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The Coming Housing Crisis Is Already Here

Many Renters and Homeowners Have Trouble Paying Their Bills in the Recession.

Page
34,35,36,37



Protest held against China by Indian Americans at Times Square

See Story on Page 2

Home Business Auto
Insurance

(See Full Page Advt. on Page 20)



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Indian Americans and Friends of India holds Protest against China at Times Square

**Seek diplomatic isolation and economic boycott of the Chinese Communist party
Urges Prime Minister Modi, President Trump and Prime Minister Abe to lead a global coalition against China**



By our staff reporter (New York): A large number of Indian Americans joined a protest demonstration against China at the iconic Times Square on Friday. They were also joined by members of the Tibetan community and Taiwanese Americans. Addressing the peaceful gathering, Jagdish Sewhani, President of the American India Public Affairs

Committee said that at a time when entire world is battling the deadly coronavirus, the naked aggression shown by China, against its neighborhood including India has exposed the true intentions of this rogue Communist regime. "I say it rogue, because the way it is treating its own people in Hong Kong, it has been busy doing ethnic cleansing against the peace-loving people of Tibet. And now it is doing the same against the Muslims / Uyghurs in Xinjiang province of China," he said. "Not only that today its entire population is under constant surveillance. And now it wants to convert the entire world into a surveillance State. It's recent behavior and action only proves this," he said. In his address,

Sewhani called for the diplomatic isolation of China. He urged the international community to immediately start boycotting Chinese products. "We peace loving people of the world want to let China know that enough is enough. They need to stop immediately all their aggressive behavior against its neighbours including India," Sewhani said. "So far, India has remained silent and shown to the world that it wants to have peace with the world. This approach of peace should not be considered as our weakness," he said. "I want to use this occasion to let China know that in 2020 it is Modi's India and not Nehru's India when they took India for a ride. Today we are militarily and economically strong. We have a strong leader

in Prime Minister Modi. India under him will give a befitting reply to the nefarious designs of President Xi Jinping of China," Sewhani said. "And if the success of Modi's policies is of any indication, China's image in the world has never been as worse as it is today. From Australia to Japan to Germany, to United Kingdom and here in the United States, President Trump – every world leader has come out in support of India," he said. Sewhani said that China should be ready to pay heavy price of its aggression. "It's time for we the democratic and peace-loving people of the world to give a befitting reply to China. Time has come for Whole world to unite against this bully China," he said.

Ambassador Taranjit Singh Sandhu interacts with Governor Gretchen Whitmer of State of Michigan



(News Agencies) Ambassador of India to the United States, Taranjit Singh Sandhu had a virtual interaction with Governor of Michigan, Gretchen Whitmer on 7 July 2020. Ambassador Sandhu and Governor Whitmer discussed India-Michigan economic and people-to-people relations.

2. During the interaction, Ambassador Sandhu and Governor Whitmer discussed the ways to enhance the mutually beneficial trade and investment partnership in sectors such as automotive,

manufacturing, aerospace, services and agriculture sectors.

3. India and Michigan have a robust trade and investment relationship. The total trade between India and Michigan stands at US\$ 2.49 billion (2019). Many Indian companies in IT, automotive, design, engineering & construction, life sciences/pharma, manufacturing & energy sectors have invested in Michigan. As per CII's 2020 report on Indian investment in the U.S., 23 Indian companies have invested around US\$ 453 million in Michigan, thereby creating 3,971 jobs. India is one of the

few countries identified by the State of Michigan for business development and mutual investments. Michigan Economic Development Commission regularly conducts investment missions in India.

4. Ambassador Sandhu and Governor Whitmer also noted the vibrant presence of Indian community in Michigan, including a large number of Indian students in Universities/Colleges, and their contribution in strengthening the partnership between India and the State of Michigan.

Arva Rice, Pres/CEO NY Urban League's Statement at Mayor de Blasio's Press Conference on Digital Divide

(News Agencies) Arva Rice, President and CEO of the New York Urban League, was invited to speak as part of the televised press conference held by Mayor Bill de Blasio and the Taskforce on Racial Inclusion and Equity to announce the accelerated Internet Master Plan to support communities hardest-hit by COVID-19.

"The pandemic is exacerbating the digital divide," said Arva Rice, President and CEO of the New York Urban League. "I am pleased to be part of the Mayor's announcement that the City listened to our issue and has developed a bold response that will not only lead to better computer access but will also provide opportunities

during the COVID-19 pandemic. The City will make a historic \$157 million investment in ending digital redlining and providing high-speed internet, including \$87 million redirected from the NYPD budget. This investment will extend new internet service options to 600,000 underserved New Yorkers, including 200,000 NYCHA residents over the next 18 months." During the press conference, televised on NY1, Mayor de Blasio introduced Arva Rice, saying "I want to turn to another leader who... works to ensure the economic empowerment of people all over New York City. The New York Urban League, for generations, has fought for the economic rights of

Black people to make progress on economic rights as well. The work of this City will now join us, the Urban League is legendary for the impact it has made and the leader in this City will now join us, the Urban League is CEO of the New York Urban League, Arva Rice."

FIA NY NJ CT Appoints New Chairman: Ankur Vaidya

(Press Release) New Jersey: The Federation of Indian Association of NY, NJ, CT (FIA-Tri-state), held its first internal meeting at its offices in Spotswood, N.J., since the COVID-19 pandemic, and after losing the Chairman of the Board, Ramesh Patel. The meeting was called by FIA President Anil Bansal, in

concurrence with the majority of the Board of Trustees and was held under the supervision of independent counsels. Attendees included President Anil Bansal, Secretary Parveen Bansal, and 14 out of the 16 current Board members. The primary purpose of the meeting was to address the inter-organizational review and brainstorm

ways to point the organization in the right trajectory towards serving the community in these testing times. Members of the

Board also conducted an inter-board shuffling, selecting a new body to fill the vacuum left by the Chairman Ramesh Patel's demise. Padma Shri Dr. Sudhir S. Parikh, a long time FIA veteran, and Padma Shri

H. R. Shah, were chosen as senior advisors. Both Parikh and Shah will take the role of nurturing, overseeing and advising the newly appointed Chairman, Ankur Vaidya, the youngest member of the Board and the youngest to be chosen as its chairman. Vaidya is joined by Bipin Patel, as vice chairman and Jayesh Patel as the general secretary.



INDIAN-AMERICANS FOR TRUMP ASK THE PRESIDENT TO PROMOTE MASK WEARING

(News Agencies) The PAC Formed to Promote Trump Wants him to Help make its Task Easier The Indian-Americans for Trump today has urged President Trump to promote the wearing of mask as a safeguard against spreading COVID-19. The PAC for Trump believes that this will make its task of promoting Trump for his reelection much easier and will not put

them on the defensive when canvassing. It requested the president to "assertively promote the wearing of masks in public by all Americans as a way to protect others in their proximity and to curb the spread of COVID-19." The Indian-Americans for Trump is registered as a PAC by the FEC for promoting the candidacy of Donald J Trump for his reelection. It strongly believes

that under the prevailing domestic and international conditions, Donald Trump is the best hope for America to remain strong abroad and peaceful and prosperous at home. The Indian-Americans for Trump urges all Americans, particularly those of the Indian Subcontinent extraction, to join in its effort, and support Donald J.

Trump. It encourages all Americans to become members of this Committee. Please contact Dr. A. D. Amar at amardamar@yahoo.com or Mr. Anura Rupasinghe at Anura@Rukyshipping.com or Ms. Pravesh Chaturvedi at Pravesh@mindspring.com. There is no membership fee or financial obligation to join the committee.

Harvard, MIT sue Trump admin over foreign student visa rule

Harvard University and the Massachusetts Institute of Technology filed a lawsuit challenging the proposed new rules for international students as the Trump administration sought to soften the impact of its controversial order.



(News Agencies) Harvard University and the Massachusetts Institute of Technology filed a lawsuit Wednesday challenging the proposed new rules for international students as the Trump administration sought to soften the impact of its controversial order arguing, one, it was only a temporary measure and, two, it was meant to force these institutions to reopen fully. In the lawsuit filed in a Boston court, the two top universities sought a temporary restraining order and a permanent injunction to bar the

Department of Homeland Security and US Immigration and Customs Enforcement (ICE) from implementing the proposed order that will force foreign students of universities and colleges offering online-only classes for the upcoming fall semester to leave the country.

"The order came down without notice—its cruelty surpassed only by its recklessness," Harvard University president Lawrence S Bacow wrote in an email to affiliates, as reported by the campus news publication The Harvard

Crimson. "We believe that the ICE order is bad public policy, and we believe that it is illegal." Harvard is among the institutions directly impacted by the order as it had announced plans to hold online classes only for the fall semester just hours before ICE issued the guidelines on Monday, which had come completely without warning as many colleges and universities were still planning their fall reopening after a long break forced by the Covid-19 epidemic.

The push back to the new guideline came swiftly at home from US institutions, with echoes around the world. India, which is the second largest source of international students to the US with an estimated 200,000, brought up the issue at the "foreign office consultations" between Foreign Secretary Harsh Shringla and US under-secretary of state for political affairs David Hale on Tuesday. Other countries are reported to have reached out as well.

Hours later, state department said in a statement that the intended measure was a "temporary accommodation" meant only for the fall semester, and that it will allow international students to, in fact, continue

their education through a mixture of online and in-person teaching while ensuring adherence to social distancing norms still required to battle the Covid-19 epidemic. There was no mention of students being forced to leave. Ken Cuccinelli, the acting deputy secretary of the Department of Homeland Security, also emphasized the temporary nature of the new rule in an interview on CNN and went to say it will "encourage schools to reopen". The Trump administration has been pushing for reopening the country after the Covid-19 lockdowns wreaked havoc on the US economy, leaving a trail of shuttered businesses and lay-offs, that have left the president without his best pitch for a second-term, a booming economy. On Tuesday, Trump said he will force schools to reopen as well. Foreign students enrolled in US institutions offering online-only classes for their fall semester will be not allowed to come to the US and if they are already here they may be forced to leave, unless a majority of their coursework was taught in-person, according to a proposed rule the Trump administration announced Monday. It is expected to be notified later this month.

UK envoy who named daughter 'India' presents credentials to Prez Kovind

Barton's connections with India go back a long way. His new assignment is definitely not his first brush with the country.

(News Agencies) The United Kingdom's new high commissioner to India, Philip Barton, on Wednesday gave us a glimpse into how he prepared before presenting his credentials to President Ram Nath Kovind during a virtual ceremony.

In a short video which he posted on his Twitter handle, Barton begins speaking with a 'Namaste' and goes on to explain that it is an exciting day for him as he takes up his new assignment. Introducing himself as the new British high commissioner designate to India, he goes on to describe the process of presenting his credentials to the head of state and what it literally translates into. Letters of credentials are the letters signed by the Queen of England – the head of state of the United Kingdom addressed to the President of India asking him and the state of India to give credence (comes from a French word) to what the new designate says while discharging his

official duties. The letters also urge the President to believe that the diplomat speaks on behalf of the United Kingdom during his stay in the country. Barton gives us a peek at the original copies of the letter duly signed by Queen Elizabeth-II and addressed to President Kovind. The ceremony, which had to be carried out virtually due to the Covid-19 pandemic, was nevertheless an important one for Indo-British relations. Barton's connections with India go back a long way. His new assignment is definitely not his first brush with the country. "We often speak of the 'living bridge' of people, ideas and institutions that tie the UK and India together. I, too, am a part of that bridge," he says. He goes on to elaborate that his mother happened to be born in Shimla and Barton was posted in national capital Delhi in the

1990s. He met his wife, Amanda, when both of them lived and worked in the country. They named their daughter 'India' – "not knowing I would

return one day as high commissioner".

Barton's arrival in the country and the presentation of his credentials was delayed by the Covid-19 pandemic, which broke out earlier this year. He succeeded Dominic Asquith, who

served as high commissioner from April 2016 to January this year. "The UK-India relationship is remarkable and we share an unparalleled breadth and depth of connection. There is a deep commitment across the British government, industry and civil society to develop that relationship even further," Barton said in a statement. He identified several key areas – developing the trade and economic partnership

following the Britain's exit from the European Union, tackling global challenges of climate change and green recovery, acting together as a force for good in the world, and working closely to keep both countries safe and secure. Earlier, Barton also served as the UK's high commissioner to Pakistan during 2014-16 and as acting chairman of the Joint Intelligence Committee during 2016-17, acknowledged he had arrived in India at an "extraordinarily difficult time". Barton joined the Foreign and Commonwealth Office in 1986 and has previously served as the Director General (consular and security) in London and as deputy ambassador in Washington. Before arriving in New Delhi last month, he helped the UK government adapt its long-term planning to the Covid-19 pandemic. With Barton's arrival, Jan Thompson, who served as acting high commissioner from February to June, has returned to her role as deputy high commissioner.



Heavy police presence at Noida film city to thwart gangster Vikas Dubey's surrender before news channels

The UP police has also arrested two suspended sub inspectors, Chaubeypur station officer Vinay Tiwari and Bikru beat in-charge K K Sharma over allegations that they had informed Dubey about the police raid in Kanpur.



morning, when he and his accomplices killed eight policemen in an ambush near his house in Kanpur. The Uttar Pradesh police have since announced a big reward on Dubey's head—Rs 5 lakh—and deployed 40 teams along with a special task force to nab him at the earliest. A couple of his accomplices have been shot down while a few others have been arrested over the last few days. Vikas himself is said to have given the police a slip in the nearby district of Faridabad, where he was hiding with some associates. Ankur, Shravan and Kartikey alias Prabhat were arrested in a joint operation by

Uttar Pradesh STF and a local crime branch team. The arrests were made by the team after a brief exchange of fire while raiding a house around Tuesday midnight in Faridabad's Kheli Pul area, where the gangster is reported to have stayed for a while, said Haryana police. Later, CCTV footage showed a man resembling Dubey near a Faridabad hotel. He did not check in when a staff member insisted on an identity card with a clear photograph. In another operation on Wednesday, a team of UP special task force picked up the wanted gangsters' brother-in-law Gyanendra Nigam and his son from Madhya Pradesh's Shahdol

district. Nigam claims to have snapped ties with Dubey 15-years ago after he entered the world of crime, however, a police official said that he used to look after accounts and properties of Vikas Dubey. "Talking to local media persons before being taken to Kanpur by the UP STF, Nigam said he had no connection with his sister Richa and brother-in-law Vikas. In other related operations, a close aide of Dubey named Amar Dubey was shot dead by the police in UP's Hamirpur after he failed to cross over to Madhya Pradesh. Another of Dubey's gang members, Shyamu Bajpai was shot in the leg and then arrested by the police.

(News Agencies) Uttar Pradesh police is conducting an intense checking drive at Noida film city in the national capital region, where most of the country's national television news channels are based, in anticipation that Kanpur-based dreaded gangster Vikas Dubey may attempt to surrender before TV cameras to ensure he is not killed in an encounter with the state police force that has been on his hot pursuit since early Friday

Fake babas bring disrepute to real spirituality: SC

A bench headed by Chief Justice of India SA Bobde was hearing a plea seeking action against ashrams (religious retreats) run by fake spiritual gurus, which have allegedly confined inmates, particularly women, in unhygienic conditions, risking the spread of the coronavirus disease.

(News Agencies) Fake babas and their illegal activities are spoiling the reputation of even genuine spiritual leaders, the Supreme Court observed on Wednesday, asking the central government to suggest measures to tackle phony religious gurus. A bench headed by Chief Justice of India SA Bobde was hearing a plea

seeking action against ashrams (religious retreats) run by fake spiritual gurus, which have allegedly confined inmates, particularly women, in unhygienic conditions, risking the spread of the coronavirus disease. "There is a lot of money involved and criminal activities are happening. See what can be done? This kind

of practice gives a bad name to everyone," CJI Bobde told the central government's second senior-most law officer, solicitor general Tushar Mehta. The petitioner, Dumpala Ramreddy, was asked by the apex court to provide Mehta with a copy of the petition so that he can suggest solutions to deal with the



problem. Reddy approached the top court in April alleging that his daughter was confined in the Adhyatmika Vidyalaya Ashram at Rohini in Delhi founded by Veerendra Dev Dixit, who has been absconding since 2017 after being charged for raping a minor girl in 1999. Reddy submitted that central and state governments were not taking action against fake babas and were allowing such illegal ashrams to function, often from unauthorized premises.

"Considering the urgent prevailing situation due to spreading of Corona virus in the country particularly in places where social distance is not maintained....the petitioner prays for the intervention of this Hon'ble Court for the rescue of the women/persons in the ashrams," the petition stated. The petitioner also sought guidelines to be laid down to govern the establishment and functioning

of such ashrams and to close down those run by people with criminal records. He also cited a list released by the Akhil Bharatiya Akhara Parishad, a body of Hindu religious ascetics, declaring 17 babas including Veerendra Dev Dixit, Asaram babu, Gurmeet Ram Rahim Singh and Radhe Maa as fake religious gurus. Even so, ashrams run by the 17 people, Reddy contended, are continuing to function with thousands of disciples residing on their premises. "If this man (Reddy) says the Akhara has declared that there are 17 ashrams that are fake, it raises serious questions," the bench remarked. Reddy sought the evacuation of inmates from the ashrams in view of the Covid-19 pandemic. "The authorities are not verifying the facilities available in the ashrams and the ashrams are in very poor condition. They do not have basic amenities and conditions are very unhygienic", the petition said.

Those fighting for truth are not intimidated: Cong on RGF probe

Congress spokesperson Abhishek Manu Singhvi said the trusts have nothing to fear and will answer every question like law-abiding persons.

(News Agencies) Former Congress president Rahul Gandhi on Wednesday led the party's counter-attack on the government for setting up a committee to look into the alleged violation of various laws by three Nehru-Gandhi family linked trusts, as he accused Prime Minister Narendra Modi of "intimidating those who fight for truth". Hours after the Union home ministry set up an interministerial committee to coordinate investigations into alleged violation of various legal provisions of money laundering act, Income Tax Act and foreign contribution act by Rajiv Gandhi Foundation (RGF), Rajiv Gandhi Charitable Trust (RGCT) and Indira Gandhi Memorial Trust (IGMT), Gandhi took to twitter to attack the Prime Minister, without directly referring to the government decision.

"Mr Modi believes the world is like him.



He thinks every one has a price or can be intimidated. He will never understand that those who fight for the truth have no price and cannot be intimidated," the former Congress chief tweeted. His party colleagues, earlier in the day, accused the government of carrying out a "blind witch hunt" against it and applying "double standards" by not questioning "holy cows" associated with the ruling Bharatiya Janata Party (BJP). Congress spokesperson Abhishek Manu Singhvi said the trusts have nothing to fear and will answer every question like law-abiding persons. He dared the government to deploy all its machinery in probing the financial sources of the three trusts, and said they would answer each question as "law-abiding persons".

Incredibly aggressive action, says Mike Pompeo on China's moves in Ladakh

Mike Pompeo referred to the large number of boundary and maritime disputes that Chinese communist party has. "I think it is unequalled any place in the world," he said.



and important". "I have spoken with (foreign) minister S Jaishankar a number of times about this. The Chinese took incredibly aggressive action and the Indians have done their best to respond to that," Pompeo said in response to the question on the Chinese efforts to expand its territory that led to the two-month-long stand-off between soldiers of India and China. China's People's Liberation Army has started scaling down its presence along the Line of Actual Control as part of a de-escalation process agreed between the two countries but insisted that it was India that had crossed the line. "I put this in the context of general secretary Xi Jinping and his behaviour

throughout the region and indeed, throughout the world. I don't think it is possible to look at that particular instance, Chinese Communist Party's aggression in isolation. I think you need to put it in the larger context," Pompeo said.

The US secretary of state referred to the large number of boundary and maritime disputes that China had opened with its neighbours. "I think it is unequalled any place in the world," he said. There aren't many neighbours that can satisfactorily say that they know where their sovereignty ends and the Chinese communist party will respect that sovereignty. That is certainly true now for the people

of Bhutan as well," he said. China stunned Thimphu last month when it objected to a grant request for the 650-sq km Sakteng wildlife sanctuary in eastern Bhutan's Trashigang district at a meeting of the Washington-based Global Environment Facility. Beijing reasoned that the sanctuary, which Bhutan always considered as its easternmost part, was Chinese territory. When Hindustan Times reached out to the Chinese foreign ministry for a clarification, Beijing said the China-Bhutan boundary had never been delimited and there were disputes "over the eastern, central and western sections for a long time".

(News Agencies) China's neighbours, US Secretary of State Mike Pompeo said on Wednesday. Pompeo added he was confident that the world will come to understand the threat that is presented by Xi Jinping's party and will come together to respond in a way that is "powerful

Nepal objects to road-repair work near border in Bihar's Sitamarhi, leaves officials surprised

This is the second recent instance of Nepali authorities raising objection to repair work carried out by India near the border.



willing to be named, said that the work has been stopped a few days ago after Nepal officials objected to the widening of road in its 1.10km stretch, close to the border, which is about 125 km north from the state capital, Patna. He said the matter has been referred to the state home department for resolution. The RCD official said the objection from Nepal came as a 'shock and surprise' as there was a clearly demarcated border between the two countries at the spot and check posts of both the countries had been working on either side of the no-man's land for decades.

"We were carrying out repair and strengthening down south of the international pillars and beyond the no-man's land. The state government never faced any objection for any construction work earlier," said the official, who rushed to the spot immediately after Nepal officials objected to the work, claiming that the area fell under territorial command as per survey records. Confirming the development, additional chief secretary, home, Amir Subhani said the state government was closely watching the developments on the border with Nepal. "We are trying to find out the solution

at the earliest. We are in touch with the Central government also," said Subhani.

This is the second instance of Nepali authorities raising their objections to construction work being done by the Bihar government near the border. A fortnight ago, Nepal government officials had stalled the fortification work on an embankment of Lal Bakeya river in Dhaka block of East Champaran district in the Indian territory near the no-man's land. They are now threatening to pull down a part of the embankment. Subhani said the border issue with Nepal relating to East Champaran was yet to be resolved.

(News Agencies) The Nepal northernmost stretch of authorities have raised the Sitamarhi-Bhittamore Road border issue with Bihar again. near the border in Sursand This time, they have forced the block of Sitmarhi district, state road construction officials said on Wednesday. department (RCD) to stall A senior officer of the repair and strengthening of the department, who was not

India could have 2.87 lakh Covid-19 cases per day by 2021 winter if no cure found: MIT study

(News Agencies) In the absence of an effective vaccine and improved health infrastructure across states, India could record about 2.87 lakh projected cases of coronavirus per day by the end of winter 2021, according to a study by scientists and researchers from the Massachusetts Institute of Technology (MIT).

MIT professors Hazhir Rahmandad and John Sterman, and PhD candidate Tse Yang Lim, indicated that the top ten countries by projected daily infection rates at the end of winter 2021 are India with 2.87

lakh infections per day, followed by the United States, South Africa, Iran, Indonesia, the UK, Nigeria, Turkey, France, and Germany.

The study used data from about 84 countries spanning an estimated 4.75 billion people. With the help of the global data, the researchers developed a dynamic epidemiological model for projected coronavirus infections.



Adding a note of caution, the researchers said that the projections for the spread of the disease are very sensitive to assumed testing of samples, behavioural, and policy responses, and they should be interpreted as indicators of potential risk and not a precise forecast of future cases in several countries.

Aggressive testing by nations

and reductions in contacts in response to risk perception will significantly reduce future Covid-19 cases while laxer response, negligence and normalisation of risks can lead to outbreaks which could overwhelm existing health infrastructure of countries.. By making additional assumptions on future testing and responses, the researchers said the model can inform future trajectories of the disease. "We have explored a few projections out to spring 2021 that exclude vaccine and treatment availability," the MIT researchers said.

Closed borders, few flights leave NRIs struggling

The Vande Bharat flights that bring Indians stranded abroad back to the country, are also offering seats on their return journeys provided the country permits entry.

(News Agencies) Not being able to leave home is one thing. Not being able to get there is another, especially for visiting non-resident Indians when the pandemic hit. As they waited out the lockdowns — the borders were shut on March 22 and the latest announcement, made on Friday, confirmed that they will remain shut until at least July 31 — they risk losing their jobs even as they continue to pay rent on homes that sit vacant overseas; and they

remain separated from loved ones whom they may not see for some months more.

Niklesh Sadarangani, 42, has been paying ~70,000 a month to rent a Singapore flat he and his wife Krishna Merchant, 35, haven't used since December. That's when they flew into India, a month before their first child was due. The idea was for Merchant, her mother and their baby to return to Singapore in March. Merchant would resume work as a

journalist with a news agency and her mother would help with the baby while her husband established his car-polishing business in Mumbai and went back and forth. "On the one hand, I'm happy to have these months with my son. But my business hasn't started. We're also paying rent on a warehouse in Mumbai. It's all adding up," Sadarangani said. Plus, as NRIs, their tax structure is set to change if they don't return to Singapore in the next

180 days or so. Meanwhile, the baby's passport still hasn't arrived, Covid-19 has disrupted his vaccination schedule, and the couple's Singapore visas expire in October. "Because Singapore is not open to visitors, I will most likely not be able to take my mother with me whenever I do head back, so there will be no help with the baby," Merchant said. "What worries me the most is the uncertainty and our complete inability to plan ahead."

Uttarakhand man booked for posting child pornography on social media

The police said the accused has been identified as Dilshad Ansari, resident of Banbhulpura, area of Haldwani district.



(News Agencies) Nainital district police have registered an FIR against a 25-year-old man for allegedly circulating child pornography on social media, said police officials. The police said the accused has been identified as Dilshad Ansari, resident of Banbhulpura, area of Haldwani district. The officials also said this is the first incident of child pornography in Nainital district. Amit Srivastava, superintendent of

police, Haldwani, said a child pornography post had been uploaded on Facebook on January 2, 2020. "Our surveillance team, who was monitoring the content on social media, came to know about it. When the surveillance team investigated the matter, the location of the post uploader turned out to be Banbhulpura, Haldwani," he said. "The police has booked Ansari, 25, under section 67B (punishment for publishing or

transmitting of material depicting children in the sexually explicit act, etc., in electronic form) of the Information Technology Act," he added. "Dilshad Ansari had circulated a pornographic video of minors and other obscene videos on Facebook from his profile in January this year. We were also provided with the accused's Internet Protocol (IP) address and his mobile phone number," said another police officer.

Govt sets up panel to probe 3 Gandhi family-run trusts?

The Congress alleged this was an effort to intimidate the party leadership, which would not succeed, and asked the government to probe finances of organisations closely associated with the Bharatiya Janata Party (BJP).



(News Agencies) The Union government on Wednesday set up an interministerial committee headed by an Enforcement Directorate (ED) officer to investigate the Rajiv Gandhi Foundation (RGF), the Rajiv Gandhi Charitable Trust (RGCT) and the Indira Gandhi Memorial Trust (IGMT) — institutions closely associated with the Nehru-Gandhi family and the Congress — for possible money laundering, income tax violations and foreign funding irregularities. Congress president Sonia Gandhi is the chairperson of RGF while other trustees include former prime minister Manmohan Singh, former

finance minister P Chidambaram, former Congress president Rahul Gandhi and Congress general secretary Priyanka Gandhi Vadra. Sonia Gandhi also heads RGCT and oversees the work of IGMT as well. The Congress alleged this was an effort to intimidate the party leadership, which would not succeed, and asked the government to probe finances of organisations closely associated with the Bharatiya Janata Party (BJP). A home ministry spokesperson confirmed the creation of the committee in a tweet, adding that a special director rank officer in ED will supervise the probe. An official

familiar with the development, who did want to be named, said officials of home and finance ministries as well as the Central Bureau of Investigation (CBI) will be part of the committee. CBI is empowered to investigate any violations under FCRA (Foreign Contribution Regulation Act), while ED and the income tax department, which come under the finance ministry, are responsible for investigations into money laundering and tax violations. The interministerial committee will verify if the three trusts run by the Gandhi family and other Congress leaders manipulated any documents while filing income tax, and laundered money received from foreign countries. "If it is found that there were irregularities, the concerned agency — CBI, ED or I-T department — will go ahead with a formal probe," said the official who did not want to be named. RGCT was set up in 2002 to address the needs of the underprivileged, especially the poor, and primarily works in Uttar Pradesh and Haryana.

