful Covid-19 risk stratification chart showing on a scale of 1-9 the risk rate of the common activities we undertake. Starting from 'opening your mail' that carries a low risk of 1 to 'eating at a buffet restaurant' and 'going to the gym' rated as high risk of 8 and 'attending a music concert or going to a bar' that carries the maximum risk of 9, every activity you and I do on a daily basis entails a threat. The virus is spreading fast and now we believe that it can spread by aerosol too, i.e., virus particles expelled from and infected person's mouth when breathing or speaking can remain suspended in the air and infect others. All the hospitals, especially in Florida, are filling up to capacity and hence it may be difficult to get a bed even for an emergency and the worst is yet to come. Some are running out of ventilators and that's scary, so we better brace up for all eventualities.

What are we supposed to do? Unfortunately we don't have a good national policy of contact tracing, plus we have partially lifted the lockdown as well. Many do not follow prevention protocols. Everybody is hoping a vaccine will come soon and we will all develop 'herd immunity.' To have herd immunity and protect lots of people from the disease, a high percentage in any one area need to be vaccinated. Also, the vaccines have to be effective and we don't know yet how the first batch of vaccines will test out. Keep in mind that only 70 percent of the people vaccinated will develop significant immunity. Another difficulty is that in any given community, there are these 30 percent 'naysayers' who refuse to get vaccinated. This will cause continued spread of the disease and put lives in jeopardy. As you already know, 70-80 percent Covid-19 positive individuals are asymptomatic but could spread the disease without their own knowledge.

So, the answer is "prevention, prevention and more prevention." If we don't behave responsibly, the virus will continue to spread. All of us need to observe the entire prevention protocol diligently and this is the only way to control the pandemic.

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



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MY EXPERIENCE: A PARENT NAVIGATING THE ADMISSIONS PROCESS

By **KAVITA JAIN** and **ROBERT LEVINE**



We hear it from virtually every parent who contacts us: "I do not understand how college admissions works." As educational consultants, it is our job to inform our clients about what is going to happen, but few really grasp how challenging the emotions can be.

I asked Kavita, mother of Harsh Bagdy (who will be attending the world's No. 1 school for entrepreneurs, Babson College), to share her experience. This is Kavita's story, and her recommendations:

"Nothing really prepared us for the highly involved process of applying to colleges. Speaking to and trying to learn from friends that had been through it barely touched the surface. Without proper guidance, important steps could be missed, and this odyssey can become extremely stressful and profoundly overwhelming, especially if one wants to go out of state."

From picking colleges to editing and refining essays to interview preparation to emotional support for our son and reassurance for ourselves, having expert help ... really helped. Having someone constantly pushing us to stay on track and offering support was invaluable. It made us feel like we were not in this alone (thanks Andre and Bob).

Allow me to give you some recommendations to make your family's experience as positive as possible.

Start early! This was the biggest lesson for us. It took a couple of attempts to get the desired score, but we were so glad that Harsh was done with ACT by April of junior year. That made things (a little) easier in senior year. Trust me, especially for IB students (and their parents), too much happens in 12th grade.

Beginning in August, we had to prioritize a lot of our own time to help Harsh focus on the multitude of timelines and deadlines for his early action schools. We decided to divide and conquer. While Harsh worked on his essays, Ash and I created spreadsheets to keep track of the dizzying requirements. Many of our evenings and weekends were dedicated to this process.

Go deep in extracurricular activities! Harsh engaged in two main activities that were meaningful and enjoyable to him: Speech and Debate, and starting a non-profit (401c3) organization to serve the underserved in the community. It's not about quantity; it's about quality. Being passionate about these activities reflected not only in Harsh's resume, but also in his essays and interviews.

Be realistic! Essay fatigue is a certainty. Because Harsh spent so much time and energy on the many essays for his early action schools, by the time he started working on the regular decision schools, he was burnt out. Our son, and ourselves, were both mentally and emotionally drained because of the school work and the college application work. We never thought it would happen, but the quality of his essays slipped, and it took a lot of extra effort and repeated edits just for him to finish out competently.

Of course, throughout all the essays and applications and interviews, never lose track of your school work. Keep everything in balance, but keeping up your GPA is also super important. They will see the midterm grades, and if the last semester grades fail, you may lose that coveted offer of admission."

Kavita is absolutely right with her observations, but let me add one more: do not underestimate the toll that college applications place on your family. Parents are not in control of their students' work. Like the old adage says, you can lead a horse to water, but you can't make the horse drink. You will feel frustrated, angry, even paralyzed while your student tries (or doesn't try) to do their best. Do not allow stress to destroy your family relationships during the last year that your student lives at home.

College applications are not the end of the world. College is merely an educational bridge between youth and adulthood. We are all pleased with Harsh's results. However, what we feel most is excitement for Harsh's future. In your last year of in-home parenting, be a leader, a role model, and a team member, not a taskmaster.

