

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

SEPTEMBER 2020

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Inside:



Florida News
Onam celebration

2



Classifieds
Help Wanted

10



Stream this!
'Bad Boy Billionaires: India'

12



Business Buzz
Jobs-to-be-done

14



Immigration
Travel ban

17



Finance
Life insurance

19

PASSAGE WEST

PHOOLAN DEVI

SHI RED

GUN ISLAND

WALKS

LIFE



By Nitish Rele

Book Reviews,
pages 8-9

AKSHAYA PATRA VIRTUAL GALA SEPT. 19 TO HIGHLIGHT FLORIDA CHAPTERS (FORT LAUDERDALE, JACKSONVILLE, MIAMI, TAMPA)

Story provided by Akshaya Patra

The Akshaya Patra Foundation will hold its Virtual Gala, Families for Change, on Saturday, Sept. 19, to raise funds for feeding migrant families and school children in India. The organization has served over 77 million meals to migrant workers since India's lockdown began and feeds 1.8 million Indian children daily during the school year. More than 1,000 professionals, non-profits, government officials and philanthropic leaders are expected



to attend the event and support the organization's dual mission of addressing childhood hunger and promoting education for underserved children in India.

The gala, beginning at 11:30 a.m., will celebrate beneficiaries, volunteers and chapter teams from Fort Lauderdale, Jacksonville, Miami and Tampa, as well as North Carolina, who continue to work toward alleviating hunger in the classroom.

Continued on page 12

LATE PANDIT JASRAJ SET UP TAMPA MUSIC SCHOOL IN 1998

By NITISH S. RELE



The late Pandit Jasraj made several trips to Tampa before and after setting up his namesake School of Music in 1998. He taught Indian music and gave lecture demonstrations at the University of South Florida. In fact, he was scheduled to perform another concert in May of this year to raise funds for the school. But alas, because of the pandemic, the trip was canceled. And unfortunately for the Bay area and the world, the legendary Padma Vibhushan winner died at age 90 on Aug. 17.

Back in 2006, we still recall our meeting with the doyen of Indian classical vocal music in Tampa. Dressed in his usual kurta/jacket and dhoti, the man with the noticeably flowing gray hair had greeted us with a smile on his face and a customary namaste. We had then asked if he believe that classical music is a dying breed. "Classical music is immortal," was the reply. "Yes, there are channels that promote music, which is contradictory to our heritage. We all musicians would like to start a 24-hour classical music channel. We can provide our services free for a year or two."

The Sangeet Martand needs no introduction. He was one of the most internationally acclaimed classical vocalists who came from a family in Haryana producing four generations of musicians. In addition to Tampa, the music legend established schools throughout North America, in New York/New Jersey, Pittsburg, Atlanta, Los Angeles, and even Vancouver and Toronto in Canada. The Pandit Jasraj School of Music in Tampa has continued to grow under its teacher Radharaman Kirtane.

We asked Kirtane, a disciple of Pandit Jasraj to recollect some of his memories. He still recalls the day the call came in from Rattan Mohan Sharma (a fellow disciple of our beloved Pandit Jasraj-ji) to become a resident Acharya and Guru of the Tampa School of Music.

Continued on page 12



MOTORING EXTRA

Read our test-drive reviews of the 2020 Aston Martin DBS Superleggera Volante supercar and the Toyota Supra sports coupe.

Page 13

PUBLISHER'S NOTE

Dear Readers:

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

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WHO'S WHO

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MALAYALEE ASSOCIATION HOLDS VIRTUAL ONAM

HERE ARE A FEW OF THE PHOTO CONTEST WINNERS.



Photo credit: Jean Manoj

The Malayalee Association of Central Florida (MACF) conducts a grand Onam celebration in Tampa every year. MACF Onam celebration is attended by 1,500-2,000 people to enjoy the Onam feast, traditional dances performed by more than 300 participants.



Photo credit: Manjunath Pai

Continuing the rich custom, this year due to the pandemic, MACF conducted majestic Onam celebration in virtual format with six types of competition (speech, singing, instrumental, flower rangoli, painting and photo contest).

Onam, a harvest festival celebrated in Kerala, commemorates legendary King Mahabali, whose spirit is believed to visit Kerala during Onam. According to scriptures, King Mahabali belonged to the Asura Dynasty and was an ardent worshipper of Lord Vishnu. Devas became concerned with his growing popularity and requested Lord Vishnu's help. Lord Vishnu reincarnated into a dwarf Brahmin avatar, Vamana, and attended the yajna hosted by King Mahabali. Vamana requested 3 feet of land and the generous Mahabali promised to give the same. To everybody's surprise, Vamana grew enormous to the size and claimed the Earth and heaven in two steps. With folded hands, Mahabali offered his head, which pushed him to patala. Lord Vishnu was pleased and granted him a boon. King Mahabali chose to visit his beloved kingdom once a year. Onam is celebrated by the Malayalee community across the globe irrespective of caste, creed or religion. The state festival of Kerala is celebrated for 10 days with various sports and festivities, including worshiping, music, dances and boat races. Onam sadya (feast) is another indispensable part, which contains at least two dozen dishes.



Photo credit: Kaushik Narayanan



Photo credit: Om Roshan

With folded hands, Mahabali offered his head, which pushed him to patala. Lord Vishnu was pleased and granted him a boon. King Mahabali chose to visit his beloved kingdom once a year. Onam is celebrated by the Malayalee community across the globe irrespective of caste, creed or religion. The state festival of Kerala is celebrated for 10 days with various sports and festivities, including worshiping, music, dances and boat races. Onam sadya (feast) is another indispensable part, which contains at least two dozen dishes.



Photo credit: Sonu Joseph

Story provided by Jayeshkumar Nair (JK), MACF

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COVID AID CONTINUES TO POUR

Due to Covid-19 and the shortage of masks, AAHOA (Asian American Hotel Owners Association) members, led by Jayesh Patel and Sudhir Shah, recently raised money to purchase 10,000 surgical masks for Tampa's first responders and city employees. The masks were graciously accepted by Tampa Mayor Jane Castor. Patel is currently the Director at Large for AAHOA. Previously, he held the Regional Director position from 2010 to 2017.



Jayesh Patel, left, Mayor Jane Castor and Sudhir Shah.



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CORONAVIRUS PANDEMIC – PART IV LEARN TO LIVE WITH THE VIRUS?

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



The panic from the pandemic continues and this crisis is changing the way we live. The number of Covid-19 cases in the U.S. has now exceeded 5.5 million with nearly 175,000 deaths and continues to rise exponentially, at the rate of almost 1,000 deaths a day. Indeed, the new model projects the death toll could reach 300,000 by the end of the year! As per the Center for Diseases Control director, "We are about to see the worst fall in public health history," a dire statement that reflects the sad state of affairs for an advanced country whereas many other countries like South Korea, Japan, Taiwan and New Zealand seem to have gained good control of the disease. Brazil and India are also reeling from the effects and Florida has become one of the pandemic epicenters.

The current debate is all about, "How safe it is for our children to go back to school?" now that many schools are reopening. On the one side, most parents prefer a proper in-person instruction for their children rather than the "virtual on-line learning with zoom classes" but how can you justify the risk? Already, there has been a 90 percent increase in Covid-19 cases in U.S. school children after schools reopened in some states. There is a false notion among some that children, in general, are immune to the disease but not so. The total number of infections in children currently have exceeded 390,000 with over 90 deaths! And infected children can easily spread the virus.

There is a lot of hype and hope surrounding the availability of a vaccine soon that will lead to herd immunity and thus bring down the incidence of infection. Currently, a global scramble is under way to bring Covid-19 vaccine to the market. But let us be realistic. Moderna, an American biotechnology company soon to begin its phase 3 clinical trials of a vaccine, says it may take at least another six months to know if it is effective and safe. China is a leading contender too and they hope to market a vaccine by year end. Indian labs are also into vaccine production. Even Russia has jumped into the fray. Keep in mind there are anti-vaccine sentiments among the public, with about 20 percent not planning to take the vaccine.

Which means, even if the rest 80 percent of the population gets vaccinated with an effectiveness of 70 percent, only 56 percent of the population would develop immunity. This may not be enough to confer herd immunity in the general public.

So, what are we supposed to do now? Japan has decided to coexist with the virus and they have established the "new life model" calling all the people to be prepared to follow it for an extended period of time and learn to live with the virus. Accordingly, the Japanese government has established a practical set of rules, using the basic principles of rationality. The Japanese, a very sensible bunch, know "that bad things can't be forsaken for all times. And using the risk assessment models, humans can continue to live well and thrive."

Can America be expected to follow such a protocol and reconcile with the idea that the virus is going to be with us for some time? I am not so sure. The U.S. behaves more like "many countries in one" rather than a union of states with a set of protocols, each state behaving its own independent way. Otherwise, how do you explain that some states such as Nebraska, Minnesota and Wyoming have significantly lower infection rate and states like California, Arizona and Florida are experiencing an exponential surge? Unless the entire country can work together under the recommended set of protocols laid out by our scientists, we may not be able to control the disease soon.

