

# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

FEBRUARY 2021

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EDITOR@KHAASBAAT.COM

813-758-1786

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## MOTORING

Go for a spin in the GMC Yukon, Chevy Camaro and Kia K5  
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## ACCOUNTING – WHAT’S IN THE CONSOLIDATED APPROPRIATIONS ACT, 2021 (THE CAA, 2021) TAX RELIEF?

By SANJAY GUPTA, CPA, FCA



We hope that you are keeping yourself, your loved ones, and your community safe from COVID-19. The Consolidated Appropriations Act, 2021 (the CAA, 2021), signed into law on Dec. 27, is a further legislative response to the coronavirus (COVID-19) pandemic. The CAA, 2021, contain numerous provision related to individual and business income tax.

### PART A – TAX PROVISIONS BENEFITTING INDIVIDUALS NEW RECOVERY REBATE/ECONOMIC IMPACT PAYMENT

The Act provides for a refundable recovery rebate credit for 2020 that will paid in advance to eligible individuals, often automatically, early in 2021.

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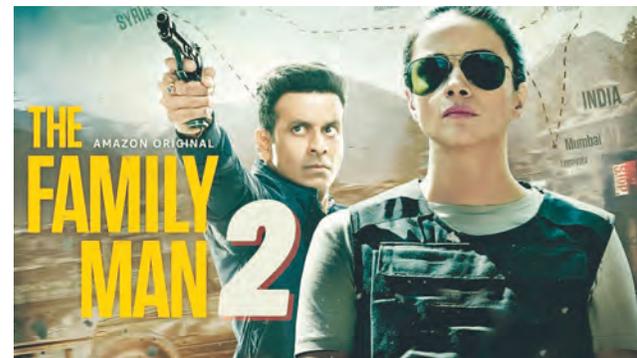


## STREAM THIS!

### NEW SHOW TO WATCH:

“The Family Man: Season 2”  
(Amazon Prime, releases Feb. 12)

The story of a seemingly simple middle-class man, Srikant Tiwari (Manoj Bajpayee), secretly working as an intelligence officer for the National Investigation Agency, was an instant hit with the streaming audiences. In the midst of balancing home life with a wife and two children, Srikant is investigating a possible terror attack termed as Mission Zulfiqar. At the end of season one, we saw that Mission Zulfiqar isn’t over yet. Moosa, played by Neeraj Madhav, is planning to release nerve gas canisters on everyone in Delhi within two hours through his chemical plant. The agents sent to stop it fail, and we see season 1 ending in a cliffhanger. According to the cast, the new season will begin right where the last



episode left off. We may also find out that Karim, one of the suspects whom Srikant had killed, may have been innocent. And there is a new character played by the Telugu star Samantha Akkineni. Director Raj Nidimoru said, “When we spoke to her (Samantha) for the first time, we told her that it is not a glamorous role and it will have a lot of action sequences.” She didn’t hesitate to sign on. Directed and produced by Raj Nidimoru and Krishna D.K. The ensemble cast includes Priyamani Iyer, Sharib Hashmi, Kishore Kumar, Gul Panag, Ashmith Kunder and Mehak Thakur.

## FAMILY MATTERS – HOW HOUSES BECOME HOMES

By ANU VARMA PANCHAL



“I just need one more room.” It’s the wistful utterance of every homeowner I know. An outdoor kitchen, more closet space for Indian clothes, one more guest room to accommodate overlapping sets of parents — most of us have a wish list for the perfect home.

For many, the COVID-19 epidemic provided the perfect impetus to fulfil it. By June 2020, 80 percent of surveyed homeowners had recently started a DIY home project, according to the Joint Center for Housing Studies of Harvard University. Unable to travel or socialize, many who

were fortunate to retain their homes and income repainted, renovated and landscaped, pouring time and money into houses they found themselves spending more time in than ever before.

Like much of the American experience, homeownership here offers the possibility of transformation and self-expression.

However, for many south Asians, our house of origin is a both a fixed physical navel for this lifetime as well as an abstract concept of where and with whom we belong. “Where is your house?” is a question that also seeks an answer to who your parents and lineage are and what community you identify with — even who your family deity is.

*Continued on page 16*

## PUBLISHER’S NOTE

### Dear Readers:

Happy Valentine’s Day! Remember to show appreciation and affection to the dear ones in your life. Community leaders, if you are planning activities, virtual or otherwise, please let us know. Thank you to those who have recently subscribed or sent contributions to sustain our publication. To subscribe, see page 2. As always, 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

Khaas Baat is a monthly publication that has been in circulation since August 2004. Issues are direct mailed to subscribers and also are available at South Asian grocery stores and restaurants. It presents exclusive, informative and relevant news about the Indian American community in Florida to its readers.

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

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

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## SARINA PATEL OF TAMPA RECEIVES HIGHEST NATIONAL YOUNGARTS FOUNDATION AWARD FOR ACCOMPLISHMENTS IN SPOKEN WORD

Sarina Patel of Tampa from Carrollwood Day School has been named a 2021 National YoungArts Foundation (YoungArts) Finalist in Spoken Word, the organization's highest honor. Patel joins 659 of the nation's most accomplished artists in the visual, literary and performing arts. She was selected by an esteemed discipline-specific panel of artists through a rigorous blind adjudication process. YoungArts award winners gain access



to one of the most comprehensive programs for artists in the United States and will have opportunities for financial, creative and professional development support throughout their entire careers.

"I am so honored to receive this national award," said Patel "I never imagined that I would be the top 1 percent of writers selected for this distinction. The classes offered during YoungArts Week pushed me to challenge traditional definitions of artistry, both in the world and in my own art."

Patel will receive a cash prize up to \$10,000 and the opportunity to learn from leading artists such as Debbie Allen, Mikhail Baryshnikov, Frank Gehry, Wynton Marsalis, Salman Rushdie and Mickalene Thomas. She is also eligible for exclusive creative and professional development support including a wide range of fellowships, residencies and awards; virtual and in-person presentation opportunities in collaboration with major venues nationwide.

As a YoungArts award winner, she joins a distinguished group of accomplished artists including Timothée Chalamet, Viola Davis, Nicki Minaj, Hunter Schafer, and Kerry Washington.

National YoungArts Foundation (YoungArts) was established in 1981 by Lin and Ted Arison. YoungArts identifies the most accomplished young artists in the visual, literary and performing arts, and provides them with creative and professional development opportunities throughout their careers. For more information, visit [www.youngarts.org](http://www.youngarts.org)



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## Please help Raj

October 7, 2020, our 12-year-old son Raj was diagnosed with **CKD** (chronic kidney disease). He is in stage 5 and both of his kidneys are working less than 10%. He is now on dialysis 2 to 3 times a week and because of his young age, it makes him extremely weak. He was one of the most active kids, as he is a second-degree black-belt in karate and is involved in many school activities and sports, but now can't attend school. He now needs to undergo a **kidney transplant** as soon as possible to get back to his normal life.



We need your help, and we know it is a big thing to ask from anyone, but we are currently looking for a **kidney donor** who is a match and is willing to help us. Below are some of the requirements to be a kidney donor for him.

A living donor's kidney's life span is about 20 years, whereas one from a deceased donor is 10 years. In Raj's case, this will let him have a normal life until he is 32 before going through the process again. Importantly, the acceptance rate for a live kidney is greater and usually gives benefits almost immediately. A lot of great information on the process can be found on the Tampa General Website: <https://www.tgh.org/services/transplant/kidney-transplant/living-kidney-donor-program>

Please reach out to any of us for more information. Please share this and spread the word to your family and friends, and keep him in your eyes for a speedy recovery! Thank you!