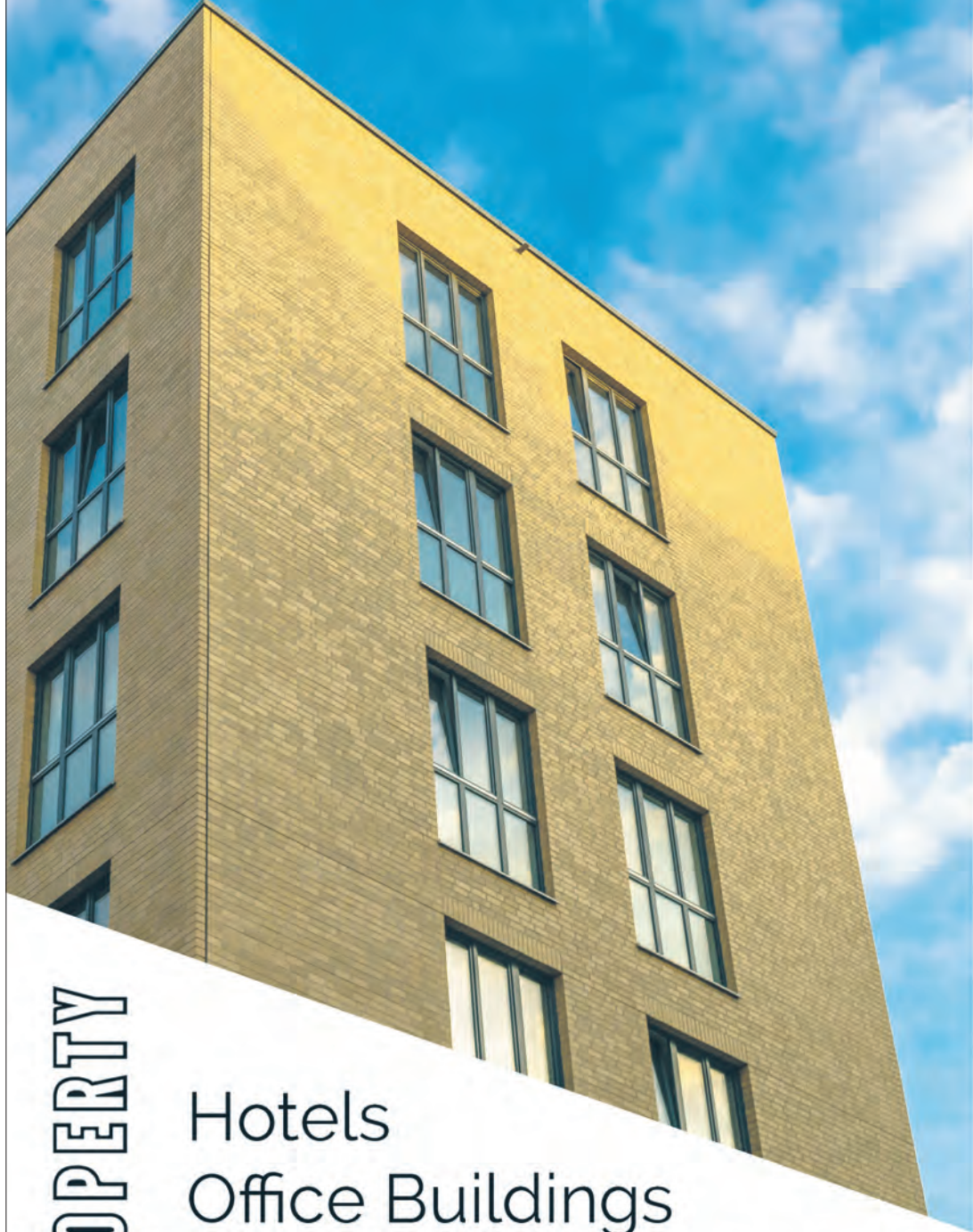
Robert Levine is the founder and CEO of University Consultants of America, an independent educational consultancy assisting students around the world with applications to colleges, universities and graduate schools. For more information, call University Consultants of America, Inc. at 1-800-465-5890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

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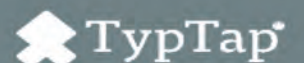
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'INDIAN MATCHMAKING:' PASS THE POPCORN, NEXT BIODATA PLEASE!

By ANU VARMA PANCHAL



Here's a scenario that happened only because we're in quarantine: At 6 p.m. on a Saturday, instead of getting ready for the usual party or night out with friends, all four of us are on the couch with a bowl of popcorn and our new friend, Sima auntie.

Or, as she introduces herself when she appears in the doorway of hopeful spouse seekers from Delhi to Texas: "Sima Taparia from Mumbai."

