

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

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CORONAVIRUS GUIDANCE

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COVID CRISIS SPURS RELIEF GROUPS TO SEND MONEY, FOOD, SAFETY GEAR TO VICTIMS, 1ST RESPONDERS

Ever since the pandemic hit the United States, several organizations have shifted into high gear with donations of Personal Protection Equipment (face masks, gloves, respirators, gowns), free food and grocery delivery to homes, helping with transportation and errands for seniors, etc. Here are some charities that have stepped up to the plate to serve the communities that have been hard hit by the Coronavirus:



Every Sunday, **Sikh Society of Central Florida** is offering a free home-cooked meal drive-thru program from 11 a.m. to 2 p.m. The society also organized a blood donation drive. The gurdwara is at 2527 W. State Road 426, Oviedo (Orlando area). For details, call (407) 687-6883 or visit www.orlandogurdwara.com

Malayalee Association of Central Florida's (MACF) Tampa Pioneer Club has organized a task force MACF CARES to assist seniors or needy folks with grocery and prescription pickup, as well as other essential tasks. If you need assistance or would like to volunteer, call/text (516) 524-3357, (813) 765-1443 or visit www.facebook.com/macftampa

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GUEST COLUMN

STAYING ACTIVE IN AN ERA OF SOCIAL DISTANCING

By **AMUN MAKANI, MD, MBA, FAAOS**



The recent era of Covid-19 virus has caused us to rethink and approach all aspects of daily life differently. All around the world, business is being conducted utilizing different techniques, if at all. We are all learning how to be teachers while educating our children utilizing virtual

platforms. Board games and jigsaw puzzles are enjoying renewed interest, as we search for ways to entertain our families. What we eat and how we dine are being challenged. Travel is being curtailed. While we all look forward to

an expedient path to a vaccine, treatment and abundant testing resources, we are forced to accept that social distancing is likely to be a reality for the foreseeable future.

Amidst the adjustments to all aspects of our life, personal fitness often takes a back seat. The constraints are obvious: no access to commercial gyms, beaches and parks. Space limitations in one's home and time restraints caused by family and work are truths that many of us use to justify why we are unable to exercise during these times. However, physical activity has benefits which become more obvious during times of uncertainty. Improving our health to the best of our ability gives us the power to focus energy on some aspects of our life that we do have control over.

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YOGA - ASANAS FOR LUNG HEALTH

By **BHAVI NIRAV**



Lungs are in the limelight due to COVID-19 and its insidious attack on this vital organ of our body. COVID-19 is a primarily respiratory disease and it usually attacks the lungs first. Healthy lungs might provide resilience against this deadly virus.

The respiratory system is made up of:
Gateway: Nostrils
Travel passage: Airway passage
Gas exchange: Two lungs
Container of the lungs: Ribcage
Muscles: Diaphragm, intercostal and accessory muscles.

The father of modern day yoga and my guru B.K.S.

Iyengar mentions in his book, "Light on life" that "Extension is attention, and expansion is awareness. Extension and expansion bring space, and space brings freedom. Freedom is precision, and precision is divine. Extension is freedom, and freedom allows for relaxation. When there is relaxation in the asana, there is no fatigue. It is freedom from disease of mind and body as well." The path of breath – Oxygen enters the body through nose or mouth, passes the sinuses (hollow spaces in the skull that help maintain the temperature and humidity of the air we breathe). From the sinus, air passes through the trachea (windpipe) and into two bronchial tubes that carry air into each lung. The bronchial tubes split up again, up to 20-25 branches to carry air into the lobes of each lung.

Continued on page 3

PUBLISHER'S NOTE

Dear Readers:

The pandemic continues to disrupt our daily life, especially businesses. Despite the turmoil, we at Khaas Baat strive to bring you informative and educational articles on COVID-19, as well as our regular columns in the absence of cultural events. As ad revenues decline, we need your help more than ever. Please consider a paid subscription (see page 2) or support us with a donation. Address checks 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 advertising@khaasbaat.com to pay via credit card.

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WHO'S WHO

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SIGNIFICANT DATE

MAY 23: RAMADAN ENDS

COVID CRISIS SPURS RELIEF

Continued from page 1

BAPS Charities donated more than 5,000 masks to frontline responders in New York and New Jersey, and volunteers distributed over 8,000 care packages 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

PEHCHAAN Tampa Bay will hold a Webinar "How to deal with stress and anxiety during quarantine and beyond" from 3 to 5 p.m. on Zoom (ID: 816-5401-8145). RSVP (813) 720-7115.

South Florida-based charity **Gummakonda Reddy Foundation and Networking for Hindu Professionals South Florida** have joined forces to deliver packages of essentials via Amazon Fresh. For details, call Fareida Rajkumar at (786) 245-4646 or email fk10@att.net

SEWA International and **AIM for Seva** (<https://aimforsevausa.org>) have been running COVID-19 helplines in the U.S. More than 400 volunteers in 20 major cities in the country are working to ensure a formidable community response. Their services include offering and delivering free food; help with shopping, transportation, and errands for the elderly; assistance with travel and visa issues. They are also directing people with COVID-19 like symptoms to nearby doctors. To contribute toward SEWA's efforts of raising \$1 million, visit www.sewausa.org/COVID-19-Fundraiser

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 or visit <https://hfssusa.org/>

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

STAYING ACTIVE

Continued from page 1

Numerous studies have shown that regular exercise contributes to better sleep, enhanced sense of well-being and a healthier immune system, which is the way in which we can help defend ourselves against infections like COVID 19.

There are pragmatic and innovative ways to allow our bodies the exercise that can help optimize our health. Please be sure to consult your personal physician before undertaking any new exercise routine.

Although it may seem harder to exercise during this time, there are ample opportunities that technology has allowed to stay fit. In the information age, there is a plethora of workout options online. From online workout song mixes, to group exercises on YouTube, there are a multitude of workout routines. Depending on your style or preference, you can find varied options such as aerobic exercises, Pilates, weights, tai chi or yoga. For families with children, sites such as YouTube also offer family exercises that can get children of all ages involved.

Low-impact exercises utilizing elliptical machines and stationary bikes provide cardiac benefit while being low-shock on the joints. These exercises are ideal for patients who suffer from chronic joint ache, joint stiffness or arthritis. It is important to start any exercise regimen with a realistic and achievable goal. Just starting with 10 minutes on day one and slowly increasing the intensity and duration of your exercise regimen can be effective. Being disciplined enough to do the exercises on regular basis is important to see an actual impact on your health.

Using video chatting platforms such as FaceTime, Skype or Zoom to plan simple group workouts can allow you to involve friends and family members all over the world while staying connected to loved ones. You can have a basic indoor exercise routine that can be circulated to the group so everyone can participate with ease. Virtual dance parties provide another way to involve others and exercise in a fun way.

Fitness tracking devices such as Fitbit allow you to set a goal of daily steps to walk and follow the progress of friends, coworkers and family members. This is a great way to stay motivated, keep connected with others, and help keep each other accountable.

