

# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JUNE 2020

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## COVID RELIEF AID KEEPS FLOWING IN TAMPA, ORLANDO AND JACKSONVILLE

### TAMPA BAY

The **Gujarati Samaj of Tampa Bay**, also known as GSTB, recently hosted a fundraising drive to collect funds to benefit charities in India and Tampa Bay area. GSTB matched dollar-for-dollar up to \$10,000. It collected over \$10,125, and with GSTB's match, raised more than \$20,125.

Gujarati Samaj of Tampa Bay donated: \$2,500 to PM CARES Fund in India via online transfer; \$2,500 to Gujarat Chief Minister Relief Fund via online transfer; \$3,500 worth (7,000 pieces) surgical masks and \$3,150 worth (950 pieces) N95 safety masks to local AdventHealth Hospital; \$5,000 check and \$3,500 worth (7,000 pieces) surgical masks to Feeding Tampa Bay.



GTSB Governor's board members at Feeding Tampa Bay

Taking social distancing requirements into consideration, a small gathering was held at the AdventHealth Carrollwood and Feeding Tampa Bay on May 12 to present masks and check donations. Among those present were GSTB 2020 Board of Governors Chair Jigisha Desai, Vice Chair Dr. Jayendra Choksi, Secretary Vijay Gandhi, Treasurer Smita Patel, board members Nainan Desai and Darshak Patel, GSTB President Keval Brahmhatt, VP Mukesh Patel, Secretary Chintan Patel, Treasurer Jigar Jadav and Social Secretary Bhavik Modi.



GTSB Governor's board members at AdventHealth Carrollwood

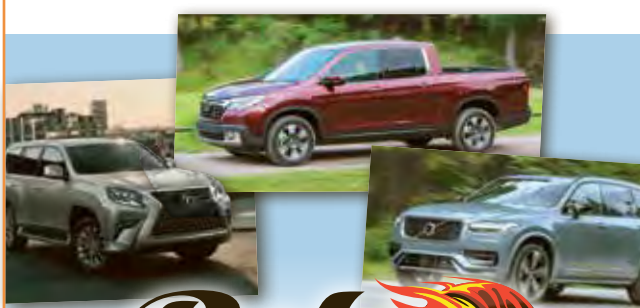
AdventHealth CEO Erika Skula thanked GSTB for the donation, stating that the hospital is in need of masks as everyone entering the hospital premise is required to wear one while there has been a national shortage. Director of Operations Adam Johnson, Director of AH Carrollwood Foundation Tony LaForgia, Chief of Staff Dr. C.J. Patel, and Chief Nursing Officer Seta Ruiz were also present.

Feeding Tampa Bay Executive Director Thomas Mantz accepted the \$5,000 check. He gave detailed information from collections to processing, to packaging and distribution of the food with the help of over 200 volunteers. Hari Tank of ShreeHari Video & Photography donated his time and services and Sammy from Express Beverages contributed 8,000 bottles of water to Feeding Tampa Bay.

**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.

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.

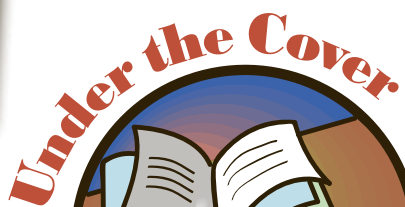
*Continued on page 2*



## MOTORING

Go for a spin in the 2020 Volvo XC90 plug-in hybrid, Lexus GX460 and the Honda Ridgeline.  
**Test-drive reviews, page 10.**

### BOOK REVIEW



By Nitish Rele

**"This Could Be Home: Raffles Hotel and the City of Tomorrow" (114 pages; \$12) by Pico Iyer; published by Epigram Books (www.epigrambooks.sg)**

"Often, I suspect, people come to Singapore to visit Raffles as much as they come to Raffles to enjoy Singapore," notes our favorite travel author during one of his visits in 35 years. His books about crossing cultures such as "Video Night in Kathmandu," "The Lady and the Monk" and especially "The Global Soul" are treasures to be cherished forever. Though "This Could Be Home" is more of a puff piece on the city-state and the hotel, the book still has the distinct Pico Iyer appeal to it.

*Continued on page 16*

## PUBLISHER'S NOTE

### Dear Readers:

The pandemic has resulted in extensive upheaval of daily life for everyone in Florida, especially businesses in our community. Despite the turmoil, we at Khaas Baat continue to strive to bring you informative and educational articles on COVID-19, as well as our regular columns. As advertising revenues decline, we need your help more than ever before. Please consider taking an annual or five-year subscription (see page 2) or make a donation to our community's publication, which has been providing a public service for the last 16 years. 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.

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## COVID RELIEF

Continued from page 1

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>



Tampa Gurdwara volunteers pack meals for the weekly drive-thru Free Food Program.

As coronavirus continues to take a huge emotional and mental toll on families, Tampa-based **Hindu Family Support Services** can help. It 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](mailto:help@hfssusa.org) or visit <https://hfssusa.org/>  
**BAPS Charities** continues to provide Personal Protective Equipment (PPEs) to frontline responders, as well as hot meals and in-kind donations in local communities throughout North America. BAPS realizes food insecurity, protecting the elderly, medical equipment, and disruptions to education are just a few of the concerns facing communities. To donate to their efforts, visit [www.bapscharities.org/covid-19](http://www.bapscharities.org/covid-19)

### ORLANDO/CASSELBERRY

**The Hindu Society of Central Florida**, 1994 Lake Drive in Casselberry, has raised \$21,000 toward Coronavirus relief efforts, according to HSCF President Dr. Sampathkumar Shanmugham.

Cooked, packed vegetarian meals were delivered to frontline workers at: Central Florida Regional Hospital, Sanford; South Seminole Hospital, Longwood; AdventHealth Altamonte, Altamonte Springs; and Seminole County Sheriff's Office, first respondents, Sanford. In addition, vegetarian meals were delivered to: Rescue Outreach Mission, Sanford; Health Care Center for Homeless, Orlando;



Hindu Society of Central Florida President Dr. Sampathkumar Shanmugham presents a check for Rescue Outreach Mission in Sanford.



At Health Care Center for Homeless, Orlando.

Coalition for Homeless, Orlando; and Ronald McDonald House for Sick Children families, Orlando.

Cash donations were made to following organizations to buy medical supplies and to feed the needy: Rescue Outreach Mission and Harvest International, both in Sanford; Health Care Center for Homeless, Orlando; Coalition for Homeless, Orlando; and Sharing Center, Longwood.

### JACKSONVILLE

The **Sikh Society of North East Florida**, 6019 Morrow St. E., has raised money toward serving more than 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.

Also, together with **Sewa International**, Jacksonville's Seva4Society is organizing \$19 for Covid-19 fundraiser. The money collected through this fundraiser will be used to support undeserved communities. To donate, visit <https://sewausea.org/NE-Florida-Sewa-Fundraiser-for-COVID-19>

*If you are involved with an organization doing pandemic-related relief work, tell us about it. Email [editor@khaasbaat.com](mailto:editor@khaasbaat.com)*

## HINDI MOVIE PREVIEW

By **SHEPHALI J. RELE**

**"Gulabo Sitabo"** Starring Amitabh Bachchan, Ayushmann Khurrana, Vijay Raaz, Brijendra Kala; directed by Shoojit Sircar; written by Juhi Chaturvedi; music by Shantanu Moitra.