A capeless crusader for single desis in search of the perfect mate — and their sometimes supportive, sometimes borderline frantic parents — Taparia is the heart and soul of the docu-series/reality show "Indian Matchmaking" that debuted in July on Netflix. A professional matchmaker who travels around the world armed with a sheaf of biodatas, she doesn't just meet young singles; she tours their homes and interviews their families. For backup services, she consults with an astrologer, life coach and my favorite, the face reader, who can foresee your past, future and personality from one look at a photograph.

We binge-watched it, alternately amused, riveted and cringing. Since its release, the show has met with backlash from viewers complaining that it propagates casteism, colorism and elitism. I'll concur that for a country of average-sized brown people, there's a ridiculous obsession with height and fairness. Young men humble-brag about rejecting more than 100 "girls" they have seen. Young women are lauded for model-like looks and pressured to be "good-natured" and to "adjust." Without flexibility, Sima auntie sighs, "Marriages are breaking like biscuits."

But maybe the show exists because ... we are like this only? Don't we all know rigid mothers like Aparna's, who expected



nothing less than three college degrees from her daughters? Is it any surprise that compromise and personal growth are no part of her daughter's vocabulary? Or how about every daughter-in-law's nightmare, Akshay's mother Priti, who threatens her son with her blood pressure monitor and the grim motto, "Final decision is mine, no?" To no one's surprise, Akshay can barely manage a full sentence without his mother's supervision, let alone choose a bride.

Having met my husband in college at the age of 21, I skipped the whole thoughtful analysis portion of mate-choosing. While young and impressionable, you rarely fall in love with a checklist in hand, but I can see how undergoing the process with a matchmaker like Taparia might also be a search for self. Taparia encourages her clients to think about who they are and why they want to be married, which allows them to see more clearly what they are looking for in a spouse — within a bubble of pre-approved categories, of course.

It was fun to raise these questions with my kids because marriage as a topic hasn't come up much. After all, they're only 15 and 12.

They were alternately intrigued and horrified by the show, but almost always entertained. They wanted to know if our horoscopes matched. We have no idea, and 20 years into the marriage, it's probably a moot point. It was entertaining to catch glimpses of their preferences. My teen dismissed one character I found endearing, a counselor who reads comic books and paints action figurines, as "literally a man child." We were universally appalled by Akshay, who tells the camera with a straight face: "My mom is literally what I want to be looking for in a wife." Perhaps, because I haven't been through this wringer myself, I enjoyed "Indian Matchmaking" as campy entertainment. I also saw plenty of love in the series, but not between the prospective couples. I spotted it in the teasing but concerned brothers and sisters, the stooped-with-age grandfather, the affable fathers hiding their worry with jokes — and even in the watchful mothers who had poured everything into their children and were not now going to compromise without a fight. Regardless of ethnicity, most parents want to leave the world knowing that their children are in a stable place in their lives. It's just that South Asians are so often associated with overbearing parents who define the parameters of "happiness," perhaps because of shows like this one. We almost always see our children's future happiness as within the confines of a relationship, even when their true contentment may come from a rejection of the status quo.

Maybe when I'm older, I'll start harping about the height of my future son-in-law. But I'll leave those details to aunties and uncles further along in the parenthood game. For now, the only matchmaking I need to worry about is on screen in the capable hands of the unflappable Sima auntie. Pass the popcorn and cue the next biodata.

Anu Varma Panchal is a mother of two and owner of www.YourEditingSolutions.com

AS A LEADER OF OTHERS – YOU'RE RESPONSIBLE

By Dr. KARYN MATHURA-ARTHUR



The world is shifting before our eyes, and for many employees and us, this isn't a welcome change. There are protests, the economy is getting worse, and Covid-19 is quickly spreading from person to person. The workspace has changed for

almost everyone. Some are still going to work, but with modifications such as social distancing and wearing masks. Some are functioning from home with their kids underfoot. Still, others have lost their jobs and don't know if it is temporary or not.

These alterations have created a sense of fear and anxiety which, when added to normal work stress, can take a toll and cause burnout and overwhelming emotional strain. It's imperative to know how to deal with these feelings, but more important, how you help your team cope will reflect on your leadership in future.

Employees have so many things to worry about. They wonder if they will be exposed to the virus at work and spread it to family members. They don't know how to provide for their families if they lose their job or are making less money. For some, it's hard to imagine how things can ever get better. At times like these, coping is hard. If someone

doesn't handle well, it can have a negative impact not only on their own well-being but also on those around. The first step for someone stressed or overwhelmed is to understand how they feel and know what symptoms to look for. Some concerning indicators include anger, increased nervousness, trouble sleeping and feeling hopeless. It is also vital to talk to someone about their frame of mind.

A good leader should gauge their own emotional well-being, along with the teams. They should pay attention to how their employees act, and what they say at work. Once they understand how their employees are feeling, they should respond with empathy. Perhaps, an employee needs a break or maybe they just want to vent. Managers should put themselves in the employees' shoes. This can make a difference.