Whether we like it or not, time has come for us to phase into a new life pattern where masks in public places are a necessity, social distancing is the norm, online learning may be safer than in-person classroom lessons, at least for a while, and tele-health becomes the new way for patients. Yes, there are many more adjustments to be made. This is the only way to stop the relentless march of the virus and cut down the loss of precious lives.

To be continued ...

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



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MY GROWTH IN COLLEGE ... SO FAR

BY ALEXA FANNON AND ROBERT LEVINE



I had been living a life I was told to live. I worked hard in classes, attended resume-building extracurriculars and clubs, diligently went to swim practice, did my homework and my chores, even slept a little ... but it was lather, rinse, repeat. Still, I was content and unquestioning, doing what I was told because that was the only way I knew to live. Then, after 18 years of being stuck in a cycle, I was thrown into college to figure out the rest of my life, all by myself.

Freshman year was essentially a maze of frantic twists and turns. I was given freedom of choice, but all I knew was that my parents were engineers so that seemed like the right path to take. Then, after finding engineering too dry for my taste, I switched to marketing and graphic design to fuel my creative mindset. I joined a sorority and made friends. I joined a student organization that produces a magazine about fashion and lifestyle. I learned easy recipes for cooking in my dorm room and went to the gym in a semi-successful attempt to take care of my health. Basically, I took a year to get a grip on life.

At some point, I realized that the most shocking aspect of my new world was that I actually had free time now. I was given the freedom to do whatever makes me happy, but that was an overwhelming concept for someone who didn't know herself yet. What did I want to do? What do I actually like? What do I want to learn? These were heavy questions, and the uncertainty weighed like an albatross across my shoulders.

After pondering what I knew and what I didn't know about myself, I landed on the first step of my growth process: educating myself on politics, the economy, and finances. The next step was figuring out where to start.

Were there friends or clubs at my school who could teach me about these subjects? Maybe. Probably. There were online resources to browse through my college's organizations, but there were 82 pages with 12 choices each. Having over 950 choices was overwhelming. I was looking for a more personalized learning experience that I could explore on my own.

I landed on something beyond my campus: podcasts. In the second

semester of my sophomore year, I dabbled in many podcasts about the economy and politics before landing on The Wall Street Journal, which seemed relatively neutral and focused on facts more than opinions. This was what I was looking for.

In order to grow financially, I sought advice from my parents and my grandparents about investing and saving. With their guidance and my own research, I decided to open a Roth IRA and learn how to read stock market information. I found myself in a position to buy my first stock share ever. More importantly, I had made that second step towards personal growth.

I felt proud of myself, but not for making money. It felt good that no one had to tell me to learn about investing.

Since leaving my hometown and being dropped into the middle of a dormitory two years ago, I am now indulging in things that inspire and intrigue me. I feel more independent, more sophisticated, more intellectual, and more mature. I can see and literally hear myself growing up to become the person I want to be.

College is not really about preparing for a job. It is about preparing for life. I now see this four-year experience as a bridge between youth and adulthood. Now that I am in the midst of it, I am realizing that universities are essentially hubs of resources to which I have access, at least temporarily.

My personal growth "journey" doesn't stop here. I am now ready and excited to go back to college and use the resources that lie at my feet and display before my eyes. I have identified new goals for next semester: I want to meet people beyond my sorority; I want to learn how to sew my own fashion; and I want to educate myself about the world's religions.

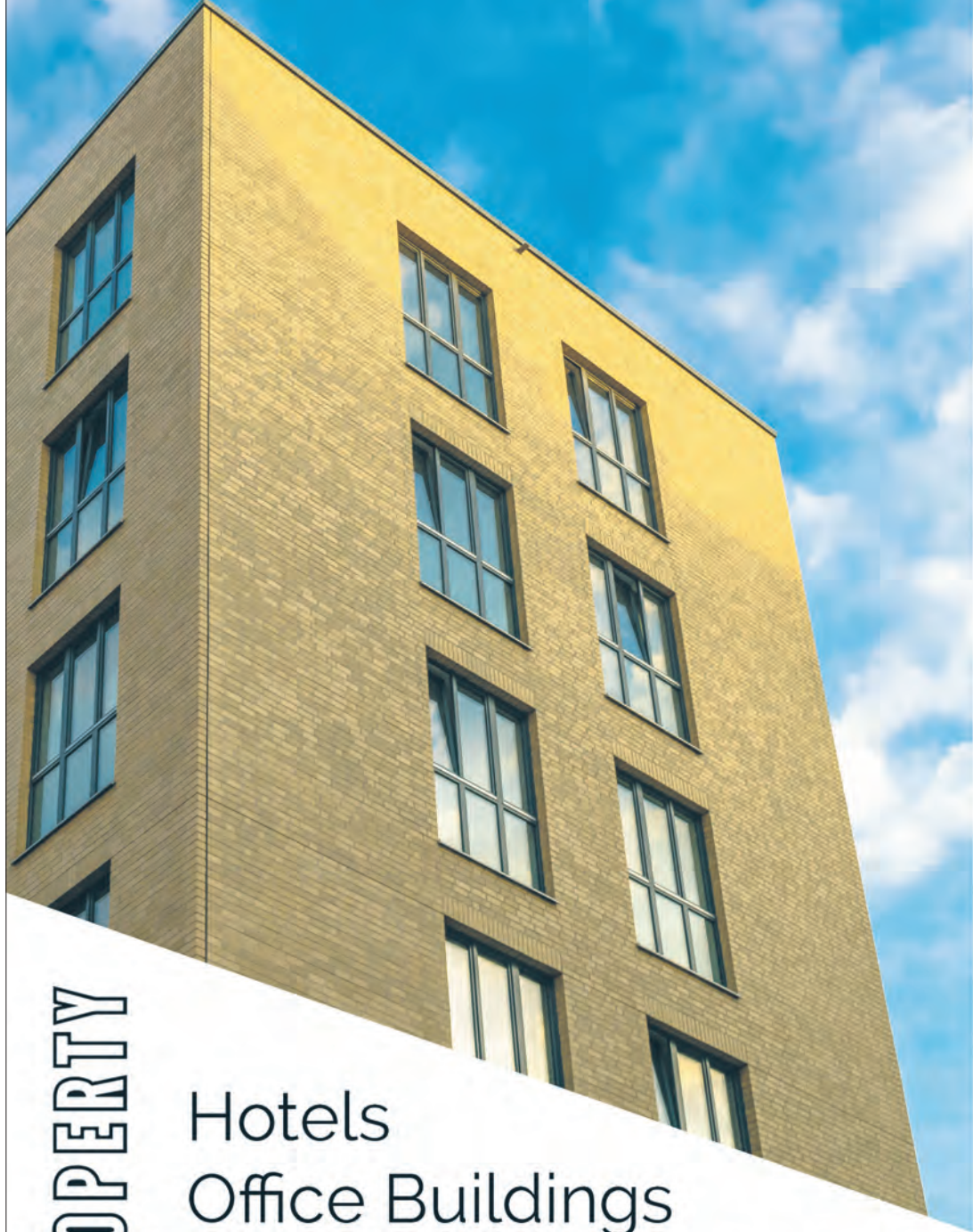
I have realized that the difference between high school and college is that no one is pushing me to be the best I can be anymore. That is my job.

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

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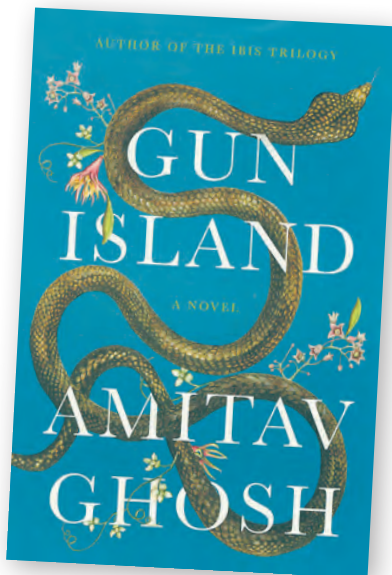
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“Gun Island” (314 pages; \$27) by Amitav Ghosh; published by Farrar, Straus and Giroux (www.fsgbooks.com)

