

# Disaster. Fiasco. Debacle.

Small Businesses Wait for Cash as Disaster Loan Program Unravels. PPP loan plan a mess so far for small businesses riding out coronavirus crisis.



The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress with overwhelming, bipartisan support and signed into law by President Trump on March 27th, 2020. It promised to provide fast and direct economic assistance for American workers and families, small businesses, and preserve jobs for American industries. This over \$2 trillion economic relief package was supposed to deliver on the Trump Administration's commitment to protecting the American people from the public health and economic impacts of COVID-19.

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## India's global stature has gone up

(By Jagdish Sewhani)  
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# West Asia is staring at an economic crisis. India has to be prepared



(News Agencies) Often jocularly called "India's fifth metropolis" or "India's cleanest city", Dubai is the economic power centre of not just West Asia but increasingly the global financial system as well. There are over 300 weekly passenger flights between Dubai and various Indian cities, showcasing its importance, and of the larger region, to the Indian economy and society. Of the 3,336 coronavirus disease (Covid-19)-positive Indians currently abroad, 2,061 are reportedly in the Gulf. However, larger problems await New Delhi in the extended Gulf region

with the global economy heading towards a critical downturn. Some analysts suggest that the crisis will be bigger than the Great Depression. Fractures have already started to show in the Gulf economies, as markets crash, lockdowns are imposed, businesses stall, and an oil price war plays out in the Organization of the Petroleum Exporting Countries (Opec) and beyond. Over eight million Indians work in the larger West Asian region, with the United Arab Emirates (UAE) and Saudi Arabia taking the bulk of those numbers. These eight million-plus

workers are also responsible for sending more than \$50 billion in remittances back to India annually. Now, the World Bank predicts a 23% overall drop in remittances this year.

Estimates suggest that the Gulf economies may need in excess of \$40 billion in this fiscal infused into the regional financial ecosystem to cushion the Covid-19 blow. The Indian skilled and semi-skilled workers in the region will feel the significant fallout of this, as they lose contracts with major events in the region such as DubaiExpo 2020 and others being postponed.

Kerala, which has over 1.5 million of its citizens working in the Gulf, is expecting a return of up to 400,000 of its people soon after the lockdowns are removed due to the pandemic fallout. Migration figures had started to slow down over the past few years, with a record number of semi-skilled labour returning. The reasons behind this trend have varied, from wage

stagnation, cost of living, inflation, oil prices, migration policies of the Indian government and a shift towards the requirement of more skilled labour than semi-skilled. Even in Dubai, once synonymous with general Indian labour, the Indian chief executive officer and the Indian engineer are now more sought after.

Beyond the immediate crisis, the pandemic is also certain to put a spanner in the process of regional reforms. For example, Saudi Arabia — with its king-in-waiting, Mohammed bin Salman (MBS)'s grand plans of opening up the Saudi economy in efforts to wean the kingdom away from its reliance on oil — will certainly experience turbulence, putting the country's "Vision 2030" plan under duress and possibly draining foreign exchange reserves. With oil prices stunningly falling below \$25 per barrel in the recent past due to both a crash in global demand reeling from the pandemic and disagreements between

Saudi Arabia, the United States and Russia over crude production, the political and economic faultlines in an already conflict-ridden neighbourhood will deepen. While it is true that these low oil prices are good news for New Delhi, it will come as a bounty for the Indian government only if the economy is thriving, and consumption is robust. The latest GDP data from the International Monetary Fund for India's growth over the next year puts the figure at 1.9% in the current fiscal. For now, the biggest boon of these low prices is only in topping up the country's strategic crude reserves cheaply. It is also imperative to remember that while the UAE and Saudi Arabia take a lot of the spotlight when it comes to trade and migration issues between India and West Asia, smaller Gulf nations such as Kuwait, Oman and Bahrain also hold a significant stake. Kuwait, where New Delhi recently sent medical teams to help fight the pandemic,

is home to nearly one million Indians. Together, these three small countries alone have around 1.5 million Indians as residents and workers. Beyond this, even conflict-ridden states like Iraq have Indians working as oil workers, truck drivers and logistics handlers — there were over 17,000 working in the country as of last year.

A significant reverse-migration in the post-Covid-19 era will add extra strain on the Indian economy, as the returning workers will add pressure on an already faltering job market along with the exchequer losing out on remittances that could go into billions of dollars. India's outreach during the pandemic towards West Asia, from Saudi Arabia to Israel to Iran has been robust. However, the government should also use this crisis to empower states to have a larger say on migration and economic resettlement issues as part of the Centre's foreign policy. The time is opportune to prepare and act collectively.

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# Madhya Pradesh CM Shivraj Singh Chouhan expands cabinet amid Covid-19 lockdown

The five ministers, including a woman and two former legislators, were sworn in by Governor Lalji Tandon at a simple function in the Raj Bhawan amid the Covid-19 lockdown.

(News Agencies) Madhya Pradesh chief minister Shivraj Singh Chouhan constituted his cabinet with five ministers on Tuesday, nearly a month after he was sworn-in as the central state's head for the fourth time. The five, including a woman and two former legislators, were sworn in by Governor Lalji Tandon at a simple function in the Raj Bhawan amid the Covid-19 lockdown.

Narottam Mishra, Tulsi Silavat, Kamal Patel, Govind Singh Rajput and Meena Singh took the oath of office as Chouhan kept the size of his cabinet small on expected lines.

The senior Bharatiya Janata Party (BJP) leader is expected to expand his cabinet after the

Covid-19 lockdown is lifted on May 3.