The directing and writing team of "Vicky Donor," "Piku" and "October," delivers an unusual light-hearted film to watch with the family, which premieres on Amazon Prime Video June 12. The world of Gulabo Sitabo includes two slimy scheming foxes in a game of one upmanship, each with his own agenda. Amitabh Bachchan stars as Mirza, a 78-year-old landlord, who would move heaven and earth for his most prized possession, a dilapidated old mansion in the heart of Lucknow. But his garden of roses has a unique set of thorns, his tenants. Among them is Baankey, played by Ayushmann Khuranna, a shrewd squatter who matches Mirza bit for bit in ceaseless banter. The makers say it's a quirky slice of life where Mirza and Baankey are like Tom and Jerry, unique and unmatched, friend and foe, naughty and smart, all combined to produce chaos. Bachchan's unique look required three hours each day to get into character. Khurrana, thrilled to be reunited with his "Vicky Donor" mentor, said, "What I love about the film is its sheer simplicity, the fleeting moments of simple humour in the banter between a landlord and tenant makes this film really special. I hope audiences love the film and our chemistry when it premieres."



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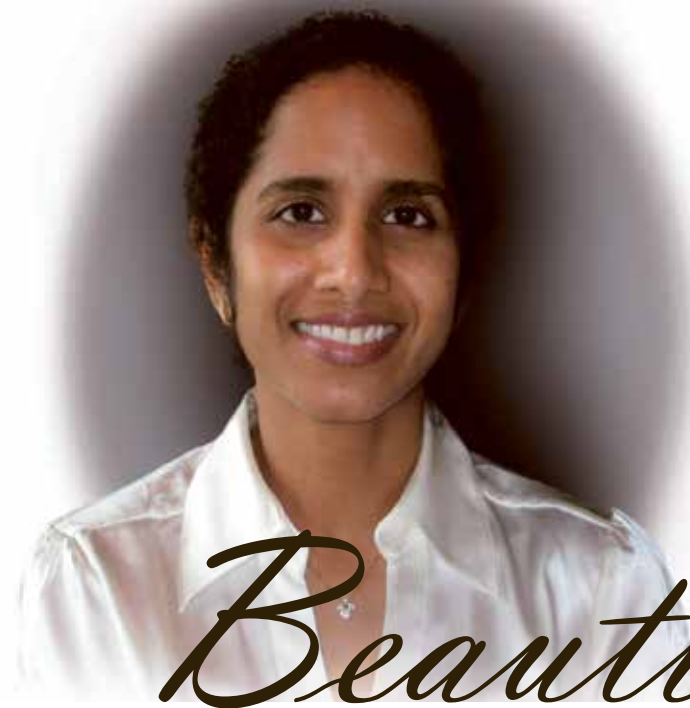
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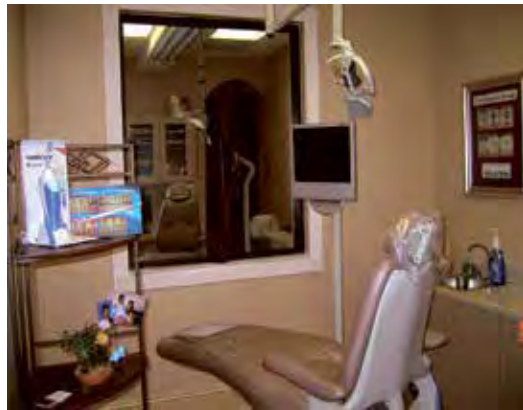
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Dr. Jain also specializes in **AXONICS** and **INTERSTIM SNM** therapy for urinary and fecal incontinence.

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

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

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

**Meenakshi Jain, M.D., FACOG**

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MONTHLY EVENTS	WEEKLY EVENTS
<p><b>MONDAY, JUNE 01 (06:00 PM)</b></p> <ul style="list-style-type: none"> <li>• NIRJALA EKADASHI</li> <li>• MATA GYATRI PUJA HAVAN</li> </ul> <p><b>THURSDAY, JUNE 04 (6:30 PM)</b></p> <ul style="list-style-type: none"> <li>• POORNIMA SHRI SATYANARAYAN KATHA &amp; ABHISHEKAM</li> </ul> <p><b>SATURDAY, JUNE 06 (05:00 PM to 8:00 PM)</b></p> <ul style="list-style-type: none"> <li>• MATA DI CHOWKI</li> </ul> <p><b>SUNDAY, JUNE 14 (11:00 AM)</b></p> <ul style="list-style-type: none"> <li>• SANKARANTI SURYANARAYAN PUJA</li> </ul> <p><b>MONDAY, JUNE 22 (6:00 PM)</b></p> <ul style="list-style-type: none"> <li>• ASHAD SHUKLA TRIRITYA SHRI JAGANNATH JI PUJA</li> </ul> <p><b>SATURDAY, JUNE 27 (5:00 PM)</b></p> <ul style="list-style-type: none"> <li>• SHRI JAGNNATH JI PUJA, RATHYATRA, BHAJAN KIRTAN</li> </ul>	<p><b>EVERY MONDAY - 7:30 PM</b></p> <ul style="list-style-type: none"> <li>• SHIV ABHISHEK AND PUJA</li> </ul> <p><b>EVERY TUESDAY - 7:00 PM</b></p> <ul style="list-style-type: none"> <li>• SUNDARKAND</li> <li>• HANUMAM KATHA</li> </ul> <p><b>EVERY THURSDAY - 7:00 PM</b></p> <ul style="list-style-type: none"> <li>• SAI BABA SATSANG</li> <li>• MAHA PRASAD</li> </ul>

All events will be LIVE on FACEBOOK.

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



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## CORONA VIRUS PANDEMIC: PART I UNDERSTANDING THE DISEASE

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



These are unprecedented times for the entire world. A human tragedy of untold proportions has just unfolded right in front of our eyes. A pandemic called Covid -19 produced by SARS-Cov2 (corona) virus that originated in Wuhan, China and first detected in December 2019 has spread to all the countries and has turned the world topsy-turvy. The number of cases and deaths from the disease has grown exponentially. If you have been following the headlines during the past few weeks, you already know the devastation brought on by this virus. The total number of cases in the world, as of this writing, is nearing the 5 million mark with deaths over 320,000.

Unfortunately, USA stands now as the worst affected country in the world with cases over 1.5 million and deaths about 93,000 and still rising. In spite of having better facilities to treat these patients, we haven't been able to cut down the death rate significantly.

This virus has beaten us every step of the way but we are beginning to understand its protean manifestations better as more research studies and autopsy results are coming in. Initially, we thought it was primarily a respiratory virus since it presented with cough, fever and pneumonia. Now we know, the virus, a virulent one, after entering the body through upper respiratory passages, shows its real nature as a 'vasculotropic' virus producing severe inflammation of the 'vascular endothelium.' This in turn causes 'disseminated intravascular coagulation,' the end result being occurrence of widespread blood clots leading to consolidation of the lungs, heart attacks, strokes, heart failure, kidney failure and more – the end result being higher death rate. And the latest is a type of severe generalized inflammation in children and young adults resembling Kawasaki's disease with a high mortality rate.

