

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JULY 2020

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EDITOR@KHAASBAAT.COM

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Accounting
Planning during pandemic

4



Business Buzz
Cognitive diversity

8



Motoring
Toyota Highlander

10



Finance
Retirement savings

11



Fashion
One-color outfits

12



Classifieds
Help Wanted

14

ASTROLOGY
What's in your forecast for July? Read what columnist Pankaj Kohli has to say.
Page 12

FLORIDA COVID RELIEF CARRIES ON

ORLANDO/OVIEDO

On June 21, **Sikh Society of Central Florida** in partnership with OneBlood held a blood drive. Also, every Sunday, the gurdwara has been offering a free home-cooked meal drive-thru program from 11 a.m. to 2 p.m. The Sikh Society is at 2527 W. State Road 426, Oviedo (Orlando area). For details, call (407) 687-6883 or visit www.orlandogurudwara.com



Sikh Society of Central Florida in Oviedo, which recently held a blood drive, also continues with its free home-cooked meal drive-thru program every Sunday.

JACKSONVILLE

The **Sikh Society of North East Florida**, 6019 Morrow St. E., continues to raise money toward serving over 150 boxed lunches to the needy as part of its "Share A Meal" every Saturday. The Jacksonville Gurudwara also has delivered food for the Sulzbacher Center, a homeless facility in downtown Jacksonville, and the St. Francis School in St. Augustine. For more information, call (904) 620-0777 or visit www.jaxgurudwara.org/



BAPS Charities' Rajdeep Patel, left, Shailesh Patel and Vivek Patel present a \$1,000 check to Hillsborough County Sheriff Chad Chronister.

TAMPA BAY

BAPS Charities presented a donation of \$1,000 on May 27 to the Hillsborough County Sheriff's Office, which supports Feeding Tampa Bay and the Crisis Center. Sheriff Chad Chronister said, "Charitable giving is down 86 percent at a time when people really, really need help. Thank you to BAPS Charities for contributing to the people who need it most, and more importantly when they need it most. Thank you for being a part of 30 days of giving." BAPS Charities is grateful for the continuous and selfless efforts of all local community

professionals during these unprecedented times, and its volunteers across North America continue to evaluate situations to effectively provide support by donating food, funds and protective equipment. For details, visit www.bapscharities.org/covid-19/

On June 21, **Federation of Indian Association of Tampa Bay, Hindu Family Support Services (HFSS)** and several others organized a food drive at University of South Florida to help the Indian Students Association



A food drive was held at University of South Florida to help the Indian Students Association (USF-SIA).

Continued on page 12

USF DISTINGUISHED HEALTH PROF. SHYAM MOHAPATRA AWARDED FLORIDA ACADEMY OF SCIENCE 2020 MEDAL

The Florida Academy of Sciences has chosen USF Distinguished Health Professor Shyam Mohapatra as the recipient of its 2020 medal, one of the state's most prestigious honors recognizing career achievements in research, innovation and education.

Mohapatra is the director of USF's Division of Translational Medicine at the Morsani College of Medicine and Associate Dean of Graduate Program at the Taneja College of Pharmacy USF. A pioneer in nanotechnology and personalized medicine, he also has served as a research career scientist at the James A. Haley VA Hospital in Tampa.

"I am truly humbled and delighted to be recognized for this prestigious state-level honor by the Florida Academy of Sciences for contributions by our team including faculty collaborators, staff and students to the field of nanomedicine and nanopharmacy, which have been the lynchpin for discovery and development of novel diagnostics and therapeutics for many diseases," Mohapatra said.

Continued on page 2

Dear Readers:

PUBLISHER'S NOTE

We are all adjusting to the new way of life during the pandemic. Despite the turmoil, we are striving to bring you informative articles, along with our regular columns. If you know of a group or organization in the community doing relief work, do tell us about it. We welcome your suggestions and letters to the editor with thoughts on how you are coping or issues you're concerned about. As ad revenues decline, KhaasBaat needs your help. Please consider taking an annual or five-year subscription (see page 2) or make a donation to our community's publication, which will complete 16 years next month. 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 Or contact us at editor@khaasbaat.com to pay via credit card.

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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.

EDITOR/PUBLISHER: NITISH S. RELE, M.A. IN JOURNALISM
ASSOCIATE EDITOR: SHEPHALI J. RELE, M.A. IN JOURNALISM
CREATIVE DIRECTOR: TIM LANCASTER

Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647
Phone: 813-758-0518 • e-mail: editor@khaasbaat.com

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PROF. SHYAM MOHAPATRA

Continued from page 1

The Florida Academy of Sciences awards one medal annually to a Florida resident who has contributed in an outstanding manner to the promotion of scientific research, education and public engagement. The medal has been awarded since 1963.



In his 35-year career, Mohapatra has been at the forefront of the burgeoning field of nanotechnology and over the course of his career developed innovative technologies in diagnostics and therapeutics for viral infections, cancer and traumatic brain injury.

Mohapatra was the first to unravel the molecular mechanism underlying Respiratory Syncytial Virus (RSV), which causes 65 million infections and kills an estimated 200,000 people worldwide each year, with infants having the greatest risk for death or life-long lung injuries. Mohapatra lead efforts to develop a treatment for RSV that mitigates the severity of the virus, increasing survival rates and decreasing long-term effects of the disease.

"Throughout his career, Dr. Mohapatra has been a champion of the advancement and dissemination of science, not only within the scientific and academic communities but also in our local and statewide communities," said Dr. Paul Sanberg, USF's senior vice president for research, innovation & knowledge enterprise and himself a 2015 recipient of the FAS medal. "Given his dedication to transdisciplinary research, innovation, teaching, leadership, and public service, he is a greatly deserving recipient of Florida Academy of Sciences Medal."

As an advocate for collaboration in developing breakthroughs in the diagnosis and treatment of diseases, Mohapatra was the driving force behind establishing an interdisciplinary Center for Research and Education in Nanobioengineering (CREN) at USF. The center brings together faculty, staff, clinicians and students as well as local companies and area hospitals to conduct research in the areas of nanomedicine, tissue engineering and cell technology. Mohapatra also led the efforts to create the state-of-the-art Master of Science program at USF in Pharmaceutical Nanotechnology, which trains students in the advances of nanomaterials and nanoprocesses with application to drug delivery, diagnosis, treatment monitoring, personalized medicine and more. Working in collaboration with his wife and colleague, USF Professor Dr. Subhra Mohapatra in the Department of Molecular Medicine, the duo also made significant breakthroughs in the advancement of personalized cancer treatments. Their innovative nanofiber technology platform has made it possible to culture tumors on discs for the purposes of studying and isolating cancer stem cells, which are often drug-resistant and the cause of disease relapse.

Using this technology, anti-cancer drugs are screened for effectiveness and nanoparticles are customized to deliver diverse drug payloads, greatly increasing the chance for patients to achieve remission. The team also pioneered and patented a novel treatment for lung cancer, using a stem cell nanotechnology system that delivers RSV to the cancer cells where the virus infects and kills the cancer cells.