ED confiscates Nirav Modi's assets valued at Rs 329 crore



(News Agencies) The Enforcement Directorate (ED) has confiscated assets worth ₹329 crore of jeweller Nirav Modi under the Fugitive Economic Offenders (FEO) Act, the agency said in a statement on Wednesday. Nirav Modi, who was arrested in Britain last year, is wanted in India for allegedly defrauding Punjab National Bank. "The confiscated properties are in the form of four flats at the iconic Samudra Mahal in Worli, Mumbai, a sea-side farmhouse and land in Alibaug, a windmill in Jaisalmer, a flat in London, residential flats in UAE, shares and bank deposits," the statement said. A special court in Mumbai on June 8 authorised the agency to confiscate the assets. Modi, whose extradition is being pursued legally by India, is currently lodged in London's Wandsworth jail since his arrest in March 2019. The agency has

to date attached assets worth ₹2,348 crore of Nirav Modi under the Prevention of Money Laundering Act (PMLA). Last month, the agency brought back 108 consignments of polished diamonds, silver jewellery and pearls worth ₹1,350 crore belonging to Nirav Modi and his uncle, Mehul Choksi, from Hong Kong.

The consignments weighing 2,340 kg were seized in July 2018 with the help of Hong Kong authorities. Nirav Modi and Choksi are wanted in the ₹13,578 crore Punjab National Bank fraud unearthed in early 2018. The Central Bureau of Investigation and ED have filed charge sheets against the two for laundering money to at least 15 countries after taking loans from banks. Choksi is currently in Antigua and Barbuda. His extradition proceedings are pending.

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China may win, without fighting

Instead of insisting on status quo ante, India has helped create a new status quo. Beijing is smiling

By Brahma Chellaney China's territorial revisionism has been unrelenting. Under Mao Zedong, China more than doubled its size by annexing Tibet and Xinjiang, making it the world's fourth-largest country in area. Under Xi Jinping, China's expansionism increasingly threatens its neighbours, big and small. Xi's regime has just opened a new territorial front against one of the world's smallest countries, Bhutan, by disputing its eastern borders. In this light, the outcome of China's aggression against India will have an important bearing on Asian security. If the current India-China military disengagement ends up like the 2017 Doklam disengagement in making China the clear winner, an emboldened Xi regime will likely become a greater threat to neighbours. China's strategy after its disastrous 1979 invasion of Vietnam has been to win without fighting. Deception, concealment and surprise have driven China's repeated use of force — from seizing the Johnson Reef in 1988 and the Mischief Reef in 1995 to occupying the Scarborough Shoal in 2012 and now vantage locations in Ladakh. It has changed the South China Sea's geopolitical map without firing a shot or incurring any international costs. China has displayed its art of deception even in its disengagement process with India. The first accord of June 6 to disengage collapsed after the People's Liberation Army (PLA) erected structures on Indian territory and then ambushed and killed Indian Army men on verification patrol. The disengagement process restarted after Prime Minister (PM) Narendra Modi seemed to let China off the hook with his June 19 speech at the all-party meeting. But the fresh process became a ruse for PLA to encroach on two new Indian areas — the Depsang Y-Junction; and the Galwan Valley site of the ambush killings. India and China are now in their third disengagement series. But while the previous two abortive rounds followed military-level talks, the latest cycle is being driven politically. We now know that Modi's July 3 Ladakh visit, and his tough words there, were essentially designed to create domestic political space for his government to seek de-escalation with China. Barely 48 hours after his visit, India and China hammered out a disengagement deal. Will the latest deal stick? Having encroached on key areas that overlook India's defences, PLA is sitting pretty. A full return to status quo ante as sought by India seems remote, thanks to India's own mixed signals. Moreover, by encroaching on additional areas behind the previous disengagement facade, China has armed itself with greater leverage to impose a revised status quo, including by applying the precept that "possession is nine-tenths of the law". Disengagement (pullback of rival forces from close proximity), if not de-escalation (ending hostilities through demobilisation of forces), meshes well with China's interest in presenting India a fait accompli. Removing the threat of an Indian counteroffensive or Indian tit-for-tat land grab will help China win without fighting. This explains why China has accepted disengagement — but on its terms. This is illustrated in the Galwan Valley, where India has pulled back from its own territory and created a "buffer zone" on its side of the Line of Actual Control (LAC). These steps, though temporary, create a new, China-advantageous status quo that PLA could seek to enforce because it keeps India out of China's newly-claimed zone — the Galwan Valley. The risk that, like at Doklam, the current disengagement may not end well for India is high. Instead of demonstrating strength and resolve, India has displayed zeal to end the stand-off, despite its armed forces being mobilised for possible war. At a time when the international environment is beginning to turn against China, India could have prolonged the stand-off until winter to compel restoration of status quo ante. But, instead, it has kicked status quo ante down the road and settled merely for disengagement. This allows China to hold on its core territorial gains and trade the marginal occupied territories for Indian concessions, as part of its well-known "advance 10 miles and retreat six miles" strategy. Far from imposing military costs, India has shied away even from trade actions against the aggressor, as if to preserve the option of another Modi-Xi summit. India's steps so far (banning Chinese mobile apps and announcing an intent to restrict Chinese investment in some areas) have been designed to assuage public anger at home, but without imposing substantive costs on Beijing or damaging bilateral relations. In 1967, a weak India, while recovering from the 1962 and 1965 wars, gave China a bloody nose.

(Contd on page 32)

To save his presidency, Donald Trump may tear America apart

To save his presidency, Donald Trump may tear America apart.

Trump is not even pretending to hide the divisive racial rhetoric on which he's anchoring his bid for a second term. He's running to keep the Confederate flag — seen by many Americans as a symbol of slavery — flying. He's guarding statues that honor generals who took up arms against the United States. He has attacked a Black NASCAR driver and even slammed the Washington Redskins football team for finally looking for a less offensive name. Without a strong economy to carry him through reelection, Trump is picking the most polarizing fight possible: He hopes enough Americans will agree that their White culture is drowning under a multi-ethnic tide for him to run an election campaign on racial grievance. Over the weekend, he turned one of the few nonpolitical moments in American life -- Independence Day festivities -- into a pageant of paranoia, claiming that Marxists, radicals and anarchists are roaming the country and far-left fascism is taking over newsrooms and America's education system. There was an outburst of apolitical violence at the weekend -- including the heartbreaking deaths of six children in gun violence -- but the America under siege that Trump describes is largely a

fantasy. Most pollsters and many Republicans think that while Trump's arguments strike a chord among millions of conservatives, the "Silent Majority" that he invokes is not sufficiently large for him to win reelection on their votes alone -- and that he is alienating moderate Republicans. The efficacy of Trump's tactic will emerge only in November. But it is already clear that the President is running the most openly demagogic campaign in America's modern history. And it will leave wounds that will take years to heal by whoever wakes up in the White House next January 21.

"I think the world is looking at us as leader in Covid-19," White House spokeswoman Kayleigh McEnany claimed at a press briefing on Monday. The US is a world leader, all right. It has the most cases and the most deaths, and is now experiencing a renewed outbreak racing out of control. The White House argues that the US has a better mortality rate than France and Italy -- but apart from being in rather poor taste, brandishing death rates like great triumphs shows how little Trump has to defend his continued mismanagement of the pandemic. The other new White House claim that 99% of coronavirus

cases are "totally harmless" is just untrue. Doctors expect the rate of US deaths to start rising again in the coming weeks, which means that the White House will probably soon be deprived of another callous talking point.

'We are in free fall'

With new Covid-19 infections soaring in most states, some hospitals close to running out of beds and many Americans continuing to pack beaches and public spaces, the prognosis is not good. "We are in free fall," Dr. Rochelle Walensky, chief of infectious diseases at Massachusetts General Hospital, told CNN. "We know of the 50,000 cases this past day -- a single day of this (holiday) weekend," Walensky said. "If they're young people, it could be 500 people who die from that. If they're older people, it could be 7,500 people who die from that -- just from a single day of infection."

The Great Reclosing

Almost half of US states have now been forced to pause or roll back attempts to reopen local economies, as local case totals skyrocket. Below, Meanwhile producer Shelby Rose takes a look at America's great backtracking on reopening the economy.

Alabama

On Thursday, Republican Governor Kay Ivey extended Alabama's public health emergency until September 9.

Arizona

Arizona's Gov. Doug Ducey said Thursday that the state's reopening plans are now "on pause" as a result of a major spike in coronavirus cases. Ducey has already closed bars, gyms, movie theaters, water parks and tubing, and limited indoor and outdoor mass gatherings that had been reopened.

Arkansas

Gov. Asa Hutchinson also said Thursday that he was not ready to further lift restrictions as cases surge, and signed an executive order on Friday that will give Arkansas cities the ability to mandate face coverings.

California

On June 28, California Gov. Gavin Newsom ordered bars closed in seven counties, including Los Angeles County. On Thursday, Southern California's Imperial County reverted to more stringent stay-at-home orders.

Colorado

Colorado bars and nightclubs that do not serve food must reclose during the month of July, after reopening only two weeks prior.

(Contd on page 32)

A President Who Makes Us Puke Just Like He Was Hired To Do



Probably you used to keep a bottle in your bathroom at home, or your parents did. The stuff is called ipecac, and it is what physicians call an emetic. The idea was that if someone swallowed something bad, like a poisonous plant or the wrong pills, they could be treated with a couple spoonfuls of this to induce something unpleasant but good: rapid and forceful vomiting. It is not intended as an insult to President Donald Trump to observe that he is the political equivalent of ipecac syrup. Looked at in a certain light, it is closer to a compliment.

His supporters gave him power in 2016 because they believed the body politic was beset with toxins—an overdose of fecklessness and hypocrisy—and in need of a purge. Trump vowed to channel the contempt his supporters felt toward the established order, and pledged plausibly to send the old order into a state of convulsive disarray.

“A president who makes us puke” would be an improbable reelection slogan. But the emetic metaphor illuminates one way of thinking about the dire situation Trump finds himself in this summer, five years after it became clear his presidential ambitions were not a novelty but a serious proposition and four months before he faces voters again. A second Trump term is in doubt not only because of Trump’s failures but in an important sense because of his success. The ipecac has been swallowed, and its effects have already come vividly to pass. If the promise of disruption—carried out in language and gestures of pervasive contempt—was why he won the job, then Trump is as entitled as any recent president to stand beneath a “Mission Accomplished” banner.

Even progressives might pause to notice—and, in a generous mood, to

appreciate—the catalytic effect of Trump’s presidency in ushering in a new era of politics. In Marxist theory, this was called “heightening the contradictions.” Animus toward Trump has energized a new cohort of left-leaning voters. It has prodded even naturally consensus-oriented politicians like presumptive Democratic nominee Joe Biden away from the centrist incrementalism of the previous generation and toward a more robust brand of liberal activism. From Trump’s vantage point, the problem is once a leader has successfully evacuated both ends of the digestive tract, how does one propose to nourish the body with something more sustaining? Trump’s rambling and policy-free answer last month to Sean Hannity’s rude question—“What’s at stake in this election as you compare and contrast, and what are your top priority items for a second term?”—did not merely reflect an off night. One can examine his reelection announcement speech a full year ago, or his 2020 State of the Union address, and still not know more than random fragments of an answer.

Trump was so successful in his climb to the presidency relying on bluster, intuition and tactical improvisation that he appears not even to recognize the strategic vacuum at the center of his presidency. His only response to new circumstances, the twin traumas of the pandemic and racial unrest, has been to turn up the volume on greatest hits from the past. He is reviving emetic appeals—Don’t my opponents make you sick?—unleashed from an affirmative agenda or acknowledgment that as president he has some responsibility for these new circumstances. Bill Clinton often liked to demystify politics by saying that a presidential campaign was essentially just a glorified job interview.

(Contd on page 31)

With App Ban, India Has Fired First Salvo In Trade War With China. How Can Dragon Retaliate?

With the banning of 59 Chinese mobile apps, the first salvo in the trade war between India and China has officially been fired by New Delhi. Even though Beijing has been indulging in a low-intensity trade war for over a decade, with rampant dumping of state subsidised products, it is only recently that India took the first big overt step towards this regard. However, the question that needs to be answered is why has China not upped the ante on the digital trade war by stopping selected imports from India? And what will China do to retaliate against apps ban, which the government says poses a threat to country’s security. The answer to that question lies in the nature of trade between India and China. It is no secret that India largely exports raw materials to China and China provides value-added finished products to India. India’s exports to China consists of cotton yarn, which account for 12.17 per cent of total exports to the country, followed by iron ores and concentrates, including refined copper and copper alloys which account for 10.53 per cent and 6.98 per cent of exports respectively. India’s exports to China largely comprise of ores, slag and ash, iron and steel, plastics, organic chemicals, and cotton. Indian imports from China consist of high value-added products including electronics, home products, construction material, phones, telecom equipment and so on. This is the same trade template that was followed by the East India Company once it had political control over India, and it promptly went on to destroy the weaving industry in order to eliminate

competition to low quality, large-scale textile coming from Britain. So, India would provide the raw materials for textiles and eventually for other products and, in return, would import low quality finished goods. In such a trade template, the trading partner that cuts off import of raw materials will be hit harder than the trading partner that is cutting off import of finished goods. In the context of apps, stopping the import of digital offerings, i.e apps which only have entertainment value, will have the least impact on downstream value chain. Of course, there will be some job loss in terms of those who provided content and the operational jobs, but it would not be a deep fundamental impact. Moreover, it is exactly what China did more than a decade ago to digital offerings from the West, that included Facebook, Amazon, Twitter, etc. and allowed domestic firms to rip-off the Intellectual Property Rights (IPR) of these digital offerings and make local versions with additional local features. These local firms—Baidu, Tencent, Alibaba, Bytedance, etc. have now turned into global predatory digital companies and have continued their practice of scant regard for IPR in the local markets where they operate. Now if India stops the import of APIs needed for drug manufacturing, then it would be a different story, as it would decimate the entire Indian pharma industry and cause pain to the general public. So, in the short run, India will find it difficult to stop imports of raw materials such as APIs.

(Contd on page 31)



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How China, under Xi, lost the world's goodwill

Its internal repression, aggressive nationalism, and belligerent foreign policy have alienated many countries

On Friday morning, before many of us were awake, Prime Minister (PM) Narendra Modi was on his way to the India-China border posts. He inspected the preparations at Nimu, Ladkha. He met Indian Army and Indian Air Force soldiers as well as personnel from the Indo-Tibetan Border Police to ascertain the situation on the ground. He went on the Leh Sainik hospital where he met injured soldiers.

The visit by the PM in these fraught times sends out a message to the soldiers, the nation and the world — India will not give in to pressure from any quarter. This effort on the part of the PM was important in view of the grief and anger in the country after what happened in the Galwan Valley.

While it boosted the morale of the soldiers and offered some reassurance to the country, it was not lost on the Chinese as well. While the PM was still in Leh, a spokesperson for the foreign ministry in Beijing made a statement that negotiations were going on to resolve the border issue and that in this situation, no one should act in a manner that will worsen it. Was China going on the defensive or giving us some advice?

Whatever China's motive was in making the statement, PM's visit achieved its objective. This may further prove to be a roadblock to China's ambitions. China,

already in conflict with all the major powers of the world, is now confronting the elephant in its backyard, something which can hurt the dragon's ambitions. Here we should also note the steps taken by Australian Prime Minister Scott Morrison. He recently increased defence spending for the next decade by 40%, with a statement that the world is moving towards the situation which existed in 1930.

What happened in 1930? Those were the days of the Great Recession in the United States (US). Within a few years, World War II broke out. I am not suggesting that we are moving towards World War III. But China's aggression and ambition have triggered a reset in global diplomacy. China has always had a bitter-sweet relationship with India, Taiwan, Vietnam and Japan. Australia, however, had been ambivalent and was not in this mix; yet, it seems to apprehend China's trajectory.

The policy of aggressive nationalism, adopted by China's hyper-ambitious leader President Xi Jinping, will probably not work out well for his country in the long-run. Until a few weeks ago, many countries including Canada, England, New Zealand, and Germany were interested in strengthening ties with China. But the situation has changed rapidly. The world has become

suspicious of Beijing after the repression of Hong Kong and Xinjiang, the lack of transparency on the Covid-19 outbreak and its predator maritime policy. British Prime Minister Boris Johnson recently made a statement in his parliament against China and expressed solidarity with the agitating citizens of Hong Kong. He even proposed giving British citizenship to the three million people of Hong Kong. The US House of Representatives unanimously passed the Hong Kong Autonomy Act to impose heavy fines and sanctions on banks and individuals involved in the suppression of democracy supporters in Hong Kong. German Chancellor Angela Merkel had already warned Beijing, whereas France and Japan have also expressed support for India after the Galwan incident. Canada's Prime Minister Justin Trudeau is considered a supporter of Beijing, but public sentiment in his country has turned against this. In one survey, there has been a decrease of more than 20% in China's popularity in Canada.

It would be erroneous to think that Huawei and other Chinese companies will always function with the help of the government in the 5G tech business. Huawei is already considered a problem in the US and Europe. In today's world, where data is important, there are suspicions about what Chinese corporations are using our

data for after offering tempting discounts on their technology. India has banned 59 Chinese apps based on this logic. Chinese companies have also lost many contracts. If this trend catches on in other countries, Beijing will be forced to rethink its policies.

US President Donald Trump wants to continue with this policy of shutting China out as much as possible. Joe Biden, who is most likely to challenge him in the next election, is also of the same view. We are approaching a situation where powerful western countries and larger Asian countries will be suspicious of China but where Latin American, African, East European and smaller Asian countries may still be locked into a relationship of dependence with China. Irrespective of how things pan out, one thing is certain. China, with its belligerent attitude, has put a spoke in the works of the possibility of rewriting a magnificent chapter of human history going forward. It is a well-known fact that from the first century AD to 1820, India and China generated almost half the world's Gross Domestic Product. If the two countries work together, they could recreate some of the glory of the past and be a beacon to the world. But China, with its territorial ambitions and disregard for international law, has put paid to that for now.

Shashi Shekhar

How India has responded to the global pandemic

By Harsh Vardhan Shringla

The Covid-19 pandemic has been the biggest crisis to hit humanity since World War II. It has already cost us over 500,000 deaths and countless livelihoods. The impact on the economy has been extremely sharp----- International financial institutions have projected a contraction of nearly 5% in global output in 2020, and a cumulative loss to global Gross Domestic Product (GDP) of around \$12 trillion. How quickly the global economy recovers from what the International Monetary Fund has referred to as the "Great Lockdown" depends on how soon the pandemic is controlled. As India enters Unlock 2.0, our government's efforts are geared towards further expansion of economic activity while not letting our guard down.

We have been proactive in assessing and dealing with the challenges caused by the pandemic. Saving lives has been our foremost priority. On this count, while our caseload continues to be high, we have fared comparatively better than

many other countries with a low death rate and high recovery rate. This can be attributed to early steps to protect and insulate people. The government has channelled public resources to the health care sector for the development of hospitals, emergency rooms, the provision of equipment and supplies, and training health care professionals.

To deal with the economic challenges posed by the pandemic, Prime Minister (PM) Narendra Modi has enunciated a forward-looking economic approach under the rubric of the Aatmanirbhar Bharat Abhiyaan. The stimulus package of nearly Rs 20 lakh crore aims to both reinvigorate the economy and provide a social safety net to our vulnerable sections. The vision of Aatmanirbhar Bharat will stand on five pillars: Economy, infrastructure, our system, demography and demand.

The Abhiyaan is aimed at not only mitigating the socioeconomic impact of the pandemic in the short-term, but also instilling confidence in businesses and

industries; making manufacturing globally competitive; integrating our agriculture and small farmers with global food supply chains; and embracing both investment and technology. The size of the economic relief and stimuli measures under the Abhiyaan is equivalent to 10% of India's GDP. Private sector participation has been given a big push in eight areas, including coal, minerals, defence production, civil aviation, power distribution, social infrastructure, space and atomic energy. The government is opening previously restricted sectors to greater private participation.

The call for Aatmanirbharta is not about reverting to economic isolationism. Its essential aim is to ensure India's position as a key participant in global supply chains. Through building capacities at home, we also intend to contribute to mitigating disruptions in global markets. It is important to identify products and commodities where India has the ability or potential to expand domestic production and enhance global availability. True,

we cannot make everything — but we can certainly make many, many more things than we currently are. Global engagement and cooperation are critical to deal with the pandemic and ensure economic recovery. The PM took the lead in engaging world leaders for evolving a coordinated response. The PM also highlighted that during the pandemic, India had tried to live up to the teaching of seeing the world as one family, Vasudhaiva Kutumbkam, by sharing medicines with over 120 countries, forging a common response strategy with its neighbouring countries, and providing specific support to countries that sought it, while also protecting our own population. The pandemic has generated a debate about the future of globalisation and the structural limitations of the international order. Virtual summits of global leaders have been useful platforms to highlight shortcomings of existing arrangements for global cooperation, and to share India's vision of a new, people-centric

template for multilateral cooperation. This formed the thrust of PM's interventions in the virtual summits of the G-20 and Non-Aligned Movement to cite two examples.

The pandemic has disrupted diplomatic calendars causing almost all international meetings and summits to be cancelled. While face-to-face meetings with counterparts have traditionally been considered essential to resolve complicated issues or conduct difficult negotiations, diplomatic engagement cannot be allowed to stop in their absence. At the ministry of external affairs (MEA), we are attempting to find common ground between time-honoured diplomatic protocols and new-age Internet protocols. A crisis of this magnitude requires a coordinated global response, making sustained communication between countries all the more essential. The increase in tensions in different parts of the world, including on the Line of Actual Control between India and China,

(Contd on page 32)

Kanpur Police Killings Symptom Of Malaise That Feeds On Caste And Corruption

While the encounter of criminals may be a knee-jerk response, we need to go for cultural overhaul of the police, bureaucracy and politicians as a long term solution to this deeper malaise.

By Anil Kumar Verma

The brutal killings of eight policemen, including two officers, by gangster Vikas Dubey and his men in a Kanpur village is a symptom of deeper malaise hinged on corruption, criminalisation and casteism in bureaucracy, police and politics. This nexus encompasses everyone who matters in the 'system'. It condemns people to the mercy of criminals who have penetrated all institutions responsible for grievance redressal and justice delivery. The Kanpur incident is the first of its kind where police have tasted what the common man had been facing for a long time. There are two important lessons. One, after more than seven decades of independence, the police force still remains what Justice AN Mulla of Allahabad High Court said in 1950 "an organised gang of criminals" that, in this case, facilitated en masse killing of fellow policemen to honour their criminal connections. Two, because state institutions have largely failed to deliver, people are steadily shifting to local 'dons' running parallel governments for redressal of disputes and grievances. In early 1970s, UP chief minister Kamlapati Tripathi had warned Congress about criminalisation of politics. But, that went unheard and unabated. During 1980s and 1990s, it was transformed into politicization of criminals when large numbers of criminals got elected as peoples' representatives by use of money and muscle. With the advent of the 21st century, it transcended to newer heights called mafiaization of politics, where criminals, in guise of politicians, steadily expanded their network to include all institutions that mattered in power structure so that their nefarious designs could be

accomplished hassle-free. Thus, parallel to formal government, there arose informal governments in many pockets in the state to the advantage of all stakeholders except the people. The recent incident involving Vikas Dubey at Kanpur is simply a manifestation of that malaise. Politics has the twin objective of ensuring law-and-order and welfare of people. But in this backdrop, criminality was acquiring respectability in politics. That was the time when Dalit and backward assertion through BAMCEF, DS-4 and mandalisation came to dominate politics in Uttar Pradesh during late 1970s and 1980s. Its political avatars in form of Bahujan Samaj Party (BSP), led by Mayawati, and Samajwadi Party (SP), led by Mulayam Singh Yadav, gave patronage to such criminal elements because they had to build their parties from scratch. At that juncture, criminality



was amalgamated with caste identity so that marginalised caste groups would see their caste criminal politicians as a symbol of 'caste pride'. Such criminal-politicians claimed backing of peoples' mandate. Phoolan Devi was a burning example who gunned down 20 thakurs in village Behmai in Kanpur Dehat in 1981, surrendered two years later to MP CM Arjun Singh, served 11 years in Jail. She was inducted in SP by Mulayam whose government dropped 55 criminal cases against her and got her elected to Lok Sabha in 1996 and 1999. Similarly, many caste criminals coming from all castes were looked upon as heroes and saviours of their respective castes, earning protection and support from them. Earlier, such a tendency was visible among Muslims who saw notorious Muslim criminals as saviour of minority community -- for example Mukhtar Ansari, Ataurrahmaan and Shahabuddin in Ghazipur, Azim Ahmed in Varanasi, Atiq Ahmad in Allahabad and many petty criminals in smaller towns all over UP.

(Contd on page 31)

Trump administration's planned purge of international students serves a cruel purpose

This week, Immigration and Customs Enforcement (ICE) announced new rules requiring international students to leave the United States if their colleges or universities institute online-only learning measures for the fall under the threat of Covid-19. It's another disgusting, transparent Trump administration attack on foreigners and immigrants, one that is solely about malice -- and one that further diminishes the United States' influence and reputation while putting human life at risk.

With Covid-19 infections still raging across the country and on the rise in multiple states, colleges, universities and vocational programs are making tough decisions about the 2020-2021 school year. It's clear that in normal times, in-person classes have significant benefits over online ones. But these are not normal times and pulling large groups of students together in lecture halls is a practically ready-made scenario for Covid-19 transmission. Institutions of higher learning have an obligation to educate their students, and an obligation to keep them -- along with their faculty and staff -- safe. That means many are making the difficult and imperfect choice to put health first, and convene classes

and lectures online. No, it's not ideal for everyone. But it's a heck of a lot better than mass illness and death. This administration disagrees. This feckless, ignorant President has already botched the Covid-19 response to a degree that would have been unimaginable under any previous executive in modern history. And he still doesn't seem to get it: He's more concerned with his ratings and the appearance of normalcy than with taking the steps and making the hard choices that will save American lives and allow us, eventually, to return to actual normalcy.

When colleges and universities take their classes online, that signals to Americans that we aren't safe yet. And this President seems to believe that's bad for his election chances in November. He tweeted in all caps Monday that schools "MUST OPEN" in the fall.

At a broader level, this development shows how the Trump administration is capitalizing on Covid to support its long-standing anti-immigration agenda. This administration has already taken numerous steps to make the United States, a nation that owes so much to immigrants, less welcoming to those who would come to our shores.

The President's travel ban on some majority-Muslim countries was met with protests across the nation, but after a little tinkering, the ban stood.

The administration notoriously implemented a family separation policy that ripped children from their migrant parents, and threw many of them into bleak detention centers. At least seven children have died in immigration custody, and yet prominent members of the Trump administration reportedly have made clear that they are unmoved by the plight of families who suffer from this widely condemned and devastating policy.

And now these new, absurd rules for international students. The ICE rule is a partial reversal of a rule issued early in the pandemic that allowed students taking online-only classes to retain their international student visas. This new rule will force thousands of students from other countries to return home if their colleges don't offer at least a hybrid model of in-person class time and online class time. The logic seems to be that students don't need to be in the US if they aren't going into a classroom; they can log on from anywhere.