After a period of national shutdown' and stay-at-home orders, many states are opening up and easing restrictions, which could trigger a new wave of the outbreak. Hence, we have to use extreme caution and judgment. This is the time for all of us to remain calm and united and help one another to tide

over the crisis. Since the pandemic is anything but abated and is unlikely to leave us any time soon, we will need to strictly adhere to the prevention strategies laid out by the experts for long-term success: the entire social distancing package, personal hygiene techniques including proper hand washing as and when needed, wearing well-fitting masks and avoiding contacts with others as much as possible. As you already know the older population with preexisting heart disease, hypertension and suppressed immunity from whatever reason – are more vulnerable.

The most worrisome aspect is the statement from the leading U.S. infectious disease expert Dr. Anthony Fauci: "The corona virus outbreak the world is experiencing now may become a cyclical occurrence and could return even stronger if proper precautions are not taken." Which means you can expect it to come back in the winter months, a scary thought indeed. And cases are beginning to appear in the regions previously not affected by the pandemic like South American and African nations! Let us not forget the history lesson we learned from the most severe pandemic in history, the Spanish Flu of 1918: "It lasted for two years, came in three waves, with 500 million people infected and 50 million deaths. Most of the fatalities happened in the second wave! The people felt so bad about social distancing and quarantine measures that when they were first lifted, the people rejoiced in the streets with abandon. In the coming weeks, the second wave occurred, with tens of millions dead."

So, the take-home message is, "We are in it for the long haul. And let's not repeat history in the time of Covid-19." Now we are better equipped to deal with the disease, having the knowledge of how the virus spreads and how to prevent its transmission. Hopefully, a vaccine will be available soon. Finally, everybody should know the ways to boost one's own immune system that will reduce the risk for viruses and other pathogens.

*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](http://www.amazon.com)**

## TAX PLANNING DURING CORONAVIRUS OUTBREAK – PART III

By SANJAY GUPTA, CPA, FCA



### Special Rules for use of Retirement Funds for Coronavirus-Related Distribution

Waiver of 10% early distribution penalty. The additional 10% tax on early distributions from IRAs and defined contribution plans (such as 401(k) plans) is waived for distributions made between Jan. 1 and Dec. 31, 2020 by a person who (or whose family) is infected with the Coronavirus or who is economically harmed by the Coronavirus (a qualified individual). Penalty-free distributions are limited to \$100,000, and may, subject

to guidelines, be re-contributed to the plan or IRA. Income arising from the distributions is spread out over three years unless the employee elects to turn down the spread out. Employers may amend defined contribution plans to provide for these distributions. Additionally, defined contribution plans are permitted additional flexibility in the amount and repayment terms of loans to employees who are qualified individuals.

### Temporary Waiver of Required Minimum Distribution Rules for Certain Retirement Plans and Accounts

Required minimum distributions that otherwise would have to be made in 2020 from defined contribution plans (such as 401(k) plans) and IRAs are waived. This includes distributions that would have been required by April 1, 2020, due to the account owner's having turned age 70 1/2 in 2019.

### Charitable deduction liberalizations

The CARES Act makes four significant liberalizations to the rules governing charitable deductions:

(1) Individuals will be able to claim a \$300 above-the-line deduction for cash contributions made, generally, to public charities in 2020. This rule effectively allows a limited charitable deduction to taxpayers claiming the standard deduction.

(2) The limitation on charitable deductions for individuals that is generally 60% of modified adjusted gross income (the contribution base) doesn't apply to cash contributions made, generally, to public charities in 2020 (qualifying contributions). Instead, an individual's qualifying contributions, reduced by other contributions, can be as much as 100% of the contribution base. No connection between the contributions and COVID-19 activities is required.

(3) Similarly, the limitation on charitable deductions for corporations that is generally 10% of (modified) taxable income doesn't apply to qualifying contributions made in 2020. Instead, a corporation's qualifying contributions, reduced by other contributions, can be as much as 25% of (modified) taxable income. No connection between the contributions and COVID-19 activities is required.

(4) For contributions of food inventory made in 2020, the deduction limitation increases from 15% to 25% of taxable income for C corporations and, for other taxpayers, from 15% to 25% of the net aggregate income from all businesses from which the contributions were made.

### Exclusion for employer payments of student loans

An employee currently may exclude \$5,250 from income for benefits from an employer-sponsored educational assistance program. The CARES Act expands the definition of expenses qualifying for the exclusion to include employer payments of student loan debt made before January 1, 2021.

Break for remote care services provided by high deductible health plans

For plan years beginning before 2021, the CARES Act allows high deductible health plans to pay for expenses for tele-health and other remote services without regard to the deductible amount for the plan.

### Break for nonprescription medical products

For amounts paid after December 31, 2019, the CARES Act allows amounts paid from Health Savings Accounts and Archer Medical Savings Accounts to be treated as paid for medical care even if they aren't paid under a prescription. And, amounts paid for menstrual care products are treated as amounts paid for medical care. For reimbursements after December 31, 2019, the same rules apply to Flexible Spending Arrangements and Health Reimbursement Arrangements.

## PART B - TAX PROVISIONS BENEFITTING BUSINESS

### Employee retention credit for employers

Eligible employers can qualify for a refundable credit against, generally, the employer's 6.2% portion of the Social Security (OASDI) payroll tax (or against the Railroad Retirement tax) for 50% of certain wages (below) paid to employees during the COVID-19 crisis.

The credit is available to employers carrying on business during 2020, including non-profits (but not government entities), whose operations for a calendar quarter have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also available to employers who have experienced a more than 50% reduction in quarterly receipts, measured on a year-over-year basis relative to the corresponding 2019 quarter, with the eligible quarters continuing until the quarter after there is a quarter in which receipts are greater than 80% of the receipts for the corresponding 2019 quarter.

For employers with more than 100 employees in 2019, the eligible wages are wages of employees who aren't providing services because of the business suspension or reduction in gross receipts described above.

For employers with 100 or fewer full-time employees in 2019, all employee wages are eligible, even if employees haven't been prevented from providing services. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in eligible wages and compensation paid by the employer to an employee. Thus, the credit is a maximum \$5,000 per employee.

Wages don't include (1) wages taken into account for purposes of the payroll credits provided by the earlier Families First Coronavirus Response Act (FFCRA) for required paid sick leave or required paid family leave, (2) wages taken into account for the employer income tax credit for paid family and medical leave (under Code Sec. 45S ) or (3) wages in a period in which an employer is allowed for an employee a work opportunity credit (under Code Sec. 51 ). An employer can elect to not have the credit apply on a quarter-by-quarter basis.

The IRS has authority to advance payments to eligible employers and to waive penalties for employers who do not deposit applicable payroll taxes in reasonable anticipation of receiving the credit. The credit is not available to employers receiving Small Business Interruption Loans. The credit is provided for wages paid after March 12, 2020 through December 31, 2020.

*To be continued ...*

**Sanjay Gupta, CPA, FCA, who has 30 years of experience in accounting and taxes, is based in Plantation. He can be reached at [sanjayg@sanjayguptacpa.com](mailto:sanjayg@sanjayguptacpa.com) or visit [www.sanjayguptacpa.com](http://www.sanjayguptacpa.com)**



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- ✓ Ability to sponsor Green Cards for relatives

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

### CONTACT US TODAY

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**IMPROVING YOUR MEDICAL SCHOOL APPLICATION**

By **ROBERT A.G. LEVINE**



A lot of work goes into the preparation for medical school. However, hard work does not always translate into admissions success.

You must be smart about how you present yourself.

In simple terms, medical schools focus upon three things. First, you need great grades in the core courses of medicine (although great grades in every course are always recommended). Second, you need a superior score on the MCAT. Third, you need a strong resume of health-related experience.