Mohapatra also made pioneering discoveries in the treatment of Traumatic Brain Injury especially in relation to immune control in TBI inflammation. He and his collaborators developed and patented an anti-inflammatory nanoparticle system that delivers therapeutic genes, proteins and drugs to the affected area of the brain as well as for TBI-induced vision dysfunction. Mohapatra co-founded the USF spinout company Transgenex Nanobiotech, Inc., which has pioneered a targeted cocrystal engineering platform and has develop several pipeline drugs for anti-cancer and anti-inflammatory diseases. He is also the founder of the bi-annual Nano-Bio Collaborative International Conference and is the founding President of the Florida Association for Nanobiotechnology, which seeks to advance nanotechnology and nanoscience research.

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MONDAY, JULY 06 (06:30 PM)

• NORTH SRAVAN SHIV PUJA

SATURDAY, JULY 11 (06:00 PM)

• SUNDARKAND PATH

SATURDAY, JULY 18 (06:00 PM)

• SHRI JAGANNATH BHAJAN

SATURDAY, JULY 25 (05:00 PM)

• MATA DI CHOWKI

SUNDAY, JULY 26 (06:00 PM)

• NAAG PANCHMI PUJA

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• GUJRATI SHRAVAN SOMVAR PUJA

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• MAHA PRASAD

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NOTE: Puja services have been resumed with particular guidelines. For private puja at Temple or at your place, please contact Temple or Pandit it.



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CORONA VIRUS PANDEMIC: PART II CONCERN ABOUT RESURGENCE OF CASES

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



Presently, America is fighting two pandemics simultaneously: first is the Covid-19 virus that has already claimed more than 120,000 lives in the U.S. and the death toll is rising. The second is the nationwide racial protests and riots that are feeding into the first one. After all the advice about 'social distancing, wearing masks and avoiding large gatherings,' here we are doing the exact opposite. I am horrified to see tens of thousands of people filling several blocks in major cities, chanting and shouting without taking any precautions. Sadly, they didn't come out here to celebrate victory over the corona virus after America started reopening from

this long shut-down.

Well, this vicious virus is anything but gone; on the contrary, we are beginning to see the early signs of a second wave. Instead of plateauing, cases seem to be skyrocketing in many states particularly in Arizona, California and Florida. While countries like New Zealand and Greece have controlled their pandemic already, USA is experiencing the exact opposite. In India too, the case load is going up. "As the long, hot summer of 2020 begins, the facts suggest that the U.S. is not going to beat the coronavirus," according to one report. And the new projected model predicts 201,000 deaths by the end of October. That sounds dismal!

The reason? Sadly, many are still not following the prevention strategies already laid out in the CDC guidelines and if this trend continues, "Hillsborough county alone may see 13,000 to 18,000 new Covid-19 cases a day," according to USF professor Dr Thomas Unnasch. Just to reemphasize those prevention protocols:

1. Avoid social gatherings in groups of more than 10 people and keep the social distancing of 6 feet or more all the time. In our temple, there are spots marked at 6 feet apart for devotees to stand and pray along with other directions as to how to conduct one while there.
2. Always wear a mask appropriately to cover the nose and mouth when going to any public places. N-95 is the best but any surgical or cloth mask will do for non-hospital workers. Sadly, this is not enforced in many places here. But in Chicago, one my friends said, in any store you walk into, the policy is "No mask, no service." Now, that's great!
3. Practice good hygiene that includes washing your hands with soap and water appropriately, especially after touching any item or surface outside your house, avoid touching your face and nose if possible and always cough or sneeze into a tissue or at least into the inside of your elbow. The sanitizers and

commercial disinfectants can kill the coronavirus, but some can also cause chemical burns and allergic reactions on the skin, particularly in babies, so beware.

4. If you are an older person, have heart disease or diabetes or of low resistance to infections from whatever reason, stay home and avoid discretionary travels and don't visit a nursing home because of the many recent Covid-19 outbreaks in those facilities.

Clinical symptoms of Covid-19

Recently, Mr. G.M., a 63-year-old Indian accountant in New York City, developed a little cough, sore throat and fever but his family physician asked him to stay back in his apartment because of the high number of Covid cases in the hospitals there. Even when he developed shortness of breath, the doctor didn't advise him to go to the emergency department, nor was he seen in his clinic. A few days later, he was taken to the hospital with acute respiratory failure and remained on a ventilator till his death three weeks later. The moral is that if you suspect any significant medical problems, Covid-like illness or not, please get quick medical help and a trip to the hospital ED is the right first step; the earlier the treatment is started, the better the outlook.

The initial symptoms of the disease are generally 'upper respiratory' like cough, sore throat, headache, rhinitis, fever, etc., often mistaken for a cold or flu and hence not taken seriously. But shortness of breath would suggest the lungs are being affected and a clue to get prompt medical attention. Sometimes, anosmia or loss of smell may be the first symptom. Also note that corona patients can present with acute heart attacks and strokes because of the high propensity for clot formation in the corresponding arteries. Other symptoms include diarrhea, myalgia, headache, fatigue, insomnia, etc.

One major problem that has come to attention now is that patients who develop non-classical symptoms of major diseases like mild chest discomfort or back pain (heart attack?) dizziness, transient weakness or blurry vision (stroke?) etc., are less likely to go to the ER for fear of being exposed to coronavirus. Even when they finally decide to seek medical attention, the delay can increase the complications from any of these diseases. So, beware of the atypical presentations and take the right steps to get urgent treatment.

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

TAX PLANNING DURING CORONAVIRUS OUTBREAK – PART III

By SANJAY GUPTA, CPA, FCA



Delayed payment of employer payroll taxes

Taxpayers (including self-employeds) will be able to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Taxes that can be deferred include the 6.2% employer portion of the Social Security (OASDI) payroll tax and the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer 6.2% Social Security (OASDI) rate). The relief isn't available if the taxpayer has had debt forgiveness under the CARES Act for certain loans under the Small Business Act as modified by the CARES Act (see below). For self-employeds, the deferral applies to 50% of the Self-Employment Contributions Act tax liability (including any related estimated tax liability).

Net operating loss (NOL) liberalizations

The 2017 Tax Cuts and Jobs Act (the 2017 Tax Law) limited NOLs arising after 2017 to 80% of taxable income and eliminated the ability to carry NOLs back to prior tax years. For NOLs arising in tax years beginning before 2021, the CARES Act allows taxpayers to carryback 100% of NOLs to the prior five tax years, effectively delaying for carrybacks the 80% taxable income limitation and carryback prohibition until 2021.

Act also temporarily liberalizes the treatment of NOL carryforwards

For tax years beginning before 2021, taxpayers can take an NOL deduction equal to 100% of taxable income (rather than the present 80% limit). For tax years beginning after 2021, taxpayers will be eligible for: (1) a 100% deduction of NOLs arising in tax years before 2018, and (2) a deduction limited to 80% of taxable income for NOLs arising in tax years after 2017.

The provision also includes special rules for REITs, life insurance companies, and the Code Sec. 965 transition tax. There are also technical corrections to the 2017 Tax Law effective dates for NOL changes.

Deferral of noncorporate taxpayer loss limits

The CARES Act retroactively turns off the excess active business loss limitation rule of the 2017 Tax Law in Code Sec. 461(l) by deferring its effective date to tax years beginning after December 31, 2020 (rather than December 31, 2017). (Under the rule, active net business losses in excess of \$250,000 (\$500,000 for joint filers) are disallowed by the 2017 Tax Law and were treated as NOL carryforwards in the following tax year.)