**Kidney Donor Requirements:**

Blood Group:  
O + or O -

Age:  
Between 21 and 49

Health Factors;  
Not diabetic  
No known kidney issues

**Contact info:**

Radha Patnayakuni (mom):  
patnayakuni@gmail.com  
(813) 748-7235

Nehru Guntuku (dad):  
gmvnkumar@gmail.com  
(813) 995-4815

## DR. NARESH KALRA OF TAMPA CHOSEN TO LEAD FLORIDA ACADEMY OF GENERAL DENTISTRY



Dr. Naresh Kalra, founder of Agoka Dental and practicing at one location in Tampa for 27 years, has been elected as president of Florida Academy of General Dentistry, also known as Florida AGD or FLAGD.

Dr. Kalra has been actively volunteering for AGD at the Tampa component since 2010 and then moved on to Florida state level of AGD in 2013. Amid Covid-19, he is the first president of FLAGD, who was sworn in remotely in a virtual meeting for the volunteer position.

As president, Dr. Kalra is in charge of executing the mission of FLAGD, namely promoting improved delivery of patient care by fostering continuing education and increasing public

Dr. Naresh Kalra takes the oath of office in a virtual General Assembly meeting of FLAGD.

awareness of quality dentistry and those who provide it in Florida. He will be in contact with government and professional organizations to advance the objectives and policies of FLAGD to serve as an advocate for general dentists. He is ultimately responsible to FLAGD members and has to submit an annual report to its General Assembly.



Dr. Naresh Kalra, left, along with FLAGD and FDA members, lobbies Florida Rep. Amber Mariano for bills to improve quality dentistry.

The vision of FLAGD is to be the premier organization of general dentists, dedicated to improving the quality and delivery of comprehensive dental services, education, health promotion and wellness.

Happy Valentine's Day!

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## Meenakshi Jain, M.D., FACOG



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

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

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

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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### MONTHLY EVENTS

**SUNDAY, FEBRUARY 07 (5:00 PM to 6:00 PM)**

• SHRI JHULAY LAAL JI PALAY

**TUESDAY, FEBRUARY 16 (6:00 PM)**

• VANSANT PANCHAMI MATA SARSWATI PUJA

**SATURDAY, FEBRUARY 20 (5:00 PM to 7:30 PM)**

• MATA KI CHOWKI

**THURSDAY, FEBRUARY 25 6:00 PM)**

• MODESHWARI MATA PUJA

**FRIDAY, FEBRUARY 26 (6:00 PM)**

• MAAGH PURNIMA SATYNARAYAPUJA PUJA

**SUNDAY, FEBRUARY 28 (4:00 PM)**

• MATA MODEHSHEARI ABHISHEKAM AND BHAJAN

### WEEKLY EVENTS

**EVERY MONDAY - 6:30 PM**

• SHIV ABHISHEK AND PUJA

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• SUNDARKAND

• HANUMAM KATHA

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• SAI BABA SATSANG

• MAHA PRASAD

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### IMPORTANT

- Puja services have been resumed with guidelines.  
- Please follow CDC guidelines when visiting temple.  
- For private puja at Temple or at your place, please contact Temple or Pandit Ji.

### SAVE THE DATE

**THURSDAY, MARCH 11**

• MAHA SHIVRATRI CELEBRATION



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**CORONAVIRUS PANDEMIC – PART IX DEALING WITH MENTAL HEALTH ISSUES**

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



During the past several months, we have talked about only one thing – coronavirus pandemic and the chaos it has inflicted on us! The newspaper headlines continue to give us alarming news about the virus. The infection rate is increasing and hospitalizations are at an all time high. The total number of cases in the U.S. has now topped 25 million with deaths approaching 425,000! And the prediction is that the total deaths could go up to 500,000 by mid-February.

So, when is this pandemic going to end? That will happen only if 80-90 percent of the population get vaccinated and sufficient herd immunity is established. All states and counties have now received a certain number of doses and hope everybody is making an attempt to register and get vaccinated soon. I got my first dose and am waiting for the booster in three weeks. But right now, we have to handle the big surge of cases happening everywhere. It's clear that prevention protocols are not followed strictly. Many countries in Europe have tightened restrictions and some have brought back the lockdown too. Here, we are encouraging everybody to observe a voluntary modified form of lockdown to curb the spread. But lockdown is not easy on anybody and confinement fears and anxiety are becoming part of our daily life, which is what I want to talk about.

One of my retired friends said: "How long do we have to endure this virus? I am getting anxious sitting cooped up in my apartment." Yes, I could understand his anguish perfectly. Many studies have come out recently that showed the deterioration of mental health after the pandemic started. Yes, I too have my own psychological stresses and losing much sleep. I know a large swath of humanity is discouraged from leaving home still except for essential services. All of us are totally stressed out as we continue with this seemingly endless Covid-19 journey, not knowing when and how it is all going to end, if it ever ends at all. Now, there are new variants of the virus to content with and experts think it may take another year for the pandemic to subside.

So, instead of obsessing about, "I am stuck at home and bored," focus

on the many things you can do at home, creative and constructive, to keep yourself busy. Stay as close to your regular routine as possible. Many people are working from home happily. A follow-up visit with your doctor can be done through 'tele-health.' One of my friends has brushed up on his painting skills and is creating oil on canvas paintings. You can also try sketching and painting yourself. Or you can start writing; there is ample to write about – pen a poem or a story or about your own activity in a personal journal. There are plenty of Zoom meetings, webinars, podcasts and even live streaming concerts you can attend. Make use of your computer fully. Spend time in your backyard and spruce up your vegetable garden. Make sure you get plenty of exercise and enough sunshine. Regular exercise is good for the entire body, boosts your energy and enhances the immunity. Well, there are many ways to spend your time usefully.

It's easy to get lost in anxiety and depression and wallow in your own misery. Keep in mind, human spirit has great powers of resilience and we can restore this strength by purposely focusing on healing of our own mind. I have now taken to meditation and 20 minutes every morning is reserved for this great practice and I feel I have found my personal sanctuary – my mind. In these difficult times, I remember my yoga teacher's advice, "If equanimity is a priority, then meditation is the best path."

Maintaining your social connections – social distancing doesn't mean social isolation – through whatever ways you have available, getting out and enjoying nature, doing creative work in your own home ... well, there are many more ways to restore peace and harmony in your life at this difficult time. The indomitable human spirit can and will transcend all adversities and restore peace and happiness in your life. As President Joe Biden said, "We will defeat this pandemic, help is on the way." So hang in there folks, good days are around the corner.

*To be continued ...*

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



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- ✓ Ability to sponsor Green Cards for relatives

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

### CONTACT US TODAY

**Pardeep Kumar, CFA**  
Managing Director

[pkumar@atlanticamericanpartners.com](mailto:pkumar@atlanticamericanpartners.com)

+1 (813) 226-8844 Office  
+1 (813) 361-9122 Cell/ Whatsapp  
+1 (813) 223-5870 Fax  
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## KEY ESTATE PLANNING DOCUMENTS YOU NEED

By HAREN MEHTA



There are five estate planning documents you may need, regardless of your age, health, or wealth:

1. Durable power of attorney
2. Advance medical directives
3. Will
4. Letter of instruction
5. Living trust.

The last document, a living trust, isn't always necessary,

but it's included here because it's a vital component of many estate plans.