All of this needs to be communicated effectively in the application to medical school. Then, if you get past the

first stage, you will need to do a great job in your admissions interview.

Too often, great candidates fail to translate their experience into an effective presentation. Remember, they are not evaluating you; they are evaluating your application. If you do not effectively explain what you have done, in the admissions world, it didn't happen.

This article focuses upon three pieces of the med school application: the resume, the essays, and the recommendation letters.

The most common problem with resumes is a lack of detail. Forget about using a thesaurus to find more compelling verbs to start each bullet point. Do not waste space with adjectives and adverbs that add little or no value. Instead, embrace this idea: if they can visualize you doing something, then they can understand you better. But to allow them to see, you must give them a thing to see. The only things that are "things" are nouns.

Notice how little you see in your head when you think of the word "passionate." That's an adjective. Now notice how quickly you actually see the following words. Elephant. Bridge. School. Researcher. Doctor. Those are all nouns.

Either in real life or in popular culture, you may know someone named Michael. Think about what Michael looks like. Can you see his face?

Michael is my father.

In our heads, we all have our own Michaels (and interns and researchers and doctors). When they read your application, it does not matter what an admissions officer sees, only that they see something. At UCA, we call this "borrowed imagery."

Medical school applicants have spent hundreds and hundreds of hours in

pre-health experience, yet without the right words, nobody can see or comprehend your efforts.

Be specific. Detail wins. Think of the question words from elementary school, especially who, what, where, and when. The answers to those questions are nouns. Use them!

This simple adjustment can improve a resume exponentially. It can also improve your essays.

We often see four "errors" in medical school essays. The first is lack of detail. The second is focusing upon your achievements instead of the way you did what you did. Remember, your achievements are already listed in your resume, so restating them in an essay adds no value to your application (and it usually detracts). The third problem is wasting too much time on your commentary instead of your narrative. If you became more empathetic because of patient encounters, you probably do not need to tell them that you became more empathetic, at least not multiple times. Fourth, remember that learning a lesson should be only part of the story. How you applied your "lesson learned" is critical to their prediction of how you will act as a doctor.

Finally, when asking for recommendation letters, give your mentor some guidance. If you have worked with someone for years, they certainly know you well. However, few mentors understand how their work made a difference to your life. Tell them what part of your experience was most rewarding. Let them know what thing they did made a difference to your growth. Explain why you have chosen them to speak on your behalf.

For a professor who barely knows you, a recommendation letter can be especially challenging. Communicate with them! Provide them information that shows why you requested the honor of their advocacy. What was their influence upon you? What specific part of their class did you enjoy most? Did anything they taught help you find a better life direction?

First, get through the application, being sure to ask someone else to read what you wrote to ensure that you have made the most effective presentation. Then, if you get to the second stage of the admissions process, we can start on interview preparation ...

**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](http://www.universitycoa.com)**

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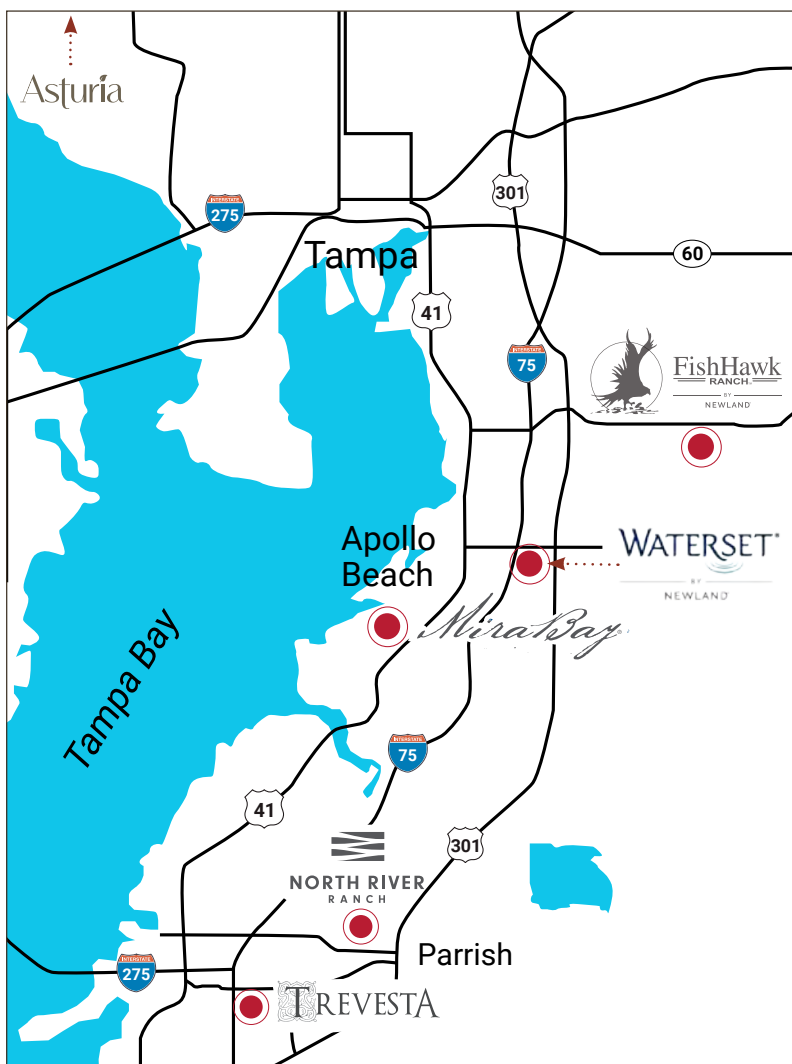
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## PRESIDENT TRUMP'S LATEST BAN ON LEGAL IMMIGRATION

By DILIP PATEL



"Excess labor supply affects all workers and potential workers, but it is particularly harmful to workers ... including African Americans and other minorities, those without a college degree, and the disabled." This is another example of how

President Trump is seeking to divide us by turning to a familiar target – immigrants. This at a time when the world is engaged in an unprecedented fight against the coronavirus.

The president first threatened a full ban on immigration via a tweet on April 22. Until the actual order was issued the next day, everyone was left to speculate what was coming.

The language quoted above is from the introductory language to the order. And while the ban is narrower than initially anticipated, we expect the consequences to be enormous. It could fundamentally alter our immigration system and redefine who can be an American.

The new immigration ban is the third ban on legal immigrants that Trump has signed. He signed the first travel ban – also known as the Muslim Ban – on his sixth day in office. Courts blocked the first two versions of that ban. The third attempt was upheld by the Supreme Court. That travel ban remains in place and was expanded in January 2020.

In October 2019, Trump attempted to ban all legal immigrants who did not have one of a narrow range of unsubsidized health insurance plans. That ban is currently blocked in court.

### Who Is targeted by Trump's latest immigration ban?

The new ban on immigration is Trump's most sweeping attack on the legal immigration system yet. As of April 23, the ban blocks the issuance of all new immigrant (permanent) visas to people outside the United States, with some exceptions.

Specifically, the ban covers:

Parents of U.S. citizens.

Adult children of U.S. citizens.

Spouses and children (regardless of age) of

lawful permanent residents.

The diversity visa program.

All employment-based immigrant visas, except EB-5 investor visas.

All other immigrant visas, unless specifically exempted.