The CARES Act clarifies, in a technical amendment that is retroactive, that an excess loss is treated as part of any net operating loss for the year, but isn't automatically carried forward to the next year. Another technical amendment clarifies that excess business losses do not include any deduction under Code Sec. 172 (NOL deduction) or Code Sec. 199A (qualified business income deduction).

Still another technical amendment clarifies that business deductions and income don't include any deductions, gross income or gain attributable to performing services as an employee. And because capital losses of non-corporations cannot offset ordinary income under the NOL rules, capital loss deductions are not taken into account in computing the Code Sec. 461(l) loss and the amount of capital gain taken into account cannot exceed the lesser of capital gain net income from a trade or business or capital gain net income.

Acceleration of corporate AMT liability credit

The 2017 Tax Law repealed the corporate alternative minimum tax (AMT) and allowed corporations to claim outstanding AMT credits subject to certain limits for tax years before 2021, at which time any remaining AMT credit could be claimed as fully-refundable. The CARES Act allows corporations to claim 100% of AMT credits in 2019 as fully-refundable and further provides an election to accelerate the refund to 2018.

Relaxation of business interest deduction limit

The 2017 Tax Law generally limited the amount of business interest allowed as a deduction to 30% of adjusted taxable income (ATI). The CARES Act generally allows businesses, unless they elect otherwise, to increase the interest limitation to 50% of ATI for 2019 and 2020, and to elect to use 2019 ATI in calculating their 2020 limitation. For partnerships, the 30% of ATI limit remains in place for 2019 but is 50% for 2020. However, unless a partner elects otherwise, 50% of any business interest allocated to a partner in 2019 is deductible in 2020 and not subject to the 50% (formerly 30%) ATI limitation. The remaining 50% of excess business interest from 2019 allocated to the partner is subject to the ATI limitations. Partnerships, like other businesses, may elect to use 2019 partnership ATI in calculating their 2020 limitation.

Technical correction to restore faster write-offs for interior building improvements

The CARES Act makes a technical correction to the 2017 Tax Law that retroactively treats (1) a wide variety of interior, non-load-bearing building improvements (qualified improvement property (QIP)) as eligible for bonus depreciation (and hence a 100% write-off) or for treatment as 15-year MACRS property or (2) if required to be treated as alternative depreciation system property, as eligible for a write-off over 20 years. The correction of the error in the 2017 Tax Law restores the eligibility of QIP for bonus depreciation, and in giving QIP 15-year MACRS status, restores 15-year MACRS write-offs for many leasehold, restaurant and retail improvements.

Accelerated payment of credits for required paid sick leave and family leave

The CARES Act authorizes IRS broadly to allow employers an accelerated benefit of the paid sick leave and paid family leave credits allowed by the Families First Coronavirus Response Act by, for example, not requiring deposits of payroll taxes in the amount of credits earned.

Continued on page 16



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MY GROWTH IN COLLEGE

By **AURELIA LEONA** and **ROBERT LEVINE**



In Jakarta, I went to an international high school that implements the IB Diploma curriculum. My school was academically challenging, giving us questions and problems that were way beyond our syllabus. We had to stick closely to the textbooks and spare no effort in writing proper, lengthy essays and reports.

Life was stressful, a monotonous cycle. I woke up at 5 a.m., attended school from 7:30 until 3:30, continued with extracurricular activities until 5:30, arrived home at 7:30, then started studying at 8:30 until sometimes 2 am. And repeat.

Transitioning to college, I felt a huge difference because I could control my own schedule. At first, the breaks between classes felt odd, like I was slacking, but I could work on my assignments at times when my brain was at its best capability. As time went by, I found myself more relaxed and better able to follow my classes attentively, fully concentrating and quickly absorbing the lessons.

At Boston University, the liberal arts curriculum broadens my perspective and improves my critical thinking. I have become more creative in solving problems and, with a balance of labs and discussions, I get to understand how physics applies in real world situations and discuss deeper concepts with my professors and teaching assistants.

Although I initially filled the gaps between classes with studies, I started to use the free time to search for new study spots, meeting friends at Starbucks and spending hours talking with them about classes and food adventures. In Boston, I meet new people all the time, and I soon found that the more I interacted with others, the more I discovered new things. I now understand what it really means to accept other people and think from their points of view.

At BU, I have met so many people from different parts of the world. As international students, we confide in one another about the new experiences not found in our homelands: the different learning environment, the different curriculum, the parties, and the American culture that obsesses over individual freedoms. Compared to high school, my experience in an American university is as much thrilling as

it is overwhelming.

Being out of my parents' home also means I am out of their watch. They are not here to remind me to do things or scold me if I do something wrong. I was always in a bubble that ensured my safety. But now that I have tasted freedom, it feels emancipating.

Although it's fun not to have a specific curfew, there are tons of challenges that come with this freedom. I must be responsible, keep to a schedule, and not procrastinate. The most difficult challenge has been to restrain myself from acting impulsively. I am finally able to attend a college party, go on a road trip, and go literally anywhere in Boston. I can walk on my own, take the bus or the subway and spend hours outside the university premises.

I had always wanted to experience this open culture and create lasting memories, but since I was not allowed to do many of the things I wanted to try, it was extremely tempting to do everything right away without thinking about the looming consequences. While the desire to bend the rules feels like fun, I came to the US to pursue my education and build my career. That will always be my priority. My parents are no longer with me, so I have taught myself to abide by the rules and stay within appropriate limits. I want to be someone who will be able to return to my country and use the knowledge I cannot gain in Indonesia to help others.

Yet a little bit of fun is healthy for me. I go to weekly movie nights, often taking a detour to stroll near the Charles River where I like to draw, read or listen to music. In America, I have freedom to choose, which has helped me become a responsible teenager who actually does not procrastinate. Still, it's really hard to get an "A" here, and you have to be smart in choosing your classes, something I didn't have to do much before.

Boston University has been a great change for me. I can now easily adapt to new situations.