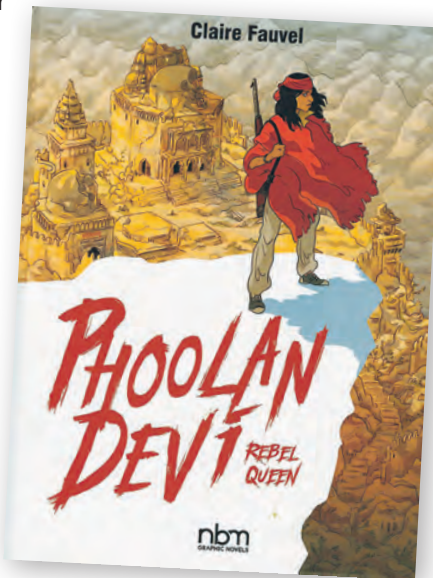
“The strangest thing about this strange journey was that it was launched by a word – and not an unusually resonant one either but a banal, commonplace coinage that is in wide circulation, from Cairo to Calcutta. That word is bundook, which means ‘gun’ in many languages, including my own mother tongue, Bengali (or Bangla) ... But



there was no rifle or gun in sight the day the journey began; not indeed was the word intended to refer to a weapon. And that, precisely, was why it caught my attention: because the gun in question was part of a name – ‘Bonduki Sadagar’, which could be translated as ‘the Gun Merchant.’ ” Thus begins the latest part realism/part myth novel by the renowned author of much-raved “The Ibis Trilogy” (on the opium wars). Dr. Deen Datta, a rare book dealer, sets out on a bizarre journey. According to the folklore, the Gun Merchant and his shrine is guarded by a king cobra in the “tiger-infested mangrove forest” of the Sundarbans. It is on this trip that our protagonist takes off, globe-trotting from Brooklyn to Calcutta, Venice to Los Angeles. During his travels, Datta meets up with diverse and colorful characters, including a fellow Bengali American, an Italian friend, and an entrepreneurial youth. Climate change, immigrant atrocities, environmental disasters, slavery, political agendas, snakes, ghosts and many more make up this hodgepodge. We expected the talented Ghosh to entertain us with his genius as he has done in the past (but the book jacket cover is absolutely stunning). However, the over-reaching hand of activism on his part is blatantly self-evident. And likely was unnecessary.

“Phoolan Devi, Rebel Queen” (224 pages; \$334.99) by Claire Fauvel; published by NBM Graphic Novels (www.nbmpub.com)

“I, Phoolan Devi” is a 400-page-plus autobiography dictated by the late illiterate bandit and Member of Parliament. If you haven’t read the unforgettable account, you may want to consider the latest delightfully illustrated book on the rebel. The author of this graphic novel memoir admits the inspiration came from Phoolan Devi’s life style. “That is the tale I wanted to recreate in the graphic novel format, without trying to distinguish truth from fiction and reality from myth, and without claiming to provide a historical testimony,” writes Fauvel, who borrowed Phoolan Devi’s own words, “because they are of unparalleled sincerity, at times horribly violent and at other times embodied with the naivete of childhood.” Born in a poor, low-caste family in Uttar Pradesh, the 11-year-old was married to a much older man. After numerous beatings, rapes and oppression, she is kidnapped by bandits whose band she later joins. She finds love in the gang before he too is violently killed. Once she learns to use the gun, Phoolan Devi exacts revenge on the men who harmed her or other women in the past, as well as robbing from the rich to redistribute wealth among the poor. After serving 11 years in prison (charges included murders, arson, plunder and kidnapping for ransom), she was pardoned and then elected to Parliament twice before being assassinated by ex-rival bandits (Fauvel has done a laudable job initially highlighting the conflict between Mallahs and Thakurs). “Like Durga, her favorite goddess, Phoolan embodies strength, courage and tenacity,” notes the author. “In turn naïve and violent, she is India itself, in all its contradictions and excess. In short, the woman you are about to meet is a rebel – a genuine rebel, the real deal ...” Because of the subject matter and vivid depictions of the violence perpetrated on Phoolan Devi, the book is recommended for mature readers only. Attractively drawn pencil sketches interwoven with rich and saturated shades bring the rebel queen’s grim, tragic and short story to life.



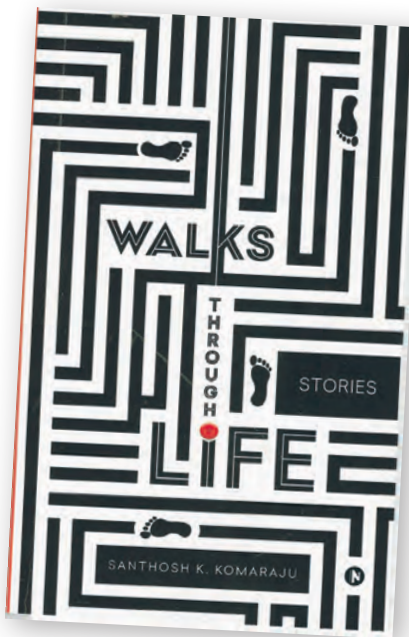
"Passage West" (430 pages; \$28.99) by Rishi Reddi; published by HarperCollins (www.harpercollins.com)

What was life like for the Indian share cropper at the onset of World War I in California farm country? Was the American Dream within reach or beyond expectations? It is evident that Rishi Reddi has extensively researched the subject and background before brilliantly relating us this fictional story of family, friendship and survival. Set in Imperial Valley on the Mexican border, we follow the calm Ram and the hothead Karak, two Sikh friends who couldn't be more different in their personalities. But both have the same ambition: endure and flourish on the farmland. Upon Karak's invitation, Ram travels to Fredonia by train. Reddi envisions the scene for the reader: "Gazing west from the platform, he saw storefronts with awnings lining the dirt road: HANSON'S IMPLEMENTS. EDGAR BROS GENERAL STORE. CHARLIE'S HORSE AND MULE RENTAL. Farther along stood a brick building with arched promenades. To the east sat a string of shacks, and beyond them sky and air and earth stretched away in every direction. A mound of sand rose in the near distance covered with gray-green brush; old trees stood upon it, tall and waiting, tentacles reaching to the clouds." After toiling hard on the farm, Ram yearns to return to his wife and son in Punjab. On the other hand, Karak finds love in Fredonia, and marries a Mexican woman. Throw in anti-immigration sentiment (pro-white legislation), cultural differences, racial prejudices, bad/stolen crop, and a love triangle into the mix, and you have a recipe for disaster. If you would like to know more about the history of pioneers of the Imperial Valley who primarily led the way for legal immigration to the United States, this is a must-read. In all earnest, we remember these hard-working and enterprising people who survived to prosper against all odds. And hats off to Reddi for highlighting their struggles in this intensely-scrutinized book as she raises the question: "There is, after all, a land of one's birth, and a land of one's work and action. Which should one call home?"

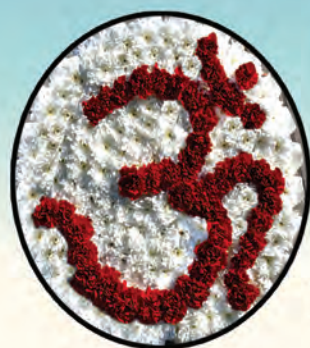


"Walks Through Life: Stories" (202 pages; \$4.74) by Santhosh K. Komaraju; published by Notion Press (www.notionpress.com)

There are just nine stories: "The Hidden Kingship," "Divine Ax," "Blessing of a Curse," "A Letter from the Well," "Beyond the Bar of Humanity," "Rise of Motherhood," "Two Misjudgments," "King of All" and a "Gold Message." But each tale, ranging from 15 to 20 pages, conveys a moral borrowed from Hindu mythology. And Santhosh Komaraju is more than happy to put the spotlight on what are not just historical events but "a set of valuable lessons that are often interwoven within the details." In the author's note, he writes, "... our thirst for learning is ever-growing with this tremendous source of axioms left at our disposal. The deeper we go, the more we find that there is more to learn – infinity learning, as I call it. There is no chance for boredom, as each level of knowledge pushes us to the next as we crave more." So, you have a wild cat's misery that could use some help, according to a villager; a boy who saw a glimpse of hope in a pretentious woman; two brothers competing against each other to climb up the ladder on a false pretense; and then there's the ill-behaved lad who craved for more life to undo the past as death drew near. Citing Shritis, Smritis, Puranas and Upanishads, the author is grateful to use these valuables "for guidance in every walk of our lives – if we show ignorance, it's at our own peril." This morally-inclined collection of stories, a first for Komaraju, is simply written so as to appeal to adults as well as the youngsters.



Also read our review of "Joy of Life" on page 12.



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STREAM THIS! ▶

HERE'S SOME NEW SHOWS AND FILMS TO WATCH:

“Masaba Masaba” (season 1, on Netflix)

Real life mom-daughter duo Neena and Masaba Gupta play versions of themselves in this playful peek, with tongue-in-cheek humor, into their lives in fashion and film.

The series scripted from Masaba’s life follows her unique background, the diverse worlds she straddles across fashion and family, and her foray back into the dating world.



“Cargo” (119 minutes, Netflix, releases on Sept. 9)

Dubbed as India’s first-ever homegrown sci-fi spaceship film, “Cargo” traces the journey of a female astronaut who meets a reticent astronaut on a spaceship. With the struggles of her job piling on, she gets better acquainted with the mysterious cargoes that land on the spacecraft.

Written and directed by Arati Kadav. The film stars Vikrant Massey, Shweta Tripathi, Nandu Madhav, Konkona Sen Sharma.



“Bad Boy Billionaires: India” (season 1, Netflix documentary releases on Sept. 2)

This investigative docu-series explores the greed, fraud and corruption that built up — and ultimately brought down

— India’s most infamous tycoons. They are diamantaire Nirav Modi, Subrata Roy (of the Sahara Group), now-defunct Kingfisher Airlines chairman Vijay Mallya; and Ramalinga Raju (ex-chairman/CEO of Satyam Computer Services).