Additionally, many of us are now working virtually from home by utilizing our computers and devices more than usual. It is important to take scheduled breaks in between meetings to simply stretch, stand and take a quick walk around the house. During long meetings, moving your feet up and down allows for an easy way to contract your leg muscles and help with circulation. Gentle range of motion exercises can be effective to aid in stiffness that can develop with a sedentary lifestyle. The Mayo Clinic has some resources on simple stretching exercises that can be done at home or in an office setting. (<https://www.mayoclinic.org/healthy-lifestyle/fitness/basics/stretching-and-flexibility/hlv-20049447>)

We've seen viral online stories of people running a distance equivalent to that of a marathon on small balconies. We've seen heroic stories of people climbing the equivalent of Mount Everest utilizing their own home stairs. These inspiring stories highlight the truth of the adage that where there is a will, there truly is a way. The important thing to understand that even a little exercise goes a long way. You don't have to perform a heroic athletic feat to stay fit. Start small and simple and work slowly up from there. Thinking a little creatively, using technology and involving friends and family, may allow you to utilize this era of social distancing and increased time at home to refocus some energy on improving your own physical health.

Orthopedic surgeon Dr. Aman Makani of Ascend Orthopedics and Sports Medicine (www.makaniortho.com) in St. Petersburg is a fellow and former graduate of Harvard Medical School. He is a double board-certified orthopedic surgeon and orthopedic sports medicine specialist.



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ASANAS FOR LUNG HEALTH

The right lung has three lobes while the left lung has only two, to accommodate room for the heart. The lobes are filled with small, spongy sacs called alveoli, which is where the exchange of oxygen and carbon dioxide occurs. Total surface area of the alveoli can be equal to 70 square meters or the area of a tennis court.

Effect of asanas on lungs

The top part of the lung is attached to the clavicle area (collarbone), the bottom part of the lung is resting unto your waist connected to the legs. When you lift your arms up and free the under armpit and press the legs down from waist to the floor, you are extending your side torso to stretch your lungs. Lungs cannot expand by themselves. In asanas, there is non-respiratory expansion of ribcage; this expands underlying lungs and keeps the tissue soft and elastic.

Lateral poses and twists: Gives opportunity to open segments of lung tissue. Blood tries to find alveoli to absorb oxygen and give away carbon dioxide. When squeezing one area of the lung, another area that is not being compressed can open up. The lung compensates for the side that is compressed. If you are twisting on the right, the left side of the lung opens up to its maximum blood flow in pulmonary circulation.

Trikonasana (triangle pose), Utthita parsvakonasana (lateral side stretch), chair twist (bharadvajasana).

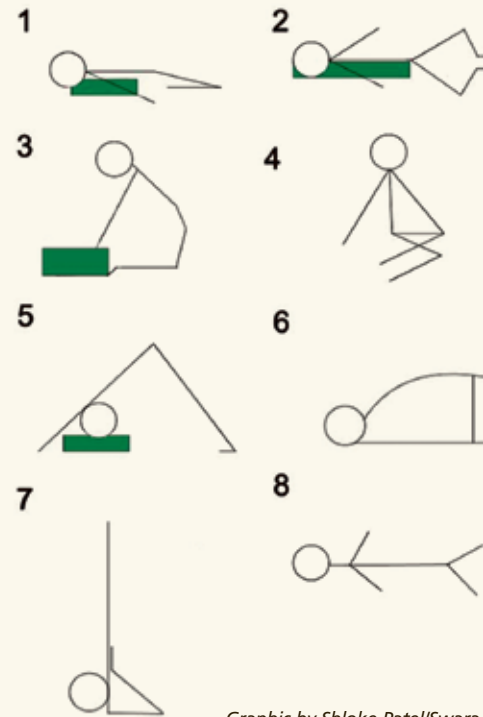
Forward bends: Works on posterior and side lungs. Pulls abdomen in and supports natural movements of your lungs, back body expansion rotates the side lungs to move in and forward.

Uttanasana (intense forward bend), Adhomukha svanasana (downward dog), paschimottanasana (seated forward bend)

Respiratory opening sequence

All asanas should be supported with props like blankets, blocks and a chair and held ideally for a minimum of 2-3 minutes or whatever possible.

1. Passive back bend – Supta Virasana (supine hero pose)
2. Restorative or inversion – Supta Baddha Konasana (supine butterfly pose) or Sirsasana (headstand)
3. Backbends – Ustrasana (camel pose), Urdhva Dhanurasana (bow pose)
4. Twist – Bharadvajasana on mat or chair
5. Forward bend – Adho Mukha Svanasana
6. Backbend – Chatush Padasana (four-legged pose)
7. Inversion – Salamba Sarvangasana (shoulder stand) or Halasana (plough pose)
8. Resting – Savasana (corpse pose)



Graphic by Shloke Patel/Swara Patel

Backbends: Promotes maximal expansion of chest cavity. Help diaphragm move in a piston like function and allow the muscles of the abdomen to work better for exhalation. Diameter of the trachea has the most opening for fresh oxygen, rib cage expands to its maximum capacity and intercostal muscles lengthen.

Ustrasana (camel pose), Urdhvamukha svanasana (upward dog pose).

Inversions: Changes gravity and brings more blood to the upper regions of the lungs and more air to the basal regions of the lungs.

Setubandha sarvangasana (supported shoulder stand), sirsasana (head stand), Prasarita padottanasana (wide angle forward fold)

In times of stress, the sympathetic nervous system is dominant in the body and the chronic stress leads to imbalance and weakening of the circulatory, respiratory and lymphatic system. This weakens immunity. With steady yoga practice, the parasympathetic nervous system becomes dominant and health and vitality are restored.

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

Meenakshi Jain, M.D., FACOG



Video consultation is available with Dr. Jain!

Telemedicine consults available for patient convenience on

Kaigie.com

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.

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

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

Meenakshi Jain, M.D., FACOG

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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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A LITTLE EXTRA TLC: TIPS TO SUPPORT STUDENTS WITH DISTANCE LEARNING

By MIRIAM PARDOLL

The transition from classrooms to at-home distance learning can be especially challenging for families of elementary-aged children. Those challenges are often compounded when parents/guardians are also working remotely while overseeing children's studies. Now that students are universally facing the same challenge – distance learning – we've put together some helpful tips to help students find success while learning at home.

As you read these tips, think about how your children can help make decisions to promote independence and commitment in a developmentally appropriate way. As an educator – and as a parent to 9-year-old twins who are currently distance learning – I've seen these tips help many families, including my own!

Workspaces

It's important to think carefully about everyone's workspace. What are the work expectations/hours for each member of the family? Where will each person work? What areas in the house are available for workspaces?

Students are more used to work stations rather than working at traditional desks all day. Various options to consider include a quiet room with a desk/table for certain subject areas and to take assessments, a

comfy reading nook, a room with a door that locks for private Zoom meetings, and a space outside to work while getting some fresh air.

Make sure the workspaces are organized with all necessary materials. Depending on the grade level, this may include notebooks, paper, school work, folders, bins, pencils, iPad, laptop, sticky notes, books, math manipulatives, to name a few. Have your children put their finished work in a bin or container so the work is ready to take pictures for uploading to teachers.

Structure and routine

Each morning, go through your school's distance learning platform (PowerSchool, Google Classroom, Microsoft Teams, etc.) with your children and prioritize tasks. It's helpful to look for virtual meeting/class times, work that needs to be finished before class meetings, and assignments that are due that day to help you prioritize together.

It's best to start with any easy, fun assignments to get motivated for the day and then move on to more challenging assignments. Our brains are most focused before lunchtime. Your children may also want to begin with assignments that they want to get out of the way or are anxious about completing.

Chunking time is effective for children (and adults). A good rule of thumb is to work for

20-25 minutes and then take a five-minute break. You and your children can come up with a list of brain break ideas.