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

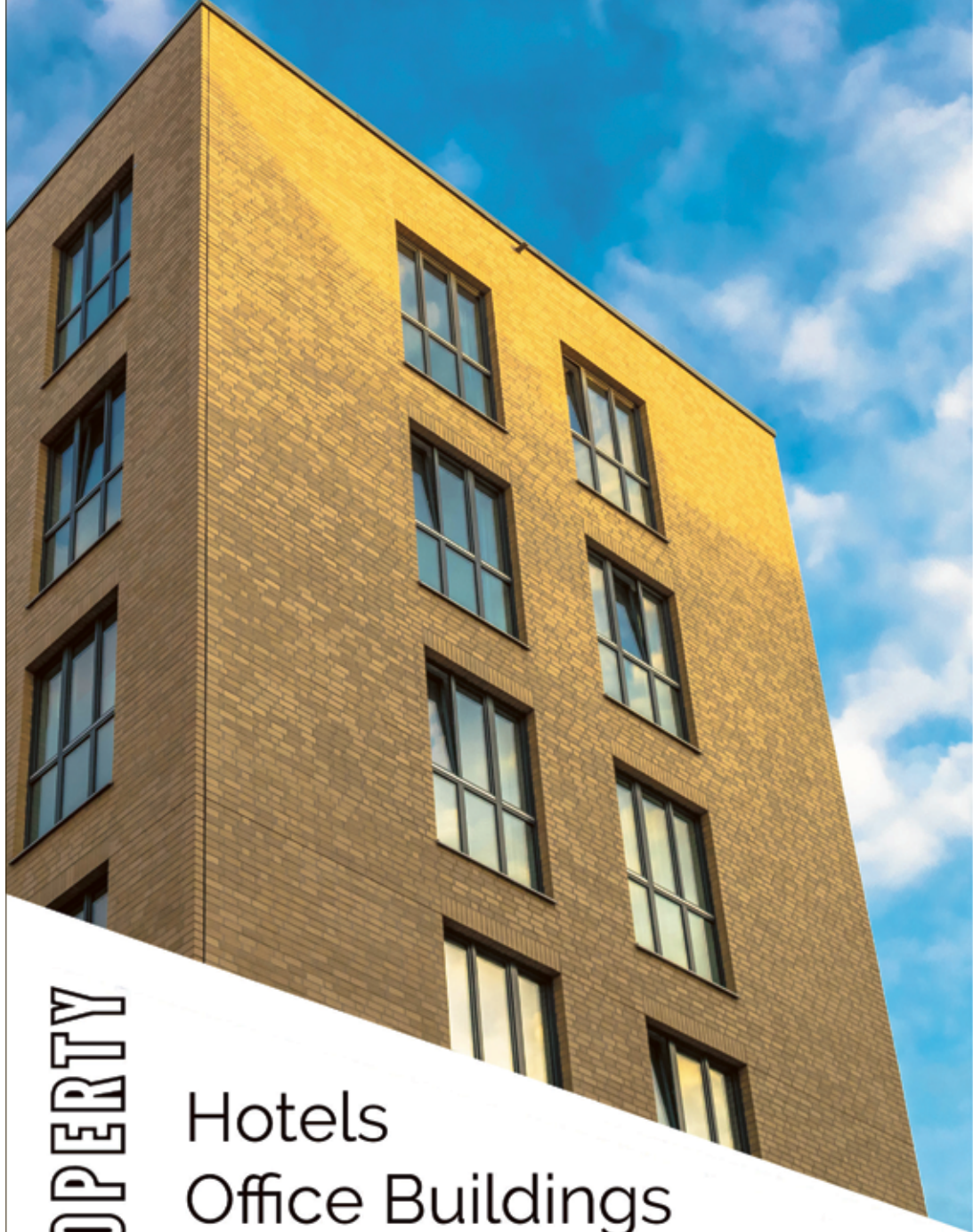
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WHY IS COGNITIVE DIVERSITY CRITICAL TO TEAM SUCCESS?

By Dr. KARYN MATHURA-ARTHUR



Having a Cognitively Diverse team on a project or in your company is a huge asset – simple fact. There is no doubt that people feel comfortable surrounding themselves with others who have business styles similar to their own. Unfortunately, when you get more of the same, what you end up with is ... more of the same.

Before we dive deeper into the reasons why, it is essential to understand the concept first. What is cognitive diversity? As the name might imply, Cognitive diversity refers to including individuals with unique, diverse viewpoints and who use cognitive exploration models when solving a problem in the workplace. In other words, when there are people who think differently and come up with creative solutions and ideas to solve challenges, the chances of success are usually higher. Cognitive diversity often leads to healthy discussion and brainstorming between team members, which can be the gateway to problem-solving and innovation.

How do you foster cognitive diversity within your team? Or hire a cognitive diverse team?

One of the best ways to achieve a good balance between team cohesiveness and cognitive diversity is to encourage people to think for themselves and be more hands-on when it comes to approaching a given project. There is a thin line between teamwork and individual initiative, and it is important to strike a good balance between these different worlds, to avoid confusion or chaos within the team. To do this first, you must encourage and foster an environment that creates psychological safety. People must have trust to be able to share their viewpoints openly.

It is also helpful to diversify the team, with people representing different areas of expertise and experiences. For instance, a branding expert and an engineer might tackle the same issue in two completely different ways. Both angles are very valuable, and this could lead to some great ideas. "Synergy, discussion, and cooperation between people that come at a project from different backgrounds can be a key element of building cognitive diversity within your team," says Dr. Faisal A. Syed, national director of Primary Care at ChenMed.

Organizing the team in different independent subgroups can also be a great way to diversify the cognitive approach on any given project. By

working independently, team subgroups might come up with different ideas, which could later intertwine or be compared to one another in order to develop with the most suitable strategy to achieve the end goal.

Being open to external opinions or other consultations (such as hiring external consultants to join the team for specific projects) can also be a fantastic way to broaden the cognitive range of the group, as well as fostering new, exciting resources and relationships all while living in peace solving singular of multiple problems.

The power of learning together and cultivating cognitive diversity in designing the work of tomorrow is a strong play for any company competing in today's fast-changing world. It's critical to consider each possible angle in order to establish viable, productive solutions.

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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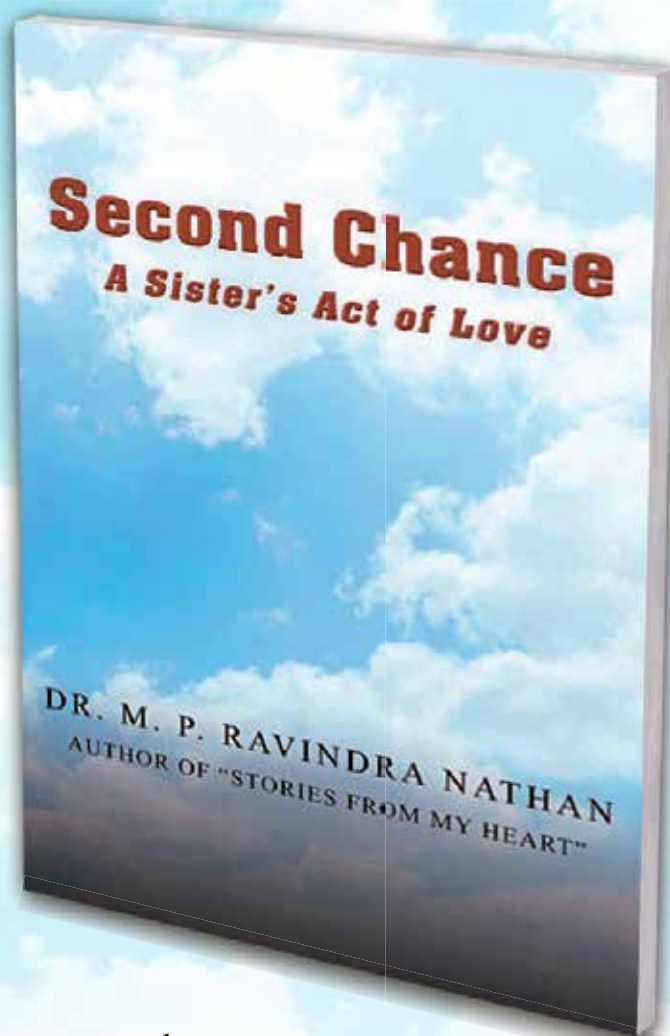
Second Chance: A Sister's Act of Love

Dr. M. P. Ravindra Nathan (Author of 'Stories from My Heart') has just published his new book: 'Second Chance: A Sister's Act of Love.'