## Cabinet's composition

Chouhan had been holding discussions with senior party leaders in Delhi in the past few days about the size and the possible faces in the cabinet.

Silavat and Rajput are loyalists of Bharatiya Janata Party (BJP) leader and former Union minister Jyotiraditya Scindia. They were ministers in Congress government too which was dislodged by the BJP last month. Silavat and Rajput, along with four other ministers and 18 Congress MLAs, resigned in March from the state assembly in their rebellion against the then chief minister Kamal Nath. Mishra, Patel and Singh are also old hands and had served as

ministers in the then BJP government.

Caste and regional combinations were also taken into consideration while constituting the cabinet.

Mishra from Gwalior-Chambal region is a Brahmin while Silavat from Malwa region comes from Scheduled castes. Patel from central MP represents the other backward classes while Singh from the Vindhya region is a tribal leader. Rajput, who is from Bundelkhand, is a member of the upper caste.

Mishra and Silavat both have been health ministers in the then BJP and then Congress governments.

**Criticism over Covid-19** Shivraj Singh Chouhan was sworn in as the chief minister on March 23. He faced flak from the opposition

and on social media for running his government without a cabinet, particularly without a health minister, as the Covid-19 situation continued to worsen in the state. When Chouhan assumed office the coronavirus pandemic was rearing its head in the state with only seven Covid-19 cases registered in two districts. But in the span of about 29 days, the state has registered as many as 1485 Covid-19 cases with 76 of them dead and as many as 26 of its 52 districts affected. Madhya Pradesh has emerged as one of the worst managed states in the country during the period with chief minister Shivraj Singh Chouhan blaming the then Congress government for the present situation in the state. At the same time, Indore has

become one of the major hotspots in the country, prompting the central government to send a team on Monday to the city to assess and manage the situation. "To become a one-man army, chief minister Shivraj Singh Chouhan put in peril the lives of 7.50 crore people of Madhya Pradesh. The CM is busy in his branding and publicity instead of protecting people of the state from Corona. In Madhya Pradesh, the situation is going from bad to worse," Ajay Singh, senior Congress leader and former leader of the opposition, had said on April 10. Later, Congress' Rajya Sabha member Vivek Tankha in a letter to President Ram Nath Kovind urged him to impose a President's rule in the state if Chouhan failed to constitute his cabinet.

## 2 workers on way home amid lockdown stop to eat on tracks. Train runs over them

(News Agencies) Two labourers, who had sat down to have breakfast on a railway track, were run over by an incoming freight train at around 8am on Tuesday in Chhattisgarh's Koriya district. The victims were walking back to their native villages in Surajpur district amid the ongoing nationwide lockdown enforced to contain the spread of coronavirus disease (Covid-19) outbreak. Police said the incident took place between Udalkachhar and Darritola railway stations under Koriya district. City superintendent of police (CSP), Manendragarh, Karn Kumar Uike, said that the victims, Kareshwar Rajwade (21) and Gulab Rajwade (20) along with two other workers started walking from Pendra-Marwahi-Gaurela district on Monday for their native villages in Surajpur district, located around 130km from Pendra, along the railway tracks.

"The workers decided to walk along the railway track, as no transport service was available due to the ongoing lockdown. They walked through Monday night and reached a spot between Udalkachhar and Darritola stations on the Anuppur-Ambikapur rail route, located around 80km from Pendra. The victims were eating their breakfast on the railway track, while the other two workers had gone to fetch water. The victims didn't see the incoming freight train because of a curve on the track. They were run over at around 8am on Tuesday," said CSP Uike. The other two workers informed the police and later the victims' bodies were sent for post-mortem examination.

Chhattisgarh chief minister Bhupesh Baghel expressed grief over the workers' death and instructed the district authorities to provide necessary assistance to the family members of the deceased.

## Yogi Adityanath's father cremated in Rishikesh, Uttarakhand CM pays tributes

Yogi had said yesterday that he would not attend his father's funeral to honour the lockdown provisions.



(News Agencies) The last rites of Anand Singh Bisht, father of UP chief minister Yogi Adityanath, were conducted in Rishikesh on Tuesday in the presence of close family members, Uttarakhand chief minister Trivendra Singh Rawat and other ministers.

Yogi could not attend the funeral due to the nationwide lockdown and the last rites were conducted by the deceased's youngest son Mahendra Bisht.

The mortal remains of 90-year-old Bisht reached his ancestral village in Pauri Garhwal on Monday evening in an ambulance from All India Institute of Medical Sciences (AIIMS) Delhi, where he succumbed earlier in the day after undergoing treatment for the past three months.

The UP chief minister had made it clear yesterday that he would not attend the funeral of his father as he was duty-bound to stay in the state while a national lockdown to fight coronavirus was in place.

Anand Singh Bisht once worked with the Uttarakhand forest department as

a range officer and used his knowledge of the area and the people very well as a social worker after retirement.

Rawat paid tributes to the departed soul at Phoolchatti in Pauri Garhwal district and consoled the bereaved family.

"The loss of social worker like Anand Singh ji will always be remembered by the state. The work done by him towards society will always be remembered. May God gives strength to the bereaved family to bear this loss," said Rawat. Ritu Khanduri, a legislator from Yamkeshwar block in Pauri Garhwal from where Bisht hailed, said that despite his old age, Bisht's enthusiasm for helping people never saw any decline.