Letting employees talk openly about their concerns related to work can be a big help to foster an atmosphere of trust. Some employees just need reassurance that their jobs aren't at risk. However, honesty is the key. A good leader would never tell an employee that their job is safe if they don't really know. It's perfectly acceptable to say something like, "I understand your concerns, but I'm not sure what will happen yet." It's important that you offer empathy, open communication and a listening ear.

Difficult times like this can stir up unpleasant and overwhelming feelings. What matters is how people deal with those moods. Managers can create a healthy environment where employees feel safe and cared for. Sometimes, employees just need a chance to share their thoughts to express concerns.

Creating a stress-quelling workplace doesn't happen overnight. It requires time, dedication and commitment, but few factors are more important to your success as a leader. And most important, take good care of yourself.

On that note, I encourage you to pick up Satya Nadella's book "Hit Refresh" or look at Sundar Pichai's note to his team in the wake of the shooting at the YouTube headquarters — both are about people and leading with empathy. It is perhaps what makes these Indian Americans leaders the heads of global conglomerates such as Microsoft and Google. Compassion makes them great leaders.

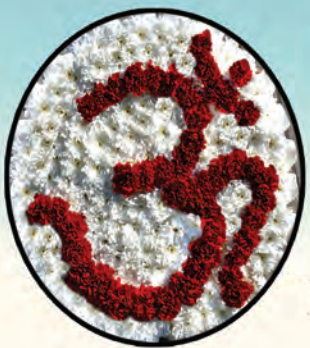
Dr. Karyn Mathura-Arthur is an agile implementation leader with experience in Operational Excellence, Continuous Process Improvement, Business Transformation, Process Engineering and Organizational Change Management across multiple industries (banking, insurance, healthcare, telecom, government, retail,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



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VOLVO V60 IS MORE THAN JUST A WAGON!

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

Who says wagons belong to the past? Yes, Volvo did withdraw the V50 and V70 wagons from the U.S. market sometime back but it still sells the V90 here and, of course, the V60. Based on the popular S60 sedan, this luxury sport wagon is equipped with the T5 2.0-liter inline-4 turbocharged and supercharged engine producing 250 horsepower @ 5500 rpm and 258 pounds-feet of torque @ 4800 rpm. Add an 8-speed auto gearbox and the start-stop feature (automatic engine stop when the vehicle halts) to the mix and you have substantial savings in fuel as well as weight to produce an exceptionally quick ride.

A front double wishbone and coil springs and an integral axle rear suspension tackles the bumps of road surfaces with little sacrifice to your back side. The electric power steering is precise and well weighted. Eco, comfort, individual and dynamic mode choices are at the tip of your fingers.

The gorgeous front-wheel-drive wagon displays a sculpted hood with short overhangs that lead up to a grille hosting the familiar iron mark and flanked by the iconic T-shaped Thor's hammer LED headlights. Vertical tail lamps convey a distinct Volvo appearance. The easy-to-use Sensus infotainment, with a vertical 9-inch display touch screen, is essentially made up of four tiles: navigation, media, phone and user-defined. Activate one and watch it expand while keeping

V60 (MOMENTUM)
Tires: 235/40R19
Wheelbase: 113.1 inches
Length: 187.4 inches
Weight: 3,778 pounds
Fuel capacity: 15.9 gallons
City: 23 mpg
Highway: 34 mpg
Base price: \$39,650
Price as tested: \$49,250
Web site: www.volvo.com



the other tiles visible for future use. The 12.3-inch digital driver display hosts analog speedometer and tachometer gauges along with fuel and temp readings. Splashes of attractive iron-ore aluminum decoy inlays deck up the classy cabin. Other standard goodies include 10-way power front seats, 40/20/40 rear seat, roof rails, panoramic moon roof, dual auto a/c, leather shifter knob and a three-spoke steering tilt/telescopic column.

The Chinese-owned but Swedish-made car company is renowned for safety. Continuing the tradition, the V60 gets dual front and side airbags, side curtain airbag, driver knee airbag, lane keep aid, rear park assist and sensors, adaptive cruise control, four-wheel antilock brakes, three-point seatbelts

for all, side impact protection, land departure and forward-collision warning, dynamic stability and traction control, City Safety (brakes automatically to help prevent a rear-end collision) also gets steer assist, tire pressure monitoring system and daytime running lights.

Yes, it's a wagon but don't for a minute believe that your ride will be slow. The front-wheel-drive vehicle can take off 0 to 60 mph in just 6.4 seconds and reach top speed of 130 mph. Apart from incredible nimbleness, the V60 boasts a cool, contemporary cabin and no-frills capabilities. Volvo's long safety list makes it a no-brainer.

2020 VW PASSAT GETS A FEW TWEAKS!

It was long overdue but the 2020 VW Passat has been overhauled though not to a fuller extent as one would expect. The exterior and the interior have been tweaked and though the power train has been retained, the torque gets a boost of 22 over its predecessor.