Sticky notes are useful for children to write down questions or just to put on unfinished work, especially if they have questions when you are busy working and can't be interrupted. If your school provides a catch-up day, your child can write a note to complete certain assignments on that day.

It can be challenging for all of us to stay focused as we deal with the realities of many people trying to work at home. You may want to try using fidgets, listen to classical music, vary seating options, and use noise-canceling headphones or noise machines.

Do schedule time in your day for lunch and outside time for physical activity. Many teachers give suggested times but if not, you can make a personalized schedule that makes sense for your family. Our basic needs for enough sleep, a well-balanced diet and exercise are crucial for successful distance learning. Take care of yourself and your families!

Miriam Pardoll is associate director of The Learning Center at Shorecrest Preparatory School, a coed, nonsectarian independent school in St. Petersburg that educates a diverse community of students from 3-years-old through 12th grade. Learn more about Shorecrest and the TLC at www.shorecrest.org

TAX PLANNING DURING CORONAVIRUS OUTBREAK – PART II

By SANJAY GUPTA, CPA, FCA



We hope that you are keeping yourself, your loved ones, and your community safe from COVID-19 (commonly referred to as the Coronavirus). Along with those paramount health concerns, you may be wondering about

some of the recent tax changes meant to help everyone coping with the Coronavirus fallout. On March 27, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which provides relief to taxpayers affected by COVID-19. The CARES Act is the third round of federal government aid related to COVID-19. The following is a summary and analysis of the tax provisions of the CARES Act (and the Families First Coronavirus Response Act (FFCRA), effective as of April 1) to assist you in determining how they may affect or benefit you.

PART A - TAX PROVISIONS BENEFITTING INDIVIDUALS

2020 Recovery Rebates for Individuals

To help individuals stay afloat during this time of economic uncertainty, the government has begun sending up-to-\$1,200 payments to eligible taxpayers and \$2,400 for married couples filing joint returns. An additional \$500 additional payment will be sent to taxpayers for each qualifying child dependent under age 17 (using the qualification rules under the Child Tax Credit).

Rebates are gradually phased out, at a rate of 5 percent of the individual's adjusted gross income over \$75,000 (singles or marrieds filing separately), \$112,500 (head of household), and \$150,000 (joint). The rebates are not available to nonresident aliens, to estates and trusts, or to individuals who themselves could be claimed as dependents. Children who are (or can be) claimed as dependents by their parents aren't eligible individuals, even if they have enough income to have to file a return. It makes no difference if the parent chooses

not to claim the child as a dependent, because the dependency deduction is still "allowable" to the parent. An individual who wasn't an eligible individual for 2019 may become one for 2020, e.g., where the individual was a dependent for 2019 but not for 2020. IRS won't send an advance rebate to such individual, because advance rebates are generally based on information on the 2019 return. However, the individual will be able to claim the credit when filing the 2020 return.

The rebates are being paid out in the form of checks or direct deposits. Most individuals won't have to take any action to receive a rebate, but some seniors and others who typically do not file returns will need to submit a simple tax return to receive the stimulus payment. Social Security recipients will automatically receive the stimulus payment without having to file a simple tax return. People who typically don't file a tax return will need to file a simple tax return to receive the payment. Low-income taxpayers, senior citizens, Social Security recipients, some veterans and individuals with disabilities who are otherwise not required to file a tax return will not owe tax.

Advance rebate reduces credit allowed for 2020. The amount of credit that is allowable for 2020 must be reduced (but not below zero) by the aggregate advance made or allowed to the taxpayer during 2020. If the taxpayer received an advance during 2020 was less than the credit to which the taxpayer is entitled for 2020, the taxpayer will be able to claim the balance of the credit when filing the 2020 return. If, on the other hand, the advance rebate received was greater than the credit to which the taxpayer is entitled, the taxpayer won't have to back the excess. That is because the 2020 credit can't be reduced below zero.

IRS will compute the rebate based on a taxpayer's tax year 2019 return (or tax year 2018, if no 2019 return has yet been filed). If no 2018 return has been filed, IRS will use information for 2019 provided in Form SSA-1099, Social Security Benefit Statement, or

Form RRB-1099, Social Security Equivalent Benefit Statement.

IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. To speed receipt of payment, taxpayers are advised to include direct deposit banking information on the return.

Procedures for Eligible Nonfilers to Receive Economic Impact Payments: The IRS has announced two procedures for eligible individuals who are not otherwise required to file federal income tax returns for 2019 to receive economic impact payments under the CARES Act. Under the first procedure, eligible individuals may file a 2019 Form 1040 (or Form 1040-SR, on paper or electronically, using a simplified filing method. The IRS encourages these individuals to use the "Non-Filers: Enter Your Payment Info Here" tool, available at www.irs.gov/coronavirus/economic-impact-payments, to receive their economic impact payment quicker than if they file a paper return. A second procedure accommodates zero AGI electronic filers who use tax return preparation software or otherwise need to provide more detail in filing state or local tax returns than that allowed by the simplified procedure. Under both procedures, returns should be filed as soon as possible, but no later than 10/15/20. Rev. Proc. 2020-28.

Rebates are payable whether or not tax is owed. Thus, individuals who had little or no income, such as those who filed returns simply to claim the refundable earned income credit or child tax credit, qualify for a rebate. According to IRS, economic impact payments will be available throughout the rest of 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@sanjaysguptacpa.com or visit www.sanjaysguptacpa.com



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WHY A COLLEGE CONSULTANT IS VALUABLE

By **ROBERT A.G. LEVINE**



Education is big business. Every year, U.S. colleges see families spend more than \$400 billion on tuition alone. Every year, colleges go bankrupt, decide not to teach an entire class of students, or operate at a loss. Even Ivy League giant Cornell University loses money annually. Having lost over \$100 million in fiscal year 2019, Cornell is known as "Big Red" for its poor finances, not just its sports.

As a result, the colleges are strategic. Every year, they adjust their methods in an effort not just to prosper, but to stay alive. Change is constant, especially in college admissions.

Consider some changes that occurred within the last few years:

In July 2015, the University of Pennsylvania removed its requirement of a writing score from an SAT or ACT. A year later, Penn started allowing students to "score choice" and submit only their highest standardized test scores. At the same time, Penn began to "super-score" not only the SAT, but also the ACT. Yet they announced these changes mere weeks before students filed their applications, long after most had planned their admissions strategies.

In 2018, several universities – including Harvard, Yale, Princeton and Stanford – dropped the requirement that applicants submit a writing score from an SAT or ACT. Several schools actually made this change in the middle of the admissions season.

Although the Varsity Blues scandal rocked the admissions world, the real scandal happened a year before. In 2018, U.S. News announced significant changes to the algorithm it uses to rank schools. Unless you were a university working with U.S. News, you could not predict the most drastic changes – including removal of the selectivity factor and the insertion of a social mobility factor – until after Aug. 1, when most admissions seasons began. In fact, U.S. News did not announce its changes until Sept. 10, almost seven weeks after students started to file their applications.

The rankings algorithm reflected changes to the kind of applicants the highly-ranked colleges sought. We saw colleges change from a non-binding Early Action to binding Early Decision. We watched one college add a supplemental essay to its application for the first time ever, then remove the essay requirement two months later. One day it was in the application, one day it was not. Schools that were formerly considered "targets" became

"reaches" overnight. Unfortunately, most families did not discover these changes until months later, after their students were rejected.