## Never before did science make such progress in just 3 months: ICMR on Covid-19

(News Agencies) Dr R Gangakhedkar, head of epidemiology and communicable diseases at the Indian Council of Medical Research (ICMR), on Tuesday said that it has never happened before in the case of any other disease when science had exhibited such progress. During a Covid-19 press briefing by Union Health Ministry, Gangakhedkar said that novel coronavirus is a "new disease" and in just three 3 months, science has shown progress and developed tests for the disease. Trials are under progress for the formulation of coronavirus vaccine, he said. "It is a new disease, in the last 3 and half months science has progressed and developed PCR tests, 5 vaccines have gone into human trial phase out of 70 vaccine

candidates. It has never happened before in case of any other disease," Gangakhedkar said. Gangakhedkar said that state governments have been advised not to use rapid testing kits for two days. "A lot of variations, kits will be tested and validated by on-ground teams and we will give advisory in the next 2 days," he added. The top ICMR scientist said that over 4 lakh coronavirus samples have been tested so far. "4,49,810 samples have been tested so far. 35,852 samples were tested yesterday, of which 29,776 samples were tested in 201 Indian Council of Medical Research (ICMR) network labs and remaining 6,076 samples were tested in 86 private labs, Gangakhedkar stated.



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# Life, liberty and law in times of a lockdown

There has been a trade-off between the right to life and the right to liberty, with unfair consequences for the poor



The established discourse on rights says that the enjoyment of your rights ends where it affects the ability of another person to enjoy theirs. The idea is to ensure the enjoyment of rights by all, in equal measure. Today, however, we are facing an unprecedented situation: By your presence alone, you can threaten the well-being of another human being.

The Constitution guarantees the right to life and liberty under Article 21. But never before have these fundamental rights been treated as antithetical to each other. But they are today. To preserve life, in its real, actual and most basic sense, we are ready to give up liberty. The more liberty we surrender, the higher the likelihood that we preserve the right to life.

As much of the world enters various phases of lockdowns, scholars are trying to find a legal basis of the lockdowns and other legal measures undertaken by governments to fight the coronavirus. In every country, including India, there is confusion between “government advice” and measures that have the force of

law. Some countries such as the United Kingdom (UK) and Singapore have hastily passed legislation to facilitate the collective surrender of the right to move freely and to enforce it through law enforcement authorities. However, despite the enactment in the UK, there have been many instances of confusion between legally enforceable restrictions, and “advice”, even among law enforcement officials.

In India, two laws have been used to tackle the virus: The Epidemic Diseases Act, 1897, a two-page relic from our British colonial past that arms the State to put in place temporary measures, which the public needs to follow, to prevent the outbreak of diseases. Anyone disobeying the Epidemic Diseases Act can be penalised under the all-purpose, all-weather Section 188 of the Indian Penal Code, which prescribes a punishment of imprisonment for up to six months, or a fine up to ~1,000, or both.

The second is the Disaster Management Act, 2005. The

pandemic is a “disaster” under the wide definition of the Act. However, in its design, the Act is structured to address natural calamities. To secure compliance of directives issued under this Act, broad unspecific provisions are relied upon. For instance, the guidelines issued on April 15 by the home ministry under the Act include a slew of directives such as wearing masks at workplaces.

Apart from the prohibition on spitting, the violation of which entails a fine, specific punishments for other violations are not indicated. Any other violation would fall under Section 51 of the Act, which prescribes a maximum punishment of imprisonment for a year or a fine. This increases to two years, if the violation results in loss of lives or imminent danger. The notification issued by the home ministry also cites the trusty old Section 188.

No existing law is designed to address the coronavirus pandemic. So repurposing outdated legislation, or using legislation not designed for this purpose, may have enabled swift measures, but at the same time,

it has a one-size-fits-all approach. It would be ideal to have a law that tailors punishments proportionately to the behaviour it seeks to secure.

Then there are the faultlines that emerge when law enforcement and public health collide. When three residents of an affluent neighborhood in Delhi tested positive for Covid-19, the police circulated a WhatsApp message, stating that their preliminary inquiry raised a “doubt” about a guard working with the family, who was suspected of attending a religious gathering. The message stated that the guard was now “on the run”. The police registered an FIR against him. A week later, it turned out that the guard tested negative for Covid-19. We see the word “suspect” used for people afflicted with symptoms of the disease. This is an epidemic, not a bank robbery. Yet, as we rely on law enforcement authorities to grapple with a difficult public health situation, we expect them to shift gears. We need to change the vocabulary to encourage honest reporting of symptoms

and exposure. How do we do this when India presents more complex issues about social distancing than perhaps any other country in the world? People do not observe physical space or boundaries, nor do they often have the luxury of them. We are hardwired to not be solitary creatures. Will we be capable of the behavioural change required to keep us all safe after complete lockdown measures are lifted, or will the change in behaviour continue to be demanded and imposed on us by the law?

We now seem to be part of a global consensus supporting the necessity to trade off one right to preserve another. In India, it is the poor that have disproportionately borne the burden of this. A trade implies receiving something in return for what you forfeit. Did the poor participate in a trade at all? The right to life has been interpreted by the Supreme Court to include the right to live with dignity. Yet, we failed to provide a life of dignity during lockdown to our most economically vulnerable people. This is a cross that the nation will carry forever.

## Irresponsible actions in US, Brazil, Pakistan can undermine global efforts

Political considerations, which are clearly motivating the leaders who are advocating dangerous behaviour, have to be put aside for now. This could mean the difference between life and death.