### Durable power of attorney

A durable power of attorney (DPOA) can help protect your property in the event you become physically unable or mentally incompetent to handle financial matters. If no one is ready to look after your financial affairs when you can't, your property may be wasted, abused, or lost.

A DPOA allows you to authorize someone else to act on your behalf, so he or she can do things like pay everyday expenses, collect benefits, watch over your investments, and file taxes.

There are two types of DPOAs: (1) an immediate DPOA, which is effective immediately (this may be appropriate, for example, if you face a serious operation or illness), and (2) a springing DPOA, which is not effective unless you have become incapacitated.

**Caution:** A springing DPOA is not permitted in some states, so you'll want to check with an attorney.

### Advance medical directives

Advance medical directives let others know what medical treatment you would want, or allows someone to make medical decisions for you, in the event you can't express your wishes yourself. If you don't have an advance medical directive, medical care providers must prolong your life using artificial means, if necessary. With today's technology, physicians can sustain you for days and weeks (if not months or even years).

There are three types of advance medical directives. Each state allows only a certain type (or types). You may find that one, two, or all three types are necessary to carry out all of your wishes for medical treatment. (Just make sure all documents are consistent.)

First, a living will allows you to approve or decline certain types of medical care, even if you will die as a result of that choice. In most states, living wills take effect only under certain circumstances, such as terminal injury or illness. Generally, one can be used only to decline medical treatment that "serves only to postpone the moment of death." In those states that do not allow living wills, you may still want to have one to serve as evidence of your wishes.

Second, a durable power of attorney for health care (known as a health-care proxy in some states)

allows you to appoint a representative to make medical decisions for you. You decide how much power your representative will or won't have.

Finally, a Do Not Resuscitate order (DNR) is a doctor's order that tells medical personnel not to perform CPR if you go into cardiac arrest. There are two types of DNRs. One is effective only while you are hospitalized. The other is used while you are outside the hospital.

### Will

A will is often said to be the cornerstone of any estate plan. The main purpose of a will is to disburse property to heirs after your death. If you don't leave a will, disbursements will be made according to state law, which might not be what you would want.

There are two other equally important aspects of a will:

1. You can name the person (executor) who will manage and settle your estate. If you do not name someone, the court will appoint an administrator, who might not be someone you would choose.
2. You can name a legal guardian for minor children or dependents with special needs. If you don't appoint a guardian, the state will appoint one for you.

Keep in mind that a will is a legal document, and the courts are very reluctant to overturn any provisions within it. Therefore, it's crucial that your will be well written and articulated, and properly executed under your state's laws. It's also important to keep your will up-to-date.

### Letter of instruction

A letter of instruction (also called a testamentary letter or side letter) is an informal, nonlegal document that generally accompanies your will and is used to express your personal thoughts and directions regarding what is in the will (or about other things, such as your burial wishes or where to locate other documents). This can be the most helpful document you leave for your family members and your executor.

Unlike your will, a letter of instruction remains private. Therefore, it is an opportunity to say the things you would rather not make public.

A letter of instruction is not a substitute for a will. Any directions you include in the letter are only suggestions and are not binding. The people to whom you address the letter may follow or disregard any instructions.

### Living trust

A living trust (also known as a revocable or inter vivos trust) is a separate legal entity you create to own property, such as your home or investments. The trust is called a living trust because it's meant to function while you're alive. You control the property in the trust, and, whenever you wish, you can change the trust terms, transfer property in and

out of the trust, or end the trust altogether.

Not everyone needs a living trust, but it can be used to accomplish various purposes. The primary function is typically to avoid probate. This is possible because property in a living trust is not included in the probate estate.

Depending on your situation and your state's laws, the probate process can be simple, easy, and inexpensive, or it can be relatively complex, resulting in delay and expense. This may be the case, for instance, if you own property in more than one state or in a foreign country, or have heirs that live overseas.

Further, probate takes time, and your property generally won't be distributed until the process is completed. A small family allowance is sometimes paid, but it may be insufficient to provide for a family's ongoing needs. Transferring property through a living trust provides for a quicker, almost immediate transfer of property to those who need it.

Probate can also interfere with the management of property like a closely held business or stock portfolio. Although your executor is responsible for managing the property until probate is completed, he or she may not have the expertise or authority to make significant management decisions, and the property may lose value. Transferring the property with a living trust can result in a smoother transition in management.

Finally, avoiding probate may be desirable if you're concerned about privacy. Probated documents (e.g., will, inventory) become a matter of public record. Generally, a trust document does not.

**Caution:** Although a living trust transfers property like a will, you should still also have a will because the trust will be unable to accomplish certain things that only a will can, such as naming an executor or a guardian for minor children.

**Tip:** There are other ways to avoid the probate process besides creating a living trust, such as titling property jointly.

**Caution:** Living trusts do not generally minimize estate taxes or protect property from future creditors or ex-spouses.

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## FIVE ALL-IMPORTANT STYLES FOR ANY EVENT!

By KIRAN BAHL



Happy Valentine's Day! February is a month dedicated to love, love, love!

Indian fashion is slowly and finally coming back to us to tease us with upcoming spring looks. Cautious still with COVID-19 woes, we are as a whole too getting out and returning to society's many occasions

once again. Let's mix up some styles and focus on these five Indian fashion must-haves to dominate any occasion and also be on top of east-meets-west fashion to be seen once again!

### MUST-HAVE 1: FOIL PRINT TOPS/KURTIS

Even a simple foil print top can work for a fancy soiree, especially in a deep or bright hue. A hot pink kameez with gold foil work mixed with bright yellow palazzos and a white dupatta is ethnic, colorful and festive looking! Same with kurtis. A black top with silver foil print paired with jeans or leggings is just right for an informal gathering with family or friends at home.

### MUST-HAVE 2: FOLK SARI BLOUSES/CROP TOPS

Often designed with rich fabrics, such as silks,

brocades and velvets, sari blouses are more traditional than ever. Mirrorwork and zari patterns are in an allover look, front and back. Pair with your sari for a look that goes from engagement party to wedding! Use these same cholis as crop tops with your high waisted jeans or long flowy skirts for a bohemian vibe.

### MUST-HAVE 3: THE LENGHA/LONG SKIRT

I think and almost know sometimes that the long flowy skirt was thought of and discovered in India. The staple has been a part of the culture for centuries. When styled right, a skirt imparts femininity to your appearance and is super durable besides being super flattering! Warmer climates like ours here in Florida are especially right for this. Wear a cotton/silk lengha set in the now colors of orange and purple for the next wedding reception or anniversary party. For everyday looks, wear a cotton or linen skirt in white or pastel shade with a crop top, long fitted kurti or slogan tee shirt/tank top for a statement look!

### MUST-HAVE 4: DARING DUPATTAS/SCARVES

Make sure you have your stock together of your colorful, printed even some solid dupattas/chunnis. They can be mixed and matched with an outfit and have the potential to transform a maybe old or dull ensemble into a completely new and trendy

one. A black pantsuit with a rainbow banarasi dupatta will brighten up any occasion. Even a pair of jeans with any top will instantly get an upgrade with a dupatta tied like a scarf around your neck.

### MUST-HAVE 5: CONTEMPORARY DHOTI PANTS/HIPPIE PANTS

Dhoti pants have tried to make a statement these past couple of years. Somehow, another trend or COVID-19 takes over their grand entrance and they get hidden yet again. They're back now and are securely making their way up top of trendy fashion wardrobes! They have a visually appealing design especially paired with a long fitted top/kameez. For a more American-hippie flair, pair with a crop top and vest or tuck in a fitted tee shirt/tank top for a finished feel.