For the 2019-20 season, the previously-unheralded concept of "demonstrating interest" – proving to a college that you actually covet it – became much more important. As part of that strategy, colleges significantly increased and actively utilized their waiting lists.

Now, with COVID-19 as a worldwide pandemic, leverage has changed from schools to families. The universities are fretting and sweating about whether their campuses will reopen in the fall, how many students will ask to defer their enrollment, whether international students can obtain visas, how many students will choose to study closer to home, and whether families with now-depressed financial assets will choose to pay as much for college as they had originally planned. Virtually overnight, the challenges of the coronavirus created opportunities for students to save money, if only they knew how.

On the other hand, the high school class of 2021 may face the most challenging admissions season ever. College Board has cancelled SAT and Subject Test dates and changed AP testing significantly. ACT has cancelled tests. School after school has announced plans to go "test optional" for the next admissions cycle, but that is not the same as being "test blind." High schools closed, changed their grading systems, and made students wonder. "How do I continue my extracurricular activities?" Tutors lost significant business, and some laid off employees and contractors.

Many of today's changes are painfully obvious, but subtle changes happen every year, even every day. Unknown, mistaken or underappreciated variables impact futures dramatically.

Why is a college consultant valuable? In an industry where the marketing and strategies always benefit the schools, never the student, families operate at a significant disadvantage. Leveling the dominance of the educational institutions – and even tilting leverage in a family's favor – creates better lifetime outcomes.

Let's do this. Together.

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

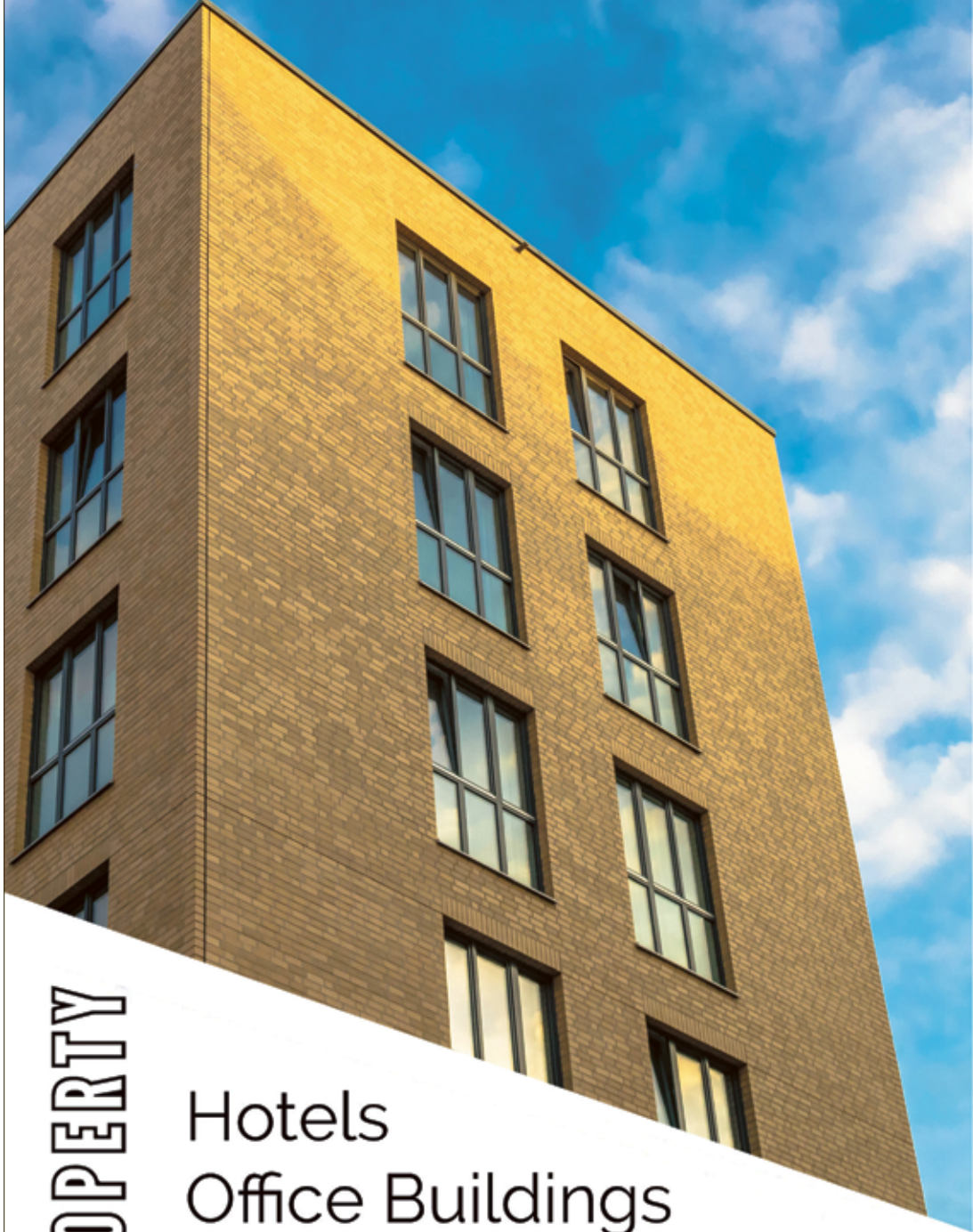
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HEART FAILURE – PART V CARDIAC TRANSPLANT IN TAMPA BAY

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



The person who actually brought cardiac transplantation to Florida was none other than our own eminent Indian cardiovascular surgeon, Dr. R. R. Vijay, who performed the first successful heart transplant on June 6, 1985, at Tampa General Hospital. I recently interviewed Dr. Vijay who had these comments to share with us.

“I was quite amazed when Dr. Christian Barnard performed the first heart transplant in 1967. Although I myself had done quite a bit of experimental and clinical research in this field at Montefiore Hospital, N.Y., and learned the techniques on dogs, I didn’t think we were

quite ready for a human to human transplant mainly because of the high incidence of rejection.

When I was practicing cardiovascular surgery at Tampa General Hospital, we had very little to offer for patients with end stage cardiac disease; they just went home and died. But all that changed with the advent of cyclosporine, the miracle drug to suppress rejection, in 1983. At that time, I worked very hard to put together a heart transplant program at TGH and finally TGH board gave me the green signal to go ahead. And on June 6, 1985, I performed the first successful human heart transplant in Florida. And that first transplant recipient, John Thrasher, survived for 12 years and the second patient, Frank Spurling, lived for 34 years, second longest survival in the whole world!”

In celebration of this remarkable achievement, Dr. Vijay was inducted into Tampa Bay History Center, a huge honor, and a new exhibit is on display with Dr. Vijay’s photo and his work – the only Indian to have reached this glorious position so far. Indeed, a proud moment for all of us Indians! In 1997, TGH Board of Directors awarded Dr. Vijay the title of ‘Distinguished Director Emeritus of Heart Transplant Program.’ The program has been running well since then and TGH celebrated its 1000th Heart Transplant recently.

So, what’s the current status of heart transplantation? I will quote the words of Dr. Sandeep Nathan, associate professor and director of Interventional Cardiology program at University of Chicago: “Whereas the early days of cardiac transplantation were fraught with technical and therapeutic issues, which dramatically decreased survival, the operation has emerged 50 years later as a predictable and proven effective therapy for patients with a wide range of severe cardiovascular conditions. According to statistics compiled by the International Society for Heart and Lung Transplantation (ISHLT), over

5,500 cardiac transplants are performed annually the world over, with over 50 percent of these procedures performed in the United States. One-year survival nationally is now approximately 90 percent, with 3- and 5-year survival of 85 and 79 percent respectively, making cardiac transplant one of the most successful solid organ transplantation procedures performed today.