When nations across the world are pulling out all the stops to flatten the coronavirus curve, it is incumbent upon leaders to refrain from any statement or action which could exacerbate the situation. But, regrettably, not all world leaders have been responsible or circumspect in their utterances and behaviour. United States President Donald Trump's tweets asking his supporters to liberate the Democratic states of Virginia, Michigan and Minnesota have been taken as licence to indulge in dangerous behaviour, disregarding norms of social distancing and easing lockdowns of businesses. This puts the lives of people at much greater risk. Brazil's President Jair Bolsonaro has summarily sacked his health minister, Luiz Mandetta, an advocate of social distancing



and isolation. Despite a high number of cases, Mr Bolsonaro has dismissed the virulent pandemic as

nothing more than a “little flu.” Closer to home, in Pakistan, conditional congregations in mosques have

been allowed, violating protocols laid down by the World Health Organization. Muslim countries

across the world have not eased restrictions, and rightly so, and have got the full support of their clergies on this. This cannot be merely treated as the policy preference of specific countries, and their internal affair, for its consequences will be global. The spread of the coronavirus disease has shown the intricate ways in which the world is interconnected and interdependent. In a world where borders are still porous, even when one nation slips, it carries the threat of the rapid spread of the virus. The international community needs to collectively insist on the need for scientific advice to be followed. Political considerations, which are clearly motivating the leaders who are advocating dangerous behaviour, have to be put aside for now. This could mean the difference between



# Life in the era of COVID-19

(By Narendra Modi,  
Prime Minister of India)

It has been a topsy-turvy start to the third decade of this century. COVID-19 has brought with it many disruptions.

Coronavirus has significantly changed the contours of professional life. These days, home is the new office. The Internet is the new meeting room.

For the time being, office breaks with colleagues are history. I have also been adapting to these changes. Most meetings, be it with minister colleagues, officials and world leaders, are now via video conferencing.

In order to get ground level feedback from various stakeholders, there have been videoconference meetings with several sections of society. There were extensive interactions with NGOs, civil society groups and community organisations. There was an interaction with Radio Jockeys too. Besides that, I have been making numerous phone calls daily, taking feedback from different sections of society.

One is seeing the ways through which people are continuing their work in these times. There are a few creative videos by our film stars conveying a relevant message of staying home. Our singers did an online concert. Chess players played chess digitally and through

that contributed to the fight against COVID-19. Quite innovative!

The work place is getting Digital First. And, why not? After all, the most transformational impact of Technology often happens in the lives of the poor. It is technology that demolishes bureaucratic hierarchies, eliminates middlemen and accelerates welfare measures.

Let me give you an example.

When we got the opportunity to serve in 2014, we started connecting Indians, especially the poor with their Jan Dhan Account, Aadhar & Mobile number. This seemingly simple connection has not only stopped corruption and rent seeking that was going on for decades, but has also enabled the Government to transfer money at the click of a button. This click of a button has replaced multiple levels of hierarchies on the file and also weeks of delay.

India has perhaps the largest such infrastructure in the world. This infrastructure has helped us tremendously in transferring money directly and immediately to the poor and needy, benefiting crores of families, during the COVID-19 situation.

Another case in point is the education sector. There are many outstanding

professionals already innovating in this sector. Invigorating technology in this sector has its benefits. The Government of India has also undertaken efforts such as the DIKSHA Portal, to help teachers and boost e-learning. There is SWAYAM, aimed at improving access, equity and quality of education. E-Pathshala, which is available in many languages, enables access to various e-books and such learning material.

Today, the world is in pursuit of new business models. India, a youthful nation known for its innovative zeal can take the lead in providing a new work culture. I envision this new business and work culture being redefined on the following vowels.

I call them- vowels of the new normal- because like vowels in the English language, these would become essential ingredients of any business model in the post-COVID world.

## Adaptability:

The need of the hour is to think of business and lifestyle models that are easily adaptable. Doing so would mean that even in a time of crisis, our offices, businesses and commerce could get moving faster, ensuring loss of life does not occur.

Embracing digital payments is a prime example of adaptability.



Shop owners big and small should invest in digital tools that keep commerce connected, especially in times of crisis. India is already witnessing an encouraging surge in digital transactions. Another example is telemedicine. We are already seeing several consultations without actually going to the clinic or hospital. Again, this is a positive sign. Can we think of business models to help further telemedicine across the world?

## Efficiency:

Perhaps, this is the time to think of reimagining what we refer to as being efficient. Efficiency cannot only be about- how much time was spent in the office. We should perhaps think of models where productivity and efficiency matter more than appearance of effort. The emphasis should be on completing a task in the specified time frame.

## Inclusivity:

Let us develop business models that attach primacy to care for the poor, the most vulnerable as well as our planet. We have made major progress in combating climate change. Mother Nature has demonstrated to us her magnificence, showing us how quickly it can flourish when human activity is slower. There is a significant future in developing technologies and practices that reduce our impact on the planet. Do more with less.

COVID-19 has made us realise the need to

work on health solutions at low cost and large scale. We can become a guiding light for global efforts to ensure the health and well being of humanity. We should invest in innovations to make sure our farmers have access to information, machinery, and markets no matter what the situation, that our citizens have access to essential goods.

## Opportunity:

Every crisis brings with it an opportunity. COVID-19 is no different. Let us evaluate what might be the new opportunities/growth areas that would emerge now. Rather than playing catch up, India must be ahead of the curve in the post-COVID world. Let us think about how our people, our skills sets, our core capabilities can be used in doing so.

## Universalism:

COVID-19 does not see race, religion, colour, caste, creed, language or border before striking. Our response and conduct thereafter should attach primacy to unity and brotherhood. We are in this together. Unlike previous moments in history, when countries or societies faced off against each other, today we are together facing a common challenge. The future will be about togetherness and resilience. The next big ideas from India should find global relevance and application. They should have the ability to drive a positive change not merely

for India but for the entire humankind.