Except, of course, they can't. Many international students rely on their school

for consistent and free Wi-Fi; going home would mean limited or unaffordable internet access, or for many, no internet access at all. Students from developing nations or rural countries may not have internet.

Countries like China, for example, radically restrict what internet users can access, potentially making it impossible for students to complete their research and coursework. And any student from the many nations outside of the Americas is going to be looking at an online class schedule that will be, for them, at all odd hours and in the middle of the night.

And those are the lucky ones. Internationals are from a variety of backgrounds; they include refugees, students whose homelands have devolved into conflict, students whose countries of origin have been devastated by disaster, and students from extreme poverty. Not every international student has a home they can go back to.

Not to mention the global health risks of forcing thousands of people from one of the countries hardest-hit by Covid-19 onto airplanes bound for every corner of the world. It's not clear that many of these students could even get back home if they wanted to,

(Contd on page 31)

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A new world order for the coronavirus era is emerging

As a fast rising power, China is growing more assertive and jostling with many countries.

By Alan Crawford

In July 1945, at the close of World War II, the leaders of the U.S., Great Britain and the Soviet Union gathered at a Prussian royal palace in Potsdam outside the conquered German capital to hammer out the new global order. The seeds were sown for the Cold War. As visitors in face masks ponder the consequences of those decisions at a new exhibition to mark the 75th anniversary of the conference, the geopolitical map of the world is again being redrawn. This time, it's a result of the coronavirus, which German Chancellor Angela Merkel has described as the biggest challenge of the postwar era.

Half-way into a year dominated by the pandemic, governments are confronting a health crisis, an economic crisis and a crisis of institutional legitimacy, all at a time of heightening geopolitical rivalry. How those tectonic shifts crystallize over the next six months will go a long way to determining the post-virus era. Half-way into a year dominated by the pandemic, governments are confronting a health crisis, an economic crisis and a crisis of institutional legitimacy, all at a time of heightening geopolitical rivalry. How those tectonic shifts crystallize over the next six months will go a long way to determining the post-virus era.

Trends that were already discernible pre-Covid-19 have intensified and accelerated. As a fast rising power, China is growing more assertive and jostling with countries from Canada to Australia. The U.S., the one superpower that has remained at the top table since Potsdam, is increasingly self-absorbed as the virus rips through its population and economy ahead of November's presidential election. A lot of structural problems in the international order are becoming much more glaringly apparent," said Rory Medcalf, head of the National Security College at the Australian National University. With a convergence of multiple pressure points, from failures of leadership to a lack of trust in the veracity of information, "it does add up to a kind of perfect storm," he said. "The big test is really whether we can get through let's say the next six to 18 months without these crises coming to a head." In Potsdam, the key dynamic was the ideological struggle between the Communist and Capitalist systems as espoused by Moscow and Washington. The Soviet Union under Josef Stalin had emerged from the war as a superpower, while American



President Harry Truman demonstrated U.S. technological and military superiority by issuing the order from the conference to drop the atomic bombs on Hiroshima and Nagasaki.

Today's standoff between the U.S. under Donald Trump and Xi Jinping's China was compared to the "foothills" of a new Cold War by former Secretary of State Henry Kissinger in November. Historian Niall Ferguson says we're already there. Most agree that a Joe Biden presidency would be unlikely to reverse the deterioration of U.S.-China relations.

For Medcalf, whose book "Indo-Pacific Empire" deals with the strategic rivalry in the region, the defining issue now is not just how the U.S. responds to the challenge of China's rise, but whether "middle players" including India, Australia, Japan and Europe are prepared to take risks to defend the international order—and to work together in doing so.

The problem is that there's no obvious forum to debate the shape of the post-pandemic world. The Group of Seven is in limbo while this year's host, Trump, disputes who should be a member. A planned September summit of European Union leaders and Xi has been postponed indefinitely. The November G-20 meeting under the presidency of Saudi Arabia remains uncertain.

The United Nations, formed in 1945 to prevent further wars, is largely dysfunctional: Russia and China, two of five veto-wielding powers, blocked another resolution this week, this time on Syria. The sources of conflict with Beijing, meanwhile, are suddenly and bewilderingly everywhere.

China, which elicited broad sympathy and medical support at the start of the year when it became the first country to suffer the im-

pact of coronavirus, has since frittered away that goodwill.

It's locked in a tussle with Australia over the origins of the virus, with Canada over the detention of Huawei Technologies Co. executive Meng Wanzhou, and with India over a disputed border. Japan and the EU are moving to become less dependent on China as a result of supply-chain deficiencies exposed by the virus. Germany and Australia are two among many to enact or tighten legislation to protect against predatory investments from China.

Europe's attitude to China is hardening inexorably, helped by a rapid shift in public opinion against Beijing, according to Agatha Kratz, a Paris-based associate director at Rhodium Group who leads research on EU-China relations. "We are actually advancing faster than many of our colleagues and partner countries, the U.S. included, on a number of fronts," said Kratz. She cited steps including an EU policy paper on competition issues released in June that is "a huge deal" in terms of the bloc's stance toward China.

China's national security law imposed on Hong Kong has spurred global anger at Beijing's interference in the former British territory's independence and is causing severe strains with London.

Ulrich Speck, a senior visiting fellow at the German Marshall Fund, compared the symbolism of China's stance on Hong Kong to Berlin's blockade by the Red Army in 1948-1949. That was the moment when reality struck that the U.S. and Soviet Union had moved from wartime allies to deadly rivals.

Tensions are also high with Taiwan and in the disputed South China Sea and the East China Sea amid a "hyper-power display"

by China, according to William Choong, senior fellow at the ISEAS Yusof Ishak Institute in Singapore. "In the Chinese mind, the U.S. has lost its mantle of leadership in the Asia-Pacific, if not the world," he said. "So China does see it as an opportunity to press the advantage on some of the hotspots in my part of the world." Choong worries that a confrontation between the U.S. and China, or between Japan and China, could turn to open conflict as a result of some "trigger-happy commander on the ground who decides to press a point and push the button."

History is littered with unintended consequences, and the Potsdam Conference had its share.

Over 16 days, Truman, Stalin and British Prime Minister Winston Churchill decided Germany's fate and debated Poland's western border, while also taking positions that would have far-reaching consequences for the Middle East and for China, Japan and Korea. Shifting Poland's border west to compensate for territory carved out of the east—as well as the closing communique's reference to the "removal" of ethnic Germans from eastern Europe—led to the mass displacement of some 20 million people.

Within less than a year, Churchill, who was replaced in Potsdam by Clement Attlee after losing the British election, referred to an Iron Curtain descending across Europe. By 1950, war broke out on the Korean peninsula between the Soviet-backed Communist north and the U.S.-backed south.

Many of the fault lines established then can be traced today, overlaid and accentuated by the coronavirus. The pandemic hasn't so much changed the world as "thrown a brutal spotlight on the

flaws, deficiencies and the disrepair both for the international order and national order," said Constanze Stelzenmueller, senior fellow at the Center on the United States and Europe at the Brookings Institution in Washington. "And where there have been flaws and weaknesses, the pandemic has ripped through with particular brutality."

That applies to the U.S. and the U.K., both of which have suffered a disproportionately high number of deaths to Covid-19. Stelzenmueller also sees China and Russia as having had bad crises: Beijing's aggressive virus diplomacy contributed to the backlash it's witnessing, while Vladimir Putin's move to consolidate his grip on power underlines his domestic weakness rather than strength. Populism and its scorn for experts has been exposed. By contrast, Europe's efforts to present a viable third way have been given a spur, and appear to be on the verge of becoming credible. Stelzenmueller sees hope in the performance of her native Germany, which has proved that "one sane government" can get a grip on even incredibly complex problems. "Sometimes you really have to stare disaster in the face," she said.

But the crisis is still very much with us, as renewed outbreaks from Florida to Melbourne show, with question marks over how frustrated populations will react to fresh government-imposed lockdowns and deepening economic hardship. To Medcalf in Australia, a better analogy for what comes next is the prewar period of the 1930s. "Whatever's happening we're on the edge of some kind of gathering storm," he said. "It's just that we don't yet know what the storm will look like or how it will break."

10 Big Questions About UP Encounter, Former Top Cop Suspects It To Be 'Staged'



Former Kerala DGP NC Asthana says the encounter of Vikas Dubey looks like a staged one to him as he punches holes into UP police's narrative.

about the nexus. It's a win-win situation for both parties. After that, it seems that they have betrayed him. It's a case of betrayal," he says.

3. How come only the car carrying Dubey overturned amid the convoy?

Asthana raises suspicion over the manner in which the story was woven by the police. "How can you believe the theory that in a cavalcade of nearly a dozen vehicles, only his car was turned? The other vehicles were not affected at all... Did you observe the ground next to the part of the road? If any vehicle skids there, there will be tire marks. There is not a single tire mark there. A vehicle skids only if it goes at high speed... If it skids also, it will drag for some time. The visuals and videos are very much there... There is no skid mark and damage to the car. Even the headlights are not damaged. And the wipers are running... The doors are closed," he said.

4. Six people in the car but how come none could hold Dubey back?

The police said that Dubey snatched a gun from an injured policeman and opened fire, so the

police were forced to fire back. Asthana questions this theory too. "There were six people in the car. Only one man managed to scramble out of the car and others are dazed so that couldn't drag him back. How is it possible?"

5. How could he run when there were 50 policemen around?

"They are saying he injured police personnel. A man who is believed to have two rods implanted in his legs and if you observe the scene, it's a flat field...and he is not a fit man, and he has a pronounced paunch as well. How could he run when there are 50 policemen around?" Asks Asthana.

6. Why were the cops' weapons not secured?

Asthana also points out that since Punjab insurgency days; the rules say that cops must secure their weapons by lanyards. "Why it wasn't done?" he asks.

7. Why wasn't he handcuffed?

The former top cop also asks why Dubey wasn't handcuffed, as dangerous criminals should be according to rules. "Most importantly, a dangerous criminal, a violent criminal should have been

in handcuffs. It's unbelievable!" he says.

8. Dubey ran, exchanged fire with police and was shot at... How was his mask still on?

"If police claims Dubey is shot on pelvis why is there blood on the chest?" Asthana asks. "He scrambled out of the car, ran some distance, and exchanged fire with the police and was shot at. The surprising thing is still his mask was on!"

9. Why were cars stopped behind the police convoy?

"Why vehicles were stopped behind the police convoy?" Asks the former Kerala DGP referring to reports of media vehicles being stopped ahead of the site where the encounter will eventually take place.

"The media is saying that those who were following the car were stopped two or three kilometres behind... Why so? Why was it done?"

10. Why is there an eerie similarity between the killing of Dubey and his aide?

Asthana says "Yesterday, Dubey's accomplice Prabhat Misra was killed in a similar fashion... In his case also, the story was that he snatched the weapon, and then he was shot..."

(News Agencies) Dreaded gangster Vikas Dubey's death may have given closure to Uttar Pradesh police, but the encounter has raised more questions for many. Picking holes in the police's theory of the encounter, Former Director General of Police (DGP), Kerala, says that the encounter looks more like a staged one to him. Dubey was arrested on Thursday at a temple in Ujjain, Madhya Pradesh. According to the UP police, Dubey, wanted in connection with the killing of eight cops, attempted to escape after the police vehicle carrying him was overturned near Kanpur, leading to his encounter.

1. Why did Dubey travel over 750 km to find a crowded place to surrender?

"The man was on the run for nearly a week. For nearly a week, they

didn't have any information about him. Then he surfaced in Ujjain and surrendered in a cool manner. What does this indicate? Why did he go there? One logic for going to a public place is that he cannot be killed in a fake encounter in a crowded place. But the question is why did he travel more than 750 km from his village to find a crowded place?" Asthana asks.

2. Is Dubey's surrender a deal gone wrong?

Asthana says that Dubey could have surrendered anywhere in Delhi, but it looks to him as part of a deal. "He could have surrendered anywhere in Delhi... He could have gone to a mall where he wouldn't have been killed. Apparently, there could have been a deal that if you surrender, your life will be spared. And in return, you keep mum during the trial

With a fortune of \$68 bn, Mukesh Ambani now richer than Warren Buffet

While Mukesh Ambani's wealth has jumped -- he became the only Asian tycoon in the exclusive club of the world's top 10 richest people last month -- Buffett's fortune dropped this week after he gave away \$2.9 billion to charity.



Mukesh Ambani has had a rollercoaster 2020, cutting a string of deals for his digital business, undergoing wild swings in his wealth and having his brother's finances laid bare for the world to see. Now he can add another chapter -- eclipsing the fortune of Warren Buffett.

The chairman of Reliance Industries Ltd. is now worth \$68.3 billion, surpassing Buffett's \$67.9 billion as of Thursday, according to the Bloomberg Billionaires Index. Shares of Ambani's Indian conglomerate have more than doubled since a low in March as its digital unit got more than \$15 billion in investments from companies including Facebook Inc. and Silver Lake. This week BP Plc paid \$1 billion for a stake in Reliance's fuel-retail business. While Ambani's wealth has

jumped -- he became the only Asian tycoon in the exclusive club of the world's top 10 richest people last month -- Buffett's fortune dropped this week after he gave away \$2.9 billion to charity.

The 89-year-old, known as the Oracle of Omaha, has slipped down the rankings after donating more than \$37 billion of Berkshire Hathaway Inc. stock since 2006. Berkshire Hathaway's stock performance has also underwhelmed recently. Ambani, 63, is now the eighth richest person on the planet, and Buffett is ninth, according to the index, which started in 2012. Thanks to Ambani's deals, India has emerged as a hot-spot for M&A this year, accounting for more than 12% of those announced in Asia Pacific -- the highest ratio since at least 1998.

Unlock education: College students turn teachers for underprivileged kids

(News Agencies) Absence of physical classes, delayed examination, and the perpetual anxiety of future is making many youngsters worried. But some youngsters, when made to stay indoors during the lockdown, chose to channelise their energies via internet and educate the underprivileged kids. Involved in social welfare, these youngsters are from Delhi University and other varsities, across India. These college students are volunteers of a project, Teach From Home, which is an initiative of the not-for-profit organisation, World Youth Council (WYC), and aims to provide quality education to slum kids. Urvashi Goyal, founder of WYC, says, "Each volunteer dedicatedly teaches one to four children at a time, giving them the much needed individual support and guidance, for at least three days in a week. We have around 3,000 volunteers with us pan India."

Mehak Garg, a student of Lady Shri Ram College, DU, says, "When the lockdown started, the situation was obviously bleak, and as a college student I was stressed about my future and further studies. Then I came across this project and soon it turned into a ray of hope for me. It helped me realise that even in this situation I can help people in my own way. I started as a volunteer, and now I'm managing a whole project. The programme has helped me realise how technology can be used to help the underprivileged students get access to quality, continued education, even in these trying times. It feels so good!"

Centre's rural spending doubles amid Covid-19 pandemic

Prime Minister Narendra Modi on June 30 announced the extension of the provision of free rations to 800 million people until November.

(News Agencies) The rural and agriculture sectors have seen higher government spending in April and May because of cash transfers, free LPG cylinders and food grains, apart from new allocation for the rural job guarantee scheme, expenditure data of central departments from the Controller General of Accounts (CGA) shows. The higher spending comes amid a robust monsoon, higher sowing and has helped revive rural jobs. Prime Minister Narendra Modi on June 30 announced the extension of the provision of free rations to 800 million people until November. The package was announced in March to help the poor when the lockdown to

federal job guarantee programme, Mahatma Gandhi National Rural Employment Guarantee Scheme, as demand for work surged after lockdown left daily wagers jobless.

In the first two months of the

on defence, education, among others, lagged, the data released by the CGA shows.

In April, the first month of 2020-21, the agriculture ministry spent ~25,717 crore, or 18% of its annual budget estimates of ~1,42,762.35 crore. In May, the farm ministry spent ~31,742, or 22% of the budget estimates. Over the two months, it spent a total of ~57,459 crore. The rural affairs ministry, which funds MGNREGS, in April spent ~38,059 crore, or 31% of its budget estimates of ~1,22,398 crore. In May, it spent ~59,611 crore, or 49% of its total budget estimates. Together, the rural and agriculture ministries spent



check the Covid-19 pandemic spread was announced. The government in March announced free cooking-gas cylinders to 83 million poor families, a one-time cash transfer to 30 million senior citizens, and money transfers to about 200 million poor women for three months. An additional ~40,000 crore was in May allocated for the

current fiscal year—April and May—the total expenditure of the agriculture and rural affairs ministries more than doubled in comparison to the corresponding months a year ago. Despite a sharp drop of up to 40% in revenue collection, agriculture, food and rural affairs ministries saw the highest spending, while expenditure

~155,128 crore over the two months, more than double the spending of ~45,000 crore in the same months of the previous year. The food ministry, which is offering free subsidised food grains to two-thirds of the population, spent ~66,290 crore in the two months, which is also twice the amount it spent in the corresponding period last year.

Steps to help prevent the spread of COVID-19 if you are sick

FOLLOW THE STEPS BELOW: If you are sick with COVID-19 or think you might have it, follow the steps below to help protect other people in your home and community.

Stay home except to get medical care

- **Stay home:** People who are mildly ill with COVID-19 are able to recover at home. Do not leave, except to get medical care. Do not visit public areas.
- **Stay in touch with your doctor.** Call before you get medical care. Be sure to get care if you feel worse or you think it is an emergency.
- **Avoid public transportation:** Avoid using public transportation, ride-sharing, or taxis.



Separate yourself from other people in your home, this is known as home isolation

- **Stay away from others:** As much as possible, you should stay in a specific "sick room" and away from other people in your home. Use a separate bathroom, if available.
- **Limit contact with pets & animals:** You should restrict contact with pets and other animals, just like you would around other people.
 - Although there have not been reports of pets or other animals becoming sick with COVID-19, it is still recommended that people with the virus limit contact with animals until more information is known.
 - When possible, have another member of your household care for your animals while you are sick with COVID-19. If you must care for your pet or be around animals while you are sick, wash your hands before and after you interact with them. See COVID-19 and Animals for more information.



Call ahead before visiting your doctor

- **Call ahead:** If you have a medical appointment, call your doctor's office or emergency department, and tell them you have or may have COVID-19. This will help the office protect themselves and other patients.



Wear a facemask if you are sick

- **If you are sick:** You should wear a facemask when you are around other people and before you enter a healthcare provider's office.
- **If you are caring for others:** If the person who is sick is not able to wear a facemask (for example, because it causes trouble breathing), then people who live in the home should stay in a different room. When caregivers enter the room of the sick person, they should wear a facemask. Visitors, other than caregivers, are not recommended.



Cover your coughs and sneezes

- **Cover:** Cover your mouth and nose with a tissue when you cough or sneeze.
- **Dispose:** Throw used tissues in a lined trash can.
- **Wash hands:** Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol.



Clean your hands often

- **Wash hands:** Wash your hands often with soap and water for at least 20 seconds. This is especially important after blowing your nose, coughing, or sneezing; going to the bathroom; and before eating or preparing food.
- **Hand sanitizer:** If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry.



- **Soap and water:** Soap and water are the best option, especially if hands are visibly dirty.

- **Avoid touching:** Avoid touching your eyes, nose, and mouth with unwashed hands.

Avoid sharing personal household items

- **Do not share:** Do not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people in your home.



[cdc.gov/COVID19](https://www.cdc.gov/COVID19)

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CWC meeting likely soon to extend Sonia's tenure

The extension is a technical requirement under the Congress's constitution given that a regular president is yet to be elected, a Congress functionary said. It is also a prerequisite for the party to inform the Election Commission of its decision.



(News Agencies) The Congress Working Committee (CWC), the party's highest decision-making body, is expected to meet soon to take a call on extending the tenure of Sonia Gandhi, who completes one year as the Congress's interim chief on August 10. The extension is a technical requirement under the Congress's constitution given that a regular president is yet to be elected, a Congress functionary said. It is also a prerequisite for the party to inform the Election Commission of its decision. The process of electing a new president could not be initiated because of Covid-19 pandemic and the lockdown enforced on March 25 to contain its spread, the functionary cited above said, requesting anonymity. "Soon after her appointment, there were assembly elections in Maharashtra and Haryana in last year followed by polls in Jharkhand and Delhi. Then Covid-19 struck," he added. The CWC named Sonia Gandhi as the party's interim chief on August 10 last year after Rahul Gandhi refused to take

back his resignation as Congress president. Rahul Gandhi quit after

the Congress's rout in the April-May 2019 general elections in which the Bharatiya Janata Party (BJP) became the first party to win a majority on its own since 1984. The Congress managed to win just 52 seats in the 543-member Lok Sabha against the BJP's 303. There has been a renewed pitch for Rahul Gandhi to take over as the party chief, but at least four

Congress leaders said on condition of anonymity that he remains adamant on his decision and is unlikely to assume the reins of the organisation in the immediate future. "Rahul Gandhi had raised certain important issues when he resigned last year. What has changed in the party between May last year and now? Not much," said one of the four, a central leader who looks

after the party's affairs in a north Indian state. "No doubt, Congress leaders and workers want Rahul Gandhi back as the party chief and he is the only opposition leader in the country seen to be aggressively taking on Prime Minister Narendra Modi and the government but he does not appear to be keen to once again assume the reins at least for now," he added.

Make 1962 war report public: War veterans

(News Agencies) The statement signed by 143 veterans said the report should be made public so that "the military-bureaucratic-political system and the public" can learn from past mistakes. Amid the border row in eastern Ladakh and worst tensions there since the 1962 India-China war, a group of military veterans led by former navy chief Admiral Laxminarayan Ramdas (retd) has petitioned the government to de-classify the "un-redacted" Henderson Brooks-Bhagat report on the reasons behind India's defeat in that war. The statement signed by

143 veterans said the report should be made public so that "the military-bureaucratic-political system and the public" can learn from past mistakes. "There can be no sensible reason for this report remaining secret even after 57 years," said the statement e-mailed to the President, the Prime Minister, the defence minister, the chief of defence staff and the three service chiefs. The signatories to the statement include six retired three-star military officers. Australian journalist Neville Maxwell made portions of the report public in March 2014 by uploading it on the

internet, triggering a debate on India's military defeat in the war and the events that led to it. The report practically held the entire civilian and military leadership responsible for driving the country into a war it wasn't prepared for. The veterans demanded the setting up of a fact-finding body to look into "the intrusions, incursions and encroachments by China" in Depsang, Galwan, Pangong Tso and other places, urging that it should table its report in Lok Sabha within a time-bound framework. The veterans sought an overhaul of the country intelligence system.

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US to Haryana, backlash against migrants grows

All are clear signs that the pandemic, and the economic disruption it has inflicted, has added to the already growing backlash against free movement of labour across the world.

(News Agencies) International students in the US – there are at least 200,000 from India – might have to leave the country or risk deportation, if their universities shift to online-only mode. The US also suspended for this year the H1-B visa programme, used by a lot of skilled Indian workers, last month. Kuwait's parliament has passed a bill putting quotas on the migrant population that could force 800,000 Indians to leave the

cornerstone of post-pandemic recovery, there is a need to seriously examine the implications of such a sentiment.



country. And closer home, the Haryana government has issued an ordinance to reserve 75% private sector jobs for applicants from the state.

All are clear signs that the pandemic, and the economic disruption it has inflicted, has added to the already growing backlash against free movement of labour across the world.

At a time when India has also imbibed self-reliance as the

World Bank data shows that India received the highest amount of personal remittances, \$ 83.1 billion, in 2019. This is more than combined amount received by Mexico and Philippines, countries ranked second and third that year. Net personal remittances, or remittances received after subtracting remittances paid, for India were \$75.6 billion in 2019. These numbers have been continuously increasing. The net

remittances received in 2019 amount to 2.6% of India's GDP. To put this in perspective, the amount is more than double of what India spends on health. As is obvious, India will stand to lose the most if there is a major backlash against immigrant workers. The importance of migrant workers in the Indian economy is not limited to those who cross international borders. The Economic Survey, an annual publication of the ministry of finance,

estimated that almost a fourth of India's workforce is made up of migrant workers. In their book "How Lives Change: Palampur, India and Development Economics", Himanshu, Peter Lanjouw and Nicholas Stern show that 70% of workers who left their villages for non-farm work travelled more than 50km. A third of such workers actually travelled at least 100km. A lot of them must have crossed state borders.

Odisha official arrested over sexual harassment allegations



(News Agencies) Police in Odisha arrested a 59-year-old senior state government official on Thursday over allegations of sexually harassing a 25-year-old junior. Mahila Sarangi was arrested following prima facie evidence of sending obscene messages to the woman employee.

"We have arrested Sarangi under Section 354 of the IPC (Indian Penal Code) and Section 67 of the IT act," said the inspector. The officer, who is due to retire next year, was interrogated for more than 12 hours after his arrest. On Monday, the contractual woman employee had lodged a police complaint against Sarangi alleging that the officer was forcing her to have a physical relationship with him. "He used to ask me to do a video call while bathing. At other times, he asked me to go out with him and have fun without clothes," the victim said in her first information report (FIR). Sarangi also allegedly threatened to dismiss her when she objected to him sending obscene videos and messages to her on WhatsApp.

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पाकिस्तान के अर्थ और वित्त मंत्री इरफान खान ने मोदी सरकार के एलान-ए-जंग का जवाब देते हुए कहा कि पाकिस्तान भारत के खिलाफ तैयार है। उन्होंने कहा कि पाकिस्तान भारत के खिलाफ तैयार है। उन्होंने कहा कि पाकिस्तान भारत के खिलाफ तैयार है।

भारतीय-अमेरिकन कम्युनिटी द्वारा घोर निंदा

आइएस ने शांतिनंदी हर्षा महिला को अमेरिका ने एंटी देने से किया इंकार

जसवीर सिंह

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जनगणना 2020 के तहत अमेरिका में रहने वाले हर व्यक्ति की गिनती की जाएगी। आज ही जनगणना पूरी करें और सरकार को अगले दस वर्षों तक यह सुनिश्चित करने में मदद करें, कि अरबों डॉलर की सरकारी फंडिंग स्वास्थ्य केंद्र, आपातकालीन सेवाओं और शिक्षा जैसे क्षेत्रों में वितरित की जाए। **जनगणना का फ़ॉर्म ऑनलाइन अथवा डाक द्वारा पूरा करें। फ़ॉर्म पूरा करने की जानकारी इस वेबसाइट पर प्राप्त करें:**

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Indian border forces killed 25 Bangladeshis this year: Report

Human rights watchdog added that the BSF injured 17 and abducted another three Bangladeshi citizens.



(News Agencies) At least 25 Bangladeshi civilians were killed by the Indian Border Security Force (BSF) in the first six months of this year, according to a human rights watchdog. Odhikar, a Bangladesh-based human rights group, released a report on Monday where it also stated that the BSF injured 17 and abducted another three Bangladeshi citizens. A total of 45 Bangladeshi nationals have been victimized by the neighboring border force between January and June, 2020," said the report. Referring to

a much-discussed killing of a Bangladeshi teenage student, the report said: "During this period, a BSF member entered Bangladesh and shot dead an SSC (secondary school certificate) examinee engaged in agricultural work." Shimon Roy, 16, was shot on April 19 in the northern border district of Thakurgaon, according to local media reports. Terming the border killing as "very unfortunate" and "unacceptable", Lieutenant Colonel Fayezer Rahman, director operations of the Border Guard Bangladesh (BGB), told Anadolu Agency, "Our field-level officers and high-level officials at the headquarters have sent several protest letters against those killings." "Unfortunately, there have

been killings at the border, and we cannot assure that it will not repeat in the future," he added. The shootings along the 4,096km (2,545 miles) border occurred as Indian border forces exercise its controversial "shoot-on-sight" policy to prevent cattle smuggling and illegal crossing into India from Bangladesh.