“Laxmmi Bomb” (122 minutes, Hotstar, releases on Sept. 9)

Akshay Kumar plays the character of a transgender in this horror-comedy film, a remake of the Tamil “Muni 2: Kanchana.” It’s the story of a timid-natured boy who suffers from a fear of ghosts and undergoes a personality transformation after being possessed by the spirit of a trans named Laxmmi.

Directed by Raghava Lawrence. The film stars Akshay Kumar, Kiara Advani, Sharad Kelkar, Tusshar Kapoor.

Compiled by Nitish S. Rele



“Joy of Life: Effortless Work and Happy Living through Self-transformation” (156 pages; \$15.95) by Dr. Purnachander R. Bikkasani, M.D.; published by Best Seller Publishing (www.bestsellerpublishing.com)

How do you live a happy life? In this debut book dotted with personal experiences and observations, Dr. Bikkasani leads

By Nitish Rele

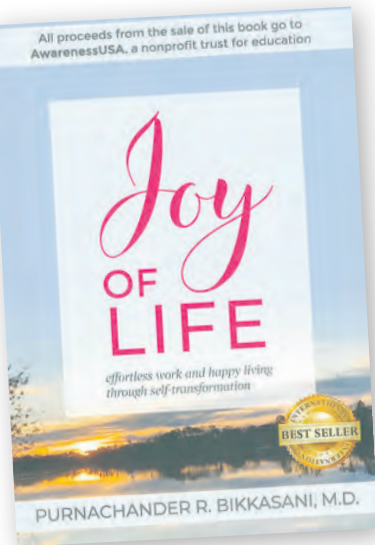
the reader on the road to the “Joy of Life.” Born in a farmer’s family in Telangana, he narrates a story of poverty to riches, ending with his own gastroenterology medical practice in Crystal River for over 30 years. In nine chapters, he lays out how to overcome pain and distress and build a cheerful life. According to the Tampa



Dr. Purnachander R. Bikkasani, M.D.

resident, the origins of contentment come from the activities you can do to gain joy, how you can adapt to adversity, as well as genetic happiness. He lists tools to work stress-less: setting up goals and affirmations, hiring the right help on time, delegating, building teamwork, communicating, doing stress-less and effortless work, creating a stress management program, conducting public seminars/workshops and starting nonprofit work. His mental exercise, Vehicle of Joy, to build a dream car highlights engine (affirmations), body (goals) and steering (opportunities) as tools are one’s disposal. For Dr. Bikkasani, the desire to commit to charity is “our evolutionary instinct

that helped humanity to survive and progress ... Helping others in need activates the happy chemicals in the body that make you feel good and live a meaningful life. Scientific studies have confirmed that charitable giving makes you feel good, happy, healthy, and live a long life.” Since retirement five years ago, the good doctor has founded Awareness USA to provide financial aid and assist underprivileged students in America; in India, he set up Chaitanya Saradhi Trust to offer computer education classes in government schools. “Living your dream is happiness,” Dr. Bikkasani notes in this simply-written, easy-to-understand and highly recommended book. “Feeling proficient, self-sufficient, self-efficient, and confident is happiness. Feeling good about things you do, for yourself or others, is happiness. Taking or giving help, gratitude, love, empathy, support, or encouragement is happiness. Building happiness in your life doesn’t require any special efforts – only changing how you think and what you do moving forward. You can work on embedding principles within yourself that can give you a free and fearless feeling. This journey is a self-transformational one for life.”



AKSHAYA PATRA

Continued from page 1



Jamshydji Godrej

The event will be moderated by Srivatsan Rajan, partner at Bain & Company, and Akshaya Patra board member. Rajan will be joined by Jamshydji Godrej, chairman and managing director for Godrej & Boyce, and actress-producer Raveena Tandon. It will include a musical performance by Samir Date and Dipalee Somaiya. RSVP at <https://foodforeducation.org/events/families-for-change>



Raveena Tandon

Established in 2000, Akshaya Patra is the largest NGO-run school meal program in the world, according to Time Magazine, and serves 1.8 million children daily in over 19,257 schools through 55 kitchens in 12 states and two Union Territories in India. It costs only \$20 to feed a child for a school year. For information, email Ankita Narula at ankita@apusa.org

LATE PANDIT JASRAJ SET UP TAMPA MUSIC SCHOOL IN 1998

Continued from page 1

Here is what Kirtane had to say:

“I joined Guruji as his disciple in April 1977. I will never forget the exhilaration I felt when he accepted me as his student. In addition to enthralling the world with his incandescent musical genius, he was an outstanding human being and a flawless Guru. He always encouraged all of his disciples to dedicate their lives to music and make it their ‘bread and butter,’ and supported them with love throughout their journeys in incredible ways.



Radharaman Kirtane. Photo credit : Christine Ghezso

On Sept. 22, 2004, I arrived in Tampa, leaving India for the first time in my life. For a historical perspective, readers should know that this Tampa music school opened its doors in 1998 through the blessings and guidance of my Guruji himself, along with his disciple, violin maestro Kala Ramnath, with initiative and support offered graciously by Anil Nirgudkar, a music lover and former Tampa resident.

Guruji Pandit Jasraj-ji had graced the stages of Tampa many times to deliver his inimitable and mesmerizing performances. Additionally, he had also conducted a music workshop in 2006 for students from the USF over the course of two unforgettable months. A few other fellow senior disciples of Guruji, including Lalita Sharma, Suman Ghosh and my aforementioned Gurubhai Rattan Mohan Sharma also contributed to help the Tampa school grow and flourish over the years.”

The world of music is poorer with the tragic loss of the Sangeet Samrat. But the genius of Pandit Jasraj and his music spanning eight decades will live with us forever.



ASTON MARTIN BUILDS 007 THRILLS INTO ITS LATEST SUPERLEGGERA VOLANTE

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

Who wouldn't want to be James Bond for a week? OK, that's next to impossible, but how about driving the supercar that stars in the 007 movies? When the offer recently came from Aston Martin to test drive the 2020 DBS Superleggera Volante ("superlight" and "flying" in Italian), we jumped to share this iconic bond the British carmaker has had with the Secret Service agent. We're very glad we did.

Under the clamshell carbon-fiber hood of the high-end rear-wheel-drive exotic car sits an astounding 5.2-liter twin-turbo V-12 engine that thumps out of a pulse-raising 715 horsepower @ 6500 rpm and 663 pounds-feet of torque @ 1800 rpm. The rear mid-mounted 8-speed auto transmission (GT, sport and sport plus) can be shifted via steering-mounted paddle shifters or pushing the drive control on the dashboard.

Push the starter button to summon the bi-turbocharger and the rev-happy Volante emits an exhaust roar to delight any grand tourer buff. Step on the gas and the DBS will catch you off guard, lunging forward with fervor you won't find in most sport cars. It's quick on its feet, reaching 0 to 62 mph in only 3.6 seconds with a top speed of 211 mph. The soft top opens in 14 seconds and closes in 16 by pressing a center-console switch.

This sophisticated beast rolls on 21-inch forged carbon-ceramic alloy wheels, which get their stopping power from 16.1-inch front discs, 14.2-inch rear discs, employing carbon-ceramic brake pads.

Fear not for security in this two-door, four-passenger rocket. Dual front and side airbags, side curtain airbags, dynamic stability and traction and torque control, four-wheel antilock brakes, adaptive suspension dampers, limited-slip differential, front/rear parking sensors, 360-degree camera, tire pressure monitor, and daytime running lights are watching out for you.

The wing-shape enamel badge up front proudly announces the marque. It's atop the hexagonal grille flanked by LED headlights and integrated daytime



ASTON MARTIN DBS SUPERLEGGERA

Tires: Front 21" 265/35/21; Rear 21" 305/30/21

Wheelbase: 110.4 inches

Length: 185.6 inches

Width: 77.5 inches

Height: 51 inches

Suspension: independent double wishbone front, multilink rear

Steering: electric speed-dependent rack and pinion

Weight: 4,107 pounds

Fuel capacity: 20.5 gallons

City: 14 mpg

Highway: 22 mpg

Base price: \$328,100

Price as tested: \$379,436

Web site: www.astonmartin.com



running, side and corner lamps. A carbon-fiber trunk, splitter and diffuser along with quad exhaust tips make up the rear.

The cabin conveys the class, sophistication and splendid craftsmanship that are the British automaker's tradition. Lending credence to the rich ambience is full leather upholstery on and around the dashboard and instrument panel, doors and center console. Other luxuries include 12-way heated seats, power-adjustable tilt/telescopic steering column, piano black trim inlay, dual-zone air conditioning, and an 8-inch navigation, phone and audio screen. One word of caution: the rear seat is tight even for the junior in the family.

Built in Aston Martin's Gaydon, Warwickshire plant, this high-performance, two-door convertible drew oodles of onlookers, especially when we stopped for a photo shoot by the popular, vibrant city of Tampa mural on Florida Avenue. With a power-at-all-times engine and graceful styling inside and out, this high-end supercar speaks for itself.