Our test drive was equipped with a 2.0-liter inline-4 cylinder engine that develops 174 horsepower @ 5200 rpm and 206 pounds-feet of torque @ 1700 rpm while mated to a standard but responsive 6-speed auto gearbox. Suspension is handled competently via a strut-type with lower control arms front and multilink rear with coil springs. The rack-and-pinion electric power assist offers a direct and communicative feel.

Up front, a muscular domed hood meets up with a full chromed triple-bar grille that is flanked by slim LED headlights. Another evident feature is the Passat badging across the deck lid surrounded by LED tail lamps. Two large speedometer and tachometer gauges in the refreshed instrument cluster are crystal clear to read. The center stack shows off a 6.3-inch



touch screen for the infotainment system. The two-tone décor panels and chrome trim on a/c vent bezels, upper door, cup holders and shift lever add European flair to the Passat. Rear-seat passengers get 39.1 inches of legroom, more than plenty to stretch on those long summer trips. Other amenities include dual auto a/c, 60/40 rear seat, eight-way power front seats, heated front and rear seats, power tilt/slide sun roof, stainless-steel pedals, flat-bottomed three-spoke steering column, Fender audio system and a 15.9 cubic feet trunk that beats the Camry capacity.

PASSAT (SEL)
Tires: 235/45R18
Wheelbase: 110.4 inches
Length: 193.6 inches
Weight: 3,325 pounds
Fuel capacity: 18.5 gallons
City: 23 mpg
Highway: 34 mpg
Web site: www.vw.com

Dual front and side airbags, side curtain airbag for both rows, four-wheel antilock brakes with brake assist, electronic stability and traction control, three-point seatbelts for all

positions, adaptive cruise control, rearview camera, blind spot monitor, front collision and land keep, post-collision and auto emergency braking, tire pressure monitoring system and daytime running lights are standard.

Base-priced at \$31,095, the Passat's peppy turbo engine will give other midsize sedan stalwarts such as the Toyota Camry or the Honda Accord a run for their money. This great everyday car boasts strong acceleration, remarkable handling and steering feel. And with outstanding fuel economy figures (we drove almost 500 miles on a full tank), it's a home run for VW.

MAZDA3 HATCHBACK A GREAT EVERYDAY RIDE

Just a few months ago, we test drove the 2020 Mazda3 sedan, which underwent a major overhaul last year. Recently, we had the opportunity to try out its hatchback cousin. Except for length, weight and slight mileage difference, the two share 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 puts out 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 and accurate.

A black metallic-finish grille with the Mazda insignia is bordered by horizontal LED adaptive headlights and daytime running lights. Other carmakers 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 ambiance. Other nice conveniences include six-way power driver seat, heated front seats, push-button start, dual auto a/c, 60/40 fold-down rear seat



with hidden armrest and cup holders, overhead sunglass holder, head-up display, power windows and door locks, paddle shifters, moon roof, Apple CarPlay and Android Auto, Bose 12-speaker audio and AM/FM.

Standard safety features include 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,

MAZDA3 AWD (PREMIUM)
Tires: P215/45R18
Wheelbase: 107.3 inches
Length: 175.6 inches
Width: 70.7 inches
Height: 56.9 inches
Weight: 3,255 pounds
Fuel capacity: 12.7 gallons
City: 24 mpg
Highway: 32 mpg
Base price: \$28,900
Web site: www.mazdausa.com

blind spot monitor, rear cross traffic alert and tire pressure monitoring system. 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.

This hatch (or sedan) has always been an exciting and well-composed ride for us. In fact, all Mazdas are. What makes the Mazda3 special is its remarkable agility, response and hold. Indeed, the exciting fuel-sipper is well-balanced, trendy and fun to take out for a trip or as a daily ride.

HINDI MOVIE PREVIEWS

By **SHEPHALI J. RELE**

“Shakuntala Devi” Starring Vidya Balan, Sanya Malhotra, Amit Sadh, Jisshu Sengupta; directed by Anu Menon; music by Sachin-Jigar.

This biographical drama is based on the life of the world-renowned math genius, who was nicknamed the “human computer.” Vidya Balan stars as the vibrant Shakuntala, gifted in calculations without formal education, who strove to show the pursuit of mathematics as exciting. Sanya Malhotra plays her daughter with who she shared a complex but extraordinary relationship. Shakuntala’s father was a circus artist who recognized her abilities at a young age and showcased her natural gift in shows. There are many video recordings that display her aptitude with numbers, which director Anu Menon used as research. She also spent significant time with the math whiz’s daughter, Anupama Banerji, who shared many personal insights. The film goes beneath the surface to show an incredible journey and reveals many facets about the confident woman with a lively personality who lived boldly and unapologetically on her own terms. Reports say Balan was the director’s only choice for this role and she is sure to shine. The biopic made its global premiere on Amazon Prime Video.



“Gunjan Saxena: The Kargil Girl” Starring Janhvi Kapoor, Pankaj Tripathi, Angad Bedi, Manav Vij; directed by Sharan Sharma; music by Amit Trivedi.