Logistics was previously only seen through the prism of physical infrastructure – roads, warehouses, ports. But logistical experts these days can control global supply chains through the comfort of their own homes.

India, with the right blend of the physical and the virtual can emerge as the global nerve centre of complex modern multinational supply chains in the post COVID-19 world. Let us rise to that occasion and seize this opportunity.

I urge you all to think about this and contribute to the discourse. The shift from BYOD to WFH brings new challenges to balance the official and personal. Whatever be the case, devote time to fitness and exercising. Try Yoga as a means to improve physical and mental wellbeing. Traditional medicine systems of India are known to help keep the body fit. The Ayush Ministry has come out with a protocol that would help in staying healthy. Have a look at these as well. Lastly, and importantly, please download Aarogya Setu Mobile App. This is a futuristic App that leverages technology to help contain the possible spread of COVID-19. More the downloads, more its effectiveness.

Will wait to hear from you all.

(Forwarded by  
Embassy of India,  
Washington DC)





# The battle in the White House on immigration



United States (US) President Donald Trump ordered the temporary suspension of all immigration to the US to protect American jobs for Americans hit by layoffs that have spiked to levels not seen since the Great Depression of 1929. It is now up to 26.4 million.

But look harder and you will find an unwavering determination of this administration — or that of some senior staffers, even if not necessarily backed by Trump — to curb, curtail or kill the H-1B short-term non-immigrant visa programme. This was started to enable US firms to hire foreigners, to make up for the shortage of highly-skilled workers locally. Also in the crosshairs is the other non-immigrant work visa, H-2B, for farmworkers.

Both are currently exempt from the 60-day suspension. And the reaction in the echo chamber has been instructive. Tucker Carlson, a Fox News anchor, while mentioning H-1B and H-2Bs, vented on air, "That's an awful lot of exceptions." Ann Coulter, a leading conservative columnist, added it to her list of disappointments with Trump. Breitbart News, which is extremely close to the Trump White House, griped that an earlier draft of the final order was "much more expansive". Indeed, it was. Breitbart News later reported that the earlier draft proposed suspending non-immigrant work visas H-1B and H-2B. So, what happened? Who or what stopped the president?

Not clear, yet. No one was named. But there are clear factions in the White House on immigration. Senior adviser Stephen Miller is the leading hawk and is seen as the

man behind every extreme order on immigration or action, from the Muslim travel ban and family separation to denying green cards to applicants who took government benefits. He has strong views against H-1B visa programme, and once named Indian companies that he suspected of gaming the H-1B programme. On the other side are the moderates, a small but perhaps the most powerful faction in this White House; the president's son-in-law Jared Kushner and daughter Ivanka Trump, who are both officially senior advisers to the president. It was not immediately known if this dynamic killed the draft. The US president's own views on H-1B have been somewhat ambivalent. He has acknowledged using the programme in his businesses before becoming president, but has also contended that the programme has been abused and has ordered its reform to, among other things, conform to his overarching "Buy American, Hire American" vision. But a nip here and a tuck there will not satisfy critics of the programme, who are now using the coronavirus epidemic to call for expanded action. The executive order signed by Trump provides for "additional measures" to deal with worsening unemployment; non-immigrant visas. H-1B, H-2B and other non-immigrant visas could find themselves stripped of their current exemption. There is an additional issue. Temporary suspensions are not always temporary — the ban on travellers from certain Muslim-majority countries that was first ordered in January 2017 for 90 days remains in force three years hence, morphing through several iterations.

# The Coronavirus Lockdown In India Has Shattered Smokescreen Of Equality

It's been a few weeks since the Coronavirus outbreak. Most of the world is under lockdown. Today, it is the social media hashtags that make the world seem noisy and obnoxious (earlier, it was traffic lights, honking, nosy relatives and smug colleagues). Instagram is flooded with food du jour of boisterous celebrities, from broccoli and avocados to creamy Malabari dishes. We bake cakes, fritters and fries. Meanwhile, the migrants share food in cramped conditions and walk miles in towards their home. It reaffirms the non-elasticity of class; class is crisp cotton. The Bollywood 'babe magnets', dolled beauties and we, the 'mango' people, inhabit layers of the top pie. The 'mango' people (middle class/aam admi) may smirk at those on the top, but we are just a shade less blind to the plight of those at the bottom. If those 'deluxe' are at fifty shades, we are at forty-nine or eight? It doesn't matter.

On any given day, of our privileged reverie, are we not guilty of making people invisible? The wand of bubbled existence is magical, convenient and alluring. The security guards, the sweepers, the waiters (and waitresses), construction workers, garbage pickers, sanitary workers, traffic police and it can go on. What do we do when we see them each day? We don't avert our eyes; we forget to notice. What have we lost and gained here? We are happy in our pretence,

make-believe world of tranquillity and equality. What do we lose? We continue to de-humanise the 'self' and 'others' in the process.

The COVID-19 lockdown in India has snuffed out the smokescreen of equality. The 'invisible' are visible again on our TV sets and mobile phones. We chuckle our mouths and gape with furrowed brows, showing our 'empathy'. We revel under the cloak of complacency as soon as the images disappear from our screens. The statistics, the numbers, show that "Over half of India's daily wage and migrant population earns just Rs 200-400 a day (\$2.6-5.2). It is much below the prescribed minimum wage of Rs 692, Rs629 and Rs 571 for skilled, semi-skilled, and unskilled workers respectively (in Delhi). More than 80 per cent of migrants will run out of food before the lockdown ends (Data collected by Jan Sahas).