All one needs now to fulfill that ultimate dream of driving James Bond's ride is to arrange for a few thousand over \$300k and some spare change. And plenty of it.

TOYOTA SUPRA RETURNS WITH A ROAR!

Putting the new Supra through a test drive of tight turns and hard acceleration and braking, I realized the name truly fits Toyota's latest iteration of its sports coupe.

In Latin, "supra" means "above" or "beyond." Employing that spirit in designing the 2020 Supra, Toyota has created a car worthy of the beloved marque's dramatic and much-awaited U.S. comeback after a nearly 20-year hiatus.

Picking up design cues from the sleek 1967 Toyota 2000 GT (double-bubble roof, for one!) and the fourth-generation 1993-2002 model with its rounded look and high performance, the all-new Supra GR exhibits a rakish exterior combined with a clean unfussy interior.

Under the long swelling hood crouches a 3.0-liter turbocharged inline-6 engine. This power plant produces a whopping 334 horsepower at 6500 rpm and 365 pound-feet of torque at 4500 rpm. That translates into 0 to 60 in just 4.1 seconds and a top speed of 155 mph. Remarkable for a slightly 3,397-pound vehicle? You bet.

Push the starter button to summon the twin-scroll turbocharger, and the rev-happy Supra emits a throaty exhaust roar.

Keeping that muscle on the road are a double-joint spring McPherson strut front end and a multilink rear suspension that provide a stable refined ride even on harsh roads and in bad weather. An adaptive variable suspension instantly adjusts damping force in response to driver input and road conditions. The 8-speed automatic gearbox with paddle shifters in the all-wheel-drive vehicle is sprightly in any situation.

The sport-calibrated electric power steering — direct, responsive and accurate — gives extra confidence behind the wheel. Stopping the two-seater, which rides on 19-inch alloy wheels, are 13.7-inch ventilated front

SUPRA (premium)
Tires: 255/35R19 front; 275/35R19 rear
Wheelbase: 97.2 inches
Length: 172.5 inches
Width: 73 inches
Height: 50.9 inches
Fuel capacity: 13.7 gallons
City: 24 mpg
Highway: 31 mpg
Base price: \$53,990
Price as tested: \$56,140
Web site: www.toyota.com



discs and 13.6-inch rear disc brakes. Four-wheel antilock brakes, traction and stability control join in to avoid any mishaps.

Safety is built into the Supra with eight airbags, and a pre-collision system with pedestrian detection, lane departure and forward-collision warnings. The optional \$1,195 driver-assist package fetches you dynamic radar cruise control (varying speed and maintaining a safe distance from vehicle in front), blind spot monitor, rear-cross traffic alert, and parking sensors with emergency brakes.

Appearances matter, too. The prominent triple-grille front fascia gives the car a hungry look and provides generous air intake. Above, sweptback six-lens LED headlamps have integrated daytime running lights and turn signals. Think muscular! Same goes for the rear with the tall retractable spoiler reminiscent of the 4th-gen Supra's wing.

The cabin possesses all the luxury accoutrements expected in a Bimmer. No, that's not a typo! Since it shares the engine, gearbox and steering rack with the BMW Z4, it's not inappropriate that the Supra mirrors the BMW roadster's interior with an 8.8-inch infotainment touch screen, shifter knob, and climate controls.

Our Renaissance Red test driver came with 14-way power seats upholstered in Alcantara, and a three-spoke steering wheel, and a function-packed center console, all in stunning black. Carbon fiber dash and door trim enhance the sophistication.

With a base price of less than \$54,000 and gorgeous from any angle, the iconic marque has truly returned "above" and "beyond" all expectations.



ART AND SCIENCE OF SOURDOUGH

By BHAVI NIRAV



Maybe I am a little late into the game of sourdough baking, but the slow and serene process of micro farming, (cultivating and tending the starter) any given day, provides immense satisfaction and joy. Sourdough bread is one of the oldest

biotechnologies, coupled with chemistry, used to prepare nourishing wholesome bread with just three ingredients, flour, water and salt, compared to the 15-ingredient generic white bread.

Why is sourdough bread so unique in flavor, good for health and satisfying to the soul?

The secret answer is the unique combination of wild yeast and lactobacilli. There are two kinds of yeast that can leaven or raise your bread. Baker's yeast, cultivated in a chemist's laboratory and sold in packages like over-processed food, usually contains *saccharomyces cerevisiae*. Wild yeast grows naturally when the food is allowed to ferment for a certain period of time and contains many different strains of yeast. Both the baker's yeast and the wild yeast act similarly on bread flour, and convert starches and sugars of grain into carbon dioxide, resulting in air pockets that make the dough double or triple in size. Wild yeast cultures go above and beyond just raising the bread; it uses healthy lactobacilli bacteria to convert notorious big protein molecules (like gluten) into lactic acid that gives sourdough a distinct flavor.

Sourdough benefits:

Decrease gluten content: Fungal proteases and selected sourdough lactobacilli digest the wheat flour, which might be safe for some of the gluten intolerant population.

Increased mineral uptake: Fermentation process reduces the pH, which breaks the phytate responsible for hindering the mineral absorption.

This lactic acid acts as a superhero and allows

the phytic acid content to be lowered so minerals can easily be absorbed from the bread. It almost acts as a predigested food for us so most minerals that remain inaccessible to us are unlocked and we can enjoy full benefits of whole grain. One research study published in the Journal of Agriculture and Food Chemistry concludes that sourdough fermentation reduces the phytate content by 24-50 percent.

Low glycemic Index (GI): Sourdough fermentation may decrease the glycemic response of baked goods. A slice of sourdough bread has a GI of 53 in comparison with white bread, which has a GI of above 70 (glycemic index is measured from a scale of 1-100; lower glycemic index foods are recommended for better health). Several research studies, particularly one published in American Journal of Clinical Nutrition, backs this idea, but one of the recent studies conducted with about 20 subjects presents the notion that the GI of the bread really depends on the microbiome, so the GI response would vary.

Improved antioxidant activity: The long fermentation process releases lactic acid, which acts on cereal protein (proteolysis-breakdown of protein) resulting in formation of peptides rich in antioxidant activity.

Dietary fiber and phytochemicals become more bioavailable due to prolonged fermentation.

Regular bread dough is loaded with sweeteners to produce bakers' yeast (single strain lab manufactured). So, the yeast is no longer breaking down grain sugars because it is happily feeding off the sugar (high fructose corn syrup, molasses, etc.). This translates to an altered chemical composition of a final bread product – higher sugar content, tougher indigestible starches, and loaded with one strain of yeast. Without the good old lactobacilli (part of wild yeast), grain proteins and starches, fructans, gluten, were now unchanged by the fermentation process, leaving them fully intact and hard to digest. As sugar becomes the fermentable ingredient instead of

flour, nutrients that once became bioavailable due to a long fermentation process remained unavailable.

Sourdough Bread

Using a food weigh scale, measure 100 gms of sourdough starter, 200 gms water and 300 gms of flour (you can mix and match bread flour and whole wheat flour), add 1 tsp salt and mix gently.

If you have a bread machine you can put everything in the bread machine at the sourdough starter setting. Let the dough rise for about 3-4 hours.

Mix once more from bottom to top and side to side don't knead like a regular dough; otherwise, air bubbles will break.

Let it rise further for about 3 hours.

Preheat the oven to 400 degree Fahrenheit.

Optional – you can season the dough after it has risen with any herbs, seeds, cheese, pepper, oil, vegetables, etc.

Proof the dough by folding it again from bottom to top and side to side for about 20 minutes in a bread pan treated with cooking spray or oil. Cover the dough.

After 20 minutes, uncover the pan and bake the bread for about 35 minutes on the second last rack. Measure the internal temperature of bread with a food thermometer; it should be about 195-200 degrees Celsius. Cool it on a cooling rack.

Considering the pros for this awesome bread, let's explore how to create this magic. It's quite simple to make sourdough bread!

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

MAKING INNOVATION A REALITY – USING JOBS-TO-BE-DONE

By Dr. KARYN MATHURA-ARTHUR



Competition in the marketplace is fierce and given the current economy, it is only going to get more difficult to compete. As a result, companies must adapt and innovate in the right direction to remain relevant. However, determining the "right

direction" is extremely difficult. Conventional inquiry methods like customer interviews and surveys do not always generate promising ideas, neither do they exhaust the sets of possibilities.

There is another solution ... The Jobs-to-be-Done (JTBD) framework was developed by Tony Ulwick and Clayton Christensen to help companies have an adept understanding of the customers' needs to create robust, effective and innovative solutions that will drive business growth. Deciphering customers' needs is quite complex, considering that 95 percent of product teams fail to agree on what it is. The Jobs-to-be-Done Theory provides a framework for defining, categorizing, capturing and organizing customer's needs.