It's Valentine's Day on Feb. 14, but remember every day is an opportunity to love all around you, no matter how near or far. And show it too! The smallest actions can create the biggest impacts even if you start as close as your home or within yourself. Stay safe 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**

**CONSOLIDATED APPROPRIATIONS ACT**

Continued from page 1

These payments are in addition to the direct payments/rebates provided for in earlier federal legislation, which were called Economic Impact Payments (EIP).

The amount of the rebate is \$600 per eligible family member – \$600 per taxpayer (\$1,200 for married filing jointly), plus \$600 per qualifying child. Thus, a married couple with two qualifying children will receive \$2,400, unless a phase-out applies. The credit is phased out at a rate of \$5 per \$100 of additional income starting at \$150,000 of modified adjusted gross income for marrieds filing jointly and surviving spouses, \$112,500 for heads of household, and \$75,000 for single taxpayers.

Treasury must make the advance payments based on the information on 2019 tax returns. Eligible taxpayers who claimed their EIPs by providing information through the non-filer portal on IRS's website will also receive these additional payments.

Nonresident aliens, persons who qualify as another person's dependent, and estates or trusts don't qualify for the rebate. Taxpayers without a Social Security number are likewise ineligible, but if only one spouse on a joint return has a Social Security number, that spouse is eligible for a \$600 payment. Children must also have a Social Security number to qualify for the \$600-per-child payments.

Taxpayers who receive an advance payment that exceeds the amount of their eligible credit (as later calculated on the 2020 return) will not have to repay any of the payment. If the amount of the credit determined on the taxpayer's 2020 return exceeds the amount of the advance payment, taxpayers receive the difference as a refundable tax credit.

**DEDUCTIONS**

The Act makes permanent the 7.5%-of-adjusted-gross-income threshold on medical expense deductions, which was to have increased to 10% of adjusted gross income after 2020.

Mortgage insurance premium deduction is extended by one year. The Act extends through 2021 the deduction for qualifying mortgage insurance premiums, which was due to expire at the end of 2020. The deduction is subject to a phase-out based on the taxpayer's adjusted gross income.

Above-the-line charitable contribution deduction is extended through 2021; increased penalty for abuse. For 2020, individuals who don't itemize deductions can take up to a \$300 above-the-line deduction for cash contributions to "qualified charitable organizations." The Act extends this



above-the-line deduction through 2021 and increases the deduction allowed on a joint return to \$600 (it remains at \$300 for other taxpayers).

Extension through 2021 of allowance of charitable contributions up to 100% of an individual's adjusted gross income. In response to the COVID pandemic, the limit on cash charitable contributions by an individual in 2020 was increased to 100% of the individual's adjusted gross income. (The usual limit is 60% of adjusted gross income.) The Act extends this rule through 2021.

**EXCLUSIONS FROM INCOME**

Exclusion for discharge of qualified mortgage debt is extended, but limits on amount of excludable discharge are lowered. Usually, if a lender cancels a debt, such as a mortgage, the borrower must include the discharged amount in gross income. But under an exclusion that was due to expire at the end of 2020, a taxpayer can exclude from gross income up to \$2 million (\$1 million for married individuals filing separately) of discharge-of-debt income if "qualified principal residence debt" is discharged. The Act extends this exclusion through the end of 2025, but lowers the amount of debt that can be discharged tax-free to \$750,000 (\$375,000 for married individuals filing separately).

**PART B – TAX PROVISIONS BENEFITTING BUSINESS**

**PAYCHECK PROTECTION PROGRAM LOANS**

- Businesses are now allowed to deduct expenses associated with their forgiven PPP loans.
- The new law provides \$284.45 billion to reopen and strengthen PPP for first and second time

borrowers and reauthorizes the program through March 31, 2021.

- Develops a process for a small business to receive a second PPP if the small business has less than 300 employees and can demonstrate a revenue reduction of 25 percent in any calendar 2020 quarter as compared to 2019 calendar quarter.
- Creates a simplified PPP loan forgiveness application for loans under \$150,000 whereby the borrower signs and submits a one-page certification that requires the borrower to list the loan amount, the number of employees retained, and the estimated total amount of the loan spent on payroll costs.
- Expands the list of eligible expenses to include covered operations (software, cloud computing and other human resources and accounting needs), PPE, covered supplier costs and damage costs due to public disturbances.
- Repeals the CARES Act provision that requires borrowers to deduct their EIDL Advance from their PPP loan forgiveness amount.

**EXTENSION OF THE EMPLOYEE RETENTION CREDIT**

- Beginning on Jan. 1, 2021 and through June 30, 2021, the provision:
  - o Increases the payroll tax credit rate from 50 percent to 70 percent of qualified wages.
  - o Expands eligibility for the credit by reducing the required year-over-year gross receipts decline from 50% to 20% and provides a safe harbor allowing employers to use prior quarter gross receipts to determine eligibility.
  - o Increases the limit on per-employee creditable wages from \$10,000 for the year to \$10,000 for each quarter.
  - o Increases the 100-employee delineation for determining the relevant qualified wage base to employers with 500 or fewer employees.

**BUSINESS MEAL DEDUCTION**

The Act provides that expenses for business-related food and beverages provided by a restaurant are 100% deductible if they are paid or incurred in calendar years 2021 or 2022, instead of being subject to the 50% limit that generally applies to business meals.

*Sanjay Gupta, CPA, FCA, who has 33 years of experience in accounting and taxes is based in Plantation. He can be reached at [sanjayg@sanjayguptacpa.com](mailto:sanjayg@sanjayguptacpa.com) or visit [www.sanjayguptacpa.com](http://www.sanjayguptacpa.com)*

**AGE-RELATED MACULAR DEGENERATION (AMD): THERE IS HOPE!**

By DR. ARUN GULANI



Let's revisit the anatomy of the eye to better understand macular degeneration.

I like to explain the retina (previous Khaasbaat article) as the "film" of the camera which lies at the back of our eye and is made up of ten layers that help light to be processed into signals so we can

see. The most sensitive visual point of the retina is called macula.

Over time, with age and with other associated factors like genetic preponderance, smoking, systemic diseases, including high blood pressure, etc., this macular area, which is the center of our visual field, degenerates. Hence, affected patients miss the central part of any picture they are seeing. This condition called "age-related Macular Degeneration" or AMD is the leading cause of blindness in the United States.

February is National Age-related Macular Degeneration (AMD) Month, designated by the American Academy of Ophthalmology. It happens when the macula in particular is damaged causing loss of central vision and you can no longer see details at close or far and actually may see a large black spot in your vision with periphery being visible.

Among people above 50 years of age, AMD is the

leading cause of blindness and presents in two forms:

**Dry AMD**

This form is quite common. About 80 percent (8 out of 10) of people who have AMD have the dry form. Dry AMD is when parts of the macula get thinner with age and tiny clumps of protein called drusen grow to damage central vision. This stage is considered to be early with no active treatment modality

**Wet AMD**

This type of AMD is less common but much more serious. Wet AMD is when new, abnormal blood vessels grow under the retina. These vessels may leak blood or other fluids, causing scarring of the macula. You lose vision faster with wet AMD than with dry AMD. There are treatment modalities available today, including intravitreal injections of special drugs that prevent new vessel growth.

Though age beyond 50 is a risk factor, other factors such as a diet high in saturated fat like meat and butter, being a Caucasian, overweight, smoker, hypertensive, heart disease, high cholesterol levels and positive family history do also contribute to increased incidence of the condition.