Responding to Odhikar's report, SS Guleria, a high-ranking BSF official at the South Bengal Frontier headquarters in India, told Anadolu Agency at least 10 Bangladeshi nationals died at the southern side of the border. "Transborder crimes are at an all-time high here. Mostly,

they (Bangladeshis) come to procure Phensydl, a cough syrup used as a drug by youngsters. Bangladesh has banned the syrup, and thus this youth tries to procure it from India," Guleria said. He further said that at least 6,000 to 8,000 were returned by the forces last year. "Only criminals and those who attack our men are killed. At least nine BSF personnel have been injured by these notorious illegal infiltrators this year. Last year, we lost three BSF members, while 45 got injured. The criminals died as an act of self-defence by our BSF personnel ... to prevent infiltration and smuggling, youth try to cross the border to supply or procure drugs," added Guleria.

Pakistani carrier fires 28 pilots over fake licenses scandal

(News Agencies) ISLAMABAD — Pakistan's national carrier is firing 28 pilots found to have tainted licenses, the company's spokesman said Wednesday, the latest chapter in a scandal that emerged in the wake of the Airbus A320 crash in Karachi in May. An inquiry into the May 22 crash that killed 97 people on board resulted in the stunning revelation that 260 of 860 pilots in Pakistan had cheated on their pilots exams, but were still given licences by the Civil Aviation Authority.

The government later fired five officials of the regulatory

agency and criminal charges against them are being considered. According to news reports Wednesday, 262 pilots are currently grounded in Pakistan. The scandal has shocked the nation, including the families of those passengers who died when the flight PK8303 went down in a congested residential area while trying to land in the port city of Karachi. There were only two survivors on board and a girl died on the ground. The revelations of tainted pilot licenses have also embarrassed the government and shaken the

top ranks of Pakistan International Airlines. The European Union's aviation safety agency and the United Kingdom subsequently banned PIA from flying into Europe for at least six months following revelations that nearly a third of Pakistani pilots had cheated on their exams. Pakistani pilots flying with European airlines have also been grounded while their credentials are being verified.

"We are really hurting," said PIA spokesman Abdullah Hafeez. He told The Associated Press that 17 of the 28 sacked pilots were already grounded in January last year, after



an aircraft skidded off the runway in northern Pakistan. An internal inquiry into that accident, which did not result in any injuries, questioned the licences being issued by the country's Civil Aviation Authority. However, Hafeez said the 17 pilots have since been paid \$1.7 million in salaries after a court ruled that PIA could not dismiss them until an investigation into their qualifications had been completed.

Opposition politicians have sharply criticized Prime Minister Imran Khan's government for going public with the report's findings of widespread cheating on exams taken by pilots. The government replied saying Khan was cleaning up the corruption left behind by past governments in Pakistan. The national airline, once considered among the finest, has deteriorated over the decades as successive governments doled out

patronage by giving jobs at PIA to supporters. As a result — at roughly 450 employees to each of its 31 aircraft — PIA has one of the world's highest employee to aircraft ratio in the industry. Most airlines have less than 200 employees per aircraft. The ratio is considered a key benchmark in calculating an airline's productivity. When the International Monetary Fund gave Pakistan a \$6 billion loan, it demanded an audit of PIA by the end of 2019, a deadline that was missed. In an effort to stop the financial hemorrhage, Hafeez said the airline is restructuring with a business plan that will eventually reduce the numbers of employees to 7,000 and increase the numbers of aircraft to 45. Nearly 3,500 employees will be laid off through early retirement and attrition, said Hafeez. The government has so far not said whether the pilot and co-pilot of the doomed Karachi flight had tainted licenses. Pakistani investigators have said human error was behind the crash.

India Shreds Pakistan At UN, Points To Rights Violations In Balochistan, PoK

(News Agencies) Hitting out at Pakistan for peddling "false narratives" against it, India told Islamabad that it must introspect about why it is universally acknowledged as the "international epicentre" of terrorism and the "best safe haven for terrorists." Mahaveer Singhvi, head of the Indian delegation, made the comments at a webinar 'The Global Scourge of Terrorism: Assessment of High-Risk Threats and Trends, including the rise of Violent Extremism and Hate Speech in a Pandemic Environment' on Tuesday during the ongoing virtual Counter-Terrorism Week. "While the world is coming together to battle the pandemic, it is unfortunate that Pakistan, a state which sponsors cross border terrorism, continues to use every opportunity to peddle false narratives and make baseless, malicious and egregious allegations against India and interfere in our internal affairs," he said. "The international community should call upon Pakistan to take sustained, verifiable and irreversible actions against terror outfits operating on the territory under its control. Pakistan must

introspect upon why it is universally acknowledged as the international epicentre of terrorism and the best safe haven for terrorists," Mr Singhvi said.

Slamming Islamabad for raising India's domestic policies and internal affairs, including the issue of Jammu and Kashmir, he said even as Pakistan provides shelter and support to terrorists, it continues to peddle false and motivated narrative on the situation in the Union Territory. "It is seeking to portray its military, financial, logistical support to cross-border terrorism against India as a freedom struggle. It is also peddling misinformation about India's domestic legislation and policies," he said. If Pakistan wishes to be taken seriously in the fight against the "even more destructive virus of terrorism," it must look inward and live up to its commitments and abandon its "divisionary tactics," he said. While Pakistan conveniently blames others, it "turns a blind eye" to the human rights violations in Balochistan, Khyber Pakhtunkhwa and territories of Jammu and Kashmir illegally occupied by it, he said.

Taliban violence poses 'serious challenges' to peace: Ghani

Afghan president blames the Taliban for killings in recent weeks as his administration prepares for intra-Afghan talks.

(News Agencies) Afghan President Ashraf Ghani has warned that violence by the Taliban is threatening the country's peace process, as he briefed the international community on Kabul's preparations for peace talks with the armed group. Afghan authorities and the Taliban are preparing to engage in the so-called intra-Afghan talks aimed at



bringing lasting peace to the war-torn country. The negotiations, slated to be held in the Qatari capital Doha, are part of a February deal between the US and the Taliban to end the nearly two-decades-old war. But violence, which had briefly reduced after a surprise ceasefire offer by the Taliban in May, has again spiked group for killing hundreds of security personnel and civilians in recent weeks. The Taliban has been running a bloody armed rebellion since it was toppled from power in a US-led invasion in 2001. Ghani on Monday hosted the first of three online conferences aimed at briefing the global community on the expected

peace talks. "If the Taliban continue fighting, the Afghan peace process will face serious challenges," he told online attendees from several nations. "Unfortunately, the current level of violence is higher compared to last year," Ghani said, according to a statement issued by his office. Ghani is hosting two other video

conferences later this week. The United States and Russia, along with some international organisations such as the United Nations, are joining the video conferences, officials said. Other countries participating include Pakistan, India, Iran, China, Egypt and Qatar.

Sri Lankan PM attacks communal parties and demands for devolution as attempts to divide the country

(News Agencies) Rajapaksa criticised the SJB's 2019 manifesto which claimed that, if elected, they would replace the word "unitary" with the phrase "undivided and indivisible" within constitutional descriptions of Sri Lanka's state. In the past Rajapaksa has described such reforms as a reason for "deep concern", claiming that it would lead to "a loose federation of virtually independent provincial units". He further stated that Premadasa's proposed reforms were identical to reforms proposed by UNP leader Ranil Wickremasinghe in early 2019.

He further claimed that UNP voters are switching to support the SJB because of Wickremasinghe's perceived weakness. He also accuses the SJB of trying to buy votes through government "handouts". Rajapaksa further asserted that by removing the wording of the state, they would be giving the international community a greenlight. "The international community can then take note of the fact and act accordingly," he said. He further spoke out against a supposed nefarious group which he claims attempted to trample on the majority and was made of the same elements in 2010, 2015 and 2019.

Italy cracks down on Bangladesh amid virus concerns

(News Agencies) ROME — More than 100 Bangladeshis who arrived at Rome's airport Wednesday were refused entry as Italy tightens restrictions on travel from coronavirus hotspots in a bid to prevent new infection clusters in the onetime European epicenter of the outbreak. The 112 Bangladeshis were among 205 passengers who landed Wednesday aboard a Qatar Airways flight that originated in Pakistan and stopped in Doha, Qatar. A spokesman for Rome's Leonardo da Vinci airport said the 112 were not allowed to disembark and were sent back. The other passengers were being tested and quarantined. Italy on Tuesday had suspended flights from Bangladesh after at least 37 Bangladeshi passengers aboard a charter flight that landed Monday tested positive for the virus upon arrival in Rome. Italy went on alert about possible infections in the Bangladeshi immigrant community after a cluster of about a dozen cases was traced to a recently returned worker in Rome. Bangladesh has officially registered more than 172,000 COVID-19 cases and

nearly 2,200 deaths, according to the tally by the Johns Hopkins University. By mid-June, Bangladesh's main state-run hospitals were overwhelmed, with many critical COVID-19 patients being deprived of intensive care beds and ventilators. Health Minister Roberto Speranza on Wednesday urged the European Union to beef up measures to prevent infected people from arriving in the EU, and has said Italy will not squander the sacrifices it made to contain the virus after it exploded in the north in February. In a letter to the



European health commissioner, Speranza proposed "new rigorous

precautionary measures" for non-EU arrivals that would "more efficiently guarantee the objective of containing the diffusion of contagion caused by foreign clusters." As it is, Italy refused to green-light passengers from 14 non-EU countries deemed safe by the European Union earlier this month, insisting still on protective quarantine. Italy on Wednesday added another 193 positive cases to its official COVID-19 toll, with some 49 cases in the northern region of Emilio-Romagna. Italian news agency ANSA said health authorities had identified a cluster of at least 42 cases at a Parma-area company. Another 15 people with the virus died in the past day, 12 of them in hard-hit Lombardy, bringing Italy's official death toll to 34,914.

Pakistan court dismisses challenges to Hindu temple construction

Construction of Hindu place of worship still not assured, as government seeks recommendations from religious body.

(News Agencies) Islamabad, Pakistan - A Pakistani court has dismissed a set of petitions seeking a halt to the construction of a Hindu temple in the capital Islamabad, with the matter now referred to the country's Council of Islamic Ideology, government officials say. The Islamabad High Court ruled on Tuesday that legal objections to the allotment of a 0.2 hectare (0.5 acre) plot of land for the construction of a Hindu temple and cremation site - a long-standing



demand of the city's Hindu community - were invalid. Construction of the temple is, however, not assured, a government official said, saying recommendations have now

been sought from the country's Council of Islamic Ideology, an independent government body of religious leaders who advise government policy. "The government has asked for consultation on the issue of

whether it can be constructed or not, and whether public funds can be used to do so," said Imran Bashir, an official at Pakistan's Ministry of Religious Affairs. "They will also advise if it be constructed in a place where there are already two other temples [in the metropolitan area]." According to the state-run Associated Press of Pakistan (APP) news agency, the Council of Islamic Ideology will be summoned to rule on the government's request in September. Bashir said no public funds had so far been allocated for the construction of the temple. The temple's plot of land was allotted in 2017, and handed over to the local Hindu community leadership a year later.

WHO promises 'honest evaluation' of how world handled Covid-19 pandemic

More than 12 million people are reported to have been infected by the novel coronavirus worldwide and 548,429 have died since the virus emerged in the central Chinese city of Wuhan late last year, according to a Reuters tally.



(News Agencies) The World Health Organization (WHO) said on Thursday it was setting up an independent panel to review its handling of the Covid-19 pandemic and the response by governments.

The announcement follows strong criticism by US President Donald Trump's administration of the global agency's role in the crisis - though the WHO said the review was not linked to the United States. Former New Zealand prime minister Helen Clark and former Liberian president Ellen Johnson Sirleaf have agreed to head

the panel, WHO Director-General Tedros Adhanom Ghebreyesus said.

"The magnitude of this pandemic, which has touched virtually everyone in the world, clearly deserves a commensurate evaluation, an honest evaluation," Tedros told a virtual meeting with diplomats.

The panel will provide an interim report to an annual meeting of health ministers in November and present a "substantive report" next May, he said. Trump has accused the WHO of being too close to China and not doing enough to question Beijing's

actions at the start of the crisis. Tedros has dismissed the suggestions and said his agency kept the world informed.

In May, Trump said the United States, the agency's biggest donor, would pull out of the organisation unless there were real reforms, a

threat he followed up on this week by giving a one-year notice of withdrawal. "The President has been clear that the WHO needs to get its act together. That starts with demonstrating significant progress and the ability to prevent, detect, and respond to infectious disease

outbreaks with transparency and accountability," a senior US official in Washington told Reuters on Thursday. The WHO issued a statement saying the review was not linked to the United States and that its 194 member countries had asked in May for an evaluation of the global response.

US bans Pakistan International Airlines flights over pilot concerns

(News Agencies) The US Department of Transportation said it has revoked permission for Pakistan International Airlines (PIA) to conduct charter flights to the United States, citing Federal Aviation Administration (FAA) concerns over Pakistani pilot certifications.

The information is contained in a revocation of special authorisation dated July 1 provided by the department to Reuters on Friday. Pakistan last month grounded almost a third of its pilots after discovering they may have falsified their

qualifications. The European Union Aviation Safety Agency suspended PIA's authorisation to fly to the bloc for six months in a blow to the carrier's operations. PIA was not available immediately for comment outside normal business



hours. Pakistan's Geo News reported PIA had confirmed the US ban and said it would address the concerns through ongoing corrective measures within the airline. Pakistan's grounding of pilots with dubious credentials followed the crash of a PIA jet in May that killed 97 people.

NYC: STOP THE SPREAD OF CORONAVIRUS!

New Yorkers working together can slow the spread of Coronavirus (COVID-19) in New York City.



PROTECT YOURSELF AND OTHERS

- Wash your hands with soap and water often.
- Cover your nose and mouth with a tissue or sleeve when sneezing or coughing.
- Do not touch your face with unwashed hands.
- Do not shake hands. Instead wave or elbow bump.
- Monitor your health more closely than usual for cold or flu symptoms.



STAY HOME IF SICK

- Stay home and call your doctor if you have symptoms like coughing, shortness of breath, fever, sore throat.
- If you do not feel better in 24-48 hours, seek care from your doctor.
- If you need help getting medical care, call 311.
- NYC will provide care regardless of immigration status or ability to pay.



PROTECT THE MOST VULNERABLE

- If you have chronic conditions like lung disease, heart disease, diabetes, cancer or a weakened immune system, avoid unnecessary gatherings and events.
- If you have family or friends who have one of these conditions, do not visit them if you feel sick.



REDUCE OVERCROWDING

- Consider telecommuting.
- Stagger work hours, starting earlier or later.
- Walk or bike to work, if possible.
- If the train is too packed, wait for the next one.

Text COVID to 692-692 for real-time updates or visit nyc.gov/coronavirus.
Call 311 to report harassment or discrimination.

*Messages and data rates may apply. Check your wireless provider plan for details.

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Bill de Blasio
Mayor
Oana Barboi, MD
Commissioner

PM Modi wishes speedy recovery for Brazil president Bolsonaro, down with Covid-19

Brazil president Jair Bolsonaro told reporters that he underwent a lung X-ray on Monday after experiencing fever, muscle aches and malaise.



official language of Brazil. Bolsonaro said he tested positive for the new coronavirus on Tuesday after months of downplaying its severity while deaths mounted rapidly inside the country. The Brazilian President said he is confident that he will swiftly recover from the new coronavirus thanks to treatment with hydroxychloroquine, the anti-malaria drug that has not been proven effective against Covid-19. Bolsonaro told reporters that he underwent a lung X-ray on Monday after experiencing fever, muscle aches and malaise. As of Tuesday, his fever had

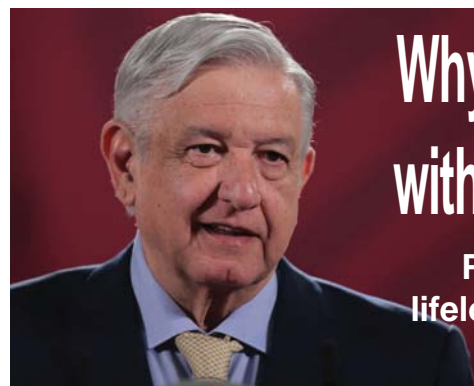
subsided, he said, and he attributed the improvement to hydroxychloroquine.

In April, he had thanked PM Modi for easing restrictions on export of hydroxychloroquine. Bolsonaro compared the move to Lord Hanuman and Sanjeevani booti (herb) in the epic Ramayana. "Just as Lord Hanuman brought the holy medicine from the Himalayas to save the life of Lord Rama's brother Laksmana, and Jesus healed those who were sick and restored the sight of Bartimeu, India and Brazil will overcome this global crisis,"

President Bolsonaro had said in a letter to Prime Minister Modi. India is the largest manufacturer and exporter of hydroxychloroquine in the world. Bolsonaro was in the country this January to be chief guest at India's Republic Day celebrations.

Brazil, the world's sixth-biggest nation, with more than 210 million people, is one of the outbreak's most lethal hot spots. More than 65,000 Brazilians have died from Covid-19, and over 1.5 million have been infected. Both numbers are the world's second-highest totals, behind those of the United States.

(News Agencies) Prime Minister Narendra Modi on Wednesday tweeted best wishes for Brazil president Jair Bolsonaro, who has tested positive for coronavirus disease Covid-19. "My friend President @jairbolsonaro, my prayers and best wishes for your speedy recovery," PM Modi said in his tweet. He has posted the same message in Portuguese, the



Why Mexico's president is buddies with Trump despite years of insults

President Andrés Manuel López Obrador, a lifelong populist and face of Mexico's left, actually has a lot in common with Trump

(News Agencies) President Donald Trump for years has insulted Mexicans with his promises to build a border wall to keep out migrants, criminals, drugs and, most recently, the coronavirus. But that's not stopping Mexican President Andrés Manuel López Obrador from heading to the White House for his first face-to-face meeting with Trump on Wednesday. López Obrador, a lifelong populist and face of Mexico's left, actually has a lot in common with Trump. They've built a relationship based on their respect for each other's nationalist, authoritarian tendencies and their ability to stay out of each other's way on domestic issues.

On Wednesday, their unlikely alliance will be on full display as they celebrate the July 1 launch of the new North American trade pact. The meeting gives López Obrador a chance to pitch Mexico as a stable environment for U.S. investment despite its struggling economy. And it gives Trump a chance to show he has Mexico's leader on his side going into his reelection bid even after all the insults and threats. Plus, he gets to remind his base of the

concessions he's gained from López Obrador to stop asylum seekers from crossing the Mexican border into the U.S.

But their meeting, which marks López Obrador's first trip abroad since becoming president of Mexico in December 2018, has been the target of widespread criticism in Mexico and among Democrats because of a perception that it benefits Trump politically and its timing as coronavirus cases continue to rise alarmingly in both countries. Democrats are particularly annoyed that López Obrador has not scheduled any meetings with them while he's in Washington. For Trump, "Mexico is a political prop. He uses Mexico and Mexicans as a punching bag and I don't see why he won't continue to do that for the next four months," said Mark Feierstein, who served as the Obama administration's top national security adviser on Latin America. López Obrador has sent the signal to Trump that "you can bully Mexico, you can threaten Mexico, you can call Mexicans rapists and the Mexican president will be happy to get on a plane to meet with you anyway."

Trump has referred to López Obrador as a leader "who I like and respect, and has worked

so well with us." The Mexican leader has repeatedly said his relationship with Trump is based on mutual respect and recently has been thanking Trump for sending ventilators to Mexico during the pandemic.

Their friendship is all the more surprising because López Obrador, a former Mexico City mayor, ran on a platform to protect and demand respect for Mexicans, as well as focus on domestic issues like corruption and crime — both of which have not decreased in his 19 months in office. López Obrador, known by his initials as AMLO, was previously so critical of Trump that he went so far as to compare the U.S. president's offensive comments about Mexicans to the way Nazis talked about Jews in his 2017 book called "Oye, Trump" ("Listen Up, Trump").

But last year, Trump succeeded in using the threat of tariffs to ensure Mexico would deploy its National Guard, which was created to fight crime and restore public safety, along Mexico's southern border to stop Central American migrants from traveling north to seek asylum in the United States. López Obrador also agreed to allow asylum-seekers to remain in Mexico while they wait for their court hearings in the U.S.

Merkel looks east as ties fray between Germany and U.S.

Berlin aims to reenergize commercial links with Beijing amid the coronavirus crisis.



(News Agencies) BERLIN — Just after Germany agreed last month to rescue Lufthansa with a €9 billion emergency injection, the airline announced it would resume service on a route that had been dormant for months: Frankfurt-Shanghai. Whether serendipity or design, the move by Germany's flag carrier symbolized the priority Berlin places on repairing commercial links between the two countries as they emerge from what leaders on both sides hope was the worst of the pandemic. As Germany reappraises its longstanding reliance on the United States amid growing tensions with Washington over security and trade, there is less doubt among the country's leaders about the necessity to reenergize its partnership with China, Germany's largest trading partner.

While China has come under criticism across much of the Western world, in particular in the U.S. and U.K., for not being more transparent about the origins of the coronavirus outbreak and, more recently, for its suspension of democratic norms in Hong Kong, the German government has been more cautious in its response. Asked during a press conference last week whether she would support the kind of sanctions against China under consideration in the U.S., Merkel evaded the question. "The ties to China are important," Merkel stressed, adding "they are of strategic importance."

Prospect of chaos in November grows as coronavirus cases rise and Trump escalates attacks on voting

(News Agencies) The rickety, decentralized election system that has been a hallmark of American life is facing its most significant test yet under the combined pressure of a worsening coronavirus pandemic and President Donald Trump's determination to undermine faith in the voting system. In November, this year's presidential election could be unlike anything the country has seen in at least 20 years, when the results of the 2000 election hinged on paper ballots and hanging chads. As Trump's poll numbers have flagged this

summer, he has increasingly resorted to baseless allegations of widespread cheating and claims that Democrats will corrupt the result of the election through mail-in voting. And as coronavirus cases continue to rise across the country, the need for alternatives to in-person voting is becoming more urgent by the day. Republicans and Democrats are now preparing for a pitched legal battle over which votes will count and when they should be counted. States are struggling to retrofit their voting process to meet the

needs of voters concerned about risking their lives to cast their ballot. And primary elections held so far this summer indicate that November could bring historic turnout, albeit via mail-in ballots -- and correspondingly, a lengthy wait for election results. "When I take a look at many of the problems that have percolated up during the past month or two in primaries, we have four months to solve them," said Tom Ridge, the former homeland security secretary and Pennsylvania governor who now co-chairs VoteSafe, a bipartisan effort to encourage states to



expand absentee voting this year. But even if those problems are largely resolved, Ridge, a Republican, said that historic levels of absentee voting will mean that election night will be focused on knowing that night. We might, it's certainly a possibility, but let's start talking about election week," Ridge said.

Trump now in open dispute with health officials as virus rages



(News Agencies) Five months into a still-raging pandemic that has killed more than 130,000 Americans, the long-simmering tensions between President Donald Trump and the health experts who staff his government have escalated from private griping to shrugging disagreement to now open dispute. The result, people at those agencies say, is a new sense of demoralization as they continue their attempts to fight a once-in-a-generation health crisis while simultaneously navigating the whims of a President who has shown little interest or understanding of their work. That Trump does not trust nor follow the advice of experts such as Dr. Anthony Fauci, the nation's top infectious disease specialist, is hardly new. The President has not attended a meeting of his coronavirus task force in months and recently its sessions have been held outside the White House, including on Wednesday at the headquarters of the Department of Education. Fauci was told to participate in the meeting remotely by videoconference, preventing him from participating in a midday task force press briefing. White House press secretary Kayleigh McEnany said later that it's a "decision for the task force" who appears at coronavirus briefings. Asked if the President still has confidence in Fauci, McEnany said only that Trump "has confidence in the conclusions of our medical

Facebook removes Roger Stone from Instagram after linking him to fake accounts

(News Agencies) Facebook announced Wednesday it had shut down pages and accounts linked to Roger Stone and Proud Boys, a far-right group Facebook has banned under its hate policies. Stone's own Instagram account was shut down as part of the takedown. The network of more than 100 Facebook pages, accounts and Instagram accounts spent more than \$300,000 on Facebook and Instagram ads to promote their posts. Some

of the pages and accounts included false personas, an analysis commissioned by Facebook found. The pages posted about the hacked materials released by Wikileaks ahead of the 2016 presidential election, politics in Florida, and Roger Stone himself, among other topics, Facebook said. The pages were also active around the time of Stone's trial in 2019, said Nathaniel Gleicher, Facebook's head of security policy, in a press call Wednesday. "We first started

looking into this network as part of our investigation into the Proud Boys' attempts to return to Facebook after we had designated and banned them from the platform," Gleicher wrote in a blog post Wednesday. Facebook banned the Proud Boys from its platform in 2018. "Our investigation linked this network to Roger Stone and his associates," he added. Several of those pages had links to Proud Boys, he said. Facebook found no links between these pages and

foreign entities. Gleicher said some of the accounts posed as residents of Florida and would "post and comment on their own content to make it appear more popular than it is." "We identified the full scope of this network following the recent public release of search warrants pertaining to the investigation by Special Counsel Robert Mueller in response to a joint petition from The New York Times, CNN, the Associated Press, The Washington Post, and Politico," he added.

Kanye West says he had coronavirus and no longer supports Trump

(News Agencies) Kanye West is taking off his MAGA hat. That's just one of the revelations from a four-hour Forbes interview conducted Tuesday with the rapper/mogul/aspiring politician that was released on Wednesday. West, who has been widely criticized because of his support of President Donald Trump, reportedly told the publication he has lost confidence in the commander in chief. "It looks like one big mess to me," West said. "I don't like that I caught wind that he hid in

for president himself, despite having missed deadlines in several states to actually get on the ballot.

He insisted to Forbes that his

that the Black vote is Democratic is a form of racism and white supremacy."

"I'm not saying Trump's in my way, he may be a part of my way. And Joe Biden? Like come on man, please," the publication also quoted West as saying. "You know? Obama's special. Trump's special. We say Kanye West is special. America needs special people that lead. Bill Clinton? Special. Joe Biden's not special." One of the reasons the star believes he will be able to get on the ballot despite missing



the bunker." The "Closed on Sunday" wordsmith was referring to reports in June that Trump was briefly moved to an underground bunker during protests at the White House over racial injustice and police brutality. West's comments come after he announced he is running

run is not a publicity stunt and said he had no issue with the idea that his planned run could potentially take votes away from presumptive Democratic nominee Joe Biden and aid in the reelection of Trump. "I'm not denying it, I just told you," West said. "To say

deadlines to file is because of the coronavirus -- a disease he says he contracted in February. "Chills, shaking in the bed, taking hot showers, looking at videos telling me what I'm supposed to do to get over it," West said of that time.

U.S. coronavirus cases pass 3 million

The U.S. hit the milestone as Trump demanded schools reopen and criticized his public health agency.