The numbers are stark. Yet, numbers do not say anything about the kind of intense stress and bullying the migrants face. It doesn't speak how our attitude, as a society, is towards migrant workers. Beyond numbers and lockdown, it is time to introspect our attitude towards the 'invisible'. As the vast nation takes a flight towards 'growth' and 'development', the bottom half keep on crawling and bicycling towards basic minimum. Beyond the economic difficulties, how have we treated the migrants?

(Contd on page 19)



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Editor (Political Affairs-India) :

Aruna Singh

Chief Photographer : Vijay Shah

Editorial Intern: Roubin Singh Thind

Special Correspondent :

Gagandeep Singh (INDIA)

Web Coordinator : Harpreet Singh

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P.O Box 7005 Hicksville New York 11801

Phone: 917 612 3158

editor@thesouthasianinsider.com, thesouthasianinsider@gmail.com

www.thesouthasianinsider.com

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# India's global stature has gone up

## Modi has shown the world in successfully fighting coronavirus



**By Jagdish Sewhani**

Thanks to the legendary administrative acumen of Prime Minister Narendra Modi and his visionary leadership, at their best display during the current coronavirus pandemic crisis, India's global stature has gone up.

The deadly coronavirus pandemic, which was first spotted in Wuhan city of China in November, has so far killed more than 183,000 people globally and infected another 2.6 million, has emerged as the deadliest public health challenge in more than a century.

In the past few months, economies of countries, which have the world's best health care facilities, have per capita income much more than India are falling apart like a pack of cards. The number of people to have died due to coronavirus in these countries is shocking, to say the least, and not been seen since the Spanish flu of 1918-1920.

The United States which is the global leader in health care facilities, medical research and availability of resources, has emerged

as the global hotspot of COVID-19. The number of Americans to have died because of coronavirus is fast approaching 50,000; an unbelievable figure for us till a few months ago. More than 8.5 lakh people have been tested positive with coronavirus.

And notably, New York, which is global financial capital and is the best in America's health care facilities is its epicenter. More than 17,000 people have lost their lives and 2.5 lakhs have been tested positive. Let's look at numbers of some of the other top five countries hit by coronavirus.

In Italy, more than 25,000 people have died and 187,000 infected; in Spain over 21,000 have died and more than two lakhs infected; and France over 21,000 have died and 119,000 have been infected. In United Kingdom, where its Prime Minister Boris Johnson had to be taken to ICU, more than 18,000 have died and 1.3 lakhs have been infected.

Well, it's for these countries to ponder upon their fight against

coronavirus, and review post-COVID 19 as to what went wrong and how this shocking loss of lives could have been prevented.

No doubt, we are in the middle of this pandemic and we still have a long way to go, before this could be brought under control, India by any standard, so far, has performed much better than others. A country of 130 billion people living in one of the highest densely populated areas of the world, with a poor basic health care infrastructure and facilities including a low number of per capita availability of beds and doctors, the thus far low infection rate (a little over 20,000 by April 23) and 652 deaths, is nothing but remarkable.

Sitting thousands of miles away in New York, under stay-at-home order for the past several weeks, I feel proud of my country and the leadership that Prime Minister Narendra Modi and his "Team India" has shown in this fight against invisible coronavirus. One of the key reasons for this, I believe is that Prime Minister Narendra Modi

and his team acted early and decisively.

Team India, under Prime Minister Modi has been acting at a lightning speed. It was on January 7 that China identified coronavirus as the causative agent. A day later on January 8, the Union Ministry of Health held its first joint monitoring mission meeting and within 10 days on January 17, India started screening of all passengers coming from China.

By the end of the month, the government had identified and activated to test for coronavirus and established quarantine centers. Remember, at this point the rest of the world was very unfamiliar with the dangers that COVID 19 poses to humanity. In the first week of February, India started evacuation of its citizens from other countries and on February 3, Prime Minister constituted and chaired a meeting of empowered group of Ministers on COVID-19, which issued the travel advisory against China. States were taken into confidence and a strong monitoring mechanism was

established. The list goes on.

India's relatively low figure is basically attributable to the very basic principle that the Prime Minister acted on: prevention is better than cure. Being part of New York, where I have been witness to deaths of more than 17,000 people, I wish the authorities here would have thought on those lines. I wish, both the State Government and the City Mayor would have enforced a strong lockdown, as India has enforced nationwide. If India a country of 130 million people can do it, why cannot New York. The difference here is leadership and preventive action.

In the crucial first few weeks in New York, the leaders here were busy in war of words because of their political differences.

In India, Prime Minister Modi brought the entire country together. For the first time probably in decades, or seen normally under war like situations, Chief Ministers from opposition parties joined

his call of action. He successfully formed "Team India." As the first phase of three-week nationwide lockdown was about to end, it was the opposition ruled State Government which started talking about its extension.

And at the regional and global level too, Prime Minister Modi took the initiative and leadership role in this fight against humanity. He convened a video conference of SAARC leaders and took the initiative of setting up a regional fund with an initial contribution of USD 10 million to help South Asian countries. He encouraged the same within the G-20 group. Soon Saudi Arabia, which holds the current presidency of the group, organized the video conferencing.

And as word spread that hydroxychloroquine is effective in treatment in early COVID-19 patients, India under Modi started flying plane loads of this malaria drug to countries across the world. So far more than 80 countries, including the United States have received this key India made drug. India is in the forefront of this wart against humanity.

Today, India is seen as a country, which not only takes cares of its citizens, its neighbors but also the rest of the humanity to the best of its ability. This is what "Vasudhaiva Kutumbkam" is all about, which is the guiding philosophy for Prime Minister's foreign policy.