“The University of Chicago’s Department of Medicine has established itself as one of the highest volume cardiac transplant centers in the world, consistently performing 40-50 transplants per year, including a high-risk and re-do operations as well as candidates turned down elsewhere due to medical complexity. Despite the significantly higher baseline risk of our typical transplant candidates, our institutional outcomes meet or exceed national standards. Of note, a new heart allocation policy has been implemented by United Network of Organ Sharing (UNOS) in 2018 to better stratify the urgency for recipients of heart transplants. This and a number of other modifications to patient selection, organ preparation and surgical technique, immunosuppressive therapy and post-transplant surveillance/support continually strive to match the most medically needy patients with the optimal therapy and thus, maximize the likelihood of long-term survival.”

Currently, there are many centers in Florida running successful cardiac transplant programs but Tampa General remains one of the busiest of all and is ranked No. 6 in the nation. TGH also has some of the shortest waiting times in the nation for the organs that they transplant – heart, lung, liver, kidney and pancreas, which is indeed welcome news for the patients.

This concludes the series on heart failure

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

HAVE ANXIETY? IT JUST MIGHT SAVE YOUR LIFE RIGHT NOW

By DR. GEETA ARORA

I am a psychologist with an expertise in the treatment of anxiety, but what do I tell my patients during a national epidemic when I am nervous, too? I am constantly worrying about my physician brother who is on the front lines every day and my elderly parents who are, fortunately right now, stuck at home, as well as my friends working in the epicenter of the outbreak. So, what is this thing called anxiety? Anxiety is worry that is sometimes excessive or disproportionate to the situation and can potentially impair a person’s normal level of functioning and he/she may suffer with fear. However, at other times, anxiety can be a healthy and motivating emotion to a very real situation. Perhaps, the very expected and natural anxiety and fear of this pandemic might just be helpful.

Often in the case of anxiety, I would work with a patient on what Cognitive Behavioral Therapy calls “catastrophizing.” Catastrophizing is a thought distortion or a thinking error in which we automatically imagine the worst-case scenario. Our bodies and our minds react and behave as if the worst is already happening to us. Ever had a panic attack? You might, if you are catastrophizing. I would also work with a patient on “what if” thinking. When we tend to “what if” think, we also find ourselves often imagining the worst-case scenario, and already planning for something negative that may not even happen. In the middle of a pandemic, I know catastrophizing and what if thinking are hard to avoid, and while it is normally deleterious, during this pandemic, such thinking might actually be constructive.

So what is the treatment for anxiety during this pandemic, other than focus on self-care, sleep, exercise, nutrition, etc. Well, maybe being anxious about COVID-19 might just save your life. What do I mean by that? Well, it is simple. If you are anxious that you or your loved ones may contract the virus, you will take extra precautions. Anxiety is not always a bad thing. Ever heard of the primal instinct of the fight, flight or freeze response? It is our body’s instinctive response to danger and it was a cloak of protection for our ancestors. It has saved our lives many times throughout history. In other words, anxiety can be motivating and fueling, it can cause you to commit or to omit certain behaviors. For example, you can commit to follow CDC guidelines, stay at home, when possible, wash your hands more often, and socially distance yourself when around others, while omitting behaviors outside of CDC guidelines. Furthermore, you will stay informed and live your life more cautiously. You might wear a mask in public places and avoid touching your face because of your constant awareness, thanks to your anxious motivation. You might also wipe down your groceries and packages. All of these practices, fueled by anxiety, in this case, are healthy reactions to a real threat. They are motivating.

To this extent, it is beneficial to allow the anxiety you feel to fuel the motivation to manage this dynamic pandemic as adaptively as possible. The anxious person will be better equipped to manage than the non-anxious person who continues to live his/her life nonchalantly as if we are not experiencing the worst pandemic the majority of us have ever seen and hopefully will never see again. So, the next time you are feeling anxious, take some deep breaths and realize that your anxiety might just save your life.

Please note: Though these are difficult times, if you find yourself in a considerable amount of distress and feel as though you are struggling, please reach out for professional help.

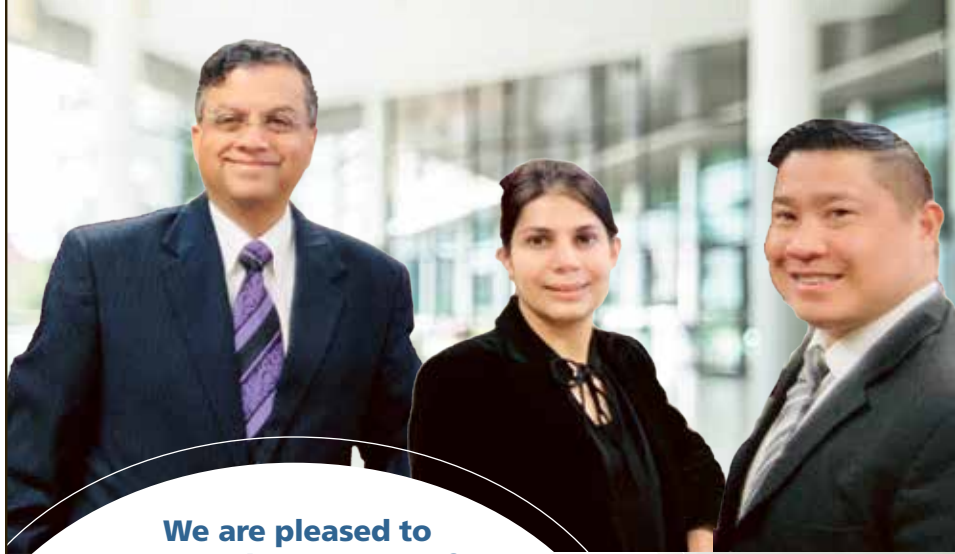
Dr. Geeta Arora, Psy.D., is a Florida licensed psychologist.



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Left to right: Girish Thakar, M.S, MBA, AWMA®, President, Registered Principal - RJFS.
Sonia Chowdhry, MBA, Associate.
Kevin Desquitado, Branch Operations Manager



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ENJOY LUXURY, PERFORMANCE IN 2020 LEXUS ES350

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

Launched more than 30 years ago, the Lexus ES350 has been the standard bearer for midsize luxury sedans. Delivering an entertaining and energetic ride since its launch, Lexus totally overhauled the front-wheel-drive car last year. The seventh-gen ES now is longer, wider and lower than its predecessor. And Lexus also added the more lively F Sport trim to the ES badge for the first time.

The 3.5-liter V-6 engine cranks out 302 horsepower @ 6600 rpm and 267 pounds-feet of torque @ 4700 rpm. The 8-speed auto gear box is capable, smoother and fuel-efficient than the previous 6-speed. Suspension handled via independent front MacPherson strut-type and rear trailing-arm multilink does a worthy job of soaking up potholes and other road bumps. Returning a weighted response to the driver's input is the power-assisted rack-and-pinion steering. And 0 to 60 mph is achieved in 6.6 seconds, which is fittingly quick for a 3,649-pound vehicle. Eco, sport and normal modes are offered.