(News Agencies) The United States has surpassed 3 million confirmed coronavirus cases, with infections rising in at least 40 states and the Trump administration pushing to reopen schools in the fall. It took less than a month for the national case count to rise to that level from 2 million, on June 11. With cases and hospitalizations spiking in states including Arizona, California, Florida and Texas, some public health

officials have predicted the pace could further intensify and perhaps reach 100,000 new cases a day if the virus isn't controlled. The count broke 3 million on Wednesday morning based on a tracker maintained by Johns Hopkins University. Brazil had the second biggest caseload, exceeding 1.6 million. The U.S. also leads the world in Covid-19 deaths, with over 131,000. The grim milestone came after President Donald Trump formally submitted the U.S.

notice of withdrawal to the World Health Organization over the group's handling of the pandemic and with some members of his administration urging new public health precautions to contain the disease. White House coronavirus coordinator Deborah Birx this week attributed the rise in cases to state and local governments relaxing lockdown orders too quickly — and to individuals not wearing face coverings or social distancing. Birx suggested the need for

"mandatory masks" in areas that are seeing a rise in cases, saying, "We have the control to change the course of this virus today, and it will take individual action."

However, Trump has largely downplayed the rise in cases or the need for masks while emphasizing a falling mortality rate. Trump on Wednesday threatened to

cut off federal funding to schools that don't reopen as he also condemned reopening guidelines from the Centers for Disease Control and Prevention as too burdensome.

Supreme Court Says Employers May Deny Birth Control Coverage Over Religious Objections



(News Agencies) The case concerns Obamacare's birth control mandate, which requires most private health insurance plans to cover contraceptives without a copay. The Supreme Court on Wednesday upheld rules issued by the Trump administration that allow employers with religious or moral objections to deny women access to free birth control coverage.

The court's 7-2 vote struck a blow against the birth control mandate, a hotly litigated regulation under the Affordable Care Act that requires most private health insurance plans to cover contraceptives without a copay. Under the judgment, between 70,500 and 126,400 women could

lose access to no-cost birth control, according to government estimates.

At issue in *Trump v. Pennsylvania*, consolidated with *Little Sisters of the Poor v. Pennsylvania*, were new rules established by the Trump administration that vastly expanded the types of organizations that could opt out of the mandate based on religious beliefs or moral objections. The states of Pennsylvania and New Jersey challenged the rules, arguing that they would have to cover the cost of birth control for people who lost coverage.

Justice Clarence Thomas, who wrote the opinion, said that the Trump administration "had the authority to provide exemptions from the

regulatory contraceptive requirements for employers with religious

objections."

He was joined by Chief Justice John Roberts, and Justices Samuel Alito, Neil Gorsuch and Brett Kavanaugh. Justices Elena Kagan and Stephen Breyer filed a separate opinion concurring in the judgment.

Oral arguments were presented in May via teleconference — one of the first times in history for the court — due to the coronavirus pandemic. It was the third time that the birth control mandate reached the Supreme Court, but the first since Gorsuch and Kavanaugh ?

appointed by President Donald Trump ? joined the bench.

Wednesday's decision sent the case back to a lower court. Further attempts to block the Trump rules may soon follow. In a statement, Pennsylvania Attorney General Josh Shapiro, who challenged the Trump rules, said he was disappointed in the ruling but was not giving up. "We now return to the lower courts to address whether the exemptions are arbitrary and capricious," he said. "This fight is not over." In a dissent, Justice Ruth Bader

Ginsburg issued a stark warning about the potential impact of the ruling on employees.

"[T]his Court leaves women workers to fend for themselves, to seek contraceptive coverage from sources other than their employer's insurer, and, absent another available source of funding, to pay for contraceptive services out of their own pockets," she wrote, joined by Justice Sonia Sotomayor. "Faced with high out-of-pocket costs, many women will forgo contraception ... or resort to less effective contraceptive methods."

Muslim woman files discrimination charge after she says a Target Starbucks barista wrote 'ISIS' on her cup

(News Agencies) A Muslim woman has filed a discrimination charge against Target after she said she received a drink from a Target Starbucks barista with "ISIS" written on the cup instead of her name at one of the retail corporation's Minnesota locations. Aishah, who asked to be identified only by her first name out of fear for her safety, is being represented by the Minnesota chapter of the Council on American-Islamic Relations (CAIR-MN), which filed a charge to the Minnesota Department of Human Rights on Monday.

The 19-year-old, who wears a hijab, a headscarf worn by Muslim

women, told CNN she felt singled out for her religious beliefs after seeing "ISIS" — the acronym for the Islamic State of Iraq and Syria, a terrorist group known for its radical beliefs and violence — on her cup. It's unclear if ISIS was written in all caps on the cup. "The moment I saw it, I was overwhelmed with a lot of emotions," Aishah said. "I felt belittled and so humiliated. This is a word that shatters the Muslim reputation all over the world. I cannot believe that in this day and age, something like this can be considered acceptable. It isn't okay."

The incident occurred on July 1, at

the St. Paul-Midway Target Starbucks, Aishah said. She said she also was wearing a face mask, because of the ongoing pandemic, but said she repeated her name to the barista. She didn't spell it out. "When she asked for my name, I slowly repeated it multiple times," she said. "There is absolutely no way she could have heard it as ISIS. Aishah is not an unknown name and I repeated it multiple times." The employee claimed to Aishah at the time that she had not heard the name correctly, according to the discrimination charge, a copy of which was obtained by CNN.

George Floyd said 'I can't breathe' 20 times

Transcripts of the police officers' body camera footage, filed Tuesday in Minnesota state court by Thomas Lane, one of the officers involved in Floyd's death, has revealed new details about his final moments.

George Floyd said he couldn't breathe more than 20 times, called out for his children and late mother and said officers would "kill" him before he died in police custody in Minneapolis, new evidence showed. Floyd, a Black man, died on May 25 when a white police officer knelt on his neck for nearly nine minutes.

Transcripts of the police officers' body camera footage, filed Tuesday in Minnesota state court by Thomas Lane, one of the officers involved in Floyd's death, has revealed new details about his final moments. When the officers first arrested him, Floyd begged them not to put him in the police car, telling them he was claustrophobic and in physical distress.

As they tried to force him into the car, Floyd cried out that he couldn't breathe and was "going to die in here." Later, according to the transcript, he said, "Momma, I love you. Tell my kids I love them. I'm dead." He called for his mother and

children several more times. Throughout his arrest, Floyd said "I can't breathe" more than 20 times. The officers can be

heard telling him to "relax," and that he was doing "fine" and "talking fine." At one point, as Floyd insisted they were going

to kill him, officer Derek Chauvin shouted, "Then stop talking, stop yelling, it takes a heck of a lot of oxygen to talk." According to

the transcript, Floyd's last words were, "They're going to kill me. They're going to kill me. I can't breathe."

US will respond if Russia bounty reports are true, says Pentagon

Esper and Gen. Mark Milley, chairman of the Joint Chiefs of Staff, were testifying before the House Armed Services Committee on the role of the military during recent protests triggered by the killing of George Floyd.

Top Pentagon leaders told Congress on Thursday that reports of Russia offering Taliban militants bounties for killing Americans were not corroborated by defense intelligence agencies, but said they are looking into it and the US will respond if necessary.

Defense Secretary Mark Esper said his military commanders heard initial reports on the bounties in January and he first saw an intelligence paper about it in February. While the threats were taken seriously, he said they have not yet been found credible. Esper and Gen. Mark Milley, chairman of the Joint Chiefs of Staff, were testifying before the House Armed Services Committee on the role of the military during recent protests triggered by the killing of George Floyd. Several House members asked about the Russian bounty reports. Milley said Russia and other nations have long worked against the US in Afghanistan, but the specific

notion of bounties has not been proven. "If in fact there's bounties directed by the



government of Russia or any of their institutions to kill American soldiers, that's a big deal," he said. "I and the secretary and many others are taking it seriously, we're going to get to the bottom of it, we're going to find out if, in fact, it's true. And if it is true we will take action." The bulk of the hearing focused on the role of the National Guard soldiers during the civil

unrest in support of law enforcement agencies. Esper said using the Guard was a better alternative than using active-duty forces as President Donald Trump had threatened. His stance is at odds with Trump, who had spoken of invoking the Insurrection Act in order to use active-duty forces on the streets of the nation's capital during protests in late May and early June that included limited acts of violence, such as setting a fire in St. John's Episcopal Church near the White House. Several active-duty units were put on alert but ultimately were not deployed in Washington. "Using active-duty forces in a direct civilian law enforcement role should remain a last resort, and exercised only in the most urgent and dire of situations," Esper said, stressing that no active-duty military units engaged protesters or took a direct part in law enforcement in the District of Columbia or other places in the country.

STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



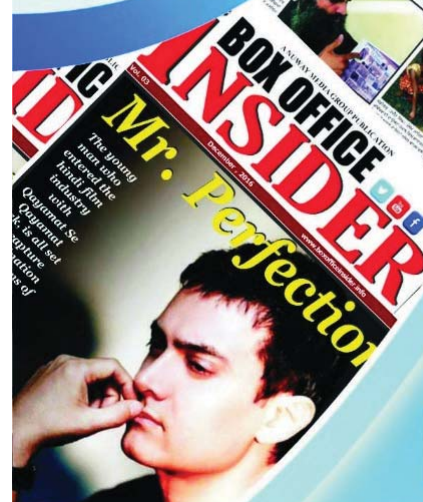
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Prime Minister's address to Indian Armed Forces

In Leh, India

Bharat Mata ki Jai!

Friends, your courage, valour, and dedication to protect Mother India's honour are incomparable. Your spirit is unparalleled in the world. The difficult conditions and the height in which you work as a shield to protect and serve the motherland, no one can beat that! Your courage is greater than the heights where you are posted. Your determination is stronger than the valley you walk on daily. Your arms are as strong as the rocks around you. Your willpower is as strong as the surrounding mountains. I can feel it being present amidst you today. I can see it with my own eyes! Friends, The responsibility of the country's safety and protection is in your hands and your strong determination, so there is an unwavering confidence. Not just me, the whole nation reposes an unwavering confidence and the country is reassured. Your presence on the border motivates every countryman to work day and night for the country. The resolve of self-reliant India becomes stronger because of you, your sacrifice and efforts. And now you and your friends with their bravery have given out the message to the whole world about India's strength.

Right now I can also see women soldiers in front of me. In the battlefield, this scene on the border in itself is a source of inspiration. Friends, the national poet Ramdhari Singh Dinkar ji wrote So, today I salute you and hail you with my words! I once again pay tributes to my brave soldiers who were martyred in Galwan Valley. Heroes from every corner of the country i.e. from the east, the west, the north, and the south, have shown their valour. This land is still hailing them for their valour. Today every Indian is bowing down before you and saluting the brave soldiers of the country. Today, every Indian is proud of your bravery and valour. Friends,

This land has become auspicious due to the blessings of the Indus. This land has assimilated within it the stories of bravery and valour of the brave sons. From Leh-Ladakh to Kargil and Siachen, from the snowy peaks of Rezang La to the cold water stream of Galwan valley, every peak, every mountain, every corner, every pebble is a testimony to the might of the Indian soldiers. Everyone knows about the stories of valour of the 14 Corps. The world has seen your indomitable courage. Your heroic stories are echoing from house to house and the enemies of Mother India have seen your fire and your fury as well. Friends,

The entire Ladakh, the crown of India, is a symbol of respect for 130 crore Indians. This land is the land of the patriots who are always ready to sacrifice for India. This soil has produced great patriots like Kushok Bakula Rinponche. It was Rinponche ji who had mobilized the local people against the nefarious designs of the enemy. Every conspiracy to create secession here has been foiled by the patriotic people of Ladakh led by Rinpoche. As a result of his inspiring efforts, the country and the Indian Army were inspired to create an infantry regiment called Ladakh Scout. Today, the people of Ladakh are making wonderful contributions to strengthen the nation at every level - be it in the army or while performing the duties of ordinary citizens. Friends, there is a saying That is, a brave-heart protects the motherland with the power of his weapons. This land is for the brave. Our support, strength and resolve for its defence and security are as high as the Himalayas. I can see this ability and resolve in your eyes right now. It is clearly visible on your faces. You are the

heroes of the same land that has repulsed the attacks and atrocities of many invaders for thousands of years. This is our identity. We are the people who worship Lord Krishna who plays flute. We are also the same people who follow Sudarshan Chakradhari Krishna as an ideal. With this inspiration, India has emerged stronger after every attack. Friends,

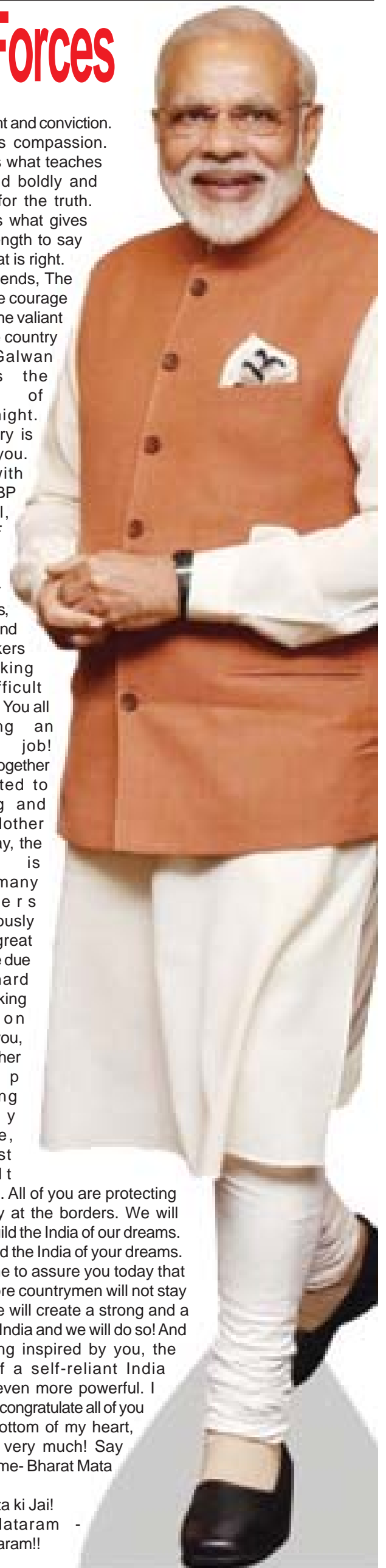
Everyone believes that peace and friendship are important for the progress of the nation, the world and humanity. But we also know that the weak can never bring peace. The weak cannot initiate peace. Bravery is the precondition for peace. If India is growing its power at all levels i.e. water, land, sky and space, then the goal behind it is human welfare. India is manufacturing modern weapons today and getting all modern technologies for the Indian Army; and this is the spirit behind it. If India is building modern infrastructure at a fast pace, then the message behind it is the same. Whether it is a world war or a peace keeping effort - the world has seen the valour of our heroes and their efforts for world peace whenever needed. We have always worked for the protection of humanity. All of you are the leaders who have established this goal, tradition and this glorious culture of India. Friends, the great Saint Thiruvalluvar Ji had said hundreds of years ago That is, valour, honour, the tradition of dignified behaviour and credibility are the four qualities that are the reflections of an army of any country. Indian forces have always followed this path.

Friends, the era of colonial expansion is over; this is the era of evolution. Evolution is only relevant in rapidly changing times. It is an opportunity for development and development is also the basis for the future. In the previous centuries expansionism has done the greatest harm to humanity and has tried to destroy humanity. The obsession with expansion has always posed a threat to world peace. And friends, let's not forget, history is a witness to the fact that such forces have been erased or have forced to relent. The world has always had this experience and on the basis of this experience, the whole world now has made up its mind against the policy of expansion. Today the world is devoted to development and is welcoming the open competition for development. Friends,

Whenever I think of a decision related to the defence of the nation, I first remember two mothers - firstly Mother India, and secondly those brave mothers who have given birth to mighty warriors like you. This is the criterion of my decision. Following this criterion, the nation gives the highest priority to your honour, the honour of your families and the safety of Mother India. We have been paying a lot of attention to all the modern weapons for the armies or the equipment needed by you. Now the expenditure on border infrastructure in the country has been almost tripled. This has also led to the development of border area and construction of roads and bridges along the border at a rapid pace. One of the biggest benefits of this is that now the goods reach you in a short time. Friends, For better coordination in the armed forces, which had long been expected - be it the formation of the post of Chief of Defence or the creation of the National War Memorial or the decision of One Rank One Pension or the continuous work for the right arrangements ranging from the care of your family to education, the country has been strengthening its forces and soldiers at every level today. Friends, Lord Gautam Buddha has said Courage is about

commitment and conviction. Courage is compassion. Courage is what teaches us to stand boldly and steadfast for the truth. Courage is what gives us the strength to say and do what is right.

Friends, The indomitable courage shown by the valiant sons of the country in the Galwan valley is the depiction of utmost might. The country is proud of you. Along with you, our ITBP personnel, B S F partners, BRO and other organizations, engineers and other workers are working under difficult conditions. You all are doing an amazing job! Everyone together is dedicated to protecting and serving Mother India. Today, the country is fighting many disasters simultaneously and with great persistence due to your hard work. Seeking inspiration from all of you, let us together keep conquering every challenge, the most difficult challenges. All of you are protecting the country at the borders. We will together build the India of our dreams. We will build the India of your dreams. I have come to assure you today that the 130 crore countrymen will not stay behind. We will create a strong and a self-reliant India and we will do so! And after getting inspired by you, the resolve of a self-reliant India becomes even more powerful. I once again congratulate all of you from the bottom of my heart, thank you very much! Say aloud with me- Bharat Mata ki Jai! Bharat Mata ki Jai! Vande Mataram - Vande Mataram!! Thank you!



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Kanpur Police Killings Symptom Of Malaise That Feeds On Caste And Corruption

Vikas entered the criminal world at the same time and murdered two Dalits in 1992 in Kanpur. Due to political patronage, he was released on bail and became a handy tool for political parties who eyed his clout over Brahmin votes as Kanpur and surrounding villages are simple: he aligned with the

Brahmin dominant. He was inducted by BSP and murdered Santosh Shukla, BJP minister of state in Rajnath government in UP in 2001. Due to his political connections with BSP and SP, he was acquitted in every criminal case till date. His modus operandi was simple: he aligned with the

party that came to power in UP and exploited the political patronage to the full. That's why he had sympathisers in every party, every government, police and administration, besides a strong support among Brahmins in and around Kanpur. The state and country is agog with many dreaded

elements like Vikas Dubey who can command the police, administration and politicians to dance to their tune. That is because money and muscle have overpowered the entire system where the trinity of corruption, caste and criminality rule the roost. While the encounter of as Vikas Dubey.

criminals may be a knee-jerk response, we need to go for cultural overhaul of the police, bureaucracy and politicians as a long term solution to this deeper malaise. We must treat the symptoms, but we also need to eliminate the cause that produces such elements as Vikas Dubey.

Trump administration's planned purge of international students serves a cruel purpose

with nations closing airports, suspending flights, and seeing US travelers as particularly risky.

But it's not just international students who are hurt by this policy; it's Americans, too, and our national interests.

Having a wealth of experience, talent and perspective from a diverse student body

makes all of our colleges and universities better; it encourages innovation, creativity and excellence.

The American economy, American health care and the American people all benefit from the inventions, research and contributions of those who come to study in the US.

So does American influence and soft power: Our phenomenal system of higher education is respected the world over, and international students who come to the US may in turn be ambassadors for the best of American values and aspirations, including free speech, equality, freedom of religion, diversity of

experience and thought and at least a striving toward meritocracy.

Previous presidents, even those with conservative views on immigration, have at least recognized that there is something important and strategic in educating the world's future leaders, influential thinkers, creators, great artists and innovators. And many of the rest of us understand that our universities, like our country as a whole, are stronger, better and more effective not just when they attract the world's best and brightest, but when they bring together a diverse group of curious, ambitious young people who learn not just from their instructors, but from each other.

Unlike other Trump administration changes to immigration rules, there isn't even a pretext of a benefit here. This President and his lackeys at least claimed that previous policies were about protecting American jobs, defending national security or keeping Americans safe from crime. Those assertions were specious, cynical and easily debunked, but there was at the very least an attempt to say this was about putting America and Americans first. Here, they've done away with even that sham. This rule does not have to stay in place; it is so far more of a news release on guidance than a formal rule. DHS is expected to publish the formal rule soon, which means there is still time for the public to push back on it. Colleges and universities, too -- many of which are already responding to this potential purge with confusion and alarm -- should take this time to figure out a way to keep their international students in the country while keeping the whole campus community safe. It's appalling that in the middle of a deadly pandemic, any resources at all are going to the creation and, eventually, enforcement of pointless and unnecessary immigration rules that don't make a single person safer, but compromise the educations of thousands of students, and risk the health of thousands more people around the world to boot. There is no excuse; there is not even the whiff of a reason. Except: This President, and his administration, are reckless bigots who will hurt American interests if it means they can also hurt immigrants.

A President Who Makes Us Puke Just Like He Was Hired To Do

Even if you already have the job, you have to interview again to say why you should keep it. A loftier way of thinking about it is that all but the most accidental presidents win the office by accepting an assignment from history. Their task is to move the national story forward in ways that supporters believe is necessary, and that forces even opponents to respond to a new reality. Ronald Reagan's historic assignment was to confront the Democratic welfare state and the old Soviet Union in radical terms rhetorically, and in steady but more incremental terms substantively. Barack Obama's historic assignment was to make a powerful statement about racial progress by virtue of his own election, to end the militarism of the George W. Bush years, and on health care and other issues try to push the center of his party and the country a few steps left of where it had been in the Clinton years.

Trump's historic assignment in 2016, going deeper than his daily

acrobatics on Twitter or at rallies, was to be the supreme representative of the disaffection and mistrust toward the major institutions of American life that had been building steadily for decades. He was also the agent for ending a Bush family/Clinton family dominance of national politics that many saw as stuck in an unproductive rut. What is the historic assignment Trump proposes for himself in 2020? Replay the Hannity interview to see if you find it compelling: "I always say talent is more important than experience. I've always said that. But the word 'experience' is a very important word. It's a very important meaning." He also pledged to stand up to the military adventurism backed by some in his party, like fired national security adviser John Bolton: "You don't have to kill people." What is the historic assignment promised by the Biden campaign? It is in the first instance to be not Trump—restoring traditional government norms through a leader who

by character is more conventionally normal. In the second instance, it is to turn the old-shoe familiarity of Biden's personality, and the relative indistinctness of his ideological profile, into an advantage: A leader who can serve as broker for a new set of factions, and new policy agendas, bursting to the surface and jostling for preeminence in the wake of Trump. In short, Biden's promise is to be a post-emetic presidency. Saltines and ginger ale for starters, and something more solid once we feel ready. Meanwhile, what is the deal with syrup of ipecac? Why don't you hear of it much anymore? An important study 15 years ago (according to Wikipedia) sharpened doubts among toxicologists about its benefits, and warned that it potentially hinders the administration of more effective therapies for people who swallow bad stuff. It turns out a violent purge, heaving into the porcelain, may not be what the doctor ordered for either poison or politics.

With App Ban, India Has Fired First Salvo In Trade War With China. How Can Dragon Retaliate?

By the same token, China will find it difficult to stop raw material imports from India, unless they can be replaced by imports from another country. And that is the conundrum that China faces. Over the years, it has crafted a mighty wall of non-tariff trade barriers which are daunting for anyone who does not bring in IPR into their offerings. So, largely companies who were willing to let go off their IPR, through forced joint ventures with local Chinese partners, were allowed access to the Chinese market. It was as late at April 2018 that China finally removed restrictions on foreign automobile companies to have more than 50 per cent ownership of their operations in China. But then again, it was too little, too late, as by then, Chinese companies had leached out all the IPR of these foreign auto companies. Therefore, India's IT and pharmaceutical

companies have a mere toehold in China, as they do not bring in any differentiating IPR and have had to face the gauntlet of China's mighty protectionist wall. Hence, even the initial Indian IT companies which were allowed to set base were more into training such as NIIT, which essentially makes it a raw material supplier.

So, Indian exporters kept hitting the wall of non-tariff trade barriers in China in their attempts to enter the Chinese market with value-added products. Such trade barriers include lack of information on customs procedures; imposition of excessive customs and other levies with frequent rate changes; complex customs valuation procedure; absence of a specified nodal agency; lack of transparency regarding technical standards; differentiated testing norms

for imported and domestic products; unfamiliarity with regard to provincial rules and regulations; and frequent change in policies without any advance information. The outcome is that China is largely an importer of raw materials from India, and hence, cutting off any supply from India will actually hit its own industries. And since China has rapidly and successfully antagonised almost all its trading partners, with Australia being the latest, it will find it difficult to replace these Indian imports with that of another country. Not that this will stop China from taking a mis-adventurous step in the trade war. Thus, it would be interesting to see what retaliatory steps China takes in the trade tangle. With wriggle room limited for the Dragon, can it take real retaliatory steps? That brings the thought that a Tiger is real, a Dragon is not.

Kin among 23 booked for forging will of last ruler of Faridkot state in '82

Mehtab's sister, Nisha D Kher, who is vice-chairperson of the trust, has also named in the case. The other accused include the trust's CEO Jagir Singh Sran. The property dispute dates back to 1989 when Brar's will bequeathing his properties to the Trust, with his daughter, Deepinder Kaur, as its head, surfaced after his death. The court observed the Maharwal Khewaji Trust's trustees conspired to create the will to

take over the property. "The will is proved to be forged, fictitious, fabricated, and shrouded with suspicious circumstances," the court said.

The accused have been booked under the Indian Penal Code's sections, including those pertaining to cheating, forgery, and criminal conspiracy.

Senior police superintendent Swarndeep Singh said Amrit Kaur filed a complaint on the basis of the court order and they

registered the case after taking legal advice. "She has stated, in her complaint, that the accused have committed forgery by preparing a fake will of the Faridkot ruler."

The court upheld a Chandigarh court's order awarding the majority share in the ₹20,000-crore property of Brar to his two daughters — Amrit Kaur and Deepinder Kaur. Brar died in 1989 and left behind prime properties in Punjab, Himachal Pradesh,

Delhi, Haryana, and Chandigarh. Deepinder Kaur died while the legal battle was on. Amrit Kaur lives in Chandigarh. Brar's son, Harmohinder Singh, died in a road accident in 1981. His third daughter, Maheepinder Kaur, is also dead. The property dispute reached the high court in 2018 after a Chandigarh court declared the trust void and gave the property to the daughters. In June this year, the high court upheld the Chandigarh court's order.

Jagir Singh Saran, chief executive of the Maharawal Khewaji Trust, said they were awaiting the details of the FIR. "There was no forgery... we have all record and facts. After the high court verdict, we got 90 days to move the Supreme Court. We are consulting legal experts and will soon challenge the high court verdict in the apex court. The FIR was lodged to put pressure on the trust before the proceedings start in the SC," he said.

The big secret of tech innovation

It isn't Ambani that is out of touch with the way the tech industry works, it is Ambani's critics. They don't understand how tech innovation works. Although this may sound strange, copying is good for innovation. This is how Chinese technology companies got started — by adapting Silicon Valley's technologies for Chinese use and improving on them. The Chinese routinely monitor what app is achieving success elsewhere, and duplicate it before they start adding features and innovating; they learn from the best and improve. It's how Silicon Valley works too and even Zoom is a knock-off of the technologies it is competing with: WebEx, Skype, and BlueJeans. Steve Jobs built the Macintosh by copying the windowing interface from the Palo Alto Research Center. As he admitted in 1994, "Picasso had a saying, 'Good artists copy, great artists steal'; and we have always been shameless about stealing great ideas." Almost every Apple product has features that were first developed by others; rarely do its technologies wholly originate within the company. The iPod, for example, was created by British inventor Kane Kramer; iTunes was built on a technology purchased from Soundjam; and the iPhone frequently copies Samsung's mobile technologies — while Samsung copies Apple's.