Cumbersome low vision aids, including high magnifying hand-held devices, have been used in such conditions to relatively magnify the image and help patients see around the defective area.

**There is still hope**

Even if you have AMD, as long as it is stable, I

encourage patients to seek vision improvement surgeries so they can at least maximize their remaining capacity to see and be independent.

Most patients around 60 years of age do have early cataracts and also associated vision refractive errors, including near or farsightedness and astigmatism. I would encourage any patient who is noticing deterioration in vision to get it checked by eye doctors to determine status of cataracts and also stability of coexistent macular degeneration.

Surgery can then be offered not only for cataracts but also to correct your glasses prescription simultaneously to attain vision "optimized for your best brain potential" (LenzOplastique - Art of Cataract Surgery: KhaasBaat) using technological advances of lens implants from over 30 choices along with laser precision and tailored vision goals. Additionally, the US .FDA has approved a miniature telescope lens implant for patients with end stage macular degeneration that can be implanted during cataract surgery and in many cases even after.

Please do visit your eye doctor to check on the health of your eyes regularly once you are over 50 years of age and have them not only look for AMD but also for any potential to improve the vision once stable.

*Arun C. Gulani, M.D., M.S., is director and chief surgeon of Gulani Vision Institute in Jacksonville. He can be reached at [gulanivision@gulani.com](mailto:gulanivision@gulani.com) or visit [www.gulanivision.com](http://www.gulanivision.com)*

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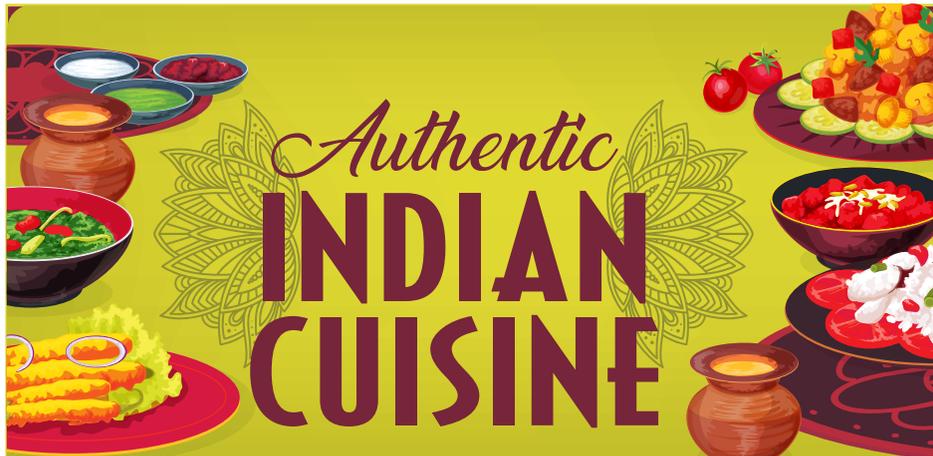
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## NEW IMMIGRATION REFORMS OFFERED

By **DILIP PATEL**



On the morning of his inauguration, President Joe Biden proposed bold new and changes to our immigration system and reversed some of the most devastating policies of the last four years.

The proposed legislation is part of his administration's effort for immigration reform. It remains to be seen if the proposals will turn into actual law, but hopes are high.

The legislation, titled the U.S. Citizenship Act of 2021, is a comprehensive immigration legislation proposal that would improve paths to citizenship, family-based immigration, and employment-based immigration. Specifically, the U.S. Citizenship Act of 2021 targets three areas: (1) Provide pathways to citizenship and strengthen labor protections; (2) Prioritize smart border controls; and (3) Address root causes of migration.

First, the U.S. Citizenship Act of 2021 proposes to provide a pathway to citizenship for undocumented individuals, along with significantly reducing the amount of time required to become a citizen for such individuals. This will allow applicants such as Deferred Action for Childhood Arrivals (DACA) recipients, Temporary protected status (TPS) holders, and immigrant

farmworkers to immediately apply for green cards and after three years, apply to become U.S. citizens so long as the applicant satisfies background checks and demonstrates knowledge of English and U.S. civics. The bill also introduces a system to clear family- and employment-based immigration backlogs and increasing per-country visa numbers. The bill also provides dependents of H-1B visa holders work authorization, and notably, provisions to provide that children would not "age out" of the immigration system. Furthermore, it also proposes to eliminate the commonly-referred "3- and 10-year bars," which bars individuals from re-entering the United States after having accrued a certain amount of unlawful presence.

The bill strives to improve the employment verification process and protections for workers who are victims of workplace retaliation from deportation, through a new process whereby labor agencies may interview these workers.

Second, President Biden will take a different approach from the Trump administration on border wall enforcement by instead investing in technology at the border to "expedite screening and enhance the ability to identify narcotics and other contraband" found at the port of entry. The bill also provides funding for the U.S. Department of Homeland Security, alongside the U.S.

Department of Health and Human Services, to advance guidelines for standards of care for individuals and families in U.S. Customs and Border Protection (CBP) custody.

Finally, the legislation will reduce immigration court backlogs, as well as provide expanded training for immigration judges and improve existing technology in the immigration court system. Additionally, the bill eliminates the one-year deadline for filing asylum claims, provides funding to reduce asylum application backlogs, and increases protection and visa numbers for U visas, T visas, and VAWA applicants.

Among the most immediate changes are revocation of the so called "Muslim and African Travel bans"; a 100-day pause on deportations and rescission of the February 2017 Trump order announcing all-out enforcement without any prioritization; halt in border wall construction; reservation of and plans to "fortify" the DACA initiative. Immigration will receive a lot of attention in the coming weeks and months. We will continue to monitor and provide updates to our readers on a regular basis.

*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](mailto:dilip.patel@bipc.com)*

## CHANGES TO SAT? STAY THE COURSE!

By **ROBERT A.G. LEVINE**



On Jan. 19, 2021, the College Board made a formal announcement that had been leaked a few days earlier: standardized testing is changing.

Effective immediately, SAT will no longer offer the writing portion of the test, and except for some international

exceptions, SAT Subject Tests are being discontinued. College Board's press release stated, in pertinent part:

We are no longer offering the Subject Tests in the U.S. Students in the U.S. will automatically have their registrations canceled and receive a refund. Because Subject Tests are used internationally for a wider variety of purposes, we will provide two more administrations in May and June of 2021 for students in international locations. International students can call customer service to cancel their registration for a full refund if they no longer want to take Subject Tests.

Students can take the SAT with Essay through the June 2021 SAT administration. After June 2021, the Essay will only be available in states where it's required for SAT School Day administrations for accountability purposes. Students registered for the SAT with Essay this spring can cancel the Essay portion at any time, free of charge."

What does this mean?

Essentially, in the aftermath of so many standardized tests being cancelled in 2020 because of Covid-19, the College Board is

making bold statements. First, SAT is not going anywhere; the colleges still want it. Second, since nobody really cares anymore about the essay portion, College Board got rid of section, which will make everyone happier with them. Third, since College Board presents both the AP exams and the Subject Tests, they are now pushing Advanced Placement. Schools must pay for the right to present AP subjects, and students must pay to take AP exams instead of Subject Tests.

If you carefully read the press release from the perspective of what is said, what is not said, how many dozens of people crafted its final language, and how much money is at stake, you'll see what's really going on. This new system should be much more lucrative for College Board.

How does this testing change affect college applicants? It really doesn't.