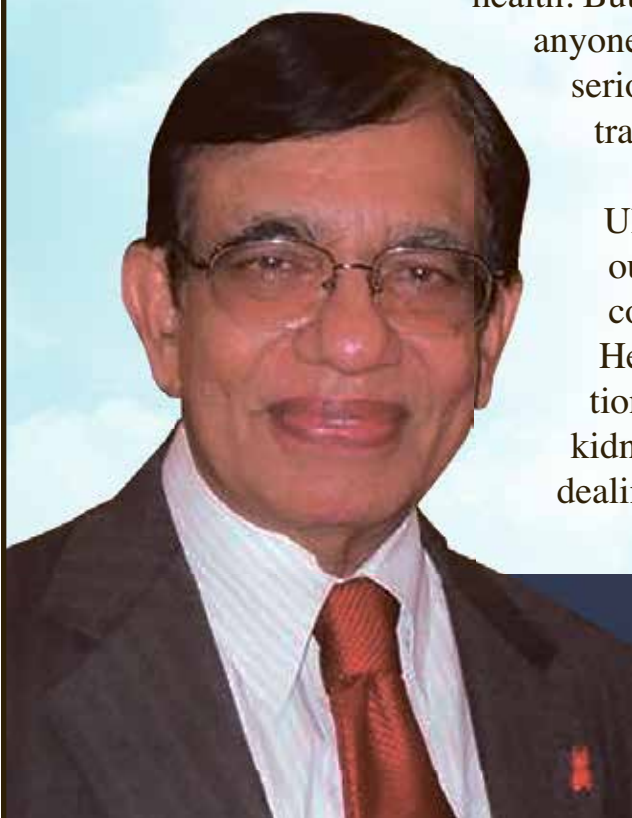
The book describes in detail the author's long saga of his complicated kidney transplant surgery and highlights some of the issues involved in organ donation and transplantation. Dr. Nathan shares his unique perspective regarding the role of kidneys in your body, what happens when they fail, what are the options for treatment, what is involved in getting a kidney transplant and how to adjust to a life after transplant.

This book takes you through the intricate details of how kidney failure could happen to anybody, even to someone who is apparently in good health. But "dis-ease" can happen to anyone—even doctors could become seriously ill, necessitating an organ transplant.

Ultimately, Dr. Nathan recommends, that we need to trust our own body—the beauty, resiliency and ability for its recovery, no matter how ravaged it is with disease processes. He hopes the readers will enjoy this book and find inspiration from his story. This book is very useful for patients with kidney diseases, prospective donors and recipients, physicians dealing with kidney diseases as well as the general public.



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OVERHAULED HIGHLANDER IS AN OUTSTANDING PRACTICAL PACKAGE

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

Debuting in 2001, the Highlander has been revamped this year. Essentially, it means a longer vehicle (increase of 2.4 inches) and more cargo space (from 13.8 to 16 cubic feet) than its predecessor. And finally Apple CarPlay and Android Auto have been integrated into this Toyota too.

Otherwise, the all-wheel-drive test drive has retained its power train: a 3.5-liter DOHC V-6 engine cranking out 295 horsepower @ 6600 rpm and 263 pounds-feet of torque @ 4700 rpm. A VVT-i and variable intake manifold assist in fuel saving. The SUV is mated to an easy-to-engage 8-speed auto transmission. Suspension handled via an independent MacPherson strut front and multilink rear does a super job of soaking up road bumps. The electric power steering is razor sharp with a firm on-center feel to boost confidence of the driver in an untoward situation. Brake feel also is admirable for the hefty SUV. If venturing off-road, the multi-terrain select control enables you to pick mud/sand or rock/dirt modes.

Up front, the black grille and chrome surround with a lower bumper in silver finish is bordered by LED headlights and fog lamps. The Highlander offers cavernous cargo and passenger capacity, allowing for 13.6 cubic feet of space behind the 60/40 third row, 48.3 cubic feet behind the two second-row captain's chairs (which go aft and forth by 3 inches for easy access to third row) and 84.3 cubes with both seats folded. The embossed

HIGHLANDER (PLATINUM AWD)

Tires: P235/55R20
Wheelbase: 112.2 inches
Length: 194.9 inches
Tow capacity: 5,000 pounds
Weight: 4,450 pounds
City: 20 mpg
Highway: 27 mpg
Fuel capacity: 17.9 gallons
Weight: 4,450 pounds
Web site: www.toyotausa.com

and perforated leather seats are plush and comfy. There also is a huge under-floor bin in the cargo hold. Overhead sunglass holder and conversation mirror add to the list. And we counted 8 cup holders and four bottle holders! A massive 12.3-inch touchscreen for nav, phone and audio controls is a breeze to use. Other amenities include a tri-zone auto a/c, 10-way driver and four-way power heated/cooled front-passenger seats, heated second-row seats, faux-wood trim and silver-painted satin and chrome accents, and power lift gate and moon roof.

Dual front airbags, side curtain airbag, front knee airbags, four-wheel antilock brakes, stability, traction controls, 360-degree camera view around vehicle, blind spot, rear-cross traffic and lane-



departure alert systems, smart-stop technology, front/rear parking assist, daytime running lights and tire pressure monitoring system come at no cost. The standard Toyota Safety Sense 2.0 includes a pre-collision system that detects pedestrians, lane departure assist and dynamic cruise control.

Boasting a good balance of comfort and performance, the redesigned Highlander is eminently useful, spacious and a pleasure to drive. If in the market for a midsize SUV that can seat up to eight, we highly recommend taking this Toyota for a test. Or you can opt for the hybrid version. Either way, we promise you won't be disappointed with the choice.

ALL-NEW CX-30 EASES NICELY INTO THE MAZDA LINEUP!

It's an all-new vehicle and, coming from Mazda, it is more than welcome. After all, who doesn't want to enjoy a fun-to-drive and energetic ride keeping in mind the 'Zoom-Zoom' (emotion of motion phrase) made so popular by the Japanese carmaker? Best of all, the CX-30 isn't replacing any vehicle in the lineup. Instead, the fresh SUV fills a slot between the subcompact CX-3 and the bigger CX-5.

Seating five in comfort and style, this sporty ride is equipped with a 2.5-liter inline-4 cylinder engine developing 186 horsepower @ 6000 rpm and 186 pounds-feet of torque @ 4000 rpm while coupled to a 6-speed auto gearbox. Whether you choose front-wheel or all-wheel drive, the compact crossover is equipped with the direct-injection Skyactiv, which uses a torque boost via a high compression ratio to increase fuel economy. Want to have some excitement on the road? Just turn on the sport mode and step on the pedal.

Up front, a matte-finish grille with the Mazda emblem is flanked by horizontal, trapezoidal eagle-eyed LED headlights and daytime running lights. The well-crafted, intelligently-designed and simple cabin conveys a classy and tailored look. Pleasing to the eye is a 7-inch



CX-30 PREMIUM (AWD)

Tires: 215/55R19
Suspension: MacPherson strut front, torsion beam axle rear
Steering: power rack and pinion
Wheelbase: 104.5 inches
Length: 173 inches
Weight: 3,408 pounds
Fuel capacity: 12.7 gallons
City: 25 mpg
Highway: 32 mpg
Base price: \$29,600
Web site: www.mazdausa.com

TFT instrument cluster of analog speedometer, tachometer, fuel/temp and driver information center. The 8.8-inch screen for navigation, phone and audio is easy to use via a commander control knob on the center console. Our top-level Premium arrived with standard dual auto a/c, leather seats, shifter and steering column, power moon roof and lift gate, push-button start, heated front seats, paddle shifters, metallic-finish trim, power driver's seat, Apple CarPlay and Android Auto capabilities and a 12-speaker Bose sound system. Head and legroom is adequate for adults and, best of all, is the 60/40 split rear seat,

which folds flat via a lever release in the trunk.