Mark Zuckerberg also built Facebook by copying from MySpace and Friendster, and he continues to copy products. Facebook Places is a replica of Foursquare; Messenger video imitates Skype; Facebook Stories is a clone of Snapchat; and Facebook Live combines the best features of Meerkat and Periscope. Now, Zuckerberg is

trying to copy WeChat by integrating private messaging, groups and payments. This is why he is so focused on getting WhatsApp Payments approved by the Indian regulators. Before purchasing the company, he desperately tried to copy WhatsApp, but repeatedly failed. So he ended up purchasing the company, which had almost no revenue, for an astonishing \$20 billion or so, which was about 10% of Facebook's market cap. This is another one of Silicon Valley's secrets: If stealing doesn't work, then buy the company.

By the way, they don't call this copying or stealing; it is called "knowledge-sharing". Silicon Valley has very high rates of job-hopping, and top engineers

rarely work at any one company for more than three years. They routinely join their competitors or start their own companies. As long as engineers don't steal computer codes or designs, they can build on the work they did before. Silicon Valley firms understand that collaborating and competing at the same time leads to success. This is even reflected in California's unusual laws, which bar non-competition agreements. In most places, entrepreneurs hesitate to tell others what they are doing. Yet, in Silicon Valley, entrepreneurs know that when they share an idea, they get important feedback. Both sides learn by exchanging ideas and developing new ones. So when you walk into a coffee shop in Palo Alto, those

you ask will not hesitate to tell you their product-development plans. Neither companies nor countries can succeed, however, merely by copying. They must move very fast and keep improving themselves and adapting to changing markets and technologies.

Apple became the most valuable company in the world because it didn't hesitate to cannibalise its own technologies. Jobs didn't worry that the iPad would hurt the sales of its laptops or that the music player in the iPhone would eliminate the need to buy an iPod. The company moved forward quickly as competitors copied its designs. I expect Jio will do this as well; learn from what works best in the Indian market, and come out with

better technologies. There is a line here that should never be crossed, however, and that is intellectual property theft. China's Huawei was sued by Cisco for its "systematic and wholesale infringement of Cisco's intellectual property", for example. Its 5G technologies were likely stolen from Nokia and others. The core of many of China's most advanced technologies is based on such theft. This is never good for innovation and leads to even more destructive habits and the types of blowback that Huawei is seeing all over the world as countries rightfully ban its technologies. My simple message to Indian entrepreneurs is to imitate before they innovate — but don't cross any ethical lines.

How India has responded to the global pandemic

have only emphasised the criticality of continued communication. Diplomacy has to adapt to new situations. Virtual diplomacy has been complemented by efforts to deliver medical aid and assistance. This has included the supply of essential medicines, test kits and protective gear worth around ₹82 crores to 89 countries. Even in these difficult times, India has remained dependable and responsive in living up to its international commitments.

As health security and health supply chains move up on the priority lists of the world's governments, India must prime itself to emerging opportunities. Indian diplomacy will support this process all the way. The MEA is actively engaged in promoting India as an alternative manufacturing and innovation destination. There are lessons we are learning in all contexts and domains — whether in diplomacy or the economy, whether in policymaking or in society. I am confident that they will serve to strengthen our systems, our resolve and our country as we put our current challenges behind us.

To save his presidency, Donald Trump may tear America apart

Florida

Florida Gov. Ron DeSantis says the state will pause its reopening. On Friday, Miami-Dade Mayor Carlos Giménez issued a countywide curfew to control the spread of Covid-19, and then on Sunday announced that restaurants, gyms and other businesses will have to close.

Idaho, Indiana, Louisiana and Maine

The states of Idaho, Indiana, Louisiana and Maine have all hit pause on their reopenings, extending intermediate stages for the next few weeks as cases grow nationwide.

Michigan

Gov. Gretchen Whitmer signed an executive order last Wednesday closing indoor service at bars throughout most of lower Michigan, after having opened in early June. Masks are mandated in public in the state.

Nevada, New Jersey, New Mexico,

New York

Nevada, New Jersey and New Mexico have also hit pause, with previously expected plans to reopen or allow some businesses to resume activity now on ice. New York's much-anticipated indoor dining is also on hold.

North Carolina and Rhode Island

North Carolina and Rhode Island have postponed their reopening dates and have limited public activities and gatherings until later in the summer.

Texas

Gov. Greg Abbott on Friday ordered bars to close again and restaurants to reduce capacity to 50%. On Thursday, he said Texas would pause any further phases to reopen, as a wave of infections crashed across the state. At least two hospitals in Harris County, which includes Houston, are "pretty much at maximum capacity," Houston Mayor Sylvester Turner said last week.

The Dangerous Race for the Covid Vaccine

Michael Piontek victory could turn a believes his native country that started the Germany is putting too virus' spread into the much money on one savior of the world, the vaccine. The reason is virologist and major Donald Trump. In June, general leading the Germany paid a country's vaccine whopping sum for a project has been hailed as a "goddess" on large stake in German social media. "If China drugmaker CureVac, which was developing a is the first to develop Covid-19 vaccine. Piontek was shocked. this weapon with its own intellectual property rights, it will "Why CureVac?" he thought. The company's demonstrate not only vaccine is based on the progress of Chinese promising but untried science and technology, but also our and untested technology and its image as a major manufacturing power," she said on capacities are limited. state TV in March. But, months earlier, the In June, following fears the American president had that the U.S. could get insulted German pride first access to a by musing about paying vaccine produced by CureVac to relocate to French pharma giant the United States. The Sanofi, President Emmanuel Macron offer, first reported in announced that Sanofi the German press under the headline "Trump vs. would be dramatically ramping up operations in the Bundestag, in France to put "Sanofi elicited cries of and France at the heart of excellence in the fight ... to find a "Germany is not for vaccine." Invoking the sale!" and led the the "genius of Louis 300 million euros for 23 Pasteur," Marcon hailed percent of the firm—an unprecedented move. France as "a great Piontek, whose biotech vaccine country." firm is also developing Meanwhile, across the a Covid-19 vaccine, English Channel, says Germany would Britain is celebrating have done better to the news that its own invest in multiple Oxford scientists are companies with different "sprinting fastest" to approaches. "Betting on develop a vaccine, in one horse," he says, is the words of an April 27 a mistake. New York Times article—though the The strange fate of news site Irish Central CureVac shows just took pains to point out how much national pride is defining the lines of that the lead scientist is the global race for the Irish, not English. Covid-19 vaccine. While And then there's Trump, scientists try to who stood in the Rose collaborate across Garden in May and national boundaries, stated definitively that national leaders are "America is blessed to caught up in an old-fashioned game of one-upmanship—a have the most brilliant, talented doctors and competition that is researchers anywhere in the world. And now driving, and in some we're combining all of these amazing cases complicating, the strengths for the most most consequential aggressive vaccine project in history. medical challenge of the 21st century. Public There's never been a health experts say we vaccine project anywhere in history like should be worried. In China, where a vaccine

this." Some think the contest recalls the antagonistic days of the Cold War—"a sputnik moment," says biotech investor Brad Loncar. Others see parallels to the dash to invent a marketable light bulb—an American discovery that stunned Europe and put the United States on the map as a center of innovation. As coronavirus cases mount around the world and economies continue to limp through lockdowns, nations are not just competing for first access to the vaccine, they're also hoping to claim victory in a race that would affirm their national identities, resourcefulness and power—proving that their character, systems and intellect are superior. "This national-type race is something that has been around for maybe 200 years at least," says Naomi Rogers, a history of medicine professor at Yale University. "It's an incredible coup to have somebody in your country develop something that has such incredible global significance. It's hard not to feel that their discovery ... was the result of the special training that they received in that country, the special resources that they were able to access in that country." Visible, prominent scientific achievements "reflect across a the benefits are country's political ephemeral—so much we need to guard system, its economic so that Chinese against." Loncar doesn't system, its educational hackers have, see much of a way out. system," says Jason according to the FBI, "One thing that the Schwartz, a professor been attempting to steal whole Covid-19 event at the Yale School of U.S. vaccine research has taught the world is Public Health, to get there. how important biotech is becoming "a beacon for Meanwhile in the U.S., to society," he says. how countries view months out from a From now on, themselves and ... how presidential election, "governments are going they want to be viewed Trump is relying on the to view their biotech around the world." government's Operation industries as a In eras of great power Warp Speed to deliver a component of national competition, like today, Covid-19 vaccine by security. these victories take on January 2021—a feat The "unprecedented" special significance, no CureVac investment, he matter how minuscule says, is just the the achievement or how beginning of a new era tangible the benefits. h u m a n i t a r i a n of global competition. "It's like the difference history," according to When Thomas Edison between the Soviet and the administration. announced he had American [Olympic] Warp Speed is pouring cracked safe, medal count during the billions into vaccine functional, indoor light—the Cold War," when candidates around the a discovery that competition was world, except in China. inventors had been intense, and during the Patriotic competitions, chasing for a century—however, have dark Europeans refused to really cared," says sides. Friendly races believe that an James Carafano, a can spur scientists to American with next to no national security expert innovate better and formal education who at the Heritage faster, but experts in had spent his teenage Foundation. public health, biotech years selling candy on Today, eyes are on the and national security trains (and conducting not-quite-cold-war see many ways today's chemistry experiments in rivalry between China vaccine nationalism in the baggage car) and the United States, might backfire. It can could have beaten them who have been trading scramble priorities and to the finish line. blame for the current lead to bad bets, as "America in the late pandemic. Beijing is Piontek fears. It can 19th century was gunning to eclipse the goad countries to cheat absolutely seen as a U.S. as the world leader and take shortcuts, technological backwater in biotech and has put ultimately rolling back compared to Europe," the full weight of the progress. A "me first" says Graham Moore, state behind the attitude can also author of The Last Days country's vaccine undermine global of Night, which candidates. Of the 10 health. "The danger in chronicles the rivalry vaccines currently in vaccine nationalism is between Edison and clinical trials globally, that it's not a race to the George Westinghouse. five are from China, top, and of sharing, but Only after Edison according to the World it's some sort of zero- displayed his luminous Health Organization. sum game," warns Ian creation in Paris did the "For China, it would be Goldin, a professor of French daily Le Figaro awesome to be first," globalization and admit "Edison is not a says Carafano, even if development at Oxford myth."

China may win, without fighting

But in 2017 and again now, after its soldiers displayed extraordinary bravery in tackling China's aggression, a nuclear-armed India hastily sought disengagement. Its decision-makers remain loath to fundamentally change the China policy even when faced with aggression. Bite by bite, China has been nibbling away at India's borderlands, even as successive Indian PMs have sought to appease

it. When political calculations trump military factors and a nation lives by empty rhetoric, it can win neither war nor peace. The present path risks locking India in a "no war, no peace" situation with China and imposing mounting security costs. This path aids China's time-tested strategy of attrition, friction and containment to harass, encumber, encircle, deceive and weigh India down. If India wants Himalayan peace, it must make

China pay for its aggression to help create a deterrent effect. The present aggression — the most serious since the 1960s — resulted from India letting China off the hook too easily in 2017, allowing it to capture Doklam. And if China emerges the winner from the current crisis, its next aggression could be worse. Only a chastened China saddled with high costs and loss of face will rein in its aggressive expansionism.

The Coming Housing Crisis Is Already Here

Many Renters and Homeowners Have Trouble Paying Their Bills in the Recession.

Millions of renters and homeowners could face evictions and foreclosure as many have trouble paying their bills in the recession. With temporary job losses turning permanent and the unemployment rate still at double digit rates, many families do not earn enough to make ends meet. They often rely on government assistance, but that government help in all forms – from added unemployment insurance checks to eviction and mortgage moratoriums — is starting to fade. Families could then quickly lose the roofs over their heads.

The recession brought massive job losses and record high unemployment with it. Families quickly fell behind in paying their bills, especially rents and mortgage payments, as they lost jobs and incomes. Rent and mortgage payments are among the largest and most consequential monthly payments for most families. If they fall further behind on those payments, they can lose their apartments or houses to evictions and foreclosures. Losing one's home can further exacerbate other financial pressure, mainly because it becomes costlier to find a new place to live, and leave many families homeless or reliant on family and friends.

The federal government provided assistance to struggling families early on in the pandemic. This aid included moratoriums on rent and mortgage payments for federally backed properties as well as moratoriums on evictions and foreclosures. In addition, at the end of March, Congress passed the CARES Act that included stimulus payments, whereby adults could get up to \$1,200 plus \$500 for each child. The legislation added more financial sup-

port for struggling families after Congress increased the amount of unemployment insurance benefits for a larger number of people than would have otherwise received such benefits. Renter and homeowner protections coupled with added income support allowed a lot of people to stay in their homes that otherwise would have been out on the street.

Yet much of this government support is gradually disappearing. Federal protections for renters last through July, while mortgage forbearance protections expire in August. Added unemployment insurance checks will also come to an end before July runs out. The end to government assistance is coming at a time when the unemployment rate is still at double digits and some states are reimposing restrictions, forcing new waves of layoffs.

Many renters and homeowners with a mortgage already struggle, even in a world with government support. The Census reports that during the two weeks from June 11 to June 23, 18.2% of renters and 12.4% of homeowners with a mortgage didn't pay their rent or mortgage or deferred those payments.

Many of those having trouble paying their rent or mortgage already lack regular income sources. For instance, only 50% of struggling mortgagees, who couldn't pay their mortgage in mid-June, had some regular income, compared to 80.6% of mortgagees who paid their mortgage. Among struggling renters, an even smaller share, 40%, had a regular income, compared to 65.6% of renters, who paid their rent. As permanent job losses and long-term unemployment quickly rise, many renters and homeowners will continue to



struggle paying their bills.

Families having a hard time paying their rent or mortgage already often rely on government assistance. For example, 29.6% of renters who did not pay their rent or deferred it in mid-June, used stimulus money to pay their bills and 20.2% relied on unemployment insurance benefits. Among struggling mortgagees, 31.7% used stimulus money and 19.0% had unemployment insurance benefits to pay their bills. As federal assistance disappears or shrinks, many renters and homeowners who deferred payments, for example, will not be able to make those payments after all.

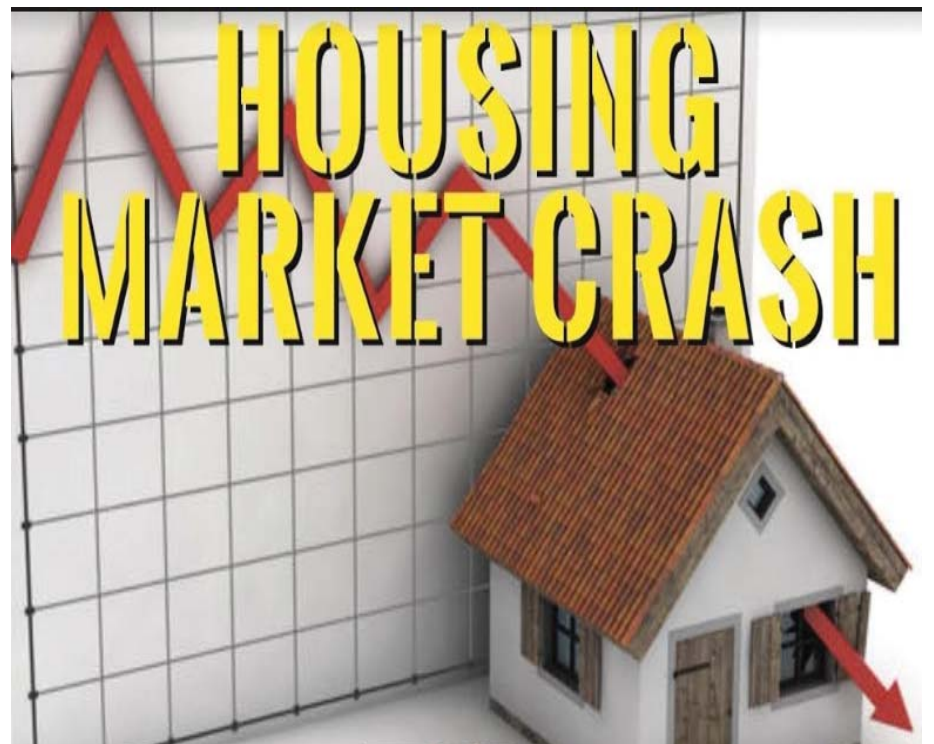
Worse, many renters and homeowners who so far have paid their bills rely on government support, too. Among renters current on their rent, 27.8% used stimulus checks and 17.6% unemployment insurance benefits. And among mortgagees, who were up on their mortgages, 21.1% used stimulus money and 11.0% used unemployment insurance checks to pay their bills. Without Congress extending more fi-

nancial assistance to families, many renters and mortgagees, who currently still pay their bills, could quickly fall behind on their payments. The necessity of added government help is also apparent from the fact that many renters and homeowners are already going deeper into debt and using up their savings. More than one-in-five renters – 23.2% to be exact — who are paying their bills, went deeper into debt, for example, by using their credit cards, and 21.2% used savings. These shares were similar among struggling renters with 24.5% and 21.6%, respectively. Among mortgagees, who paid their mortgages, 24.5% went deeper into other debt and 23.3% used savings. More worrisome, more than one-third, 35.8%, of struggling mortgagees went deeper into debt and 31.5% dipped into their savings – and still could not afford their mortgage. A large share of struggling renters and homeowners are depleting their own resources, while they still cannot pay all of their bills. And many renters and homeowners, who are keeping up

with their housing payments, have fewer and fewer reserves left if anything goes wrong.

The labor market will likely remain depressed for some time, especially as several states are now reimposing restrictions on businesses to get control on record virus cases. Temporary layoffs will increasingly turn into permanent ones. Families will find it harder and harder to pay their bills. Many have already dipped into their reserves, even with stimulus checks and added unemployment insurance benefits. All of this makes for a toxic combination that could result in massive evictions and foreclosures later this summer and going into the fall. The federal government has the financial wherewithal to extend much needed financial assistance, while also protecting struggling renters and homeowners from losing their homes. Without this support, the country could quickly see a massive wave of evictions and foreclosures, destroying livelihoods and communities in its wake.

By Christian Weller
(Courtesy Forbes)



The housing market faces its next crisis as May rent and mortgages come due

Millions of homeowners and renters already are behind on payments in the economic collapse, and the jobless ranks are growing.

For 13 years, Danny Catalanotto paid the more than \$2,000 mortgage on his Bowie, Md., home on time every month. When work as a church organist dried up in mid-March, Catalanotto says, he expected his mortgage company to offer help.

Instead, a large Texas-based mortgage-collection firm called Mr. Cooper said Catalanotto could defer his monthly payments temporarily but would have to pay it all back in one lump sum.

"It could be \$8,000 to \$10,000 by then. How do you come up with that if you've been out of work?" he said.

While aggressive federal and state intervention and temporary corporate measures have prevented a surge in evictions and foreclosures, the housing and rental market has fallen into a severe crisis that threatens the ability of millions of Americans to stay in their homes even if the coronavirus pandemic eases in the coming months.

The speed and broad reach of the disruption are likely to pit landlords and mortgage companies against homeowners and renters, with each side claiming it needs more assistance and fueling calls for billions in new aid for the housing sector.

The tension could explode this week as mortgage and rental payments come due for millions of Americans who have lost their jobs as the novel coronavirus has shuttered the U.S. economy. This is especially true in high-priced regions where stimulus payments of \$1,200 per adult, for those making under \$75,000 a year, are unlikely to cover more than a month of rent or mortgage payments, if that.

Already, at least 3.8 million homeowners have sought mortgage relief and were not making their payments by the end of April, a 2,400 percent increase from early March, according to Black Knight, a mortgage technology and data provider. That number is likely to increase drastically this week as the country's unemployment rate hits levels unseen since the Great Recession, lenders and housing advocates say. The problems facing the country's 40 million households in rentals are potentially more dire, sparking calls from advocates for rent strikes across the country and a \$100 billion bailout fund. Nearly 10 percent of renters didn't pay in April compared with 5 percent during a typical month, and May is expected to be even worse, according to industry data. Most renters are protected by federal and state eviction moratoriums but will probably face a cash crunch once those orders expire in a few months and they're asked to make back payments.

From New York to Philadelphia and across the country, tenant and community groups have called for a government-imposed halt to rent payments. The #CancelRent hashtag has trended online in recent weeks with the support of Rep. Alexandria Ocasio-Cortez (D-N.Y.).

That has some landlords, who say they are suffering, too, on edge. Steve Irish, who owns 11 rental properties in four states, is preparing for the worst. While many ten-

ants in North Carolina have been able to keep up, those in Michigan, one of the states hit hardest by the coronavirus, are struggling. Only one of his six renters in Michigan paid full rent last month. One made a partial payment, \$160.

"I am expecting people will be less and less able to pay as time goes on," Irish said.

He estimates he could carry the cost of the missed rent for a few months, including covering homeowner association fees and maintenance costs. But floating renters could become unaffordable this summer when he will have to pay property taxes in multiple states, Irish said.

"I am trying to be as helpful as I can be and still recover over time. I understand this is a crisis," Irish said. But "this is my retirement money."

This crisis will stand out from the Great Recession a decade ago for its speed and reach, industry officials say. During the global financial crisis, the pain was focused largely on borrowers with shoddy mortgages or overvalued homes and unfolded over several years, housing experts say. This time, the pain will be felt more broadly, particularly among renters who are more likely to have the service sector and hospitality jobs most affected by the crisis. It potentially will take months, not years, to surpass the number of homeowners in distress there were a decade ago.

"The last foreclosure crisis was a slow-moving train; the impact in terms of people was over the course of several years," said Jesse Van Tol, chief executive of the National Community Reinvestment Coalition, a research and advocacy coalition of 600 community organizations. "Whereas the current moment, it's all happening pretty quickly, 25 million, 30 million unemployed in a manner of a few weeks."

Home prices in some markets may fall but not as far as they did a decade ago — closer to 5 percent rather than 30 percent, said Mark Zandi, chief economist for Moody's analytics. The homeowners in trouble have better credit scores and more equity in their homes than those who lost their homes a decade ago and are more likely to be able to rebound, he said.

Still, 1.5 million to 2 million homeowners could lose their homes to foreclosure because of the crisis, according to Zandi. That is fewer than during the housing crisis but two to three times existing foreclosure rates, he said.

Mortgage lenders say they are helping as many homeowners as they can, allowing millions to temporarily skip their payments without incurring a penalty and preparing to take billions in losses. Banks are aggressively attempting to avoid the criticisms that plagued their response to the last crisis. Bank of America and JPMorgan Chase have both set up online portals for customers to seek relief on their mortgage loans. Many have also dropped the extensive paperwork requirements that bogged down the response last time.

But some mortgage servicers warn the cost of widespread mortgage relief, known

as forbearance, could push them to brink of failure and are asking for federal help. If 25 percent of borrowers cannot make their mortgage payments, the industry has said, it could need nearly \$40 billion in federal help over the next three months and \$100 billion over nine months.

The number of homeowners seeking assistance is likely to ramp up in coming days as May due dates come closer, said Mike Fratantoni, chief economist for the Mortgage Bankers Association. "Whether we meet or exceed those numbers [from the global financial crisis] depends on how long the shutdowns are going to last," he said.

But the help mortgage lenders are offering to homeowners isn't uniform, and housing advocates worry it doesn't go far enough. Some are particularly concerned about what happens when a homeowner's forbearance ends. Homeowners say they are being asked to make lump-sum payments they can't afford or encouraged to refinance their loans, which comes with thousands in new fees, advocates say.

For Catalanotto, the organist from Maryland, the solution should be clear. His mortgage company, Mr. Cooper, should tack his missed payments onto the end of his mortgage, instead of requiring him to pay it back all at once, he said. "The money we lose during the crisis is lost forever. We will never get that back. I just don't know what they expect us to do," he said. "Regular people are paying the cost of this crisis."

In a statement, Mr. Cooper said the type of mortgage relief available depends on a homeowner's loan. Mr. Cooper acts as a middle man between the homeowner and the owner of the loan, collecting payments and servicing the mortgage. "We know this is a confusing and incredibly stressful time for many of our customers, and we are dedicated to supporting them and finding solutions for their unique situations as we face the impacts of this pandemic together," the company said in the statement.

The mortgage industry says that lump-sum payments are just one option available to homeowners but that it is willing to negotiate other repayment plans borrowers can afford. Loans backed by the giant mortgage companies Fannie Mae and Freddie Mac allow for 12 months of forbearance that can be added to the end of a loan. But some mortgages limit what kind of help borrowers qualify for, particularly if they have already missed a payment, industry officials say. Forbearance programs were built to respond to natural disasters such as hurricanes and tornadoes, not a nationwide public emergency that involves many more people all across the country, industry officials say.

"There will be a variety of repayment options available, which will differ depending on several factors," Bob Broeksmit, chief executive of the Mortgage Bankers Association, said in a statement. "That is why borrowers must contact their mortgage servicer and have a conversation on the best approach for their particular situation."

Renters, meanwhile, say they face worse odds than homeowners do and have received less help. Some may be able to use the \$1,200 stimulus payments included in the Cares Act or \$600 in enhanced unemployment benefits to cover their housing costs. But that won't be enough for everyone, housing advocates say. The stimulus payments haven't arrived in time for millions of renters to pay May rent, and there are massive backlogs of jobless claims across the country, they say.

Annette Rise, a Miami hostess and event planner, panicked when she didn't have the money to pay her April rent. The landlord gave her until the middle of the month to catch up and then put a notice on her apartment door. "Then I really freaked out," she said. The landlord has agreed to wait until Rise receives the \$1,200 stimulus check that should be coming in the mail any day, she says. But then Rise will face another decision: Using the stimulus check to cover her entire \$1,200-a-month rent would leave her nothing for living expenses. She is hoping the landlord will accept a partial payment, maybe \$800. "I just need to leave a little for food," she said. As for May rent? "I have no idea, to be honest," said Rise.

Various plans have emerged to address troubled renters, including a proposal by some Democrats that \$100 billion in rental assistance be included in the next stimulus package. The Urban Institute has outlined several approaches and estimated that if 20 percent of renters needed help, three months of assistance would cost \$24 billion. The National Rental Home Council, which represents landlords of single-family homes, says landlords should be reimbursed by the government when tenants miss rent payments because of the pandemic. The renters would then pay back the money through their tax returns under the industry plan. Without national renter assistance, once eviction moratoriums across the country are lifted, many renters will struggle to make up their missed payments and be left heavily in debt or facing eviction, said Yentel, of the National Low Income Housing Coalition. "We have to make sure we are not creating a financial cliff once those moratoriums are lifted," she said.

Anli Llego of Colorado is among those plunging into debt. The medical massage therapist is still waiting for her stimulus check and says she's too intimidated to apply for unemployment insurance. "I just can't face that disappointment," she said of her fear of not qualifying and the complicated application process. Llego said she could seek financial support from her family but considers that a last resort. Instead, she is charging rent, about \$1,000 a month, on credit cards and watching her once-stellar credit score, 820, fall. "I know I have to do something because I can't live on my credit cards forever," Llego said.

(By Renae Merle) Courtesy The Washington Post

ANOTHER REAL ESTATE CRASH IS COMING



The COVID-19 crisis, like the subprime mortgage crisis a decade ago, has sparked major public interventions to stabilize the financial markets. But the Fed isn't stepping in to bail out the real estate sector — and the big losers are set to be ordinary households.

Since the start of the coronavirus crisis, the Federal Reserve has won admiration from many quarters for the pace and magnitude of its interventions to stabilize financial markets. Certainly, the Fed has taken crucial steps to resuscitate the liquidity facilities created back in 2008 — as well as developing some new ones. On April 28 it even expanded the Municipal Liquidity Facility, agreeing to purchase large volumes of short-term debt issued by small counties and cities in the United States. Equally striking has been the Fed's decision to purchase corporate junk bonds.