**(Jagdish Sewhani is President of The American India Public Affairs Committee. He is a resident of New York for past several decades)**



# India is poised for deep structural health reforms

**Covid-19 will act as a trigger. Aided by technocratic capability and new initiatives, public health will get a boost**



Despite a history of a weak health system, India was near an inflection point on health care reforms even before the outbreak of the coronavirus disease (Covid-19). We had both the income levels and building blocks that have been a precursor to game-changing reforms in several countries. India's weak health care is a legacy of limited attention to it after Independence, and the multiple priorities of a young nation. Health care has not been a vote-catching subject and the government spending is only 1.2% of GDP. Health insurance is fragmented and less than one-third of the population has coverage. Besides, access to health care is poor, fragmented, skewed to urban areas, and often of low quality. This legacy burden could change rapidly with structural health systems reform, and those could be imminent. Once reforms start, the results could be dramatic over a 10-15 year period. As seen in over 20 other countries that have undertaken structural health reform, out-of-pocket medical expenditure will reduce to less than half of the pre-reform levels. And access to health care facilities will improve, resulting in more than a doubling of

outpatient visits per capita. Why do we believe that structural reforms are imminent? India's per capita income and health expenditure are similar to those of other low-and-middle income countries when they initiated structural health care reforms. More important, for sustainable change, we are seeing the emergence of a set of building blocks that were critical to initiate, accelerate and sustain large-scale reforms across 21 countries which we analysed. There are four building blocks. First, the presence of "change triggers", which are macroeconomic or political changes that provide an opportunity for large-scale reforms. These include economic shocks (as seen in Ghana, United Kingdom, and Rwanda); the emergence of a charismatic leader (Thailand and China); or a transition between political regimes (Colombia, Philippines and others). For India, the Covid-19 crisis is a once-in-a-century change trigger, and will make health care an important topic for voters.

The second is the emergence of technocratic capability. Strong pro-reform technocracy enabled change in Thailand, Indonesia, China, Mexico and Chile.

Technocracy was developed either by skilled research institutes and academicians and/or led by state-specific experiments.

In India, going into this coronavirus crisis, we have had increasingly strong technocratic capabilities, with experience from several experiments that include schemes in Tamil Nadu, Kerala, Andhra Pradesh and Telangana. Kerala's robust handling of both the Nipah and Covid-19 outbreaks demonstrate how stronger technocratic capabilities can drive outcomes. Technocratic capabilities have also been built up through private-sector innovation with digital insurance models and low-cost hospitals. Coming out of this crisis, we will have stronger institutional capacity across the board.

Third, large-scale reforms begin with a set of "lock-ins". These are early initiatives that cannot be reversed without severe consequences much like universal insurance schemes such as the Jaminan Kesehatan Nasional in Indonesia or National Health Insurance in Taiwan. Over time, these become too big to fail and too popular to be dismantled. In India, visible reforms like Ayushman Bharat

are effective "lock-ins" that are hard to roll back and provide a platform to build on.

Last, strong stewardship is critical for reform. In most countries, the government has played a pivotal role. In India too, the roles of Niti Aayog, the National Health Authority and state health agencies are evolving, which will likely add pressure on the system for efficiency and better outcomes.

The Covid-19 crisis and presence of these building blocks will provide a big impetus to public health. While India's journey of reforms, like others, will be non-linear and uneven, there are a few areas that could emerge as priorities. Insurance coverage will expand through schemes such as Ayushman Bharat,

Employment State Insurance Scheme, state schemes, and private insurance. These funds will also need to be spent efficiently as demand ratchets up, driving the need for better purchasing and scheme designs. Providers will also feel the pressure to improve efficiency, particularly those paid through demand-side financing. Purchasers will be accountable for how pooled money is spent,

thereby, driving increased use of claims data to alter provider behaviour. Primary care will also be a larger priority. Increased incidence of non-communicable diseases — 55% in 2016 versus 31% in 1990 — will surface affordable ways for citizens to use outpatient care more regularly. These include the expansion of health and wellness centres, formalisation and aggregation of smaller private players and expansion of private primary health care chains through pooled purchasing agreements.

Governance and regulation will need to keep pace. Regulators will no longer be invisible as more of the population sees and feels the results of their actions. Instances of corruption and fraudulent claims will add pressures on regulatory bodies. This will be especially true in private insurance and public and private health care.

Finally, digital innovation will enable a lot of this reform, supported by Aadhaar and other data. Not all these early measures will succeed, not all reforms will "lock-in", but the ones that succeed and gain momentum will set the country up for the next era of health care.

## PM Modi is right to call for unity

**Supporters of the ruling party have often engaged in divisive rhetoric. Stop it**

In a blog on Sunday, Prime Minister (PM) Narendra Modi noted that the coronavirus disease (Covid-19) does not see "race, religion, colour, caste, creed, language or border before striking". This, he underlined, meant that the response should attach primacy to "unity and brotherhood". There is a common challenge that all countries and societies face; the solution therefore lies in resilience and togetherness. The pandemic has been a great leveller. Privilege and wealth

have not been insurance policies against it. Given India's diversity, where primordial identities often become faultlines for conflicts, the PM's message has even more relevance. A united response, laced with empathy, is the only way out. But here is the problem. Supporters of the ruling dispensation themselves have engaged in divisive rhetoric — and sought to pin the blame for the spread of the disease on certain communities, particularly minorities. This newspaper has been categorical

in calling the Tablighi Jamaat gathering irresponsible and criminal. But some people have used the gathering as an excuse to attack all Muslims, which, in turn, has made segments of the community reluctant to report symptoms and see a conspiracy against them when none exists. There have been irresponsible actions in various states — including keeping Muslim patients away or segregating patients. Everyone should internalise the PM's message and stop playing politics over the pandemic.