The film is inspired by the life of Gunjan Saxena, who made history with her determination and courage to become one of India’s first female Air Force officers to fly in a combat zone. After a well-received debut with “Dhadak,” Janhvi Kapoor stars as the aspiring aviator. Pankaj Tripathi, recently seen in the series “Mirzapur,” plays Gunjan’s supportive father and Angad Bedi her brother Anshuman. Growing up in an army family, Gunjan always had dreams to be a pilot and was one of the first women inducted into the Air Force in 1994. The real life pilot credits her thorough training and said her capabilities led to acceptance despite initial apprehensions from officers who had never worked with women. Flight Lieutenants Gunjan Saxena and Srividya Rajan inspired young women across India when they flew Cheetah helicopters into war zones for reconnaissance and to evacuate casualty during the Kargil War in 1999. Though she never imagined it, Saxena is pleased with the makers’ sincere efforts and hopes the story will inspire all young people. The Karan Johar production is expected to premiere on Netflix Aug. 12.



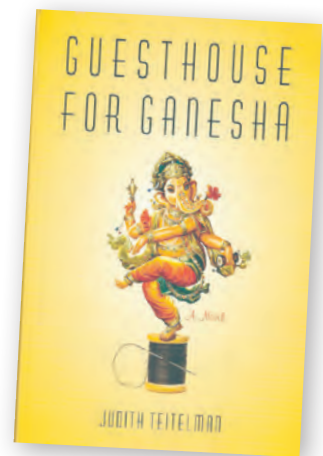
Under the Cover



By **Nitish Rele**

“Guesthouse for Ganesha” (352 pages; \$17.95) by Judith Teitelman; published by She Writes Press (www.shewritespress.com)

Since we celebrate Ganesh Chaturthi this month (Aug. 22), we thought it would be appropriate to review this vividly written part magical realism/fictional account by Teitelman. It follows the story of young Esther Grunspan as she “arrives in Koln (Cologne) with a heartened heart as her sole luggage.” It is 1923 and rumblings of a dictator are beginning. The Jewish master tailor is not alone on her 22-year journey, which will then take her to Wupperthal (Germany), Paris, Switzerland and finally India. Her trusted traveling companion, Lord Ganesha, is the book’s narrator who addresses her abandonment at the marriage chuppah by a man she had trusted and loved. But it is just the beginning of a path that will result in a loveless marriage and losing two of her three children to Kindertransport (organized rescue mission for Jewish children). With a baby in tow and a new name and identity to escape the Nazi turncoats, the resolute and fiercely driven woman treks on with Ganesha and his abilities to destroy obstacles leading the way: “I choose Esther because she is a woman ... a soul ... who experienced ... who



truly and deeply ... to the core of her being understood ... understands ... love. Pure love. The truth of love and its power and its strength ... and its purpose.” And when the silhouette of the manifest God takes form, she is aghast but appreciative: “This elephant-headed man was draped in layers of luscious yellow and red diaphanous silk clothes. Countless claims of exquisite mala – each with 108 flawless beads – reserved against His throat, garlands of red hibiscus flowers lay upon His chest. His four arms and hands seemed in constant motion yet without movement.” Ms. Teitelman, please take a bow for an inspiring and touching story of love, loss and spirit beautifully told with great conviction and style. The debut novel, which weaves Eastern beliefs with stark realities, speaks volumes about the talent of this budding author.

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AUGUST FORECAST

By PANKAJ KOHLI



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

Virtually all planets are in highly favorable houses giving a sense of invincibility. You are a great dominant force at work, home and society. Your presence will be noticed and make you a center of attraction. Self-effort of past will pay; money growth is possible too. Some may face failure in examinations, prepare well. Your own health may suffer due to phlegm, bile and joint problems. Do not plan job changes, gamble or speculate.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Kritika (last 3 parts), Rohini, Mrigashira (first 2 parts) Planetary positions are promising for new ventures, domestic finances and a great month lies ahead. Avoid unnecessary arguments at home. Mental anxiety and strain can create health problems. Unsteady and wavering mind may strain spousal relations, take control of your emotions. Social influence is on the rise, making you popular wherever you go. Do not gamble, speculate or take chances.

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) Mantra for success: prioritize most important issues to do first least and then start working your way to success. Health-wise, take care of skin rashes, boils, bile-related issues, etc. You will overcome obstacles, but they will prevail at every step in your undertakings. On domestic front, there are problems too. Some conflict is seen in professional circle.

CANCER / Karaka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Do not get into business alliances; this may lead to unnecessary expenses and domestic tension. It is a good period for a career change. Stay away from backbiting and associating with unknown people. Spousal income helps to increase material comforts. Meditate to free your mind from mental turbulence. No job changes should be planned; it may lead to financial difficulties.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part) Bile-related, eye and rheumatic problems may persist. This is the right time for career-related issues. Stay away from litigation or unnecessary confrontation, which may lead to needless expenses. Avoid mental anxiety and unnecessary tension. Daily cash flow needs better planning; laziness and inertia set in. Academic results may not be optimistic. Genetic organ-related problems, fighting and arguments without reason and unnecessary tensions mark the month.