Each college decides individually how it wishes to evaluate applicants. They know what they are looking for in a prospective student, and they know what they don't want to see. They develop their own protocols on what is required for an application, and what is not required. They have their own internal evaluation methods. To the extent that the colleges change their processes, those changes are the result of a conscious internal effort to do their job better. To put it another way, College Board isn't going to tell a university how to do its admissions job.

SAT is still SAT, and it will remain a valuable asset for students who can achieve a good score. The Subject Tests? They are being replaced in importance with AP tests, which always could have been reported. The

evaluation by the colleges will be the same, just using different tests.

Our recommendation? Even with the increased popularity of test-optional applications, if you can (safely) obtain a good test score on a standardized test, use it to your advantage! Pursue the best possible scores, then decide whether or not you wish to report them to your favorite colleges. To be strategic, don't try to decide whether to present a test score until you know what you've got.

Please ... relax. The admissions system is not changing. It's just using different puzzle pieces.

Your job is to do your best, not just on tests and grades, but also on extracurricular activities and things that make a difference to the world. Focus on success, not failure. Be the best you can be.

Finally, remember this: the U.S. admissions process is often holistic, with results that are not linear or predictable based upon test results. Do a great job on your admissions essays and get to know your teachers and counselors very well. They can help you achieve your educational dreams.

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

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## OVERHAULED 2021 GMC YUKON CATERS TO LARGE HOUSEHOLDS

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

After five years, GMC has totally redesigned the Yukon, making the full-size SUV even bigger than ever before. Here are the impressive figures: wheelbase and length are up by 5 and 6.1 inches respectively; third-row leg room increases another 10.1 cubic feet as does the cargo area behind the third row; and maximum cargo room grows by a gigantic 28.2 cubic feet. A 6.2-liter V-8 Ecotec engine, coupled with a 10-speed auto gearbox, blasts off 420 horsepower @ 5600 rpm and 460 pounds-feet of torque @ 4100 rpm. An independent coil-over-shock front and a new independent rear suspension (out goes the traditional solid-axle) work well to eagerly tackle sharp, sudden curves on the road. The power rack-and-pinion electric power steering has a trusty feel. The Dynamic Fuel Management system deactivates four of the eight cylinders for fuel savings. We dig the active noise cancellation feature, which guarantees silence and poise at highway speeds. Tow capacity is an impressive 8,000 pounds. Up front, familiar C-shaped LED headlights flank the much bigger Galvano chrome-accented grille. Also obvious are the traditional vertical tail lamps and rear chrome bar with GMC etching, body-color side moldings, fog lamps and a wider rear track. Step into the capacious cabin and you will realize there is no need to

remove the third-row seat. Instead, press a button in the cargo hold and watch the bench fold. The second-row seat moves fore and aft 5.5 inches. That leaves you 122.9 cubic feet of space behind the first row with the two seats down. The two-gauge analog instrument cluster is well-lit and crystal clear. And the huge center console can swallow a laptop. Other notable niceties include tri-zone auto a/c, power tilt/telescopic steering column, 10.2-inch color touch screen for infotainment readings, 14-speaker Bose surround system, heated/cooled front seats, wood trim on dash and doors, hands-free power lift gate and several USB slots.

Standard safety features include dual front and side airbags, side curtain airbag for rear rows, stability, hill descent and traction controls, four-wheel antilock brakes, rearview camera, rear-cross traffic, forward-collision and side-blind zone alerts,

**YUKON DENALI (4WD)**  
**Tires:** P275/65R20 all season  
**Wheelbase:** 120.9 inches  
**Length:** 210 inches  
**Width:** 81 inches  
**Height:** 76.5 inches  
**Weight:** 5,827 pounds  
**Fuel capacity:** 24 gallons  
**Base price:** \$71,400  
**Price as tested:** 83,795  
**Web site:** [www.gmc.com](http://www.gmc.com)



lane departure assist/warning, front/rear park sensors, auto-locking rear differential, two-speed transfer case, tire pressure monitoring system and daytime running lights. Magnetic Ride Control adjusts the four-wheel independent suspension as per road conditions, resulting in a smooth but firm ride. It also keeps body roll to a minimum.

The Yukon Denali boasts ample room for cargo and passengers, laudable tow capacity backed by a potent power train. Turn a blind eye to a whopping price tag and fuel economy figures (14 mpg city/19 highway) and this full-size SUV will serve the needs of large families quite well.

## DROP THE TOP AND ENJOY THE TRENDY CAMARO!

Unlike the mammoth 6.2-liter V-8 engine (455 horsepower) Camaro we test drove last year, this one for 2021 was equipped with a smaller power train. Nevertheless, it is still a thriller of a ride.

The Chevy Camaro 3LT model is equipped with a 3.6-liter V-6 engine cranking out 335 horsepower @ 6800 rpm and 284 pounds-feet of torque @ 5300. Making the rear-wheel-drive coupe a fun experience is an effortless 10-speed auto gearbox (at \$1,595). The iconic muscle car is truly a blast to drive, especially when pushed hard at sharp and quick turns. Some of the credit goes to a McPherson-type strut front and an independent 5-link rear suspension. And thanks to a variable-ratio electric power, steering feedback is rapid and accurate. Drive modes include tour, sport and snow/ice.

Immediately grabbing attention up front is a bulging hood that meets up to prominent LED headlights and daytime running lights. The black bowtie and RS badge in the upper grille are visible too, making the speedster not just bold but also intimidating. However, the cabin displays a classic Camaro appearance with deeply recessed binnacles housing rounded tachometer, speedometer, fuel and oil temp gauges. An 8-inch touch screen displays phone, audio and navigation capabilities.



The soft power top opens or closes in a mere 15 seconds via a button. In fact, you can operate the top at up to a 30-mile speed. Also standard are 8-way driver and six-way front-passenger power seats, dual auto a/c, flat-bottomed leather-wrapped steering wheel and short-throw shifter, folding rear seat, head-up display, keyless open/start and ambient lighting.

Among the several safety features are dual front and side airbags, side curtain airbag for both rows, stability and traction control, four-wheel antilock brakes, limited slip differential, rearview camera, rear park assist, rear cross traffic, lane change and side blind zone alerts, three-point safety belts for

**CAMARO (3LT)**  
**Tires:** P245/40R20 all-season run-flat  
**Wheelbase:** 110.7 inches  
**Length:** 188.3 inches  
**Width:** 74.7 inches  
**Height:** 53.1 inches  
**Fuel capacity:** 19 gallons  
**City:** 18 mpg  
**Highway:** 29 mpg  
**Weight:** 3,691 pounds  
**Base price:** \$37,500  
**Price as tested:** \$44,625  
**Web site:** [www.chevrolet.com](http://www.chevrolet.com)

all, tire pressure monitoring system and daytime running lights. The powerful 12.6-inch front and 12.4-inch rear vented discs (Brembo available) will boost any driver's confidence behind the wheel.

The Camaro displays incredible nimbleness, tremendous handling and exceptional braking. It leaves you asking for more as you put the pedal to the metal. If top-down motoring enthusiasts are looking to catch the sun and the eye of the onlookers, this rear-wheel-drive ride fits the bill. Take a seat behind one of the finest-handling convertibles, power down the top and cruise your neighborhood for a sensational jaunt.

## 2021 KIA K5 A FITTING REPLACEMENT FOR OUTGOING OPTIMA

Remember the Kia Optima? Well, it has been retired for 2021, substituted by another suitable midsize sedan, the K5. And the new name, the fresh look is as bold appearing or even more so than its predecessor. Length and wheelbase are up by 2 and 1.8 inches respectively, width rises another inch though the height is down by 0.8 inches.