### Who Is exempted from the ban?

The ban does not apply to nonimmigrant (temporary) visas, such as students and H-1B high-skilled workers. It exempts any immigrant abroad who already has an immigrant visa or travel document in hand when it goes into effect. It also makes limited exceptions for:

Spouses and minor children of U.S. citizens, as well as active duty troops and their families.

People seeking EB-5 "investor" visas.

Iraqi and Afghan translators who helped the U.S. military, as well as their families.

Any person obtaining an employment-based immigrant visa as a doctor, nurse, health care worker, medical researcher, or other job that the Department of Homeland Security determines is essential to combating the coronavirus. Spouse and children of these people are also exempted.

Anyone whose entry as an immigrant is determined to be in the "national interest" or that "furthers important law enforcement objectives."

The ban also does not affect anyone seeking to gain a green card from inside the United States through "adjustment of status," which does not require obtaining a visa from outside the country. Refugees, asylum seekers and those currently holding lawful permanent resident status aren't affected by the ban, but their ability to petition for family members abroad could be impacted.

### How long does the ban last?

The ban will supposedly last just 60 days.

However, by the 50th day, the secretary of state is required to recommend to the president whether to extend the ban again.

If the supposed "90-day" Muslim Ban provides any history, this new ban will almost certainly get extended through the end of Trump's first term in office. If the economy continues to

struggle, the president will have an excuse to continue to block new immigrants.

### What next?

In addition, the ban also requires the secretary of homeland security and the secretary of labor to review all non-immigrant visa programs within 30 days. This suggests that another ban may be in the works.

### What is the long-term effect of the ban?

Routine visa services at consulates abroad are already suspended due to the coronavirus, so this ban does not change much in the short-term. However, the effect will likely be significant if the ban continues once those consulates reopen. According to an analysis of the ban, all legal immigration would be cut by 33%.

While U.S.-citizen spouses are not affected, nearly two thirds of parents of U.S. citizens would get blocked. 93% of other family-based immigrants would as well. However, because a vast majority of those who obtain green cards through employment categories do so from inside the United States, employment-based immigration is largely unaffected.

### Why is the ban the wrong approach?

The president is using the economic downturn associated with the coronavirus to justify and normalize fundamental changes to our immigration system. It's no surprise that the new restrictions look suspiciously like the cuts the president has been seeking in Congress for years.

Despite the president's claims, immigrants have long been shown to help the American economy, not hurt it. This ban will keep families separated, adding more stress to Americans, not less.

Rather than distract and divide the United States by taking aim at immigrants, the president should be focused on responding to the coronavirus pandemic.

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

## TRANSFORMATIONAL LEADERSHIP: WHAT DOES IT MEAN?

By Dr. KARYN MATHURA-ARTHUR



True transformation in leadership begins when people overcome fears and self-limiting beliefs to get out of their comfort zone and play to their strengths.

What does this mean?

Well, it means that transformation can be tough to accomplish, and

it definitely requires getting out of your safe zone and venturing into the unknown for many. Transformational leadership is all about taking chances, and realizing that to move forward and improve as leaders, we need to constantly push ourselves to try new ideas and break the boundaries of what we think we can accomplish.

With the right attitude, the way you transform your approach to leadership could lead to so much success and unprecedented prosperity. Transformational leadership is actually a well-established theory that first mentioned in 1973, in the sociological study conducted by the author J.V. Downton.

"Transformational leaders stimulate and inspire their followers to achieve extraordinary outcomes and, in the process, develop their followers' own leadership capacity. These leaders help followers to grow and develop

by responding to followers' individual needs by empowering them and aligning the objectives and goals of the individual followers, the leader, the group, and the larger organization," according to Barnard Bass (2006).

How can a transformative leader guide change? It happens through inspiring the team, as well as offering practical solutions and strategies on how to implement change and make it happen. Industry insiders have identified four main elements that constitute the pillars of true transformational leadership. The first is individualized consideration (you need to understand each individual that works within the team.) Then, there is intellectual stimulation, as well as inspirational motivation and lastly, idealized influence.

Inspirational motivation is perhaps the most important factor where the leader must serve as a role model for the rest of the team, leading by setting an example. Intellectual stimulation follows with a leader taking this motivation momentum and using it to influence others to do the same and thus match the intellectual readiness of the leader, thinking for themselves, but also following the needs of a greater purpose. Individual considerations are also important, as getting to know people within the team can be a

fantastic way to create a stronger personal and professional bond, leading to more productive outcomes and better results.

The prime assumption is that people will willingly follow a leader who inspires them with energy and enthusiasm to get things done. To conclude, these are some of the basic notions of transformational leadership, but it doesn't end here. In fact, this is only the beginning. By its own definition, transformational leadership is always changing, and it can be whatever you need it to be. Leaders can evolve, embrace new ideas, inspire others, and pursue change as a way to stay relevant and successful.

Always remember that the saying "So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets."

*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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## PERFORMANCE, ELEGANCE MAKE VOLVO XC90 PLUG-IN HYBRID A WINNER!

Test-drive stories by NITISH S. RELE [motoringtampabay@gmail.com](mailto:motoringtampabay@gmail.com)

Last year, Volvo had dispatched over the compact XC60 for us to drive. And recently, we had the 2020 midsize XC90 T8 plug-in hybrid version (E-AWD) Inscription parked in our driveway for a test drive. Undoubtedly, both are incredible rides we recommend wholeheartedly to a potential six- or seven-passenger luxury SUV buyer.

Amazingly, they also share a 2.0-liter inline-4 turbocharged and supercharged engine, which puts out a massive 400 horsepower @ 6000 rpm and 472 pounds-feet of torque @ 5400 rpm. A rear electric motor and a center-mounted 11.6 kWh lithium-ion battery can take the midsize luxury crossover SUV nearly 18 miles before the gasoline engine kicks in. The 8-speed auto gearbox in our all-wheel-drive vehicle is sprightly in any untoward situation. And the start-stop feature (auto engine stop when the vehicle halts) ensures substantial savings in fuel and weight.

The gorgeous crossover shows off a refreshed chrome grille with the familiar but updated Volvo iron mark, flanked by LED headlights and Thor's hammer-like daytime running lights. The front/rear bumpers receive a restyling while integrated roof rails, tail pipes and 19-inch wheels are now standard. The generous cabin conveys an upscale aura with a 12.3-inch instrument panel decked in shimmer graphite aluminum inlays. Adult passengers have ample space for leg and shoulder room in the two rear seats. Volvo Sensus infotainment, with a distinct vertical 9-inch display

**XC90 T8 (AWD)**  
**Wheelbase:** 117.5 inches  
**Length:** 195 inches  
**Width:** 84.3 inches  
**Height:** 84.5 inches  
**Suspension:** double wishbone front, integral axle rear  
**Steering:** electric power rack and pinion  
**Drive modes:** comfort, eco, dynamic, off-road, individual  
**Fuel capacity:** 18.5 gallons  
**Mileage:** 25 mpg combined  
**Base price:** \$67,500  
**Price as tested:** \$86,990  
**Web site:** [www.volvo.com](http://www.volvo.com)



touch screen, is essentially made up of four tiles: navigation, media, phone and user-defined. Activate one and watch it expand while keeping the other tiles visible for future use. Standard amenities include two-zone auto a/c, 10-way power front seats, leather tilt/telescopic steering wheel, panoramic moon roof, aluminum cargo scuff plate, hands-free power tail gate and a leather-wrapped dashboard.

The Chinese-owned but Swedish-made car company is renowned for safety. Continuing the tradition, the XC60 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, 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.