Included in the CX-30 are dual front and side airbags, side curtain airbag, dynamic stability and traction controls, four-wheel antilock brakes, hill launch assist, blind spot monitor, lane-keep assist and departure warning, rear-cross traffic alert, front/rear crumple zones and stabilizer bars, rearview camera, three-point safety belts for all, tire pressure monitoring system and daytime running lights. 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.

Like its siblings in the CX fold, we are sure that the CX-30 also will carve a niche in the competitive compact crossover segment. It delivers a powerful performance, ample cargo/passenger room, sportiness and commendable fuel mileage.

MITSUBISHI ECLIPSE CROSS IS THE IDEAL ALL-ROUNDER

Introduced just two years ago, the Mitsubishi Eclipse Cross is a surprisingly enjoyable ride. For a fresh vehicle that weighs over 3,500 pounds, it is quick off the mark, responding with agility in any situation. Our test drive SEL trim of the compact SUV is equipped with a 1.5-liter inline-4 cylinder power train that puts out 152 horsepower @ 5500 rpm and 184 pounds-feet of torque @ 6000 rpm. The slightly noisy continuous variable transmission continues as is. A MacPherson strut front and a multilink rear suspension works well to absorb unpleasant highway bumps. The electric power steering returns a weighted, linear response to the driver's input. The S-AWC (Super All-Wheel Control) system sends power not only to the front or rear wheels but also to the left or right wheels for maximum traction. Also, the idle-neutral logic technology translates into fuel savings at a stop as does the eco mode once turned on.

No doubt, the Eclipse Cross sports an aggressive look with horizontal LEDs headlights and fog lamps flanking the chromed grille with a centered Mitsubishi emblem. The cabin is roomy with plentiful head and leg room for rear passengers in the 60/40 fold seat. The 7-inch touch navigation and display audio interface is easy to operate. Several comforts are offered such as dual auto a/c,



ECLIPSE CROSS

Tires: 225/55R18
Wheelbase: 105.1 inches
Length: 173.4 inches
Fuel capacity: 15.8 gallons
City: 25 mpg **Highway:** 26 mpg
Base price: \$28,595
Price as tested: \$32,520
Web site: www.mitsubishicars.com

cruise control, power windows/door locks, leather tilt/telescopic leather steering column and shifter, eight-way power driver and four-way manual front-passenger heated seats, black headliner, driver information center, audio system with six speakers, under floor cargo hold, head-up display and a rear seat armrest with two cup holders.

Safety features at no extra cost include dual front and side airbags, side curtain airbag, driver knee airbag, rearview camera, active stability and

traction control, blind spot monitor with lane change assist and rear-cross traffic alert, forward collision and lane departure warnings, hill start assist, four-wheel antilock brakes, anti-theft alarm, front-pedestrian impact crumple zones, daytime running lights and tire pressure monitoring system.

It may look deficient in horsepower on paper but the four-cylinder and useful Eclipse Cross is an alluring proposition. The all-inclusive ride boasts considerable cargo and passenger space, and decent fuel mileage (our highway average was around 29) at an economical price. That it comes with a 10-year or 100,000-mile power train and a five-year or 60,000-mile new vehicle limited warranty is a plus.

TAPPING RETIREMENT SAVINGS DURING A FINANCIAL CRISIS

By HAREN MEHTA



As the number of COVID-19 cases began to skyrocket in March 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The legislation may make it easier for Americans to access money in their retirement plans, temporarily waiving the 10 percent early-withdrawal penalty and increasing the amount they could borrow. Understanding these new guidelines and the other rules for loans and early withdrawals may help you determine if they are appropriate options during a financial crisis. (Remember that tapping retirement savings now could risk your financial situation in the future.)

Penalty-Free Withdrawals

The newest exception to the 10 percent early-withdrawal penalty allows IRA account holders and retirement plan participants to take distributions of up to \$100,000 in 2020 for a "coronavirus-related" reason. These situations include a diagnosis of COVID-19 for account owners and certain family members; a financial setback due to a quarantine, furlough, layoff, or reduced work hours, and in the case of business owners, due to closures or reduced hours; or an inability to work due to lack of child care as a result of the virus. This temporary exception augments the other circumstances for which a penalty-free distribution is typically allowed:

- Death or disability of the account owner
- Unreimbursed medical expenses exceeding 7.5 percent of adjusted gross income (increases to 10 percent in 2021)
- A series of "substantially equal periodic payments" over your life expectancy or the joint life expectancy of you and your spouse
- Birth or adoption of a child, up to \$5,000 per account owner
- Certain cases when military reservists are called to active duty.

In addition, IRAs (but not work-based plans) allow penalty-free withdrawals for a first-time home purchase (\$10,000 lifetime limit), qualified higher-education expenses, and payments of health insurance premiums in the event of a layoff.



Five Industries Most Likely to Offer Retirement Plan Loans

Percentage of plans that offer loans, by type of industry³

Work-based plans allow exceptions for those who separate from service

after age 55 (50 in the case of qualified public safety employees) and distributions as part of a qualified domestic relations order.

Tax Consequences

Penalty-free does not mean tax-free, however. In most cases, when you take a penalty-free distribution, you must report the full amount of the distribution on your income tax return for that year. However, the income associated with a coronavirus-related distribution can be spread over three years for tax purposes, with up to three years to reinvest the money.¹

Retirement Plan Loans

If your work-based retirement plan allows loans, you typically can borrow up to the lesser of 50 percent of your vested balance or \$50,000. Most loans must be repaid within five years, but if the money is used to purchase a primary residence, the repayment period may be longer. The CARES Act permits employers to increase this amount to the lesser of 100 percent of the vested balance or \$100,000 for loans to coronavirus-affected individuals made between March 27, 2020, and Sept. 22, 2020.* Affected participants who have outstanding loans on or after March 27, 2020, will be able to delay any payments due in 2020 by one year.²

Hardship Withdrawals

Many work-based retirement plans also permit hardship withdrawals in certain circumstances. Although these distributions are not exempt from the 10% early-withdrawal penalty, they can be a lifeline for people who need money in an emergency.

For more information about your options, contact your IRA or retirement plan administrator.

1) Amounts reinvested may reduce your tax obligation on the distributions; however, due to the timing of distributions and required tax filings, you may have to file an amended return to seek a refund on any taxes previously paid on withdrawn amounts. 2) The original five-year repayment period will be extended for the delay, but interest will continue to accrue. 3) Source: Plan Sponsor Council of America, 2019 (2018 data)

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JULY 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)

Arians stand to have a mixed type of events during this month/ Action without thought may cost dearly. Financially, adverse conditions prevail and it is strongly advised to be cautious at every level. Expenditures are more than income. Maneuver; use personal skills and judgment. Health conditions are normal. Defer any job plans. Use your logical mind at every step you take.