But little attention has been paid to one very peculiar aspect of the Fed's actions — namely its relative lack of intervention in the private-label mortgage-backed bonds that come without (either implicit or explicit) US government guarantees. After much panhandling by commercial real estate lobby groups, the Fed has only agreed to purchase the top-rated such bonds issued prior to the crisis. Privately issued residential mortgage-backed securities have been left out of the Fed purchase programs designed to inject liquidity in capital markets.

Moreover, unlike in the wake of the 2008 housing crash, no direct help has been announced in the form of purchasing bonds issued by cash-strapped mortgage providers and servicers. The Fed has done the bare minimum with regard to real estate — despite clear signals of a serious downturn in real estate, which will devastate homeowners as well as small and medium businesses. Not only the Fed but also the Trump administration appears unwilling to act with direct and sufficient stabilizing force to halt the storm that's brewing.

The explanation probably lies with political developments in the aftermath of the Great Recession of

2007–9, which first erupted in the real estate market. Bankers were bailed out, but homeowners were left to sink. The rescue of bankers was followed by over a decade of anemic growth, creating political circumstances which now greatly limit the authorities' discretion with regard to real estate. More precisely, the Fed knows that, if it bails out the real estate sector, it will stoke mass ire and further jeopardize its "independence" at a time of rising scrutiny and calls for democratic accountability from the Left.

Yet an even more immediate threat for the Fed comes in the form of the rancid reactionary populism of Donald Trump — ever ready to deflect popular anger by shifting the blame for economic problems onto the central bank. The result is that the Fed seeks to be acting in lockstep with Congress and the president to avoid the blame for yet another bailout of the real estate sector. The longer it waits, however, the worse the downturn will be and the greater the eventual popular uproar.

Similar constraints are also affecting the US government. Both the Republicans and the Democrats know that whoever pushes first for a massive bailout package for the real estate sector will be charged with implementing a deeply unpopular policy. In turn, this will provide the opportunity to the other side of the aisle in Congress to fulminate and masquerade as the outraged tribune of the people.

The underlying tensions led to a situation of inertia, with Congress largely adopting a "wait and see" position. Meanwhile, the Fed continued to encourage Congress to pass more fiscal stimulus while deceptively claiming it had done everything it could do on its own. The only politically viable option for temporarily propping up real estate was through a bill comprised of direct income transfers to homeowners and renters as well as more direct bailout measures. This has now come in the form of the \$3 trillion Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act introduced by the House Demo-

crats under Nancy Pelosi, which amalgamates several individual pieces of legislation.

Buried among the many provisions there is \$75 billion in mortgage relief and \$100 billion in rental relief for low-income earners, as well as the ability for all borrowers to claim forbearance for up to a year. The bill also would allow the Fed to lend to mortgage servicing companies and directs it to set up a new emergency lending facility to owners of rental residential properties. The bill also comprises tax cuts primarily benefiting the rich, bailouts for corporate lobbyists and dark money in politics, as well as subsidies for health insurance companies (and not an expansion of Medicare or Medicaid). At its best this bill is little more than a blackmail of the working class into accepting political measures that further tilt the balance of power in favor of the wealthy. While the bill will pass the Democrat-controlled House, its catchall nature will see it rejected in the Republican-controlled Senate for the foreseeable future. The political decrepitude of US capitalism is manifest — while the situation in real estate worsens with each week.

The Shock to the Real Estate Market

At its core, any property's price is capitalized annual rent. Rents will fall if unemployed workers cannot make the payments on their homes, or if commercial businesses go delinquent due to a lack of trade. The actual and expected fall in rents thereby leads to a decline in property values. Similarly, the value of mortgages held on a lender's book as well as the prices of residential mortgage-backed securities (RMBS) would decline if future payments were expected to be interrupted or disturbed. This also means that RMBS would become less acceptable as collateral in other loan transactions, thus further fueling liquidity problems across the financial system.

There is little doubt that enormous pressures on rents and returns have already accumulated in the US real estate market as a result of the coronavirus crisis. The loss of thirty-three million jobs and an unemployment rate that is expected to reach 20 percent has led to forecasts of falling apartment rents and rising vacancies. Also crucially important is the Coronavirus Aid, Relief, and Economic Security (CARES) Act, passed into law at the end of March. It aims to support families by basing the declaration of mortgage payment forbearance "on the honor system." In other words, the law makes it easier for borrowers of home loans to postpone mortgage payments without necessarily providing evidence of financial distress and/or lack of employment. Given the bleak

prospects of recovery and employment, it is entirely understandable that many people are likely to opt in to this system, even if they have not yet been laid off. It is no surprise, therefore, that by the end of April 7.3 percent of all mortgages were in forbearance.

In all, the residential mortgage market, which totals over \$11 trillion, has become increasingly distressed since the start of the crisis. In the commercial real estate market, meanwhile, commercial mortgage-backed securities (CMBS) delinquencies are expected to rise to Great Recession levels. Already from March to April, payments on CMBS loans from retail properties and hotels to reach over thirty days late have ballooned by over 10 and 20 percent, respectively. CMBS that are backed by multifamily residences are also expected to suffer as struggling families forego rent. Thomas Barrack — the most outspoken voice for commercial real estate — has declared that the sector is close to total collapse given the lack of rent payments and the sheer volume of forbearance requests. Although such a figure could be expected to exaggerate the severity of the situation, this time it doesn't seem like hyperbole.

The Fed's Feeble Response

The panic which ensued from the coronavirus stock market crash after March 20 and the expected repercussions on the real estate sector led to massive losses in mortgage-backed security trading. These losses were also apparent in the stock values of real estate investment trusts (REIT), companies specializing in owning and operating real estate. The price indices of the real estate sector seemed to be in free fall.

In response, the Federal Reserve ramped up its purchases of mortgage-backed securities issued by Fannie Mae and Freddie Mac (the two major government-sponsored enterprises which provide mortgages) as well as those guaranteed by Ginnie Mae (which is wholly government-owned). The Federal Reserve, however, refused to purchase any other types of mortgage-backed securities issued by private financial institutions, such as banks.

After much lobbying by the commercial real estate sector, on April 9 the Fed finally began to purchase private AAA-rated CMBS debt issued before the coronavirus shock. However, until now it has announced no plans to purchase new privately issued CMBS debt. This means that the big banks, which typically offer such private CMBS debt, will greatly contract their issuance this year, fearing that there will be no buyers. Thus, the real estate sector faces the prospects of a freeze in the private CMBS market, which is worth \$500 billion,

with large amounts of that debt going delinquent as businesses shut down across the economy.

Commercial real estate debt as a whole amounts to a massive \$3.6 trillion. Much of this debt is tied up in even more illiquid and opaque loans than the CMBS, which are publicly traded. Things look even worse in the residential mortgage-backed securities (RMBS) market. At present the Fed continues to buy only RMBS from Fannie Mae and Freddie Mac or RMBS guaranteed by Ginnie Mae. No purchases of privately issued RMBS seem to be forthcoming from the Fed even as it has announced its decision to purchase corporate junk bonds.

Furthermore, the Fed has not yet announced any plans to purchase bonds issued by loan servicing companies which are backed by loans made to mortgage borrowers who have missed their payments. Given the extraordinary rate of unemployment, it seems strange that the Fed has been slow to replay this aspect of its book from 2008–9, when it did purchase such bonds to ease the burden on loan service companies. The liquidity pressures and danger of collapse in the market in 2020 have naturally escalated.

The Parlous State of Mortgage Service Companies

But there is even worse to come. Both the private commercial banks and the government-sponsored enterprises (GSEs — i.e., the mortgage giants Fannie Mae and Freddie Mac) use loan servicers for the mortgages they hold. The loan servicers are legally liable for advancing the monthly sum of mortgage payments before collecting these from the borrower. As forbearance rates have risen dramatically the loan servicing companies have become terribly squeezed since they are forced to advance monthly payments on behalf of borrowers.

The Federal Housing Finance Agency (FHFA), which regulates the two GSEs, announced that loan servicers would only need to advance four months of loan payments to Fannie Mae and Freddie Mac. For its part, Ginnie Mae, which is directly owned by the federal government, has decided to lend to loan servicers. Furthermore, the FHFA announced that Fannie Mae and Freddie Mac will begin purchasing mortgage loans that went into forbearance within a month's time after closing between February and May. Any such purchases will be at a 5 to 7 percent discount of the value of the loan, thereby hurting lenders. Fannie Mae and Freddie Mac do not themselves have the funds to last for much longer than two months due to a total lack of mortgage payments.

Unfortunately, this is just the tip of the iceberg when it comes

ANOTHER REAL ESTATE CRASH IS COMING

to distressed home mortgage loan originators and servicers. Many loan servicing companies are actually local independent mortgage banks that function as non-depository institutions that issue mortgages to single-family homes before selling these loans to bigger banks, Fannie Mae, Freddie Mac, or to other institutions (Federal Housing Administration, Veterans Affairs, etc.).

The local mortgage banks filled the vacuum left by the decline of mortgage lending by banks in the aftermath of the 2007–9 crisis. They are now responsible for over 50 percent of all single-family home mortgages in the United States. These local independent mortgage providers form the capillaries of the US residential real estate system. They can be pictured as streams that combine under larger aggregating institutions, such as commercial banks, government-sponsored enterprises, and other federal home loan programs that fund homeownership in the United States through the issuing of mortgage-backed bonds.

Independent mortgage banks now also originate over 80 percent of all Federal Housing Administration loans, which cater specifically to lower-income borrowers, and 64 percent of mortgages to minority households. The role of the Federal Housing Administration in providing home loans to poorer working-class borrowers has increased in the wake of the 2008 subprime crash, and it decisively depends on independent mortgage banks to originate and service loans where all the paperwork tied to a mortgage is also held.

Thus, the current disarray of independent mortgage banks due to the requirement of advancing mortgage payments to GSEs or bondholders as forbearances skyrocket portends disaster — not just for the residential mortgage market, but for real estate finance as a whole.

The Prospect of a Generalized Crash
There is a real prospect of another housing crisis in the coming period as housing prices fall — leaving mortgage borrowers underwater. Loan servicers and local mortgage banks would probably shut down and their assets would be taken over by the bigger banks, which became notorious for unfairly foreclosing mortgages in the aftermath of the last housing bubble.

Aside from the pressure that has already accumulated in the form of delayed rent payments and forbearance, it is quite likely that low-income households that are still in employment and are not allowed to request forbearance would suffer from a cut-back in their hours of employment. The result would be a further spiral of mortgage failures bringing more families on the brink of losing their homes. Some form of a mortgage crisis disproportionately affecting minorities is likely to happen even if the lockdown comes to an end throughout the country by June. The ferocity of the downturn in the real estate sector will become clear once attempts are made to resume business as usual after the lockdown. Heavy turbulence in the RMBS market, which is worth over \$10.3 trillion, would ripple across capital markets and the banking system. RMBS that are not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae total over \$1.7 trillion and would probably be the eye of the storm.

Why Such a Lack of Intervention?

The question naturally arises: Why have the Federal Reserve and the government so far failed to preempt such a crisis? The answer, as we have suggested, is deeply political. The Fed is worried about maintaining its long-term independence from Congress and the executive branch of government. Therefore, it has to engage in a balancing act of not doing too little to support the real estate market, while simultaneously avoiding the risk of being accused of going too far without congressional approval. Inevitably, the Fed has sought to move in lockstep with the government on the tricky business of another bailout for the real estate sector. For the government, on the other hand, the problem is the bitter memories etched into working people from the bailout of bankers after the burst of the subprime mortgage bubble in 2008–9, when homeowners were left to drown first under a Republican and then a Democratic administration. Jerome Powell at the Fed and Steve Mnuchin at the Treasury are fully aware of this, as is also Donald Trump, for whom this is an election year.

The stakes could not be any higher — and the real estate sector is political poison. If some kind of bailout was urgently delivered, the Trump administration could be attacked by the Democrats for propping up the bankers and real estate moguls. And if the Trump administration waited until Democrats in Congress worked with the Republicans on passing legislation, the potential economic fallout from an ever bigger crash could compromise the chances of victory in November. Therefore, the government and the Federal Reserve were caught between a rock and a hard place. Now with the HEROES Act, the situation has dramatically changed. The Democrats have signaled their willingness to work urgently on stimulus and real estate bailout measures, but only if many other pieces of their legislative agenda are also accepted. The Republicans have already declined this offer but stand to lose as the economic situation worsens day by day, as the Democrats will now look to inculcate them for the unfolding economic

disaster. For now, it is uncertain what will come of this game of pin the donkey's tail.

But three things are clear. First, there will probably be a crash in real estate values in the coming weeks and months, although it is hard to say exactly how severe it will be. Second, barring a miraculous quick passing of the HEROES Act by Senate Republicans, there will also definitely be a mortgage crisis — with the poorest first in the line of fire. Third, the worsening of the mortgage crisis will be followed by some form of a bipartisan bailout for the real estate sector, while funding would also be provided through other liquidity facilities. The Left should immediately start to prepare for the difficult fight ahead to ensure that this time there will also be a bailout for households. This also means using this crisis to start laying the foundations for housing to become decommodified — treating a place to live as a fundamental universal right.

BY SHEHRYAR QAZI (Courtesy Jacobian Magazine)

Another U.S.-Wide Housing Slump Is Coming

The coronavirus pandemic will cause many cash-strapped Americans to sell their homes, flooding the market with excess supply.

A U.S. housing crisis is coming and although it won't be anything like the last one, that won't make it any less painful. Even though there has been no rampant speculation or subprime mortgage fraud, housing is still overvalued. And the dearth of inventory that's plagued the current cycle will reverse in violent fashion once the worst of the virus has passed as financially strapped homeowners seek to raise cash. And as affordability collapses with fewer buyers eligible to buy a home, the only way to rectify the mismatch between supply and demand will be via declining prices.

Home prices dropped about 35% between mid-2006 and early 2009 in the first nationwide decline since the Great Depression as measured by the S&P/Case-Shiller home price index. They have since recovered, and are now at 117% of their prior peak level in 2006. Home prices historically meandered in a range of three to four times median incomes, jumping to 5.1 times in December 2005 before collapsing. The ratio is now at 4.4 times, a level that was unprecedented prior to June 2004.

Several factors that characterized the last decade will now work against housing. The lowest interest rates in U.S. history spurred a boom in luxury housing. At the start of the last decade, about a fifth of the homes in the U.S. were priced at \$300,000 or higher. Ten years on, that's true for more than half of all homes. The National Association of Realtors says the inventory of existing homes for sale has dropped to about three months of supply from more than seven months. Supply has shrunk as millions of Baby Boomers unexpectedly delayed downsizing. One of the reasons for this was the longest bull market in stocks in history, which afforded would-be sellers the wherewithal to continue carrying higher maintenance and larger homes than otherwise possible. The re-

cent reversal in the stock market has the potential to expedite the long anticipated "Silver Tsunami." A June 2019 Fannie Mae report tallied the number of homes owned by boomers and the generation that preceded at about 46 million, more than a third of the 140-million-home housing stock. Zillow Group Inc. predicts "upwards of 20 million homes hitting the market through the mid-2030s (which) will provide a substantial and sustained boost to supply, comparable to the fluctuations that new home construction experienced in the 2000s boom-bust cycle."

But now, the number of homes Zillow projected to hit the market in a disciplined fashion over the next 15 years will become an exodus as retirees' need to monetize the equity in their homes to supplement their disposable income skyrockets. One can only imagine how swiftly home prices will decline once boomers feel safe enough to open their homes to outsiders as part of the normal sales process. The University of Michigan's preliminary consumer sentiment index for April that was released Thursday showed that plans to buy a home tumbled the most since 1979.

The capping of deductions at \$10,000 has already led to a 10% to 25% discount on home prices in high tax states relative to their lower-tax counterparts. Anticipated increases in property taxes to offset collapsing state and municipal budgets will amplify the damage inflict on those on fixed incomes.

A complete unknown that could increase the coming surge in supply is the pool of single-family rentals. About eight million landlords who own between one and 10 properties accounting for half the nation's rental properties, according to Avail, a software company that caters to landlords. Financial duress will come swiftly for those carrying multiple mortgages. Also, a small cohort of institu-

tional investors own roughly 250,000 of the roughly 16 million pool of rental homes, according to ATTOM Data Solutions.

Making matters worse is the crash in demand for jumbo mortgages, which are those over the \$510,400 conforming loan ceiling. Wells Fargo & Co. recently announced that it was halting the purchase of jumbo mortgages that originate from other lenders. Investors are sticking with government-backed loans which have greater security given payments will still be received even if borrowers have been granted forbearance. In the last downturn it took almost five years to close the premium charged to attain a jumbo mortgage over rates on conforming mortgages.

And finally, there are more than nine million second homes in the U.S. that may or may not be financially viable given the depth of the current recession. Lending standards tightened dramatically in the last recession as the unemployment rate crested at 10%. It's difficult to imagine the challenge prospective homebuyers will face in the coming years given we know a 10% jobless rate is not a best-case scenario.

It's also impossible to quantify how Americans will perceive homeownership given the hardship so many will endure. If frugality is embraced as it was after the Great Depression, homes will once again be viewed as a utility. The McMansion mentality is at risk of extinction. The reason why the collapse in the subprime mortgage market hit the housing market so hard was because the lead up was predicated on the fact that there had never been a nationwide decline in home prices. But now for the second time in a little more than a decade, Americans are poised to witness the impossible.

**(By Danielle DiMartino Booth)
Courtesy Bloomberg**



Congress wary on future aid as well-connected businesses rake in millions

The numerous anecdotes and controversies pouring out of the Paycheck Protection Program loan data are shaping lobbying efforts around the next economic relief package.

The revelation that well-heeled businesses and nonprofits benefited from emergency small business loans is making it more likely that Congress will impose new limits on aid in its next rescue plan for employers and workers. The Trump administration disclosed Monday that the recipients of the more than \$521 billion in forgivable loans included top lobbying and law firms, private equity-backed restaurant chains like P.F. Chang's, investment companies and even Kanye West's clothing brand. Though \$130 billion remains uncommitted under the so-called Paycheck Protection Program, it's rekindling long-running concerns about the degree to which businesses with ample sources of financing are getting government-backed support while smaller employers continue to struggle. "It's important for taxpayers and for the administration to ask whether some of these companies followed the rules," Rep. Ben McAdams (D-Utah) said Tuesday. "Moving forward, Congress should ensure that the affected small businesses receive the assistance they need — not celebrity clothing lines or companies already determined to be ineligible."

Lawmakers negotiating the next round of small business aid were already discussing ways to target funds at employers that were hit hardest by the pandemic-induced shutdown even before

the data was released. But the disclosures are spurring new calls for oversight of whether many of the program's loan recipients should have received the money. The loans have proved attractive to businesses of all sizes because they can be forgiven if employers maintain their payrolls. If they don't, they remain loans with a 1 percent interest rate.

The extraordinary aid program is widely lauded as an overall success after delivering emergency funds to nearly 4.9 million borrowers in less than three months, with 86.5 percent of businesses taking loans of less than \$150,000. Defenders of the program's rocky rollout — including its shifting guidelines on who should receive the money — say it was the price to pay to keep workers attached to their jobs in rapid fashion. Still, the numerous anecdotes and controversies pouring out of the Paycheck Protection Program loan data are shaping lobbying efforts around the next economic relief package that Congress is expected to take up later this month.

"It's straightforward," said Lisa Gilbert, executive vice president of the consumer advocacy group Public Citizen. "Big businesses that can keep people on the payroll without a PPP loan should not get one. The purpose of these taxpayer dollars going out the door was to ensure that entities that truly needed money to

keep regular Americans employed received it."

Even the champions of the program have started arguing that it's time for a major overhaul. Linking the delivery of aid with demonstrated need is a key feature lawmakers are considering as they draft ideas for what to do beyond the initial iteration of the program, which closes to new loans on Aug. 8.

Senate Small Business Chairman Marco Rubio (R-Fla.), a key architect of the program, has floated plans for new types of loans that would be available to businesses that employ 300 or fewer employees and can prove that they suffered significant revenue losses this year. One of his proposals for a long-term loan would focus on seasonal employers, businesses that make at least half of their profit in a low-income community, as well as manufacturers and hotels. Rubio's plan included \$25 billion set aside for businesses that employ 10 or fewer people.

A bipartisan group of lawmakers who want to let businesses apply for second Paycheck Protection Program loans are also proposing that the additional aid be limited to the smallest businesses that took hits to revenue.

Sen. Ron Johnson (R-Wis.) is among those calling for tighter restrictions on the flow of loan funds. In June, he slowed efforts in Congress to loosen the program's rules after warning that

lawmakers should also enact reforms to prevent funds from going to organizations that didn't need them. He appears to have won over Treasury Secretary Steven Mnuchin, who said last month he agreed with Johnson that under the Paycheck Protection Program there should be "very specific criteria" that money goes to companies that need the help. Johnson told POLITICO in an interview that he prefers Congress set the threshold based on businesses' profitability this year. "We had to do something fast, we had to do something massive," Johnson said. "We knew that it was going to be far from perfect. But now we have more time and we really can provide greater direction and better targeting in terms of what the aid needs to be." It would be a big change from the way Congress first designed the program. While it was aimed at businesses with fewer employees, it included exceptions for large restaurant and hotel chains to tap into the funds. The loan application doesn't require borrowers to prove hardship outside of a self-certification that "current economic uncertainty" made the loan necessary to support ongoing operations. After a public backlash when several large, publicly traded companies disclosed receiving the loans, the Trump administration tried to deter further takeup by the biggest corporations by threatening penalties and audits.

Civil war didn't hurt this Sri Lankan mangrove forest, but shrimp farming might



The Vidattaltivu coastal belt in Sri Lanka's north was once home to the marine unit of the Tamil Tiger guerrilla group, known as the "Sea Tigers." From here, the group launched explosive-laden suicide boats in attacks against the much more powerful fighter vessels of the country's naval forces. The area's lush mangroves proved an effective hiding place for storing explosives.

More than a decade after the end of the civil war, the ecology of this picturesque nature reserve is under threat: there are plans to set up a shrimp aquaculture park here, which environmentalists have blasted as "environmental suicide."

Sri Lanka has a bitter history of shrimp farms going wrong. In the 1980s, large swaths of mangroves in the northwestern coast were cleared to farm shrimps for export. But frequent outbreaks of disease led to about 90% of the shrimp farms being abandoned. "With such a history of failure, proposing aquaculture for the Vidattaltivu nature reserve is a crime against nature," Hemantha Withanage, executive director of the Centre for Environment Justice (CEJ), told Mongabay.

Vidattaltivu is a biodiversity-rich ecosystem consisting of mangroves, tidal mud flats, salt marshes, seagrass beds and coral reefs. In recognition of its importance, the government declared nearly 30,000 hectares (74,000 acres) of the area a nature reserve in 2016.

But in a recent move, the government's National Aquaculture Development Authority (NAQDA) has proposed developing more than 1,000 hectares (2,500 acres) of shrimp farms inside Vidattaltivu.

"Building roads, common inlet and outlet canals, sedimentation tanks and water storage areas for private investors to use the area for aquaculture are part of the proposed project," Nimal Chandraratne, director-general of NAQDA, told local media at a recent briefing.

He said the mangrove belt will remain intact and unharmed, and that all possible environmental safeguards would be taken. The project is estimated to generate around 4,500 jobs and about 8,500 tonnes of seafood for export annually.

But these assurances of environmental safeguards have not convinced environmentalists who oppose the plan and cite Sri Lanka's poor track record in monitoring and enforcement as additional concerns.

"There were guidelines and environmental controls in place when shrimp farms in the northwestern Puttalam lagoon commenced," Withanage said. "But the system's failure was such that over 3,000 hectares [7,400 acres] of aqua farms had to be later abandoned. The local community hasn't benefited and local fisheries in the region collapsed. Nobody takes responsibility for the environmental disaster caused."

Environmentalists say the proposed project's indirect impacts include potential disease outbreak and seepage of chemicals from shrimp ponds into the ocean, harming the fragile ecosystem consisting of corals and seagrasses. "It is very likely that pesticides, antibiotics, chlorine and other water-quality-regulating chemicals and fecal matter of farmed species would get discharged into the ocean," Withanage said.

Experts are now calling for a sound economic analysis, including the value of ecosystem services that would be lost due to the project, in a bid to assess the project's benefit.

"This type of project in an environmentally sensitive area is beyond a traditional environmental impact assessment [EIA]," said Ananda Mallawatantri, current country head of IUCN Sri Lanka who, during a previous stint with the UNDP, led an integrated strategic environmental assessment (ISEA) of the island's Northern province, where Vidattaltivu is located.

"We need to do an ecosystem

economics study in line with natural capital accounting, comparing the potential impacts on traditional fishery, corals, seagrass and so on, together with ripple effects on the other sectors in the short and long term to calculate the actual benefits," Mallawatantri told Mongabay.

"The environmental impact analysis should consider long-term impacts to the natural ecosystem over a long period of time and the dilution [of quality] factor. A project should be given the green light if an in-depth analysis still indicates much higher benefits," he said.

It was Mallawatantri's ISEA that helped lead to Vidattaltivu being declared a protected area. "The idea was to achieve sustainable development without disturbing the balance in nature. The recommendation was made as the scientists associated with the ISEA considered the potential damage to the ecosystem would be irreversible and will bear multiple impacts," Mallawatantri said.

The new attempt to strip protection for one of the most important mangrove forests in Sri Lanka comes as the country's mangrove conservation efforts are getting global recognition. In 2018, Sri Lanka pledged to champion collaboration on mangrove restoration as part of the Commonwealth Blue Charter. In 2019, Sri Lanka and Indonesia jointly submitted a resolution to the United National Environmental Assembly urging global action to conserve mangroves.

Sri Lanka has already declared 76 mangrove patches as forest reserves and plans to add 12 more under the protected area scheme this year. In January, the country's parliament endorsed a Mangrove Conservation Policy under which the island nation intends to achieve a mangrove restoration target of 10,000 hectares (24,700 acres) by 2030. A pilot project by the Department of Forests is leading an effort to restore several

abandoned shrimp farms.

Despite all these measures to conserve and protect mangroves in Sri Lanka, the pressure to degazette Vidattaltivu continues, said the Environmental Foundation Limited (EFL) a Colombo-based group, which cautioned against activities violating the national policy.

Vrithologists are among the many groups concerned about losing Vidattaltivu, among the most important overwinter mudflats of the Central Asian Flyway, a key bird migratory route of global significance.

Vidattaltivu borders the Vankalai Sanctuary, a Ramsar wetland and home to many native birds and hundreds of thousands of migratory birds.

Sampath Seneviratne, an ornithologist and senior lecturer at the University of Colombo, said most of the bird species that frequent Vankalai also use about 50% to 80% of Vidattaltivu nature reserve for feeding, roosting and breeding. "Some think that birds can use Vankalai in the absence of Vidattaltivu, which is incorrect, as the tidal mudflats open and close in a rhythmic manner throughout the year," he told Mongabay. "Birds and other aquatic fauna need both Vankalai and Vidattaltivu to maintain a rotation in their feeding and breeding." For millions of years, birds have used the same winter migratory route and lack the genetic capacity to change their migratory routes in response to sudden changes in the landscape, such as clearing of large swaths of mangrove forests and mudflats, Seneviratne said. An estimated 40,000 to 80,000 shrimp-eating birds stop over annually to feed. If the shrimp farms are built, these birds will feed from them, leading to conflict between the farmers and the birds, Seneviratne said. "In the northwestern areas of Puttalam and Kalpitiya, such conflicts have resulted in the mass killing of migratory birds and others being disturbed and chased away," he added.

Trump drops out. Biden gets sick. Pence is fired. What if 2020 gets really crazy?

The most norm-shattering leader in American history is bound to produce some surprises, especially with his reelection in peril.