The nearly 5,000-pound XC90 is amazingly nippy off the mark, agile in traffic and a pleasure to drive whether you are off-road or on bustling city streets. Truly, it is a fabulous blend of style and performance.

## OFF-ROAD OR ON ROAD, 2020 LEXUS GX460 IS A DELIGHT!

So, you fancy going off the beaten path but you want to do it in style and luxury? There aren't a whole lot of choices on the road but the 2020 Lexus GX460 comes to mind. And don't for a minute believe that the 5,198-pound-weight is a drag on this body-on-frame SUV. Zero to 60 is an impressive 7.8 seconds as you take a seat around opulence. Indeed, it is a blast to drive, responding with quickness in any driving situation while loaded with lavish treats.

Under the hood sits a 4.6-liter V-8 engine blasting off 301 horsepower @ 5500 rpm and 329 pounds-feet of torque @ 3500 rpm. It is mated to a standard 6-speed auto gearbox. Showing off a muscular posture, the GX460 sports a refreshed but massive spindle mesh grille flanked by triple-beam LED headlights and daytime running lights; chrome accents deck up its lower rear bumper. As soon as we stepped into the airy and well-appointed cabin, we noticed the two spacious Captain's chairs while the 50/50 third-row seat folds flat via the touch of a button. A 4.2-inch TFT LCD screen displays larger analog speedometer, tachometer, and smaller fuel and temp gauges. Some goodies include tri-zone auto a/c, 10-way power front seats, power tilt/telescopic steering column, and moon roof.



**LEXUS GX460 AWD (LUXURY)**  
**Tires:** P265/60R18  
**Wheelbase:** 109.8 inches  
**Length:** 192.1 inches  
**Width:** 74.2 inches  
**Height:** 73.8 inches  
**Suspension:** double wishbone front, 4-link rigid rear  
**Steering:** power-assist rack and pinion  
**Fuel capacity:** 23 gallons  
**Mileage:** city 15, highway 19  
**Base price:** \$64,265  
**Price as tested:** \$71,240  
**Web site:** [www.lexus.com](http://www.lexus.com)

Aluminum accents and Gray Sapele wood convey a cool appearance. Clearly labeled audio, nav and climate buttons make it a breeze to use the 8-inch screen. And there is a CD player to boot, whether you use it or not!

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

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

If in the market for a full-size rugged but luxury SUV that can tackle the tough landscape (thanks to multi-terrain select and crawl control) with confidence, the GX460 fits the bill. You won't be disappointed as long as the steep price tag is within your reach!

## 2020 HONDA RIDGELINE GETS A SMOOTHER GEARBOX

It's been back for over three years ago and the powerful Honda Ridgeline is now even more appealing than before. For 2020, the midsize pickup acquires a seamless and quiet 9-speed auto gearbox for quick acceleration and fuel savings to replace the previous 6-speed. Standard are Honda Sensing safety and Android Auto and Apple CarPlay.

Once again, the single crew cab pickup shares its powertrain with the Pilot SUV: 3.5-liter V-6 engine cranks out 280 horsepower @ 6000 rpm and 262 pounds-feet of torque @ 4700 rpm. A Variable Cylinder Management, which operates in three or four cylinder modes, ensures fewer trips to the gas station. And if you want to go on an off-road adventure, just change your normal mode to mud, sand or snow.

LED headlights flank a chrome bar and three-slot black grille hosting the Honda emblem. The 8-inch Intelligent Multi-Information Display (i-MID) displays data for audio, navigation, Bluetooth, rearview camera, fuel economy, texting, compass, clock, etc. Storage space is abundant with bins and cubicles throughout the cabin. There also is a massive in-bed trunk, which touts a 5-foot-long bed that can haul 4-by-8 plywood sheets. The dual-action tailgate is easy to lower and raise. Lest we



**RIDGELINE AWD (RTL-E)**  
**Tires:** P245/60 R18  
**Wheelbase:** 125.2 inches  
**Length:** 210 inches  
**Suspension:** MacPherson front; multilink rear  
**Steering:** power rack-assist pinion  
**Tow capacity:** 5,000 pounds  
**Fuel capacity:** 19.5 gallons  
**City:** 19 mpg  
**Highway:** 24 mpg  
**Base price:** \$42,020  
**Price as tested:** \$43,140  
**Curb weight:** 4,467 pounds  
**Web site:** [www.honda.com](http://www.honda.com)

forget, the 60/40 rear seat folds so you can load up a flat-screen TV or luggage for a weeklong trip. Red perforated stitching on black leather seats conveys a stunning visual. A power moon roof with tilt capability can be of use during pleasant weather. Other niceties include tri-zone auto a/c, tilt/telescopic leather steering wheel, push-button start, power-slide rear window and 10-way power driver and four-way front-passenger heated seats.

Dual front and side airbags, side curtain airbag, four-wheel antilock brakes with brake assist and electronic brake distribution, vehicle stability assist

with traction control, active front-head restraints, side-impact door beams, rearview camera, tire pressure monitoring system and daytime running lights are standard. Honda Sensing fetches you collision mitigation brakes, adaptive cruising control, lane keep assist, and forward collision and lane departure warnings.

Why should you buy the Ridgeline? Well, it's not a full-size pickup but serves the purpose of one with notable cargo and towing capability, while delivering a civilized and decent ride.

**ENTERTAINING CHILDREN WITH ART WHILE SOCIAL DISTANCING**

By **BRINDA PAMULAPATI**



Crises reveal to us the fundamental truths of life, such as inequalities, class struggles and conflicts between our public and private existences. We should keep in mind that many middle- and upper-middle-class professionals are relatively safe at home, while frontline workers and working-class people continue to risk their lives on the front lines.

Our daily realities have been disrupted by the pandemic in many other ways, including school closures that have left children confined at home. Parents may be struggling to cope with children who – unable to attend school, see their friends, or play outside – may be feeling angry, melancholic, or simply stir-crazy. During this time, we should keep in mind the role literature, arts, and culture can play in maintaining our well-being.

One way parents can entertain kids at home during the time of the pandemic is by incorporating art and imaginative play to daily life.

Apart from regular drawing, painting and craft making, kids can be encouraged to imagine, as if creating a story, how their adult lives



*Dad* by Christina Klein

might turn out to be. They can draw themselves as an adult in the attire of their chosen career or draw a place where they might want to live.

They can be encouraged to imagine and design a city, filled with houses, parks, playgrounds, trees and swimming pools. Or, they could design an imaginary business. Parents can ask them to decide what the business would sell or what service it would provide and then have them draw what the company's sign might look like. In general, children should be encouraged to imagine without limits, rules or restrictions and to draw or paint to make abstract ideas into tangible art.

Another fun activity is making art with sidewalk chalk. You can, for example, crush the chalk and dissolve it in water, then use a brush to



*Grandpa* by Christina Klein



*Grandma* by Christina Klein

paint sidewalks or your driveway. You may also try using masking tape to make a design on the sidewalk or pavement. The kids can chalk inside the taped area with different colored chalk. Removing the tape will then create a stained-glass effect. These activities have the added benefit of allowing children to have some time outdoors and to get some Vitamin D that they may be lacking.

Finally, you can encourage children to paint a portrait of their grandparents, cousins or other relatives and gift the work of art to them. This will create a special bond between family members, even from distance. On coping with separation from her family, artist Christina Klein says, "Since I'm living so far from my family and don't know when I'll see them again, I started doing a portrait series of family I miss."