Jobs-to-be-Done is best defined as a perspective — a lens through which you can observe markets, customers, needs, competitors and customer segments differently, and by doing so, make innovation far more predictable and profitable. This framework is based on classifying customers into three groups — job executor, product life cycle support team and the buyer

— and figuring out the kind of jobs each group wants to accomplish.

The job executor is the person that uses the product to get the core functional job done. For instance, in a lubricant plant, the job executors are the plant workers operating the machinery and lab technicians conducting a series of lubricant tests. The core functional job is the end goal; in this case, producing lubricants. This framework's goal is to find cheaper and better ways to get the core functional job done.

Furthermore, it considers how related jobs can be integrated to make the product more valuable to the job executor. As an example, a company may sell most of their kettles to people who use it to boil water for tea. By thinking about the end in mind (preparing tea), the company can innovate a product that both boils and makes tea, which is more valuable to the job executor.

It also involves understanding the emotions associated with the use of a product. This makes it possible to create a stronger emotional appeal to the job executor, either through a new product or a better marketing message. For instance, Coca-Cola is more than just a soft drink, it's about "sharing happiness."

The second category of users, product life cycle support team, are those people that maintain and sustain a product through its use. In the lubricant plant, the product life cycle team consists of people that install, transport, repair, maintain, upgrade, and dispose of the machinery. All these actions are referred to as

"consumption chain jobs."

The final category of user — the buyer — is the person responsible for making the financial purchase decision. In the lubricant plant, management is ultimately responsible for making the purchase. Conversely, people who purchase a toothbrush are typically the buyer, job executor and product life cycle team simultaneously.

Many companies innovate haphazardly and that's why their products often fail in the marketplace. By understanding the consumers' needs through the Jobs-to-be-Done framework, it becomes easier for companies to create innovations that will transform into sales. Outcome-driven-innovation has an 86 percent success rate, a five-fold increase over traditional innovation creation methods.

"Understanding the "job" for which customers hire a product or service helps innovators more accurately develop products that align with what customers are already trying to accomplish," according to Harvard Business School Professor Clayton Christensen.

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



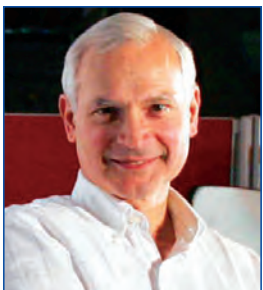
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GET YOUR MONEY'S WORTH IN ALL-NEW HYUNDAI VENUE!

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

The Hyundai lineup of SUVs (starting with Kona, Tucson, Santa Fe and Palisade) just got another addition and a welcome one at that. The all-new 2020 subcompact Venue may appear small but it's a fun and sweet ride to take on the road.

It is equipped with a 1.6-liter inline-4 cylinder engine putting out 121 horsepower @ 6300 rpm and 113 pounds-feet of torque @ 4500 rpm. Mated to an intelligent variable transmission (manual is available), it comes in normal, sport and even snow modes. An independent MacPherson strut front and torsion beam rear suspension does a particularly good job of soaking bumps and potholes with skill and in the front-wheel-drive SUV. Also worth noting is the motor driven power rack-and-pinion steering, effortless at higher speeds or while pulling into a parking lot.

The sharp-looking Venue portrays a prominent hexagonal grille and sculptured hood, aggressively raked wheel arches, upright windshield, LED headlights and tail lamps and chrome dual tips. With total passenger volume of 110.6 cubic feet, the cabin is spacious for five to sit in comfort and style. Amenities include auto a/c, 3.5-inch multi-information display, tilt/telescopic steering column, 8-inch touchscreen

VENUE (SEL)
Tires: P205/55R17
Wheelbase: 99.2 inches
Length: 159.1 inches
Weight: 2,738 pounds
Fuel capacity: 11.9 gallons
City: 30 mpg
Highway: 34 mpg
Web site: www.hyundai.com

display with rearview camera (premium package), 6-way height-adjustable driver's seat, center console, 60/40 second-row seat, power door locks and windows, body-color exterior mirrors and door handles, and more.

Standard safety features include dual front and side airbags, side curtain airbag, four-wheel antilock brakes with electronic brake distribution and brake assist, front/rear crumple zones, electronic stability and traction control, hill-start and lane-keep assist, front seatbelt pretensioners, remote keyless entry and tire pressure monitoring system. Opt for the \$1,150 convenience package and you will get blind-spot



and rear cross-traffic collision warning, as well as power sun roof, leather-wrapped steering wheel and shifter, and sliding armrest bin.

Base-priced at \$19,150, our Venue topped at just \$23,280, which is a heck of a deal. The power train, though not impressive on paper, results in a responsive ride, sharp handling and decent overall cornering balance. And Hyundai's impressive five-year, 60,000-mile basic, and 10-year, 100,000-mile power train warranties should convince you to sign on the dotted line.

CHEVY TRAILBLAZER RETURNS AFTER 12-YEAR GAP

After over a decade, it is back and we are glad to see the arrival of the Chevrolet Trailblazer, slotted between the smaller Trax and larger Equinox siblings. A subcompact SUV it is, but an impressive one at that with passenger volume nearing 99 cubic feet. Best of all, we like the aggressive and sporty look of the 2021 five-passenger ride, making the vehicle a standout in the crowded segment.

Our all-wheel-drive test version is equipped with a 1.3-liter inline-4 turbo engine developing a healthy 155 horsepower @ 5600 rpm and 174 pounds-feet of torque @ 1600 rpm while coupled with a slick 9-speed auto gearbox. Suspension is handled by an independent MacPherson strut front and the rear gets a Watts link, which ensures that the vehicle is steady and agile around rough surfaces on the road. An electric power rack-and-pinion steering guides the Trailblazer to its destination.

A dual-port grille with a centered black bowtie Chevy emblem integrates with wraparound headlights and LED daytime running lights to boost the SUV's bold appearance. It is a performance-oriented SUV as is evident from the red RS (rally sport) emblazoned in the front



grille and rear bumper. The interior is practical with plentiful head and legroom for rear-seat passengers. The clear compass and driver information center, sandwiched between the analog speedometer and tachometer, is functional. Red stitch accents on the black interior give the Trailblazer a rich ambience. Other comforts include single auto a/c, 7-inch touchscreen for nav, phone and audio controls, 10-way power driver and four-way manual front-passenger simulated leather seats and a robust flat tilt/telescopic leather steering column.

TRAILBLAZER AWD (RS)
Tires: P225/55R18
Wheelbase: 103.9 inches
Length: 173.7 inches
Weight: 3,289 pounds
Fuel capacity: 13.2 gallons
City: 26 mpg
Highway: 30 mpg
Price as tested: \$30,580
Web site: www.chevrolet.com

Standard safety features include dual front and side airbags, side curtain airbag for both rows, four-wheel antilock brakes with brake assist, stability and traction control, remote keyless entry,

antiskid system, rear camera, lane keep assist with departure warning, forward collision alert, three-point safety belts for front, tire pressure monitoring system and daytime running lights.

Base-priced at just \$26,000, the Trailblazer is a welcome and much-needed addition to the Chevy SUV lineup. The turbo power train is quiet and responsive with quick acceleration, remarkable handling and steering experience. And thanks to all-wheel drive, the cargo- and people-hauler delivers a no-frills ride, even off the beaten path!

FIAT 500X WRINGS OUT LAUDABLE PERFORMANCE

Since the then-Italian carmaker (now Fiat Chrysler Automobiles) began selling cars in the United States eight years ago, it's been our fortune to drive most of them: base 500, Abarth, 124 Spider, 500L and recently the 500X. Gone is the previous 2.4-liter powertrain to be replaced by a powerful and fun turbocharger, which tackles sharp city corners or cruises down the highway with liveliness and confidence. You are assured of safe handling, balance and ride ease.

Available in several trims (ours was the Trekking Plus), the 500X is equipped with an all-new 1.3-liter turbocharged inline-4 cylinder engine developing 177 horsepower @ 5500 rpm and 210 pounds-feet of torque @ 2200 rpm. Best of all, this one's mated to the seamless Chrysler 9-speed auto gear box for substantial fuel savings.

The all-wheel-drive (standard) subcompact SUV boasts signature whiskers and Fiat badge, flanked by bi-functional LED projector headlights and daytime running lights, rounded clamshell hood and a body-colored lift gate spoiler. Step inside and the rounded instrument cluster of the 160-mph speedometer, tachometer, engine temp and fuel gauge draw attention. It truly is a simple and easily laid out dash design. Other notable standard amenities include a dual-zone auto a/c, satin-silver



500X (Trekking Plus)
Tires: 215/60R17
Wheelbase: 101.2 inches
Length: 167.2 inches
Weight: 3,305 pounds
Suspension: MacPherson strut front and Chapman strut, coil springs rear
Steering: electric power
Fuel capacity: 12.7 gallons
City: 24 mpg
Highway: 30 mpg
Base price: \$29,495 (tested price at \$34,375)
Web site: www.fiatusa.com

door handles, leather shifter knob, UConnect 7-inch touch screen, eight-way power driver seat, manual tilt/telescopic steering column, eight speakers, heated front seats, 60/40-split rear bench and a fold-flat front-passenger seat.