Sure, could happen, can't rule it out: Perhaps the most astounding year in American life in generations, presided over by the most norm-shattering leader in American history, might culminate with a surge of normality.

What would normal even look like? Maybe a series of sharp but nonetheless civil and substantive debates. Or a close election that nonetheless ends with an unambiguous and uncontested result. Even to contemplate these bland scenarios is to highlight their improbability. Based on the record so far of the Trump years — and especially of the crisis-infused year we are in now — it borders on crazy to imagine that the balance of 2020 will unfold without becoming even more crazy.

Multiple interviews in recent days with influential people in Washington's political class, including strategists and government veterans in both major parties and figures who have served at high levels in the Trump White House, found most people expecting some sort of dramatic shift of plot in this election year.

Three factors, in the calculations of these insiders, increase the likelihood of an event that in a conventional era would be highly unlikely:

- President Donald Trump's psychology, predisposed to dramatic and unorthodox actions, as he contemplates public polling and news coverage that increasingly describe him as an underdog for reelection.
- The age of Trump and presumptive Democratic nominee Joe Biden, 74 and 77, respectively, during a coronavirus pandemic that has disproportionately affected elderly people.
- The general tumult in which the 2020

election is taking place, because of the pandemic and the vast decline in the domestic and world economies as a result of related shutdowns.

But if there is consensus on the high odds of more disruption, there is hardly uniformity on its precise manifestation. Here are seven scenarios that are something less than predictions but — by virtue of the experience of the people interviewed — something more than pure parlor-game speculation.

Trump finds an exit

One veteran Republican operative, close to many in the GOP's donor class, said in the past couple weeks it's been stunning the extent to which people who have some association with Trump are speculating he might drop out of the race. "He doesn't want to be a loser, and that's all in jeopardy now," this strategist said. "It's less than 50-50 [Trump would pull himself off ticket] but I'm amazed at the amount of New Yorkers that are talking about this — his former friends. ... They think he's looking for an excuse to get out."

Worth emphasizing: This speculation is not coming from people claiming firsthand knowledge of Trump's thinking in recent weeks, amid reports that he realizes that, on the current trajectory in national and swing-state polls, he is losing.

By these lights, Trump's complaints about the alleged — though **f a c t u a l l y** unsupported — vulnerability of postal voting to fraud could be a predicate for him saying the election is unfair and so he's getting out. Or

he could come up with a host of other reasons — he's achieved his important objectives, he wants time with family, and so on — for bailing on a showdown.

In different manifestations of the scenario, the logic is the same: Trump has shown in his business career that he is willing to declare bankruptcy and shed liabilities in order to fight again another day. If remaining in the public eye, and perhaps fashioning a path for his children or some other designated political heir to keep the Trump brand alive in coming years, he might calculate that is better to get out early rather than risk a massive repudiation in November.

Trump shakes things up

The most dramatic version of a shakeup scenario is something that at least in some moods Trump has previously pondered: Dumping Mike Pence.

"He would throw Mike Pence in a wood chipper if he needed to," said one former White House official who frequently interacted with Trump. "I'm still very surprised that he's on the ticket. If someone walks in there and tells him, 'The only way you're going to pull this out is to put an African American on the ticket or to put a woman on the ticket' — if it's good for Trump, he'll do it in a second."

The problem with this scenario is that it is likely too late to do any good, even if Trump were willing to betray the loyal Pence. It would smack of desperation and endanger the support of religious conservatives who have a marriage of convenience with Trump but genuine devotion to Pence.

A more conventional shakeup scenario is one that campaigns in

trouble often have turned to — firing the campaign manager or reinforcing that person with some wizened party pooh-bah — almost never to good effect.

Trump circles in recent days have been abuzz with speculation that Trump's confidence in campaign manager Brad Parscale is shaken or even that he is second-guessing son-in-law and adviser Jared Kushner. Illustrative of the chatter is gossip that veteran George W. Bush strategist Karl Rove might be taking on an enhanced role. Rove has said he consults episodically with Parscale, but people familiar with his thinking regard it as far-fetched that he would take on a more expansive role.

Mitch McConnell cuts his losses

For most of the Trump years, most Republicans who once disdained Trump have become so acquiescent to him that it may be easy to forget: The president is far from being the only ruthlessly transactional politician in the capital.

One indicator to watch if the president remains in parlous political health is whether leading Republicans — many of whom have long resented Trump — perceive an incentive in distancing themselves from him as the election nears.

Senate Majority Leader Mitch McConnell, for instance, shares an interest in having Trump stay president in order to install conservative judges. But if he perceives Trump is a loser who endangers the GOP's Senate majority, their interests could violently collide. "At the end of the day, the Senate majority leader wants to be the Senate majority leader," said another former senior White House official. "He cares about the Senate, he cares about maintaining that majority, so if that means walking away from Trump at some point, he absolutely will."



Ajit Pai is making lots of enemies on the road to 5G

In moving to free up Wi-Fi and bolster superfast service, Pai has alienated some industries, congressional committees and Trump Cabinet leaders.

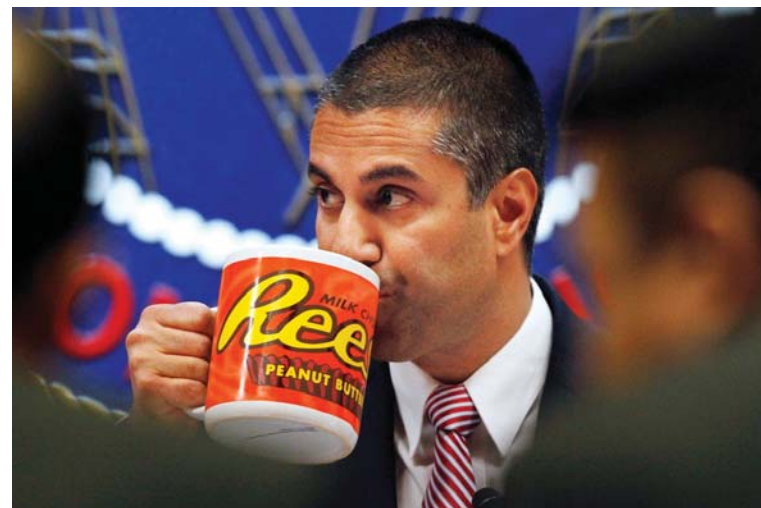
FCC chief Ajit Pai is angering a lot of powerful people as his chairmanship hits its fourth and potentially final year. The Pentagon, the Commerce Department and the Department of Transportation. Electric utilities, airlines and the auto industry. Public safety officials and weather forecasters. Top lawmakers of both parties, including an ally of President Donald Trump's who controls the FCC's purse strings on the Senate Appropriations Committee. And most of that is because of actions Pai has taken this year.

Every FCC chair makes decisions that draw criticism, from judging proposed mergers by broadcasters and cellphone companies to setting rules for net neutrality and robocalls. But the barbs coming Pai's way have multiplied in recent months as he leads the commission in divvying up billions of dollars'

worth of wireless spectrum for a new generation of Wi-Fi and 5G wireless service — moves that are leaving a lengthening trail of winners and losers and putting Pai's decision-making and career experts under the microscope. The clear winners include Comcast, Facebook, AT&T and other Silicon Valley and telecom titans that say Pai's policies will help the U.S. vie with China for technological supremacy. To his allies, Pai is heroic for taking on parochial interests keeping America from making the objectively best uses of its digital resources.

To his foes, however, he's going rogue in ways that waste taxpayer money and could endanger public safety. Some of them are expressing their criticisms of Pai in deeply personal terms. "I wouldn't take him with me to buy a car because he'd pay full sticker price and then try to give

the salesman a bonus," Senate appropriator John Kennedy (R-La.) said earlier this year, criticizing Pai's plan to offer satellite operators billions of dollars to give up their airwaves for 5G. After Pai approved another 5G plan over the Pentagon's objections, Senate Armed Services Chair Jim Inhofe (R-Okla.) hinted that "when people try to push bad policy through in the middle of a crisis, without much coordination with seemingly anyone else, it makes me wonder about their motives." Critics blame a tunnel-vision regulatory culture that they say Pai has leaned into as agency chief. The FCC embodies "very much a regulatory capture mindset" and "arrogance," said Joy Ditto, who recently led the Utilities Technology Council in an unsuccessful airwaves fight with the commission on behalf of electric utilities. She accused



the agency of putting its faith in tech and telecom companies' promises of improved internet connections, at the expense of safety concerns from other spectrum-dependent industries.

"They literally believe in their heart that nothing that we said is true ... that's just very dangerous thinking," said Ditto, now the CEO of the American Public Power Association, in an interview. "The impression was

'We're smarter than you, you don't really know what you're talking about because you don't have our level of expertise.'" Similar complaints have come from Trump's Defense and Commerce departments — despite the praise Pai's decisions have received from administration leaders like Attorney General William Barr and White House economic adviser Larry Kudlow.

CBI books Gujarat firm, promoters for bank fraud of Rs 300 crore

In its four FIRs, the agency has listed four loans in which Central Bank had to face losses of Rs 47 crore and Rs 39 crore while Bol faced losses of Rs 98 crore and Rs 112 crore.



In what could be next big bank fraud, the Central Bureau of Investigation (CBI), in last eight days, has registered four cases against Ahmedabad-based group, Ardor Global Pvt Ltd (AGPL), and its promoters for allegedly cheating Bank of India (BoI) and Central Bank of India in different loans totaling around Rs 300 crore. However, a forensic audit conducted by consortium of banks revealed in 2018 that there were suspicious routing of funds worth Rs 10,303 crore between 2014 and 2016 in various companies by AGPL, which was earlier known as Chem-Edge International Private Ltd (CEIPL). In its four FIRs, the

agency has listed four loans in which Central Bank had to face losses of Rs 47 crore and Rs 39 crore while BoI faced losses of Rs 98 crore and Rs 112 crore. The agency has named AGPL, CEIPL and their promoters Bharatbhai Ratanshi Shah and Fenil Shah among others as accused in its cases. Interestingly, CBI had registered two case against the group companies in 2019 as well for cheating Bank of Baroda (BoB) of Rs 39 crore and Rs 68 crore respectively. Another FIR was registered against the group in June 2018 for cheating Central Bank of India of Rs 82 crore. According to a forensic audit

carried out by M/s Ravi Ranjan & Co appointed by the banks, which is now part of CBI latest FIRs, several banking transactions have been found between the entities linked directly or indirectly to Ardor Group. The forensic report said — "there has been rotation of Rs

10,303 crore collectively from AGPL, M/s Ardor International Pvt Ltd (AIPL - another group company) where these two companies had transferred payments to few entities aggregating around Rs 12,178 crore between April 2014 and December 2016". The audit,

submitted in January 2018, says that the companies which received this money "further transferred the money to the debtors of AGPL as per receivable audits and in turn these parties against transferred funds to AGPL/AIPL aggregating Rs 10,303 crore."

ED confiscates Nirav Modi's assets valued at Rs 329 crore

The Enforcement Directorate (ED) has confiscated assets worth ₹329 crore of jeweller Nirav Modi under the Fugitive Economic Offenders (FEO) Act, the agency said in a statement on Wednesday. Nirav Modi, who was arrested in Britain last year, is wanted in India for allegedly defrauding Punjab National Bank. "The confiscated properties are in the form of four flats at the iconic Samudra Mahal in Worli, Mumbai, a sea-side farmhouse and land in Alibaug, a windmill in Jaisalmer, a flat in London, residential flats in UAE, shares and bank deposits," the statement said.

A special court in Mumbai on June 8 authorised the agency to confiscate the assets. Modi, whose extradition is being pursued legally by India, is currently lodged in London's Wandsworth jail since his arrest in March 2019.

The agency has to date attached assets worth ₹2,348 crore of Nirav Modi under the Prevention of Money Laundering Act (PMLA).

Last month, the agency brought back 108 consignments of polished diamonds, silver jewellery and pearls worth ₹1,350 crore belonging to Nirav Modi and his uncle, Mehul Choksi, from Hong Kong. The consignments weighing 2,340 kg were seized in July 2018 with the help of Hong Kong authorities. Nirav Modi and Choksi are wanted in the ₹13,578 crore Punjab National Bank fraud unearthed in early 2018.

The Central Bureau of Investigation and ED have filed charge sheets against the two for laundering money to at least 15 countries after taking loans from banks. Choksi is currently in Antigua and Barbuda. His extradition proceedings are pending.



Desi Producer's Hollywood flick released in OTT platform

PRAKASH M SWAMY

Cinedigm Corp has released Kyyba Films' DEVIL'S NIGHT: DAWN OF THE NAIN ROUGE on DVD and digital platforms including Apple, Amazon, FandangoNow, VUDU and more.

Produced by Detroit –based Indian American Tel Ganesan, Jesi Jensen ("Legends & Lies") costars with Nathan Kane Mathers (brother of Marshall Mathers/Eminem) in his introductory role which is directed by Sam Logan Khaleghi.

Aaron Herman Russman wrote the screenplay for the film that features original music from platinum selling artist SwiftyMcVay (Eminem's former bandmate in D12) who also stars in the film. Additionally, the film marks the U.S. acting debut of the renowned Indian actor Napoleon Duraismy who has acted in over 130 films in Bollywood.

Kyyba Film's founder, President & CEO Tel Ganesan serves as Producer on the film. Mr. Ganesan and G.B. Thimotheose, well-known and prominent Michigan community and business leaders are the Executive Producers on the film. DEVIL'S NIGHT: DAWN OF THE NAIN ROUGE is an action-packed crime thriller following a pair of local police officers from a small town just outside of Detroit being plagued by mysterious murders. As the evidence mounts up, the officers can no longer deny the presence of a long forgotten supernatural entity, the Nain Rouge, the city's harbinger of doom.

"Kyyba Films could not have been more proud to announce the release of its debut feature film Devil's Night: Dawn of the Nain Rouge," said Tel K. Ganesan, President and CEO, Kyyba Films. "Key players deliver their best, be it cinematography, production, sound design as well as editing, turning this into a true Hollywood production from a Michigan based company with its very powerful and atmospheric visuals and certainly keeping the audience at the edge of their seats"

Founded by Tel K. Ganesan and G.B. Thimotheose, Kyyba Films is a major film production

company based in Michigan. The company focuses on the production of original feature films and music videos. Kyyba Distributions in partnership with Celebrity Films, India will be distributing the Liam Neeson Starrer, The Marksman previously known as The Minuteman, the upcoming action-thriller from director Robert Lorenz for the territory of Indian Subcontinent.

"Kyyba Films has crafted a suspenseful, edge-of-your-seat thriller that explores the dark forces – both human and not – that leave behind a bizarre trail of murders," said Yolanda Macias, Cinedigm's Executive Vice-President of Acquisitions and Digital Sales. "Featuring a strong female lead who is also a military veteran, the film's dramatic exploration of larger social and moral conflicts in a Detroit community adds further resonance and weight to its bone-chilling scares and truly terrifying ending."

"Indian-Americans are doing extremely well in US business, politics, IT sector, medicine and science and technology. But except Night Shyamalan Ashok Amritraj and Meera Nair not many ventured into Hollywood. My dream is to make it big in Hollywood," said Tel Ganesan the Founder/Executive Producer of Kyyba Films.

Ganesan is also the Chairman of the Board of Kyyba. Tel is on the Advisory Committee for the National Veteran Business Development Council, Board of Directors for Global Detroit and also a member and Board of Advisors of Ann Arbor-SPARK, Global Talent Retention Initiative of Southeast Michigan (GTRI) and Astia He is also a Board Member of James and Patricia Anderson Engineering Ventures Institute, Wayne State University.

Ganesan served as the President of The Indus Entrepreneurs (TiE) Detroit chapter for the six terms. He served as the Chairman of TiECon and lead the development of TiE's flagship conference on Entrepreneurship in Detroit during turbulent times.

Tel is the Founder & President of the Kyyba Kidz Foundation to assist orphaned children and underprivileged individuals by

providing job training for job placement resulting in gainful long term career. He served as the past VP of American Society of Engineers of Indian Origin (ASEI)

Tel has appeared on several TV and radio interviews such as FOX 2 News, Detroit Public TV, NPR, WWJ News Radio and Indian TV Channels. In addition, Tel has been featured in numerous digital and print media such as Financial Times, Detroit News, Oakland Press, Dbusness Magazine, Corp Magazine, Japan's NIKKEI, BBC and Times of India. Tel has received several awards of excellence & honor such as 2019 U.S. PINOYS Hall of Fame Award, Chicago MAFS's Mahatma Gandhi Medallion of Excellence for Top 20 Global Icons, Filmmaker of the year Award from MEAF's 9th Annual Congressional Awards Gala in 2019, Global Detroit's Corporate Leadership Award, Dbusness's The Detroit 500, The Most Powerful Business Leaders in Metro Detroit, Corp Magazine's Diversity Business Leader Dbusness's 2019 Champions of the New Economy, Ernst & Young Entrepreneur of the year finalist - 2014, 2013, 2012 , Outstanding Young Asian American of Michigan, Special Tribute for Excellence - Michigan State Senate, Outstanding Service & Contribution Award, Leader & Innovator Award. In addition, Tel is a public speaker and has spoken at several conferences and seminars.



Johnny Depp admits drugs and alcohol problems but denies ex-wife's abuse allegations

The actor Johnny Depp has forcefully rejected allegations he was abusive toward his ex-wife, Amber Heard, describing them as "sick" on the first day of his libel action against a UK newspaper group. Depp, who arrived at the High Court in London wearing a face mask for the hearing on Tuesday, admitted long-term problems with drugs and alcohol but said a newspaper's claims that he was violent to Heard were "completely untrue." The actor is suing News Group Newspapers and Dan Wootton, the executive editor of one of its tabloids, the Sun, for libel after the paper claimed in a 2018 story that Depp was an abusive husband. Heard was also present in court; she is expected to give evidence later in the case. Court papers show the newspaper group alleges that Depp was "controlling and verbally and physically abusive" towards Heard, "particularly when he was under the influence of alcohol and/or drugs." Depp has always denied allegations of physical abuse against his former wife. Lawyers for News Group Newspapers (NGN) told a high court judge that its description of Depp is "entirely accurate and truthful," the PA Media news agency reported. Citing evidence, including photos, audio recordings and Depp's own text messages, which are to be presented at the trial, lawyers for the newspaper group argued in court filings that Depp "beat his wife Amber Heard, causing her to suffer significant injury, and on occasion leading to her fearing for her life," PA reported.



The newspaper group claims there were 14 alleged incidents of domestic violence, PA said, including what Heard describes in court papers as a "three-day hostage situation in Australia in March 2015". Depp denies all the allegations. Giving evidence in court, Depp described accusations that he subjected her to "torture and other abuse" as "sick" and "completely untrue," PA reported, and he claimed that Heard was physically abusive to him. "The claimant's position is clear -- Ms Heard's allegations are complete lies. The claimant was not violent towards Ms Heard, it was she who was violent to him," Depp's barrister David Sherborne said in a written outline of the actor's case, PA reported. On Tuesday Depp was questioned over his relationship with alcohol and drugs. Depp told the court that he had started taking drugs at a "very young age, when it was not a particularly stable or secure or safe home life, and there was quite a lot of unpleasantness in the house," PA reported. The actor later said he had been in "an internal fight... in terms of alcohol and drugs and other numbing agents throughout my life, from the age of 11 on through."

Divya Dutta: It's about favouritism in Bollywood, not outsiders vs insiders

Dutta also feels that there should be no judgments based on the people an actor is friends with in the industry as that's "their personal choice".



The insider vs outsider debate has been reignited with actor Sushant Singh Rajput's shocking demise, and talks about camps and privileged groups dominating the Hindi film industry continue to fill the chatter. While many actors have called out this prevalent culture in Bollywood, actor Divya Dutta feels that the bigger problem is favouritism. "I don't think there is anything called an outsider or an insider. One may come as an outsider to this film industry, but still join a group. So, when you look at these so-called groups, do they only comprise star kids? No, outsiders also are a part of the group," she says, adding, "So, it is about favouritism, that's is the word that should be used. And this exists everywhere." Dutta, however, feels that there should be no judgments based on the people an actor is friends with in the industry as that's "their personal choice". She explains, "You can't judge people for favouring somebody. That happens in every field. Everyone has their own journey. All we need to do is introspect, and be sensitive towards others."

Another topic that has come to limelight now, is the importance of mental health. Dutta

feels there is no point just tweeting about the matter and reducing it to merely a "panel discussion". "The problem is that we are very superficial. We are not reaching out to people. It irritates me that we are tweeting away on social media but beyond that, what are we doing? Where is your sensitivity?" she asks. Maintaining her stance that such practices apply to everyone and not just the film industry, Dutta adds, "It is not just about actors. It is just that our lives are right at the face of the world, so it is mostly, in the forefront. Every field has its pressures and stress factors."a

We have to slowly get back to normalcy: Vidya Balan

Strap: Actor Vidya Balan, who resumed work post three months of lockdown, says while it is important to realise the seriousness of the situation, it's wonderful to be working again. After Akshay Kumar stepped out to shoot an ad, now actor Vidya Balan has resumed work post almost three months of lockdown. The Tumhari Sulu (2017) actor shot for an ad at Mehboob Studios with a small unit. They were the only ones shooting, so it was "peaceful and non-hecktic". Talking about her experience on the shoot and the new normal, Balan says, "It feels wonderful to be back on set. Everyone was in PPE kits and was working while maintaining social

distance. All the precautions were being taken and guidelines were being followed. There was a sanitisation booth and temperatures were checked regularly, too. Everyone realised the seriousness of the situation. We are all trying to do the best we can. It is a new experience but I am very happy to have stepped out for work." She hopes that when everyone starts working in full force, we are "not reckless but careful". "All of us, at some point, will have to adapt to the situation. We will have to slowly get back to normalcy. We will have to be responsible and cautious and work around the virus, till it lasts. I am glad we made this start."



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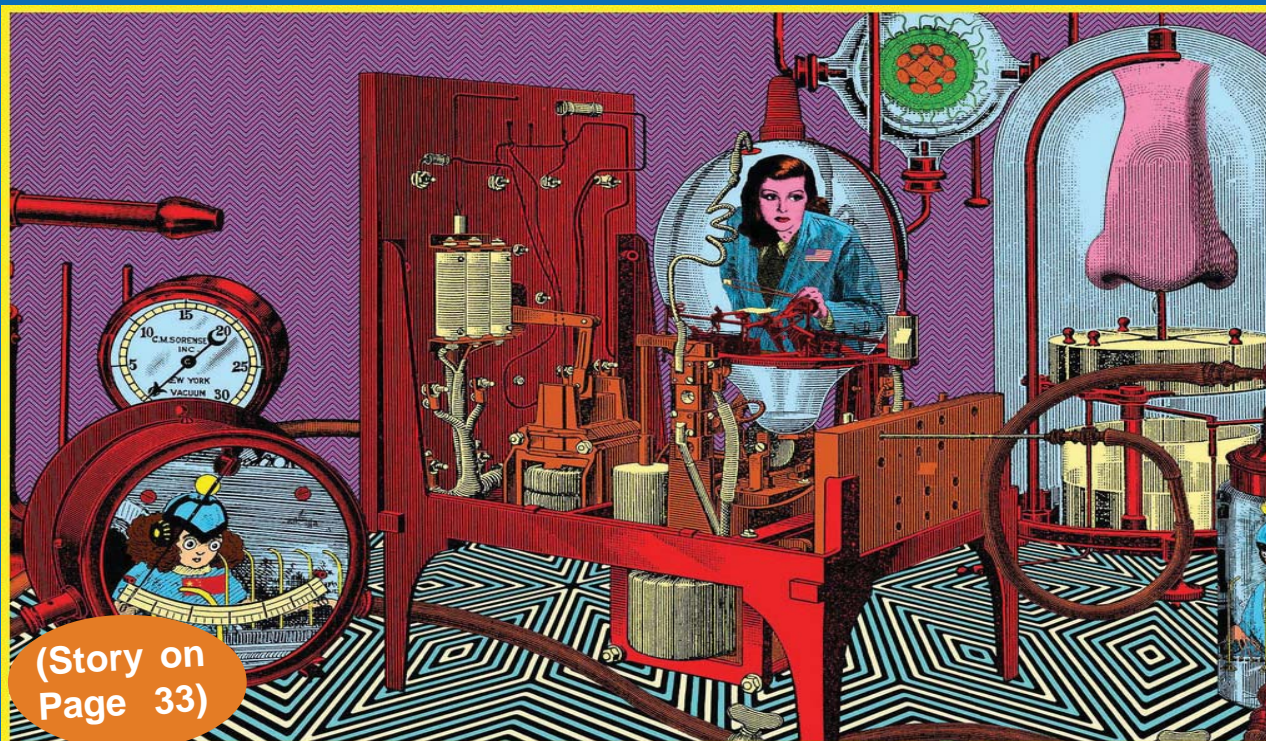
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The Dangerous Race for the Covid Vaccine

The international competition for a coronavirus vaccine harkens back to the golden age of Edison and the Wright Brothers. But excesses of national pride and one-upmanship are threatening to overwhelm the common good.



(Story on
Page 33)

The big secret of tech innovation

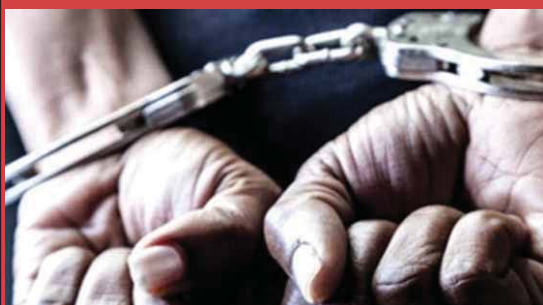
Imitation is good. If you can't imitate, buy the company. And then improve. But don't steal IP



(News Agencies) The chairman of Reliance Industries Limited, Mukesh Ambani, recently announced a video-conferencing tool, JioMeet, that looks just like Zoom. On social media, Indian entrepreneurs are panning him for copying; one person tweeted that he should have called it "Jhoom" because that is how it would be pronounced locally. (Contd on page 32)

Kin among 23 booked for forging will of last ruler of Faridkot state in '82

The property dispute dates back to 1989 when Brar's will bequeathing his properties to the Trust, with his daughter, Deepinder Kaur, as its head, surfaced after his death.



(News Agencies) Relatives of the last ruler of Punjab's erstwhile princely state of Faridkot were among 23 people booked for fraud on Wednesday for allegedly forging his will in 1982. The case was filed a month after the Punjab and Haryana high court ruled that Harinder Singh Brar's will was forged in Maharwal Khewaji Trust's favour. Members of the trust, including its chairman and the ruler's grandson, Jai Chand Mehtab, are among those booked on the complaint of Brar's daughter, Amrit Kaur. (Contd on page 32)

Donald Trump is wrong, yet again

Visa restrictions on students will harm the US and offer no benefits to its citizens

(News Agencies) The United States (US) Immigration and Customs Enforcement agency has announced that foreign students who plan to take only online college courses this coming semester must leave the US. Indian students currently in the US, or who were planning to come in as new students, must take in-person courses. The new immigration regulations will face court challenges. It is conceivable they may never come into force until the semester is over. As President Donald Trump's standing in the polls falls, he has become increasingly populist in his responses. On the domestic front, he has played footsie with white supremacists and, increasingly, turned on immigrants. Mr Trump has long denounced illegal migration. Now, he has turned his ire on immigrants who go through the legal process. When he suspended H and L visas, given high joblessness rates, this had some political resonance. Restrictions on students inflict both short and long-term damage to the US economy and offer no benefits to its citizens. Mr Trump may hope that hitting out at students in a country where a college degree defines middle-class status will appeal to his working-class base. So tenuous is the reasoning that one can predict his political fortunes will not improve because of this narrow-minded act.