The sporty EX gets a 1.6-liter turbo gas inline-4 cylinder engine developing 180 horsepower @ 5500 rpm and 195 pounds-feet of torque @ 4500 rpm. It is coupled to a seamless 8-speed auto. An independent MacPherson front and a multilink rear suspension handles the bumps of irregular surfaces with little sacrifice. The column-mounted motor driven power steering is perfectly weighted and provides decent feedback.

Sitting on the steel-unibody based car is a wide and thin front silver-metallic radiator grille that extends into its LED headlights and the hood. The cabin

offers such helpful amenities as a 10-way power driver and 6-way manual passenger leatherette seats, 60/40 rear seat, manual tilt/telescopic steering column, panoramic sun roof, dual auto a/c with rear vents, push-button start, 4.2-inch LCD instrument display, power windows, door locks and outside mirrors, and an infotainment system with an 8-inch touch screen. Satin chrome accents on the center console garnish, dash pad bezel and air vents convey elegance. Trunk volume is admirable at 16 cubic feet.

Standard safety features include dual front and

**K5 (EX)**  
**Tires:** 236/45R18  
**Wheelbase:** 112.2 inches  
**Length:** 193.1 inches  
**Width:** 73.2 inches  
**Height:** 56.9 inches  
**Weight:** 3,228 pounds  
**Fuel capacity:** 15.8 gallons  
**Base price:** \$27,990  
**Price as tested:** \$32,355  
**Web site:** [www.kiausa.com](http://www.kiausa.com)

side airbags, side curtain airbag, driver knee airbag, four-wheel antilock brakes, stability and traction control systems, forward and blind-spot collision avoidance assists, as well as lane-keep and lane-follow assists, rearview camera, front and rear crumple zones, side-impact door beams, three-point front seatbelts with pretensioners, daytime running

lights and tire pressure monitoring system. EPA estimates on our EX trim, which is rated at 27 city/37 highway, came in around 30 mpg in city for our test and peaked 39 on highway. The easy-on-the-pocket K5, like the outgoing Optima, is not your typical sedan. A lively, fun-to-drive attitude, coupled with a muscular stance and gas-sipping abilities, make this Kia a best buy in our eyes. Indeed, it is a tough act to beat if you consider the Korean automaker's basic 10-year/100,000-mile limited power train and 5-year/60,000-mile basic warranties.



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## FEBRUARY 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)** Strong planetary presence in 10th is excellently positioned in Capricorn. It bestows overall happiness, bodily comforts, developing new social contacts, new job opportunities and commercial

success. However, Rahu's presence in house of finance and peace may bring some domestic undercurrents. Solution is to watch your tone in dealing with family members. Middle of the month may prove lucky for lottery.

**TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts)**

Better job prospects or increase in income and removal of negative influences are seen for some time. Beware of bodily discomforts, wind-related problems, and dental cavities. Highlight of the month is professional growth.

**GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (first 3 parts)**

Major planetary position in second half of the month indicates development of something special and noticeable. People in the food industry, stocks and shares, lawyers stand to gain. Guard against skin problems, mental depression or infections. Some may face obstacles on the way to progress.

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

Good time for self-employed or people engaged in family business. Dealings in real estate may bring positive results. Be careful with stomach virus, wind, liver or bile-related issues. Be careful while driving or dealing with electronic appliances. Do not let this time slip, try to recover bad debts; this is an

opportune time.

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

Some planets indicate health issues. Good news is growth in spousal income, business partnerships and forming matrimonial alliances. Growth in income and recovery of bad debts, recovery of monetary claims and unrecovered loans cannot be ruled out. This is a highly positive month in almost all spheres except for health issues.

**VIRGO / Kanya (Earthen sign, ruling planet is Mercury) (Aug. 23-Sept. 22)**

**Mercury Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts)**

Professional gains or income growth seem probable; this is the main highlight of the month. Unexpected money or earning as a result from settlement of legal claims can be expected. Guard against careless driving. For some, change of residence is possible. Health, wealth, peace, prosperity and love are favorable. One will feel fearless, courageous and outgoing.

**LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23)**

**Venus Sign – Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts)**

Professional change for good is on the cards. However, good news comes with a pinch of salt. Beware of mental stress, indigestion, sleeping disorders and fear of allergies. On the positive side, be on the lookout for career headway. Lottery and speculative actions could bring positive outcome.

**SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22)**

**Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha**

This is a gainful month with regards to finance and income; though expense may be high however, income will be in the same proportion. Professional growth is promising too with job changes, salary increase or promotion. Overall, it is a good month; however, due precautions should be taken on health grounds as negative afflictions are seen.

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

The month promises excellent growth in terms of family happiness, businesses seeing increase in income, profitable partnerships/business associations, and new personal alliances. Speculative and risk taking in business could be beneficial too.

**CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20)**

**Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanishta (first 2 parts)**

Positive professional growth, change, promotion, increase in salary and professional gains through spouse or income growth cannot be ruled out. However, due precaution is advised on health side, high expenditure cannot be ruled out. Liver, indigestion, bile-related problems may be expected; moderation in eating and drinking is advised.

**AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19)**

**Saturn Sign - Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts)**

Majority planets are exceptionally placed to bring happiness, growing influence in your social circle. Luck plays an important role and growth in income cannot be ruled out. However, there could be problems with people in authority.

**PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20)**

**Jupiter Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi**

Removal of health issues, recovery from long-standing health issues can be seen. Positive professional growth, change, promotion is seen. Seize every opportunity in business, job, income growth, speculative activities to your advantage.

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

## AGILE CHANGE LEADERSHIP OR IS IT MANAGEMENT?

By DR. KARYN MATHURA-ARTHUR



These past few months, companies have made decisions once thought almost impossible a decade ago. Technology was at the forefront in helping businesses make the right decisions, most of these actions have come from assertive agile leadership.

However, effective management is crucial for the smooth running of any organization, but we agree that management can sometimes be a hindrance to effective decision making and strategy. The bureaucratic nature of management involved in disseminating information or handling "strategic" need weighs disproportionately to the action. Most have no issues over "management" in an organization or the traditional hierarchical approach, but there must be a "review" about how different organizational processes are handled to be resilient in disruptive times.

**Why Agile Change Leadership, why management?**

At the height of the pandemic, many businesses were almost defunct for a lack of organizational direction despite the plethora of "management" decisions. Most times, the failure of organizational goals or ideas are from constant suffocation from management.

• **Goals are the top priority**

When there is a clear path for an organization or deadline, agile leadership allows you to set

apart "special teams." This team is independent of others and reports directly to the manager creating the group.

• **Think outside of the box**

Although a very cliché term, one has to stretch the imagination. Once unshackled from the different layers of traditional routines, the job becomes easy. Most companies employed tough decisions during the pandemic, including lean production, remote work, home deliveries, improved production collaboration, and many more.

• **Give the power to the right people**

Most ideas are locked in the abyss of bureaucracy and the many layers of "management." When power is in the hands of the right people, it is a direct implementation of Pareto's principle: 80 percent of the work comes from 20 percent of the efforts. It shows that management is not at the top of what an organization needs for making groundbreaking decisions.

• **People-centric is better than system-centric**

The systems that makeup management are a group of people working together. However, if more attention is centered on people rather than systems, there arises the paradox of a failing ordered system. Also, research shows how "personal factors" are greater determinants to the success of an organization compared to "systems."