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) Complete pending projects. Chance of fruitful business trip is possible. Guard against rheumatism, cold or stomach ailments. Some may suffer from rheumatism, cold or hyperacidity, intestinal, digestive problems. Be careful in business dealings. A transition time between selling property and buying another; during

this gap, some may have to live in rented accommodation. Good time for career growth, promotion or job change.

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) This is not a good time to change jobs. Guard against hyperacidity, intestinal and digestion problems. No excessive drinking and no compulsive eating, watch what you eat. Keep away from gambling and speculation. This time period does not warrant changing jobs. Mental anxiety, depression and stress cannot be ruled out.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Despite controversies, there is progress. This is a good phase to complete all commercial and business ventures. Influential contacts develop proposing joint working and great partnerships. Some may fall, but will be quick to get up. Planetary influences indicate ill health; back, stomach, liver, skin, intestinal issues may be troublesome.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Domestic peace is seen, if only one is careful of own actions, words and deeds; otherwise inimical relations prevail. Your words will convey dual meaning, be straightforward. Finances are on the increase, but domestic issues and happiness may get affected due to anger. Take care of hyperacidity and eye worries.

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) Arrogant behavior, over indulgence in drinking may create problems. Health-wise, eye trouble, piles or indigestion may occur, take timely care. Special attention is required for spousal relations and family life. Health-wise; eye trouble, piles or indigestion may occur, be careful. You may feel isolated and left out. Kapha-related issues, sinus congestion, throat, allergies, diabetes may affect some.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Saturn Sign - Stars covered: Dhanistha (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) Turn obstacles into opportunities! Overcome worries and anxieties, face challenges head-on. On personal and professional front, you stand to gain material benefits and comforts. Not a good time for matrimonial or business alliances. Be careful with banking transactions. Clear misunderstandings in the office at the first opportunity. Do not procrastinate. Some will have to work hard to produce encouraging results; better times ahead!

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

Do not go over-board with borrowing, bank drafts, debts, etc. Don't let anger take you down. Take care of face, eyes and ear troubles, try and stay away from water. Younger sibling's health can be of concern. Some may suffer from rheumatic or shooting pains, especially skin complications, problems related to pitta (boils, ulcers, intestinal problems).

For detailed horoscope analysis and chart reading, courtesy Pankaj-Astro Jyotish, call Pankaj Kohli at (905) 910-1441 or e-mail Pathofastrology@gmail.com

DO'S, DON'TS FOR FRESH, EMBELLISHED APPEARANCES

By KIRAN BAHL



Happy August! This beautiful (and HOT) month marks so many of our beloved holidays with Rakhi, Janmashtmi, Independence Day, Ganesh Chaturthi and Onam. That's a handful! With the heat and Covid-19 cautions, let's focus on tips and tricks for simple, clean but also embellished looks for this holiday season.

THE SIMPLE LIFE

Do opt for light shades even for nighttime events. Neutrals such as whites, creams and beiges are

in. Pastels like sky blues, baby pinks and pale yellows are pretty. An all-over lilac sari is perfect with a cream blouse for any celebration!

Do opt for natural hair looks. Those pink blue and even silver hair dye looks are not in. Natural hair color and sun kissed highlights or balayage are just right.

Don't mix too many neutrals together, stick from one to three hues to look classy and not confused!

CLEAN FEELS

Do opt for a streamlined ensemble. Those fancy ruffle saris are taking a backseat. Stick to soft and flowy fabrics, nothing too stiff or high maintenance. Suits, too, are straight and neat with or without the dupatta.

Do choose minimalistic jewelry. Pick earrings or a necklace. Heavy bangles or rings. Too much is too much especially in tropical weather, in Florida or India!

Don't make clean boring. Going completely makeup-less because it'll feel melty is not an excuse. To compromise, a swipe of eyeliner and touch of tinted lip-gloss is enough and pretty too.

UNEXPECTED EMBELLISHMENTS

Do find ornaments in unexpected areas of your outfit. A lengha with hangings like tassels or big beads on the skirt or dupatta make the simplest outfit stand out.

Do choose easy ensembles with a pop of work at less noticed places. Pant bottoms are having their moment with embroidery and sequin work towards the ankles. Unusual, unexpected and also pretty!

Don't embellish your accessories. Bangles with folk designs or anklets with hanging charm ghungroos are just not in. At all.

Let's please still celebrate these good times and one another. Keep in touch, open up with and to your family, friends and community to remain a part of something that truly matters. Love and laugh, 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.facebook.com/grostyles

ART AS A MEDIUM OF EXPRESSION DURING CRISES

By **BRINDA PAMULAPATI**



Cultures, festivals and ceremonial events are fueled by art. In Japanese culture, for instance, refined floral arrangements that incorporate blossoms, branches, leaves and stems — or Ikebana — were once used as religious offerings. Now, they are primarily home decorations that add subtle transcendent beauty to everyday life.