Ensnconced on a unitized steel body is the signature spindle grille with a centered Lexus insignia, flanked by slim L-shaped bi-LED headlights and daytime running lights. A low, sleek roofline leads to wraparound LED tail lamps. The cabin is typical Lexus with welcoming wood and piano black trim and leather as occupants are pampered in spacious seats. The rounded large tachometer housing a digital speedometer and multi-information display

LEXUS ES350 (ULTRA LUX)

Tires: P215/55R17
Wheelbase: 113 inches
Length: 195.9 inches
Width: 73.4 inches
Height: 56.9 inches
Fuel capacity: 15.9 gallons
City: 22 mpg
Highway: 32 mpg
Base price: \$43,750
Price as tested: \$54,050
Web site: www.lexus.com



is easy to read. Passenger and trunk volume is commendable at 99.9 and 16.7 cubic feet space respectively. Other amenities include dual auto a/c, power moon roof, 12.3-inch touch screen for navigation, audio and phone controls, 3-spoke power tilt/telescopic steering column with paddle shifters, keyless entry/engine start, 14-way power front seats, analog clock, power rear and manual rear-door sun shades, three USB ports, 10-speaker Pioneer audio system with a CD player and satellite radio, and rain-sensing wipers.

Standard safety features include dual front and side airbags, side curtain airbag, front knee airbags, four-wheel antilock brakes with electronic brake distribution and brake assist, vehicle stability

assist with traction control system, front/rear crumple zones, smart stop technology, three-point safety belts for all, daytime running lights and tire pressure monitoring system. Also, the Lexus Safety Sense + 2.0 fetches you a pre-collision system that detects pedestrians, lane departure alert and lane tracing assist, dynamic cruise control and intelligent high beams at no cost.

Placed between the entry-level IS and the larger GS, the ES350 is the near-perfect ride. Tweaks to the mouse-like Remote Touch for toggling navigation, climate, audio and phone controls are welcome. This delightful Lexus is a well-balanced blend of luxury and performance.

HONDA CR-V IS A FITTING COMMUTER, CARGO-HAULER

About three years, the Honda CR-V (Comfortable Runabout Vehicle) underwent a major transformation. Never known to rest on their laurels, engineers at the Japanese carmaker have refreshed the exterior of the popular compact SUV while enhancing it with more features. Trust us, the changes are all for the better.

Offered as a front-wheel or all-wheel drive (which was our test drive), the fifth-generation 2020 CR-V is available in a 1.5-liter direct-injection, turbo 4-cylinder engine that develops 190 horsepower @ 5600 rpm and 179 pounds-feet of torque @ 5000 rpm. Your other choice is a hybrid/electric CR-V version also. Power is put to the road via a new continuously variable transmission. An independent MacPherson strut front and a multilink rear suspension isolates occupants from road noise and rough bumps. The motion-adaptive electric power steering, which nixes use of hoses and pumps, translates into gas savings.

The CR-V styling appears even more aggressive and sleeker than its predecessor. Tweaked LED headlights and wing-shaped daytime running lights flank a redesigned chrome-slathered two-bar grille while vertical darker LED tail lamps and



Tires: P2
CR-V AWD (TOURING)
Tires: 235/55 R19
Wheelbase: 104.7 inches
Length: 182.1 inches
Weight: 3,569 pounds
Fuel capacity: 14 gallons
City: 27 mpg
Highway: 33 mpg
Base price: \$34,750
Price as tested: \$35,845
Web site: www.honda.com

button start and a driver information center.

Dual front and side airbags, side curtain airbag with rollover assist, vehicle stability system, traction control, four-wheel antilock brakes with electronic brake distribution and brake assist, three-point seatbelts, front/rear

dual chrome exhaust tips take up the rear. The 60/40 rear seat is easy to fold. Just pull the small levers located near the tailgate and you have a flat seat to haul cargo. Bins and cubbies are scattered throughout. Cargo space is with the second row down is a vast 75.8 cubic feet while passenger volume is also worthy at 102.9 cubic feet. Also standard are dual auto a/c, 7-inch display for audio/navigation system with voice recognition and rearview camera, leather on seats, shifter and the tilt/telescopic steering column, sunglass holder, 12-way driver and four-way front-passenger power seats, power tailgate and moon roof, push-

and rear cross traffic monitor, front-seat active head restraints, tire pressure monitoring system and daytime running lights are standard. Honda Sensing fetches the owner collision mitigation brakes, adaptive cruising control, lane keep assist, and forward collision and lane departure warnings.

The car-like CR-V boasts admirable passenger- and cargo-hauling capabilities. And you can count on the turbocharged power train to add more peppiness and fun to the ride. Besides, the practical and fuel-efficient SUV (averaging almost 30 mpg in combined driving for us) comes with Honda's solid reputation for reliability and durability.

STYLISH ACURA MDX IS HIGH-TECH ON WHEELS!

After introduction of the A-Spec trim last year, engine idle-stop and some minor interior changes, the 2020 MDX continues as is. Overhauled just a few years ago, the three-row midsize luxury SUV from Acura is one stylish vehicle with all the bells and whistles, especially the tech type.

The retained 3.5-liter V-6 still puts out 290 horsepower @ 6200 rpm and 267 pounds-feet of torque @ 4500 rpm. And one couldn't have a smoother nine-speed gearbox. Once again, the MDX is offered in front-wheel and all-wheel drive (our test drive). Thanks to the Integrated Dynamics System (IDS), the driver can choose sport, normal and comfort settings. Looking to save fuel? The Variable Cylinder Management (VCM) system can operate in three or four cylinder modes for substantial fuel savings. Braking duties are handled competently by 12.6-inch ventilated front and 13-inch rear solid discs.

Thanks to A-Spec, the even bold-appearing front fascia shows off gloss-black and dark chrome trim on the jewel-eye LED headlights, grille, window surround and rear tailgate spoiler. The cabin is awash in extravagance with red/black cooled leather seats and Alcantara inserts (also on door), sport medals, distinct A-Spec instrument



gauges, thicker steering wheel, and LED fog lamps. The supersized center console bin, which is 2 inches deeper and wider and 5 inches longer, can accommodate a laptop. And the second-row seat can go fore and aft 6 inches so third-row passengers can settle in effortlessly. The vast under floor bin in the cargo hold is a smart space saver. Passenger volume is a competitive 132.7 cubic feet. Other amenities are tri-zone auto a/c, power rear

tailgate and moon roof, 12-way power heated/cooled front seats and eye-catching metallic trim. And if you are looking for exclusivity, Acura has introduced an MDX Performance Manufacturing Center (PMC) edition limited to just 330 models in Valencia Red Pearl. It's one way of inching closer to owning the supercar. Yes, the PMC has been hand-assembled by the same tech wizards behind the track weapon NSX.

Dual front and side airbags, side curtain airbag, driver knee airbag, four-wheel antilock brakes, front/rear crumple zones, side-impact door beams, vehicle stability assist with traction control, lane departure warning and lane-keep assist (which maintains the ride in its path), blind-spot monitor, collision mitigation system, multi-angle rearview camera, daytime running lights and tire pressure monitoring system are standard. These also include all the safety technology that comes with AcuraWatch.

Packed with tech-savvy trimmings, the best-selling three-row luxury vehicle of all time (1 million units sold), displays swift acceleration, lavish cargo/passenger space and worthy fuel economy despite its 4,486-pound weight.