Standard safety features include dual front and side airbags, side curtain airbag, front knee airbag, four-wheel antilock brakes with electronic brake distribution and brake assist, electronic stability and traction control, hill start assist, rearview camera, front active head restraints, tire pressure monitoring system and daytime running lights. Go for the optional \$1,395 advanced driver assistance

group so you also get adaptive cruise control, lane departure and forward collision warning plus, blind-spot and cross-path detection and auto high-beam headlights.

As fierce competition endures in the subcompact crossover SUV market, the FiatX is able to hold its own, thanks to a roomy cabin for people- and cargo-hauling capabilities, good value for the money and a distinct European flair. Unlike its predecessor, there is no denying that the ride is spirited, exciting and enjoyable and, as a result, manages more than just a passable

PRESIDENTIAL PROCLAMATION EXTENDS TRAVEL BAN

By DILIP PATEL



Effective June 24, President Trump issued a proclamation that extends his previous order that banned certain immigrant visas from being issued by the Department of State and suspends the entry of foreign nationals who are outside of the United States who need to apply for an

H-1B, H-2B, J-1 and L-1 visa stamp. The restriction also applies to dependent family members who are outside of the U.S. and who need to apply for the corresponding dependent visa stamp. The impacted visa categories are: H-4, J-2, and L-2. Both bans are in effect through Dec. 31, 2020. The ban does not apply to (1) lawful permanent residents; (2) spouses of a U.S. citizen; (3) minor children of a U.S. citizen; (4) certain "aging out" children; (5) individuals who have a valid Advance Parole document; and (6) individuals holding other official travel documents other than a visa (transportation letter or boarding foil). Because Canadians are visa-exempt, the ban does not apply to them.

The following FAQs, adapted from guidance provided by the Department of State, provides more details on who is and who is not affected:

Q: Are there any other exemptions to these bans?

A: Yes, exemptions may be available for foreign nationals providing temporary labor or services essential to the U.S. food-supply chain, as well as for foreign nationals whose entry would be in the national interest of the U.S. Factors that will be considered to be in the national interest include individuals who are: (1) critical to defense, law enforcement, diplomacy, or national security of the U.S.; (2) involved with the provision of medical care related to COVID-19 for individuals who are currently hospitalized; (3) involved

with the provision of medical research at U.S. facilities to help the U.S. combat COVID-19; and (4) necessary to facilitate the immediate and continued economic recovery of the U.S.

Q: I am already in the U.S. on one of the identified visas. What does this mean for me?

A: The Proclamation is not retroactive. No valid visas will be revoked under this Proclamation.

Q: I am in the U.S. but my visa will expire before Dec. 31. Can I extend my stay?

A: Yes. Visa expiration is separate from authorized stay. Visa holders already legally in the U.S. do not need to renew their visa to remain. However, if you depart the U.S., you will need a valid visa to return.

Q: My dependents are outside the U.S. and do not hold H-4, L-2, or J-2 visas. Can they enter the U.S. as visitors using a B-2 visa stamp or visa waiver (ESTA)?

A: Yes, dependents holding valid B-2 visas as well as those from visa-waiver countries with approved ESTA registrations should be able to enter the U.S. during the entry ban period for brief visits, consistent with B-2 visa requirements or ESTA program restrictions.

Q: Can employers continue to file H-1B and L-1 petitions with USCIS seeking to change, amend and extend status?

A: Yes, the entry ban does not affect an employer's ability to file petitions with USCIS.

Q: I am currently in the U.S. but my H-1B or L-1 status is expiring during the entry-ban period. What should I do?

A: Your employer should file a petition to extend your status with USCIS. A timely filed H-1B petition can extend your work authorization in the U.S. for up to 240 days beyond your I-94 expiration date. For many L-1 workers on

"Blanket Ls," this process will be different than the L-1 Blanket process that you may have used when applying for previous L-1 visas.

Q: Does the entry ban affect employees on H-1B1 visas?

A: While the ban does not specifically apply to foreign nationals from Singapore and Chile who hold or will apply (once consulates reopen) for H-1B1 Free Trade visas, caution should be taken as this visa classification is often confused with H-1B visas, which can result in potential entry issues at the border.

Q: Which J visas are subject to the Proclamation?

A: The Proclamation applies to J visa holders "participating in an intern, trainee, teacher, camp counselor, au pair, or summer work travel program, and any alien accompanying or following to join such alien." Foreign nationals in J-1 status who are completing degree programs and working pursuant to Academic Training are not affected by the travel ban. Physicians applying for a J visas are not subject to the Proclamation. Physicians seeking to enter the U.S. on an H-1B or L visa to provide medical care, or are involved in research related to COVID-19, may be considered for exceptions.

Q: Does this proclamation affect my ongoing green card process?

A: No. This proclamation does not affect a foreign national's ability to apply for a green card through the filing of an I-485 Adjustment of Status Application.


Q: Will this impact Diversity Visa applicants?


A: Yes, for those outside of the U.S.


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


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SEPTEMBER FORECAST

By PANKAJ KOHLI



- Destiny rules, willpower commands.
- Every prayer is answered in direct proportion to the faith applied for.
- God resides within and knows all languages. Silent prayers are more effective.

ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Kritika (1st Part) Arians are fiery in nature, ardent to acquire, daring and self-confident. Negativity, such as restlessness and an agitated mind need to be checked. Currently, you are blessed with divine blessings and win almost anything you desire. Mars is strengthening your position well. With positive attitudes, you will be a winner. Suitable: Colors: Red, Orange and Yellow. Precaution: Guard against an over-agitated mind. Control emotions.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Moon Sign - Stars covered Kritika (last 3 parts), Rohini, Mrigashira (first 2 parts) Taurians are described as practical, polished and 'pleasant.' The present transitory effects are highly favorable. However, certain adverse conditions of unpleasant atmosphere might crop up. Exercising self-control and practical sense of creativity are the right means to sort out problems. Time is flying fast; do not waste a minute on constructive projects. Suitable: Colors: White, Green and Silvery shades. Precaution: Do not neglect your projects.

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) Gemini is described as a dual sign. The positive aspect helps you with your logical brain and analytical mind and the negative side never allows you to take a firm decision. The tip is to "take a stand" and let your brain take the right course. Planetary pattern promises successful ventures, wise dealings, fresh openings, professional gains, etc. Period is particularly good for printers, publishers and journalists. Unexpected gains are possible. Suitable: Colors: Green, Red, Orange and White. Precaution: Take due safeguards during decision-making.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha You are sincere, attached and too affectionate. At the same time, you are too emotional and often resist passionate emotions. You will see lot of improvements in personal and professional matters. Money flow will be quite adequate to meet expenses. Demonstrate your skills. Due rewards will be yours. Suitable: Colors: White, Yellow, and Cream and Silver. Precaution: Take care while you move out. Exercise control on emotional matters.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Moon Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Your sign lord, Sun, is passing through own sign, which enhances your reputation to a higher status. You will find encouragement in activities. Your virtues and fortune will shine. Riches will flow in from different sources. Printers, publishers, politicians and people connected with public works will find new enthusiasm. Suitable: Colors: Red, Orange, Rose, Green and Yellow. Precaution: Health care is a must.

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) The monthly planetary positions are promising for journalists, IT professionals, communicators and publishers. Public dealing will be effective. Adequate financial assistance will be available. You will, enthusiastically, meet with all challenges. You can hoist your victory flag. Suitable: Colors: Green, White and Yellow. Precaution: Take care of agitated mind and anxieties, emotional problems. Keep cool.

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) The term "taste" here is meant taste in all respects (good, luxurious eating habits, cultural living, music and art and other admirable qualities). The present planetary setup helps you to achieve some of your tastes fully to your satisfaction. Planets are transiting well bringing achievement, success and gains. Rich gains are on the way. Suitable: Colors: White, Green, Red and Orange. Precaution: Be alert on your job responsibilities.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Moon Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Martian temperaments do dominate. Impatient behavior comes into the forefront. Your sign lord, Mars and other planets bring encouraging results. This is a plus with regard to personal progress and cordial relationship with your partner. Financial progress and economic development are possible. Saturn's transit might affect professionally. Suitable: Colors: Red, Orange, White and Yellow. Precaution: Do not take extra load. Be cautious on the job front.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov 23-Dec. 21) Moon Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Fiery Sagittarians are constantly aiming for expansion and expanded schemes. Planetary transit signifies positive trends. Planetary combination brings success and gains. All efforts will be crowned with success and rich gains. It is a highly recommended period for expansion, schemes, new ventures and other constructive projects. The planetary setup brings success and prosperity. Suitable: Colors: Yellow, White, Green, Orange and Red. Precaution: Turn all the events to your favor. Do not waste time.

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) Capricorn is one of the most elevated signs. They always hold top position in business. Many transiting planets are positive. Excellent opportunities and auspicious circumstances are everywhere. Be alert to realize, seize opportunity and act. You will be rewarded well to your satisfaction. Some disturbing conditions on health of spouse are seen. Attend to medical assistance immediately. Suitable: Colors: Blue, Black, and White and Green. Precaution: Take care of health conditions.