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) Venus in own house is a positive point for health, financial gains and all-round progress. Professionally, it is a highly positive month. One maintains sound health with added enthusiasm, energy and positive spirit. You will feel more confident. Love life is much encouraging. However, don't take health for granted.

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) Take due precaution in all dealings and activities. Walk cautiously, use logical judgment and let events take their own course. Normal and good health is seen. Professionally, it is not a good time to plan for professional change. However, use proper judgment and apply your mind before taking any action.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Financially, expenditures are more than income. Health-wise, be careful. Go for medical assistance at slightest provocation. Professionally, do not rely upon intuition; instead, think before you act. Do not blame luck. Hold back plans, minimize launch of new projects.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) First fortnight looks promising as most planets are in powerful houses. This is a positive time; one will have clarity of thought. Negative afflictions of adverse planets get annulled to a larger extent, except child-related issues. All-round progress is seen; financially, it is a good time and all your dues will be realized. Health is good, and professionally it is a decent period.

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) Your sign lord Mercury is all powerful. Favorable transition of planets produces positive professional results. You have a great period in your love life, finance and money flow, which is also positive. People will be naturally attracted towards you. Health is good too. Unexpected sources will result in rich gains. Avail all opportunities. Enjoy this time and use it to your advantage.

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) Your sign lord Venus is transiting through the 9th house, which is its own. This brings positive monetary results; financial benefits, luck and prosperity. Love life is great, enjoy and don't complain. Professionally too, there is encouraging news. Health is good also. On the whole, the month ends on a positive note. Enjoy it, Librans.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Mars is in a friendly 5th house, aspecting house of gains. This is a positive point with regard to personal life, success, finance and gains. But at the same time, other planets are not very much congenial; so, move cautiously. However, your personal interest cannot be impaired by adverse conditions. Be alert in personal dealings, you will be on the go.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Your sign lord Jupiter has moved in his own house, aspecting the house of desires, wishes, spouse and profession. This should benefit one financially. Mercury is also helpful professionally. Overall assessment will be highly beneficial for finance, love, and personal and professional life. In other respects, you should not expect much.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shrivana, Dhanistha (first 2 parts) Days are positive, which will fetch good results in personal matters. Major planets are favorably posited blessing one with divine grace. Venus brings success almost everywhere. Your sign lord Saturn might cause bit of issues with growth as some restrictions are seen. For health problems, due medical care is to be taken.

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) Saturn, your sign lord, is transiting through own house, which is 12th house. It's not favorable; however, other major planets are powerfully placed rewarding you with personal and financial success. But few planets may create problems on health and expenditures, so be careful. Expenditures are on the heavier side and cannot be ruled out. Love life is good.

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 Your sign lord Jupiter is in the 10th house, which brings the best in everything. Mercury aspects your house of profession offering handsome gains on professional front, change of job or expecting promotions looks likely. Major planets bring bhagya (luck), professional and financial gains on every front. It is a highly positive month in every respect. Health and Love life is great.

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

HERE IS SOME ADVICE TO WEAR ONE-COLOR, ALL-LIGHT OUTFITS!

By KIRAN BAHL



Summer's in full swing. It's hot and the last thing on many of our minds is wearing heavy saris and lenghas. Time for some Indian fashion inspiration! Monochromatic ensembles and color schemes are trending, mostly because of their clean minimalistic feel and no-frills look.

A side note, some will argue that wearing all black constitutes as being monochromatic. And it is. But where's the fun in that? Here are some tips and tricks of wearing all one color, light and bright (not just black), top to bottom.

LIGHT SOOTHING SHADES

Light colors are the chosen ones for summertime. White and pastels take the lead in daywear especially, but we usually want to balance the look with a black/brown neutral or a contrasting accent. This summer, stick with an all-light outfit.

A sky blue sari with matching blouse and cute kitten heels for polish is perfect. Same with sky blue bangles too. An all-baby pink churidaar with matching accessories is oh-so-sweet. An overall rule of thumb though is to skimp on wearing too much jewelry. It literally can weigh you down besides weighing your look down too. And keep hair and makeup minimal for an effortless look and feel that'll stand out.

BRIGHT POPPING HUES

You're finally going back out to small (and safe!) gatherings around you. For

evening events especially, you want to dress up even more than usual; after all, you were in hiding too long! Wear monochromatic looks in deep and dark hues.

An all red lengha with self-sequins or embroidery and coordinating accessories is bold. Add a red lip too for the ultimate in a truly sophisticated look. A salwar kameez in deep plum with matching jewelry and shoes is beautiful and neat. Remember, hair should be easy, up or down.

A UNITED COLOR SCHEME

A fashion's monochromatic color scheme involves you dressing in all one color and its coordinating shades on the color wheel. Luckily, much of our Indian wear already incorporates this trend with our mixed designs, patterns and embroidery.

Look and feel like a tropical paradise in all green. An all-dark green sari with sea green blouse or stonework and teal accessories is romantic and pretty. Or ocean out in an all turquoise blue palazzo suit with navy accessories and a midnight blue clutch. It is all intricate but also simply put together.

We're all trying to accept these strange times, unsure what remains permanent and what remains temporary. But one thing that we can guarantee to ourselves is our permanent happiness. Create your own sunshine and even your darkest memories and moments become just a little brighter, lighter. 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.grostyles.com

FLORIDA COVID RELIEF

tide over the financial and homesickness setback arising from the lockdown. Many are unable to receive family funds from India while those who had part-time jobs are without any. Community members can assist financially by contributing to the Venmo account, @SIA-USF. HFSS provides free and confidential assistance to women and families from India and other south Asian countries, facing domestic violence, emotional abuse and family conflict. For information, call (813) 591-0250, email help@hfssusa.org or visit <https://hfssusa.org/>

The Sikh Gurdwara of Tampa Bay (USREF) in Thonotosassa has been doing their part since the COVID-19 outbreak. Under Gurdwara's Outreach Initiative, volunteers have reached out to Tampa Bay area sheriff offices, fire stations, ERs/hospitals and homeless shelters with free groceries, food, masks and items of personal hygiene.



The Sikh Gurdwara of Tampa Bay (USREF) in Thonotosassa holds a weekly drive-thru Free Food Program with the help of selfless volunteers.

Gurdwara has sponsored hundreds of free meals via Feeding Tampa Bay. Recently, volunteers catered food to Ronald McDonald House. Also, a weekly drive-thru Free Food Program with the help of selfless volunteers has provided meals to thousands of needy families. Gurdwara is compiling a list of the needy to provide weekly groceries from the drive-thru visitors.

Gurdwara needs a constant flow of funds to undertake such initiatives. Donate to Tampa Bay Gurdwara via Zelle Pay to 813-599-1557 (Recipient: USREF) or mail checks to United Sikh Religious & Educational Foundation Inc., 15302 Morris Bridge Road, Thonotosassa, FL 33592. For information, visit <https://TampaGurdwara.com>

If you are involved with an organization doing pandemic-related relief work, tell us about it. Email editor@khaasbaat.com

Continued from page 1

LOOK IN WHEN LOCKED IN: TIME TO REFLECT – PART II DON'T JUST RETURN, REBUILD!