In Indian culture, people create rangoli for many religious festivals. For Ganesh Chaturthi, idols are made with clay and destroyed once the festival is complete. For Krishna Jayanti, people paint Krishna's feet using wet rice flour, and for Devi Pooja, they decorate the mantel using coconut, turmeric and kumkum, with natural yellow and red colors and flowers. During festival of colors, everyone plays with colored powder while at weddings, they make floral arrangements and garlands, decorate the mantel with flowers, and dance.

Worldwide, holidays integrate specific music, food, and visual arts, including decorative lights, to celebrate and foster community. But art — which identifies and observes true reality, painful or not — can also be used to help people cope during times of crises, such as pandemics.

In the late Middle Ages during Black Plague, the Dance of Death genre represented skeletons dancing with people of all social stations as a reminder of the universal fragility of human life. Now, people are similarly turning to art to process the isolation, anxiety and emotional trauma caused by coronavirus. Musicians and other performers, for instance, have used social media to share their performances to soothe and

cheer family and friends who are distant or in quarantine.

The immaterial pain of loss has also been made tangible in painting. One example is Spanish artist Juan Lucena, who created a painting in memory of all grandparents who passed away from coronavirus during the pandemic without the opportunity to say goodbye. This painting effectively shows not only grandparents and grandchildren lacking healthy closure, but also the emotional trauma the entire society is undergoing.



Photo courtesy: <https://www.facebook.com/juan.lucena.3194>

Another example is the "Pandemic Poster" New York Gov. Andrew Cuomo debuted during a news briefing in Manhattan. This work successfully illustrates the problems, foreseeable issues and



Photo courtesy: <https://www.newyorker.com/culture/dept-of-design/andrew-cuomo-pandemic-poster-and-the-limits-of-coronavirus-visuals>

steps to adapt. The image represents the infection curve of coronavirus, the number of people hospitalized, testing and a crumbling economy. Yet, it also celebrates essential workers, encourages team spirit, motivates people to take on leadership roles in overcoming the pandemic and inspires confidence and hope.

Globally, we have turned to art for celebration, mourning, or times of stress, because it has the power to cheer during good times, and provide comfort, strength and resilience during bad spells.

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

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PAYROLL PROTECTION PROGRAM EXTENDED TO AUG. 8

By NILESH PATEL and JON MORRELL

The Paycheck Protection Program (PPP) is a part of the government economic stimulus package to curb the disastrous effects on the economy due to COVID-19. The program, designed to assist businesses by helping them keep their employees on the payroll, has been successful with thousands of small businesses getting assistance. Instead of businesses laying off and furloughing employees, it is intended to keep people employed and paid.

As the program rolled out, the general consensus has been that your smaller community banks were much more efficient in getting these loans approved and closed with the SBA. The large national banks struggled, with most complaining about a lack of communication. This continues to reinforce how important it is to have a good relationship with your local bank. With a 1 percent interest rate and no personal guaranty, the loan can be forgivable as long as the borrower meets the SBA requirements. Those guidelines continue to be adjusted by the federal government. The form to apply for forgiveness is long and cumbersome, and for best results, it should be filled out by the company's accounting firm or finance department. The funds from these loans not only are for paying employee payroll, but a portion of the loan, 40 percent, used for various expenses, such as mortgage, rent or utilities.

On June 5, President Trump signed into law the Paycheck Protection Program Flexibility Act (PPFPA) to address many concerns expressed by the small business community around the PPP. The original deadline to apply for the PPP was June 30. But \$130 billion still remained in the fund, out of \$660

billion apportioned. The new deadline is Aug. 8, 2020.

Here is the summary of what this will result.

1. Amount of loan needed for payroll to 60 percent;
2. Extends time period to use funds from 8 to 24 weeks;
3. The deadline to rehire workers is pushed back from June 30 to Dec. 31, 2020;
4. Adds additional exceptions for a reduced head count. The law states a business can still receive forgiveness on payroll amounts if it:
 - Is unable to rehire an individual who was an employee of the eligible recipient on or before Feb. 15, 2020;
 - Is able to demonstrate an inability to hire similarly qualified employees on or before Dec. 31, 2020; or
 - Is able to demonstrate an inability to return to the same level of business activity as such business was operating at prior to Feb. 15, 2020.
5. Extends the repayment term from two years to five years.

Central Bank, an Indian-owned community bank with offices in Tampa, Winter Park and St. Augustine, had 100 percent success rate in securing these loans and funded over \$55 million to small businesses to help keep over 5,500 employees working and paid.

For more information, call Jon Morrell at (813) 549-4202, Nilesh Patel at (813) 549-4217 or visit www.CentralBankFL.com



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