10 WAYS TO SUCCEED AS A REMOTE WORKER

By NARESH VISSA



The remote economy is growing rapidly. Companies are cutting experienced employees and hiring more contractors to cut costs.

For a company, an employee costs twice their salary, if you include all the expenses that go into employing an employee:

hiring costs, firing costs, capital equipment, travel and meal expenses, health insurance, other insurance, taxes, Social Security, etc. It just makes more sense for companies to outsource their needs rather than spend money on workers in-house.

With so many people out of work due to coronavirus, and the demand for independent contractors on the rise, it only makes sense that the remote economy will continue to grow.

Here's some important information that anyone entering or currently in the workforce should know about the remote work ...

1) Hiring an independent contractor is low risk to employers.

Contractors work off a contract. As soon as the contract ends, the relationship can be terminated. For big projects that have paid me well – such as leading marketing efforts for start-ups or managing product launches for public companies – I've generally been hired on three-month terms. After the three months, if the client liked my work and me, then they'd offer a new and longer deal in the 8-12 month range. If they didn't like me, we'd part ways and move on.

The initial three-month term is extremely low risk for employers. All they do is write a few checks. There's no babysitting or housekeeping, since the contractors do that themselves.

If an employer wants to fire one of its employees after three months, it would have to go through all sorts of legal loopholes, leading to a lag in the actual firing and increase in wage expenses and severance pay.

Since hiring contractors is low risk that means

employers will continue to look for independents who can add value to their organizations' bottom lines.

2) Bring truly unique skillsets to the table.

If you're a graphic designer or whiteboard animator, you will struggle to find clients.

Outsourcing to overseas contractors costs less than 1/100th the cost of outsourcing to US contractors. Companies can now pay overseas contractors \$5 an hour to complete their projects. Forget the graphics designer ... no garbage man or truck driver in the U.S. would ever work for such a low wage.

If you have a specialized skillset – computer programming, Google AdWords, copywriting, copyediting, ideation, offshore rig structural design, selling businesses within an industry – then those internationals won't be able to compete with you.

3) To get started, offer services "on the side."

Keeping the rising demand for freelancer in mind, aspiring independent consultants should always start with a side business. That's what I did when I got my first client in college. I interned at a radio station that was owned by a financial advisory the summer after my freshman year. At the end of my term, the company requested that I offer my production services to them while attending school at Syracuse University. The experience with this client helped me land three or four more clients during college. By the time I was in grad school, I had nearly 10 clients under my belt, including one that gave me a full-time job as a Director at its firm upon graduation. While getting my Master's at Duke, I was making more money part time through my services than some of my friends made working full-time jobs.

I never compromised my studies. I just enjoyed what I did and charged for it.

Even when I was working full-time, I had existing clients on the side. By the time I "went out on my own" for good, I developed enough relationships to make my consulting business profitable from Day 1.

Starting businesses on the side mitigates risk in case they don't work out. You can always go back to

school or your full-time job if a side business fails.

4) Send ideas, processes and workflows to potential clients.

Have an idea for a person or company? Send it to them. You'll be surprised at how many positive responses you'll get.

Half of the clients I've gotten were direct results of my sending ideas completely out of the blue.

When you send your proposal, put as many details as possible: how you're going to execute ... what you expect to deliver ... why the firm needs to implement these ideas. Leave it all out on the table.

None of the companies I reached out to stole my ideas. Zero. Worry about other people in your circle stealing your ideas ... not companies.

If you land the client, the first items you'll work on will be the ideas you shared with them. You'll be prepared to hit the ground running.

5) You will be fired many times.

Failure is a part of any business. Most successful entrepreneurs will tell you they've failed too many times to keep track.

As an independent, you will get fired. Contracts won't be renewed. Bridges will be burnt. That's all human nature. So, get used to it.

Economies and industries go through dry spells. The first people to go are the contractors, not employees. You're independent as a contractor, so the pain is less to the company. When things get bad, that's when employees get the pink slip.

6) Get an accountant to take care of healthcare, taxes and other insurance.

As a contractor, you are responsible for all your housekeeping. They can be a huge pain, so get an accountant to handle it all. It's well worth the money, especially since accountants will find ways to save you money on taxes.

Don't waste any time on this stuff ... just outsource it all to an accountant and trust him/her. You should be focusing your efforts on delivering value to your clients.

Continued on page 16

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MAY FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part)
Expenses will equal income. Domestic expenses may be heavy, control and caution advised. People in finance, real estate, stocks, doctors and teachers may see increase in income.

Some may have problems with children's education, health and happiness. Be confident of your actions as planetary effects may create confusion in mind. Suitable: Colors Green, Blue and Black. Precaution: Health complications may arise for some.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Moon Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts) Favorable planets translate into uncontrollable mass of energy, making you victorious over enemies and most difficult situations. Bones, nerves and dental cavities may create problems. Trust your insight and Psychic abilities for guidance; you will be led in the right direction. Partnerships and spousal income growth is possible too. Finance position is becoming better; you will command respect and love wherever you go. Suitable: Colors Red, Orange, White and Green. Precaution: Take care of health.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Moon Sign - Stars covered Mrigashira (last 2 parts), Ardra and Punarvasu (first 3 parts) Do not fall in undesirable company and give in to anger. Spousal relations can be strained, make amends and correct them. Matrimonial and partnership alliances may not work. Luck shines on you; anything attempted with sincerity will bring success though it will get delayed. Suitable: Colors: White, Green, Yellow, Gold and Orange. Precaution: Take care of domestic happiness.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Some remain irritable and given to anger; remember violence and harsh words may cause harm to relationships. Income and finances are on the rise, but expenditure remains high too. Parents may need immediate medical assistance. Professional changes may bring financial gains and success. Small hurdles and obstacles could delay success. Suitable: Colors Orange, Red and Green, Red. Precaution: Be patient, don't panic.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Moon Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Domestic setup could cause misunderstandings and unfavorable circumstances. Financial success and rich gains are in store, with certain hurdles and obstacles though. Professional changes may bring hopeful results and financial gains. Matrimonial and partnership alliances look positive. Children's health and studies need attention and may be a matter of concern. Surprise sudden financial gains are in store for some. Suitable: Colors Red, Orange, Yellow, White and Green. Precaution: Children need immediate guidance and attention.

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) - (Aug. 23-Sept. 22) Moon Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts) Lethargy and feeling of inertia prevail; some gains are seen. Domestic relations may not be the best. Some could find favorable job openings through someone known; take their word of advice, it will help. Professionally, there are promising job changes. Matrimonial and new partnership business alliances may be to your advantage. Own health needs medical attention. Suitable: Colors White, Green and Red. Precaution: Don't be disinterested and leave things half-way.

LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23) Moon Sign – Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts) Rich financial gains and increase in income is in store. Property and income gains are seen for some through parents; however, they are in need of medical care, and even more important, in need of love and attention than money. Your spouse's health needs attention. Professional development and elevation in job scene is possible. Suitable: Colors Green, Yellow, White and Red, Orange. Precaution: Do not waste a single moment; success is knocking at your door.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Moon Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Health requires attention. Do not procrastinate; harsh conditions will not last forever. Favorable planetary position could bring riches for some. You are passing through tough times; don't be weak. Parents' health may need immediate medical attention. Profession wise, move cautiously on job or business. Suitable: Colors White, Green, Yellow, Orange, Blue and Black. Precaution: Take extreme care of health.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Moon Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Planetary transition produces mixed results.