By DR. ARUN GULANI



This is also a great time to prevent a rebound jump back to the previous treadmill of life. Take stock and rebuild if necessary. Do you need to change, modify or stay your correct course?

In the lockdown period, nothing changed for me besides not seeing my dear patients and performing surgery. I have been busy teaching in back-to-back worldwide webinars, and designing new fashion line for men and women while also planning new surgical instruments. I authored a

textbook, spent time with family, saw movies, walked on the beach, conducted community fundraisers and took calls from colleagues. But I did this every weekend anyway. It is gratifying to know that I don't need to change anything.

During this time, I also initiated a worldwide competition (MASK-A-RATE) for people to make masks at home with materials available at home and this became a global event. My daughter led the nurses support movement during nurse's week that resulted in collaborating with Mayo Clinic to honor the unsung heroes.

We also indulged and celebrated graduations, anniversaries and birthdays with family on Zoom and experienced a first-ever, 6-foot-apart-graduation ceremony to watch our son deliver his salutatorian speech.

As for how, have I changed our practice protocols now that we are open? Well, even before Covid-19, my patients were scheduled one at a time in my lobby (not a "waiting" room). Whether they traveled from 40,000 miles away across the world or from across the street, I always kept 40 minutes in between each patient. So, what only changed were the new COVID-19 precautions; the style of practice actually testifies to the future.

Everyone everywhere is affected by this pandemic and doctors are no exception. However, we still occupy a privileged status in society and should remain cognizant of that responsibility.

We could travel anywhere in the world and have a job whether it be the Amazon rainforest or the outback of Australia or literally anywhere people exist.

As doctors, we are by nature empathetic and will surely help patients in future. Demand for treatment will not diminish, but patients' ability to pay might. Consequently, we need to exceed in kindness and leniency: working with patients on payment plans, extending credit, lowering costs or even working at cost for patients who are in trouble financially, can help to ease the burden. In fact, there is a possibility of an increase in surgical volumes and consults since people might realize how fragile life is and take care of their vision as soon as they can.

I am also educating and encouraging the eye care industry and pharmaceutical companies to help medical practices in a similar fashion to lessen the financial strain the pandemic has created. Essentially, we have the opportunity to

express our shared humanity and foster kindness. This is also a good time for doctors to stop being envious of each other. As he put it, we're all in the same boat. Raise your goals, and the bottom line will automatically rise.

Now is a good time for doctors to re-evaluate their financial situation and the health of their practice. If doctors find themselves struggling to pay staff, for example, they may be overstaffed or have too much overhead or costs. Similarly, if a practice is in good financial health and does not find itself struggling, doctors can come back with the confidence that they were doing things.

Yes, I certainly feel like the world is going through a great reset at the moment. Rather than panicking or falling prey to fear mongering, taking this opportunity to deeply evaluate your life can prove invaluable. The evaluation can be on the practical side, such as with finances or business function, or it can be on the more philosophical side, like evaluating personal fulfillment.

What will you leave behind? It's a question for the ages. Taking stock of the bigger picture — gaining perspective on your role in the world and how you help humanity — can lead to deep contentment and a satisfying life.

A forced meditative retreat this is. Let's pray for and help in every way, all of those who were adversely impacted while leading and supporting those as we re-build for the future.

Arun C. Gulani, M.D., M.S., is director and chief surgeon of Gulani Vision Institute in Jacksonville. He can be reached at gulanivision@gulani.com or visit www.gulanivision.com

'HINDU DHARMA THROUGH THE ARTS' COMPETITION LAUNCHED; DEADLINE JULY 31

Hindu Students Council (HSC) launched its first online benefit arts competition, called Hindu Dharma through the Arts (HDA 2020), on July 1. This initiative is a way to encourage creativity and engagement with Hindu identity, aims to provide a platform for artistic expression, and creates an innovative avenue to donate money for Covid-19 response efforts.

The theme is storytelling. All art submissions must either tell a story of how the participant has grappled with and embraced his/her/their identity as a Hindu or a story from Hindu texts, oral traditions, Itihasas, Panchatantra, etc.

Kiran Rajkumar, president of the HSC chapter at the University of South Florida (USF) and co-organizer of HDA, remarked: "During these trying times, many of us have turned to art as an outlet for creative expression and therapeutic release. Personally, I find relief in painting and classical dancing, and I know many others feel the same. I figured an arts showcase could unite members of the Hindu community through a common theme."

Money raised by HDA will be donated to Sewa International USA's Covid-19 Fund, which will be used to support individuals and families in the United States.

Applicants of any age can apply in a variety of art categories: dance, music, visual arts, photography/film/drama, writing, and cooking. Participants may submit in as many categories as they would like with a maximum of two entries per category. The deadline for submission is July 31.

The finalists' art will be posted on the HSC website, and there will be prizes awarded in each category. A panel of judges will review the artwork based on originality, creativity, ability to convey meaning, authenticity to the Hindu story, and execution. After the submission deadline, all artwork will be posted online, and patrons will be encouraged to donate money to support their favorite artwork. There will be a prize for the artwork that raises the most money.

For more information, visit <https://www.hindustudentscouncil.org/hindu-dharma-through-the-arts/> or email HSC at info@hindustudentscouncil.org



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TAX PLANNING DURING CORONAVIRUS OUTBREAK

Continued from page 4

Pension funding delay

The CARES Act gives single employer pension plan companies more time to meet their funding obligations by delaying the due date for any contribution otherwise due during 2020 until January 1, 2021. At that time, contributions due earlier will be due with interest. Also, a plan can treat its status for benefit restrictions as of December 31, 2019 as applying throughout 2020.

Certain SBA loan debt forgiveness isn't taxable

Amounts of Small Business Administration Section 7(a) (36) guaranteed loans that are forgiven under the CARES Act aren't taxable as discharge of indebtedness income if the forgiven amounts are used for one of several permitted purposes. The loans have to be made during the period beginning on February 15, 2020 and ending on June 30, 2020.

Qualified Disaster Assistance Payments (QDAP) under Internal Revenue Code Section 139

Federally declared disaster allows employers to make QDAP tax-free to employees and fully deductible by employer. It's not subject to payroll taxes or withholding and not considered compensation. The payment is to reimburse or pay the employee for "reasonable and necessary personal family, living or funeral expenses incurred as a result of COVID-19. Employee cannot be compensated for such expenses or losses by insurance and this cannot be intended to replace lost income.

PART C - IRS PROVIDES EXTENSION FOR TAX FILINGS AND PAYMENTS

The Treasury Department and the Internal Revenue Service issued Notice 2020-23, which amplified Notice 2020-18 and Notice 2020-20 and modified Rev. Proc. 2014-42 with respect to calendar year 2020, and provided additional relief, postponing certain time-sensitive actions. Generally, Notice 2020-23 provides that any person who has a federal tax return or other form filing obligation specified in the Notice that is due to be performed (originally or pursuant to a valid extension) on or after April 1, 2020, and before July 15, 2020, is an "affected person" and such filing obligation is automatically extended – with no additional action required by the affected person – to July 15, 2020.

Although the extensions to July 15, 2020, are automatic, affected taxpayers who need even more time to file a return may choose to file the appropriate extension form by July 15, 2020, to obtain an extension to file their return (but not to make a payment), but the extension date may not go beyond the original statutory or regulatory extension date

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

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



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