Other activities to keep your kids engaged and emotionally healthy include gardening, cooking, reading, watching YouTube videos to learn skills they love, and doing chores.

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

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## JUNE FORECAST

By PANKAJ KOHLI



Saturn moved to Capricorn (own house) after 30 years with Jupiter also being posited there in a debilitated state. This has caused malefic influences for some planetary lords. Suggested powerful mantras may bestow benefic results for the rashis as suggested below. However, each mantra must be recited three times.

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

Great recovery of health, wealth and any outstanding dues! Investments of any kind will be rewarding. Wind, veins or bone-related problems may force to take leave from work. High expense on vehicle; children will be forthcoming with help; excellent domestic conditions seen. Propitiate: Mars:

*“Dharani garabha sambhootham, vidyutkanthi samaprabham*

*Kumaram shakthi hastham, tham Mangalam pranamamyaham”*

*Gayathri Mantra for Mars: “Veera dwajaya vidmahe, vighna hasthaya dheemahi*

*Thanno bhowmah prachodayat”*

**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)** Dental, optical and vision-related problems are seen. Wait for some time if planning for a business alliance. New real estate investments may not be very favorable! With little push, you can gain professionally. For Rahu:

*“Ardhakayam mahaveeryam chandradhithya vimardhanam*

*Simhika gharbha Sambhootham, tham Rahum Pranamamyaham”*

*Gayathri Mantra: “Naka dwajaya vidmahe, padma hasthaya dheemahi*

*Thanno rahuh prachodayat”*

**GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (3 parts)** Problems of stomach and lower abdomen possible! Eye infection can be troublesome. Monetary gains in real estate! There will be a career change for lawyers, accountants, communications, artists, media and people in government jobs. For Mercury:

*“Priyaangu kalikashyamam rupenaprathimum budham*

*Somayam somayagunopetham tham Budham pranamamyaham”*

*Gayathri Mantra: “Gajah dwajaya vidmahe, sukhashthaya dheemahi*

*Thanno budhah prachodayat”*

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

Victory in disputes or litigation may win you unexpected fortune. Spiritual advancement

and growth will be felt internally. Be careful signing any document; not a favorable time for relationships, so be careful. Health needs extra attention. For Moon:

*“Dhathi Shanka thusharabam skirodharnava sambhavam*

*Namami shashinam somam shambho mukhuta bhooshanam”*

*Gayathri Mantra: “Padma dwajaya vidmahe, hema roopaya dheemahi*

*Thannas somah prajodayath”*

**LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part)**

Loss of money through litigation; avoid careless driving since there is a chance of accident or high expense on vehicles. Picking up legacy business of parents will be fruitful. Control your emotions and anger. Take care of health conditions at slightest provocation. For Sun:

*“Japa Kusum sankasham khasyapeyam mahadyuthim*

*Thamorim sarva papagnam pranathosmi divakaram”*

*Gayathri Mantra: “Aswa dwajaya vidmahe pasha hasthaya dheemahi*

*Thannas surya prachodayath”*

**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)** Dispute with government authorities may result in monetary loss! Exercise extreme caution while filling or filing papers. Circulation and liver-related complications may occur. All three doshas prevail and will be high. Domestic conditions might be strained; much expenses seen. For Mercury:

*“Priyaangu kalikashyamam rupenaprathimum budham*

*Somayam somayagunopetham tham Budham pranamamyaham”*

*Gayathri Mantra: “Gajah dwajaya vidmahe, sukhashthaya dheemahi*

*Thanno budhah prachodayat”*

**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)**

Throat or tonsils, colon or piles-related difficulties might aggravate. Spousal dominance and too much interference can be high and overbearing sometimes; take it positively. navagraha pooja is highly beneficial.

*“Adithya cha, somaya, mangalaya, budhayash cha, guruh, shukra, shani bhyeshcha, rahave, ketave namah”*

**SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha** Bad relations with junior employees may be stressful. It is not a good time to enter business or matrimonial partnership! Professionally, no job changes for now. Do not count much on luck; instead, work hard and you will be a winner on all fronts. For Kethu:

*“Palasha pushpa sankasham, taraka*

*grahamasthakam*

*Raudram raudrathamakam ghoram, tham kethum Pranamamyaham”*

*Gayathri Mantra: “Aswa dwajaya vidmahe, shoola hasthaya dheemahi*

*Thanno kethu prachodayat”*

**SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)** Risk from metal or fire cannot be ruled out. Prepare yellow sweet rice on Thursday. On health issues, some may face liver, ear, sinus and allergy complications; take care. For Jupiter:

*“Devanam cha rishinaam cha gurum kanchana sannibham*

*Budhibootham thrilokesham, tham namami Brihaspitam”*

*Gayathri Mantra: “Vrushabha dwajaya vidmahe, grini hasthaya dheemahi*

*Thanno guru prachodayat”*

**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)**

Some may have to travel overseas to settle ancestral property. Be extra careful while driving; do not gamble and work hard and count on less on luck instead. For Saturn:

*“Neelanjana samabhasam Ravi puthram yamagrajam*

*Chaya marthanda sambhutham, tham namami shanaiswaram”*

*Gayathri Mantra: “Kaka dwajaya vidmahe, ghadga hasthaya dheemahi*

*Thanno mandhah prachodayat”*

**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)** Windy (Vaata) and phlegmatic (Kapha) diseases, troubles in legs, unforeseen dangers, laziness, weakness due to over-exertion, mental affliction and stomach troubles can erupt; so be careful. For Saturn:

*“Neelanjana samabhasam Ravi puthram yamagrajam*

*Chaya marthanda sambhutham, tham namami shanaiswaram”*

*Gayathri Mantra: “Kaka dwajaya vidmahe, ghadga hasthaya dheemahi*

*Thanno mandhah prachodayat”*

**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** Take care of health, especially skin issues or problems related to Pitta (boils, ulcers, intestinal problems). Diseases and infections may force some to take leave from work. Monetary expenses can be high, spend wisely. navagraha pooja is highly beneficial.

*“Adithya cha, somaya, mangalaya, budhayacha, guruh, shukra, shani bhyeshcha, rahave, ketave namah.”*

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

## HOW TO DRESS UP DURING THE EPIDEMIC!

By KIRAN BAHL



It's summer! And Covid-19 is still around, sort of. Yes, we are more cautious. And no, we are not choosing to really 'stay-at-home' so much and just want to get out, if not away. Some family and friends are finally hosting smaller dinners and restaurant meets too.

It's a challenge to dress

Indian sometimes and not feel overly done entertaining indoors or outdoors. Here are some ways to look pretty and embellished, but also not a Christmas tree in June!

### PICK YOUR FANCY

We know it can feel awkward to go to a friend's dinner get-together in American clothing and see all the guests in Indian wear. It's also hard to think of wearing a fancy sari or suit to someone's house for a small group gathering. How can we make a casual Indian look work? Balance!

Pick your fancy for the night and balance all else.

Choose a shiny blouse and plain solid sari together – they will work beautifully. Or a heavy zari or embroidered dupatta draped on a simple cotton suit. Opt for one piece to stand out and you'll look outstanding!

### SPARKLE YOUR JEWELS, DON'T IGNITE THEM

Don't go out in a cute summer cotton lengha or suit and wear a full jewelry set dripping even more with bangles, rings and anklets.