Monetary gains, riches and success are one side; harsh language, anger and bad mouthing are on the other. Avoid domestic disputes, annoyance, miscommunication, self-doubt and inertia. Move cautiously, you can emerge a winner. Chances of success are high on personal and professional front. Job changes are forecast. Spousal relations may not be the best. Suitable: Colors Yellow, White and Green. Precaution: Don't procrastinate, think and act fast, there are plenty of opportunities.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Moon Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanistha (first 2 parts) Your words can be construed negatively, be straightforward. Finances are on the increase, but domestic issues and happiness may get affected. You should watch your father's health. Be careful while driving. Take care of hyper-acidity and eye troubles. Journalists, mathematicians, writers, media people and architects stand to gain much. Suitable: Colors Black, Blue, and White. Precaution: Be careful at every step and emerge as a winner.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Moon Sign-Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) Take care of face, eyes and ear troubles. Younger sibling's health can be of concern. You may suffer from rheumatic or shooting pains. People in medicine, government, bankers, investors, leaders and motivational speakers stand to gain much; for others, it is not a good time for job change. Commercial partnerships and marriage alliances will be successful, if you are careful. Suitable: Colors Black, Blue, And Green, Red and Orange. Precaution: Anger management!

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20) Moon Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi Spouse's health may be concerning and lead to unexpected expenses. Money and wealth will come but your expenses may be in equal proportion too. Not a good time for matrimonial or business alliances. Be careful in banking transactions; such as borrowing, bank drafts, debts, etc. Clear up any misunderstandings at the workplace. Do not procrastinate. One will have to work hard to produce encouraging results; better times ahead! Suitable: Colors White, Green, Red, Orange and Blue. Days: Sun, Wed and Fri. Precaution: Address health issues.

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

CHECK OUT THESE 'STAY AT HOME CHIC' LOOKS!

By KIRAN BAHL



Ramadan greetings! In these strange times, this occasion will be more close-knit than before. But this doesn't mean it will be any less festive. Over the month of Ramadan, Indian, Pakistani and Arab designers have come up with the most exciting fashion collections,

something to look forward to when we won't have to social distance from all.

And for now, since staying in is the new going out, we're looking to these designers who are also serving up some temporary "stay at home chic" looks. Motivation is on its way, and for now, we dress up as much as we can!

COZY KAFTANS – NOT YOUR AVERAGE NIGHTIE

I've been hearing from many a friend that they wake up each morning in their nighties/pajamas, shower, then change into another set of nighties/pajamas. Why? Dress up and feel good when working from home, working for your home or just to do nothing at all – after all, self-care is not self-ish.

Enter kaftans. Long, flowy, loose-ish dress-like ensembles. Beautiful formal pieces are of course

being introduced for Eid season, but how to wear them at home? Simpler. Linen and cotton kaftans in pastel or bright summer shades exude elegance and comfort, which equals confidence. They make me think of tropical weather and the beaches too, very Florida. I love it! Light embroidery, mirrorwork or stonework can sparkle some more for a perfect Zoom or WhatsApp family video call (or, have a photoshoot outside, cuz why not?). Not into very loose looks? Opt for a belt to cinch it all together!

THE TUNIC – THE LONG AND SHORT OF IT

So, kurtis, anarkalis and straight suits all have one thing in common – a long flowing tunic. You can almost wear any one as a dress, as long as there are no deep side slits or sheerness throughout.

But to keep in touch with the Ramadan season and proper Indian fashion, keep the bottom churidar or straight pants and pair with the lovely long kameez. Any top below the knee works here, more fitted obviously than its kaftan counterpart. Linens, cottons and georgettes will feel the best in these heated months. Keep to light, neutral shades for a more casual feel. A shiny sapphire blue floor length kurty with gold butti work will really have you wanting to get out and celebrate, but an ivory or blush anarkali kameez with silver butti work will keep you

staying home safe and happy. In short, keep your kurtis/kameezes long.

LOOKING FORWARD – BUT KEEPING PRESENT

And what are the Indian fashion predictions looking like? In keeping present with our situations, let's also look ahead and feel inspired for the upcoming months!

Bright and bold colors are coming back in the style bucket. Deep pinks, greens and purples are super saturated and screaming to be seen. Heavier gold and silver jewels are all over runways and shows, dripping with ornaments of polki and mirrorwork, ghungroos and tassels. Basically, like us, our clothes and jewels cannot wait to see the world again.

Lockdowns, curfews and quarantines are part of our everyday lives lately. Maybe they'll be over by the time you're reading this – maybe not. Either way, stay safe, stay positive and stay happy. Because no matter what, spreading light and love to all around, even one person or animal, does make a great big impact. And, as always, remember to 'gro with style'!

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

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SUCCEED AS A REMOTE WORKER

Continued from page 11

7) People under 26 years old can go on their parents' insurance plan under Obamacare.

This was huge for me when I turned my consulting business into a full-time gig. I had just turned 24 at the time and didn't have to worry about medical care in case a car hit me.

If there weren't such a stipulation under Obamacare, I likely would've stayed in the corporate world, which is what most people who need healthcare coverage do. It's not talked about enough, but Obamacare stimulates young entrepreneurship for this reason.

8) Incorporate your business.

For tax and legal purposes, incorporate your business as soon as you land your first client.

Your accountant will get creative and make sure you save money on your taxes. This is one of the biggest benefits of having a small business.

I've been through lawsuits. They're not fun. But at least my incorporated name was liable and not me personally.

All you have is your name and your word. All your business has is its name.

You can always shut down a business. But it's not wise to shut down yourself.

9) Have a lawyer readily available.

Lawyers are expensive, so find a simple attorney on Craigslist for \$40/hour that will write and read contracts and threaten people if they need to.

I've been in a couple of lawsuits, and I only got into them because I was too cheap to get a lawyer to write or read contracts.

Lawsuits are the worst because they're never about the truth. It doesn't matter who wins or loses or what the judge says. Cases involving independent contractors rarely make it to court, so whoever has the douchiest lawyer always wins the settlement.

Some of the most depressing times of my life were during lawsuits. Once you're in one lawsuit, prospective (albeit inexperienced) clients, partners and employers get scared and don't want to work with you.

If your prospective clients know you have a lawyer to look over things before they strike a deal with you, they'll know not to screw you.

10) Get used to working virtually.

Doing your own thing allows you to work from "home." Your home can be anywhere.

I've gotten used to working from home. The flexible schedule has allowed me to travel the country for pleasure and business without having to worry about

vacation days or a supervisor looking over my shoulder. I place an emphasis on mental and physical activity – basketball, beach volleyball, tennis, yoga, meditation, chess, sleep. I do one of these activities five out of seven days of the week.

I also read a lot of books (not news or articles), listen to 10-15 hours of podcasts a month, and watch a lot of stimulating TV and movies.

The time at home will allow you to focus more on improving yourself, and in turn, your business.

Naresh Vissa (www.nareshvissa.com) is host of "The Work From Home Show" (www.WorkFromHomeShow.com) and author of the No. 1 bestselling "Fifty Shades of Marketing: Whip Your Business Into Shape & Dominate Your Competition." "The Work from Home Show" is available free on iTunes/Apple Podcasts, Google Podcasts/Play, Spotify, TuneIn, Stitcher, player.fm, and most other podcast/online radio distributors, including social media sites Facebook and YouTube. The show aims to teach listeners how to optimize their time, start a business that doesn't require leaving the house, balance work/life issues created by working from home, etc., all while producing the best productivity and results.

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