There is more support for agile change leadership, still, it does not invalidate how

crucial management is to an organization.

• **It is a tested approach**

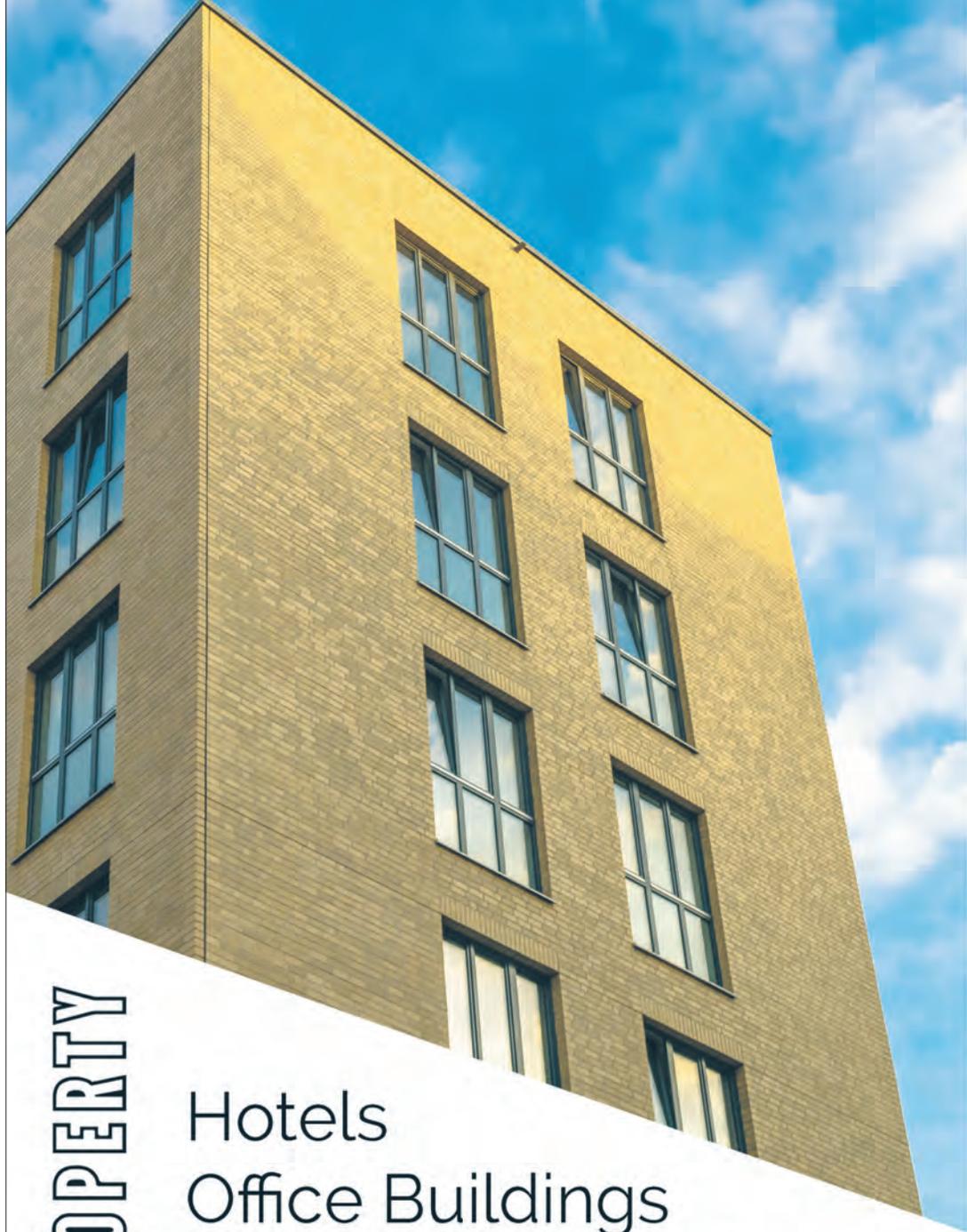
While agile leadership changes could lead to unprecedented results, strong management is a recipe for continuous success. It knows what is right for the organization and continues to improve the system.

Management is also responsible for the current path any organization takes. Where management pursues "tested-and-trusted", agile change leadership seeks efficiency.

Management is crucial in any organization; the absence of it means the death of the "institution". However, management is becoming too "traditional" for our current ever-progressive world. The IT revolution sweeping across all sectors means every organization must position itself to be relevant in the digital space. It is one of the numerous decisions that need agile change leadership.

How organizations choose to act on the lessons from the Covid pandemic depends on how "agile" it wants to be.

*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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## FAMILY MATTERS – HOW HOUSES BECOME HOMES

Continued from page 1

In my community, surnames weren't traditionally as important as the initials in front of your first name that signified which kovilakam (a type of Kerala house) you are from.

Though my nuclear family moved often for my father's work, my parents somehow transfused each house with the vibe of our ancestral homes. Those old houses we'd visit on holiday felt timeless, their names welded on the gates, their walls hung with photographs and portraits in exactly the same positions, unchanging even though we were a little different each time we visited.

Though I couldn't quite aspire to recreate this aura, I did have an ideal in mind when we began house-hunting. But as we toted a toddler and preschooler from listing to listing, everything started to blend together and our list of must-haves dwindled. We finally settled on a one-story house within walking distance of the elementary school we wanted them to attend. It will do for now, we told ourselves. Like many young couples starting out, we figured we'd put down temporary roots somewhere while we searched for or built our perfect home.

But as John Lennon crooned, "Life is what

happens to you while you're busy making other plans." Nearly 12 years have passed and through a paradoxical combination of inertia and busyness, we just didn't move. Within our walls, metamorphoses occurred. Our babies shifted from our room to their room to separate rooms. The "toy room" that once looked like a Disney store exploded inside it is now a sedate home office. The swings and slides that stood in our backyard are gone, but the gardenia bushes I planted when we moved in now flower profusely, wafting their fragrance into my teenager's bedroom.

Though I had a notion in my mind of an intentionally curated house my kids would remember as their family home, this one, it turns out, will be the repository of most of their childhood memories. There's the oak tree we hung paper lanterns from for our younger one's fourth Sophia the First birthday tea party; now we hang a hammock from it for her to lie in and read her dystopian novels. There's the foyer archway I transformed with red brick paper into Station 9¾ when my older Pottermaniac turned 12 — the same archway I recently festooned in fairy lights and tulle for her Sweet Sixteen. Grandparents blew out birthday candles here; new cousins crawled

and explored kitchen cabinets. Best friends who appeared for their first playdates in kindergarten can now drive themselves over.

Quarantine and e-learning meant logging more hours at home than ever, which brought with it a new appreciation for the basic gift of shelter and the generosity with which the house expanded to accommodate our needs. We noticed the shifting patterns of sunshine and how many birds and squirrels shared our backyard. We saw more neighbors — and their dogs! — than ever before.

Do I still yearn for that extra room? Of course. And I still subconsciously keep a traitorous eye out when driving around for the "perfect" house. But I understand why a home is such a well-loved thing in our culture that we often name it like a baby and move in under the auspices of religious ceremony. Within it, we are continually transformed. And like everything else — our families, our bodies and by extension, our lives — though we may always aspire to better, we will one day look back and realize the imperfect perfection of what we have now.

Anu Varma Panchal is a mother of two and owner of [www.YourEditingSolutions.com](http://www.YourEditingSolutions.com)

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