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) You can depend upon your own intuition and achieve what you desire. It is an excellent month for self-employed and business people. Time is also promising for those engaged in politics or public affairs. Jupiterian influences are definite to uplift your position at the workplace. You will be rewarded well with good reputation and rich gains. It is a highly positive time. Suitable: Colors: White, Blue, Black, Yellow, and Cream and Green. Precaution: Let not opportunities slip your sight.

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 You will find good and promising breaks opening up. In other words, opportunity knocks at your door every morning. Your part is only to realize and make use of it. Rich gains are well marked. Even in speculative activities, you stand to gain. Professionally, you will have an elevated position with due recognition. You will be fully enthusiastic and cheerful. Suitable: Colors Yellow, White and Green. Precaution: Let not opportunities escape your notice.

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

SORT YOUR CLOTHES, JEWELS AND GEAR!

By KIRAN BAHL



It's a new season! As we bid adieu to Ganesh Chaturthi and welcome autumn, let us also begin to 'fall clean' our Indian wardrobes. October is going to be a busy month with so many holidays and occasions just needing to be celebrated, even virtually if necessary!

Let's use these tips and tricks to have things at hand when you need them. Above all? You'll look on-trend easily and at ease, especially when in a rush.

SORT YOUR CLOTHES

Do separate your clothes by outfit. If you are lucky enough to have some extra space, opt to turn your

spare closet or even room into your very own Indian boutique. It'll be even easier to sort your clothes. Hang all formal/semi-formal saris together, all lenghas together and all suits together. For casual wear, do the same or bag/shelve your kurtis, leggings, salwars and palazzos too, each in their own sections. Just this little bit can save so much time and effort in finding that right look especially when in a hurry.

Don't come home after an event and just hang your outfit anywhere in your Indian haven. Leave it in your bedroom or an easy place in your closet. The next day (or the day after even, it's OK), choose to hang your ensemble in the correct place. You'll never have that "I-know-it's-somewhere-here" moment again!

SORT YOUR JEWELS

Do organize your bangles and jewelry sets. I know it's hard. Try finding some small shelf cabinets or even a spare nightstand or two. Place that in your closet or extra room for a streamlined way to find your bangles. Box them in the drawers for a better way to transport them back and forth. Make sure bangle

sets are placed together. If mixed from get-togethers past, sort them by color. Easy breezy!

Don't throw your jewelry just anywhere. Ladies, we're so tempted to just leave a dinner party, rush to our cars and start stripping our jewels, some are heavy, especially on the ears. I'm guilty of it too. The bathroom counter is no exception either. To better things, have a pouch ready in your bag in the car or a small catchall tray on your bathroom counter or drawer. When you have a moment, place your set where it properly belongs and really take the time for those mixed and matched sets where we take earrings and add them to a necklace that also goes with those anklets!

SORT YOUR STUFF

Do sort your stuff. Besides the basics, so many other accessories make up the perfect Indian look. Sari petticoats, a variety of sari blouses, fancy dupattas – they all need a place. Bag or shelve them in their sections for easy findings.

Don't stash those tiny accouterments just anywhere. Nine out of ten times, we forget where that safe place is anyhow. Bindis, drawstrings, latkans, even the random tikkas and bridal set you'll never really wear again should all be placed together, but separated by type. When all is together, it's harder to forget what exactly we own. It'll all be there to explore when choosing the outfit.

The holidays are coming full force in October. Let's take the time to organize ourselves and happily look forward to all that's coming. And take the time to laugh lots and love the ones that truly mean all to you. After all, being together is really what the holidays are all about. And, as always, remember to 'gro' with style!

Kiran Bahl of Gro Styles, an Indian Boutique (www.grostyles.com), can be reached at (813) 843-9040 or kiran@grostyles.com

PROTECTING YOUR LOVED ONES WITH LIFE INSURANCE

By HAREN MEHTA



How much life insurance do you need?

Your life insurance needs will depend on a number of factors, including the size of your family, the nature of your financial obligations, your career stage, and your goals. For example, when you're young, you may not have a great need for life insurance. However, as you take on more responsibilities and your family grows, your need for life insurance increases.

Here are some questions that can help you start thinking about the amount of life insurance you need:

- What immediate financial expenses (e.g., debt repayment, funeral expenses) would your family face upon your death?
- How much of your salary is devoted to current expenses and future needs?
- How long would your dependents need support if you were to die tomorrow?
- How much money would you want to leave for special situations upon your death, such as funding your children's education, gifts to charities, or an inheritance for your children?
- What other assets or insurance policies do you have?

Types of life insurance policies

The two basic types of life insurance are term life and permanent (cash value) life. Term policies provide life insurance protection for a specific period of time. If you die during the coverage period, your beneficiary receives the policy's death benefit. If you live to the end of the term, the policy simply terminates, unless it automatically renews for a new period. Term policies are typically available for periods of 1 to 30 years and may, in some cases, be renewed until you reach age 95. With guaranteed level term insurance, a popular type, both the premium and the amount of coverage remain level for a specific period of time.

Permanent insurance policies offer protection for your entire life, regardless of your health, provided you pay the premium to keep the policy in force. As you pay your premiums, a portion of each payment is placed in the cash-value account. During the early years of the policy, the cash-value contribution is a large portion of each premium payment. As you get older, and the true cost of your insurance increases, the portion of your premium payment devoted to the cash value decreases. The cash value continues to grow – tax deferred – as long as the policy is in force. You can borrow against the cash value, but unpaid policy loans will reduce the death benefit that your beneficiary will

receive. If you surrender the policy before you die (i.e., cancel your coverage), you'll be entitled to receive the cash value, minus any loans and surrender charges.

Many different types of cash-value life insurance are available, including:

- **Whole life:** You generally make level (equal) premium payments for life. The death benefit and cash value are predetermined and guaranteed (subject to the claims-paying ability and financial strength of the issuing insurance company). Your only action after purchase of the policy is to pay the fixed premium.
- **Universal life:** You may pay premiums at any time, in any amount (subject to certain limits), as long as the policy expenses and the cost of insurance coverage are met. The amount of insurance coverage can be changed, and the cash value will grow at a declared interest rate, which may vary over time.
- **Indexed universal life:** This is a form of universal life insurance with excess interest credited to cash values. But unlike universal life insurance, the amount of interest credited is tied to the performance of an equity index, such as the S&P 500.
- **Variable life:** As with whole life, you pay a level premium for life. However, the death benefit and cash value fluctuate depending on the performance of investments in what are known as subaccounts. A subaccount is a pool of investor funds professionally managed to pursue a stated investment objective. You select the subaccounts in which the cash value should be invested.
- **Variable universal life:** A combination of universal and variable life. You may pay premiums at any time, in any amount (subject to limits), as long as policy expenses and the cost of insurance coverage are met. The amount of insurance coverage can be changed, and the cash value and death benefit goes up or down based on the performance of investments in the subaccounts.

With so many types of life insurance available, you're sure to find a policy that meets your needs and your budget.

Choosing and changing your beneficiaries

When you purchase life insurance, you must name a primary beneficiary to receive the proceeds of your insurance policy. Your beneficiary may be a person, corporation, or other legal entity. You may name multiple beneficiaries and specify what percentage of the net death benefit each is to receive. If you name your minor child as a beneficiary, you should also designate an adult as the child's guardian in your will.

Continued on page 20

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Continued from page 19

PROTECTING YOUR LOVED ONES WITH LIFE INSURANCE

What type of insurance is right for you?

Before deciding whether to buy term or permanent life insurance, consider the policy cost and potential savings that may be available. Also keep in mind that your insurance needs will likely change as your family, job, health, and financial picture change, so you'll want to build some flexibility into the decision-making process. In any case, here are some common reasons for buying life insurance and which type of insurance may best fit the need.

Mortgage or long-term debt: For most people, the home is one of the most valuable assets and also the source of the largest debt. An untimely death may remove a primary source of income used to pay the mortgage. Term insurance can replace the lost income by providing life insurance for the length of the mortgage. If you die before the mortgage is paid off, the term life insurance pays your beneficiary an amount sufficient to pay the outstanding mortgage balance owed.

Family protection: Your income not only pays for day-to-day expenses, but also provides a source for future costs such as college education expenses and retirement income. Term life insurance of 20 years or longer can take care of immediate cash needs as well as provide income for your survivor's future needs. Another alternative is cash value life insurance, such as universal life or variable life insurance. The cash value accumulation of these policies can be used to fund future income needs for college or retirement, even if you don't die.

Small business needs: Small business owners need life insurance to protect their business interest. As a business owner, you need to consider what

happens to your business should you die unexpectedly. Life insurance can provide cash needed to buy a deceased partner's or shareholder's interest from his or her estate. It can also be used to compensate for the unexpected death of a key employee.

Review your coverage

Once you purchase a life insurance policy, make sure to periodically review your coverage; over time your needs will change. An insurance agent or financial professional can help you with your review.

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