Sparkle your jewels, don't ignite them ablaze! Pick big earrings or a big necklace, not both. Choose lots of bangles or lots of rings, not together. A little can go a long way especially when pairing your jewelry with an Indian look.

### BODY PAINT

You may be used to painting your "party look" face and painting your nails a certain way for every party or event that you attend. But occasions lately are being celebrated smaller and more cautiously. How to adjust a little and not look clown-ish for a casual afternoon at a friend's? Less.

We all know skincare in the summer supersedes makeup during the summer months, especially in our tropical and humid climate here in Florida. Less

makeup is already in the works but we also want to look extra pretty in events, especially dressed up in our favorite lenghas and saris.

Try a deep lip color. A matte deep plum or fuchsia shade will polish your face and entire outfit. The key is to keep all else on your face very basic. Some mascara and a hint of blush is a good combo to match a dark lip. For nails, nude and light hues are in. Natural-looking nails help your outfit and jewels display more, which is just the point!

As we venture back out into the world, some faster and some slower than others, know it's OK. There is no race or competition in your own safety and comfort zones. But do try and get back out, one step at a time, whether it's physically getting out or just getting onto those world-famous Zoom video calls with your family and friends. Because after all, that's true happiness, in or out – living with and being around our loved ones. And, as always, remember to 'gro with style'!

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

**LOOK IN WHEN LOCKED IN: TIME TO REFLECT!**

By DR. ARUN GULANI



In these unprecedented times, we can surely despair, and yet we can prepare to spring forward. My conceptual teaching for eye surgeons in training is, "How we react to pressure determines whether we become diamonds or crumble like charcoal. Hence, look at every difficult time as a polisher: Let it rub you the right way so we end up sparkling even more."

These unprecedented times remind me of the recent global nightmare we faced when our ocean-front home was struck twice, by hurricanes Matthew

and Irma, and became a time of personal tragedy, perceived helplessness, and I got into the 'Why me?' mode."

While in this personally fragile mode, I was approached by a private equity firm that wanted to buy my practice for an eight-figure sum – to include relocating me to Malibu as an exclusive surgeon to movie stars and celebrities.

I went into my 'locked-down-look-in' mode and asked myself, "What drove me? Was it money? Would it be geography – in this case, Malibu?" And my answer was no! I loved what I did every day and it made the world fly to my location. I am addicted to my patients' surgical outcomes and love treating them like family. So, I refused the attractive private equity offer and to ensure that my wavering mind 'got the message,' while facing staggering expenses for home repair, I invested everything I could and built the world's first

cataract spa in Jacksonville.

My mind got the message! And I changed my attitude from 'Why me?' to 'Try me!'"

While we have been 'locked down' in our houses, may I encourage you to 'look in, and lock yourself down in your conscience for a while. Get inside, stay there and look at you. You're you, and you don't have to wear any paraphernalia.'

Use this time for personal reflection — to think about the areas of your life that you enjoy, that you don't enjoy things that are working well for you, and things needing improvement. It's a rare circumstance indeed that so many people have had to stop and think deeply about their lives. How often do people have the chance to get off of the hamster wheel of routine and hard work?

It's a good time to ask yourself important questions. "Are you happy? Are you doing what you want? As a doctor, is your practice going the way you would like? If not, what can you do to change it?" Self-reflection gives people an opportunity to look into the metaphorical mirror and conduct a mental and emotional check-in.

Most notably, I encourage doctors to recall why they became a doctor. Is it your dream to have 'waiting' rooms packed with delayed, complaining patients who came in following expensive advertisements, and then hurtling them through cookie-cutter surgery mills with constant fear of repercussions? Is it right that so many doctors are constantly anxious about their external environment, envious of colleagues, and then waiting for 5 p.m. to get out of their offices?

My metric for a doctor's success is simple: If a patient's life is improved, then the doctor has done their job. "Think about it. If you're a surgeon and none of your postoperative patients are calling you with any complaints during this lockdown time – that means you've done an amazing job. Your patients are healed! You should be happy."

Your patient decides your success, not you and that is the highest accountability of success, not engineered statistical charts. My worldwide patients (some of the most demanding personalities in the world) are on Facebook (with no incentive) sharing their stories. That surely is for hope to similar patients but I use that as my gauge to success. It keeps me in check.

Authenticity is the most important factor. Patients appreciate a personal touch and being treated as humans rather than as simply a source of income for a doctor. You have to have the persona and the heart, not just the look. Patients will come to see you because they like you personally.

I respect members of the medical community, especially those dealing with COVID-19. People often say that doctors are on the front line. Who else could stay up for 72 hours in high-stress situations and still appear professional and capable to perform complicated eye-hand coordinated surgical procedures? Doctors are rock stars!

To doctors, I say, you were among the smartest in your class at college; hence, you achieved a medical seat. Then among these intelligent medicos, you were so smart that you achieved the very coveted ophthalmology residency. So, why are you anxious and worried? There is nothing you cannot do.

When it comes to ophthalmologists, I believe we must realize how specially privileged we are. We can use our fingers on a 3-centimeter eyeball and change a patient's life while they are breathing. How amazing is that?

To be continued ...

*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](mailto:gulanivision@gulani.com) or visit [www.gulanivision.com](http://www.gulanivision.com)*

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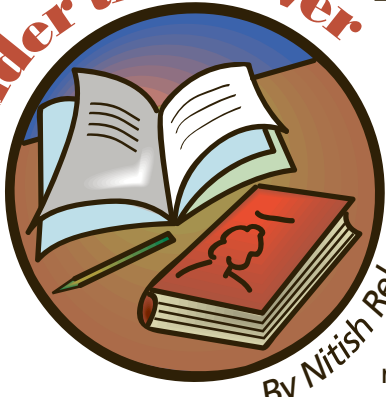
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*Under the Cover*



By Nitish Rele

## "THIS COULD BE HOME" BOOK REVIEW

Continued from page 1

Built in 1887, the iconic Raffles Hotel (whose namesake Sir Thomas Stamford Bingley Raffles visited Singapore for hardly a month, according to historians) has undergone just two renovations in its history, the most recent one just last year. It began as a 10-room hotel before expanding to the present 115 and offering nine suite types. More than 600 workers labored for over a year on the

them dine at the same table every evening and toast one another with Champagne every night." To them, "it's their old friend's place in the country where they can drop in whenever the time is right, as familiar as home and as comforting," notes the author. The motto of Raffles Institution is: AUSPICIUM MELIORIS Aevi, which translates to hope of a better age. Though the language in which the saying was written is dead, Iyer says, "But the hope – more and more people are streaming into the new hotel around me, old and young, dark and blond, hip and highly retro – is very much alive. Home, quite beautifully, can be a creation of the future as much as of the past." Though critics have slammed "This Could Be Home" as a blatant ad/brochure for Raffles and Singapore (Iyer is the first Writer-in-Residence for the Raffles Writer's Residency program), we will take Pico Iyer over any other travel writer any time.



historic monument with its "cast-iron verandah and balustrades and cornices." Iyer sets the mood and tone for the reader as he steps in to check the backdrop: "In one corner Elizabeth Taylor, in a large, framed black-and-white photo, appears to be helping herself to a piece of history; in another, Somerset Maugham is taking silent measure of the storied bar in its latest incarnation." And stories that have unfolded before the author are plenty, such as a loyal guest from Germany who visits four times a year for a month each time, or the couple from Switzerland who stays at Raffles for six months every year, "the two of



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