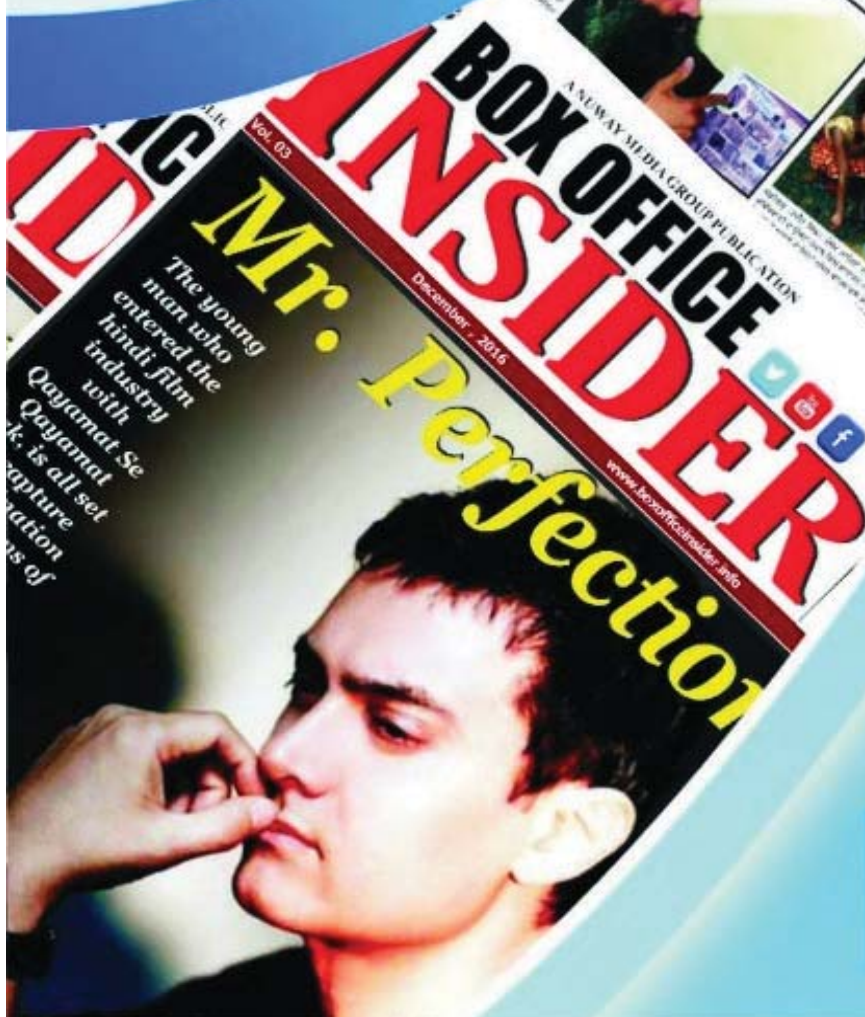






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# Will force majeure apply to Covid?

**Principles and case law show that citing the pandemic to avoid obligations will not be easy**

Apart from fear, panic and uncertainty, the coronavirus disease (Covid-19) has generated a set of legal issues which will assume increasing salience in the weeks and months ahead.

Can I, as a tenant, seek waiver of rent for inability to use my rented office/manufacturing facility during the lockdown? Am I obliged to pay full wages even if I am closed and not generating income? Can my building contract invoke force majeure (FM), freeing the party from legal obligation, and/or change in law, and claim not only extension of time but also compensation for an impossibility? Does the Covid-19 lockdown constitute change in law at all? These and innumerable similar questions are agonised over daily. This article cannot give in-depth answers but suggests some principles, in legal, non-consensual situations between warring parties.

First, FM (usually used interchangeably with frustration) is, in law, quite different from what it is popularly perceived to be. Prevalent confusion in the Covid-19 context arises largely due to a lack of understanding of its true essence in law. Its 400-

year-old English and 75-year-old Indian jurisprudence yields the following principles:

a) The contract between parties is supreme; if it specifically anticipates a pandemic with consequences stipulated, it will govern above all else — 99.99% cases are of gaps and ambiguity, because parties are not prophets and lawyers are not astrologers. b) While English law is of persuasive value, Indian courts must be guided by the comprehensive codes in sections 32 and 56 of our Contract Act. c) Of the three underlying juristic principles — that the consequence of a frustrating event be implied by courts as something so obvious that parties excluded it because of its obviousness; be imposed by courts as the most just and fair result; or be adopted as that which law's hypothetical reasonable man would do during FM — the last is the most preferable. The first is farcical because the very basis of FM is that which parties could not anticipate; the second involves rewriting of contract by a judge supposedly doing justice, smacking of the proverbial Chancellor's foot. d) Critically and crucially, case law has used

strong words and cast the threshold to successfully apply FM very high. It requires the entire foundation of the bargain to be shown to be upset. The basis of the adventure must be destroyed. Mere alteration, even significant change, or highly enhanced onerousness, or humongous increase in expenditure, or availability even of delayed performance alternatives, have all negated FM. A radically new contract and a break in identity with the original have been judicially adumbrated. Price, cost and monetary changes have been specifically given the least judicial importance.

Second, celebrated cases (despite distinguishing features) and cerebral judges have rejected FM in stronger contexts than Covid-19. Thus, requisition of land on which development was to contractually happen was not excused in 1954, despite requisition of the land in World War II. A ghee supplier during the same war was not allowed enhanced prices, despite huge scarcity and enhanced expense of procurement. The rejection of a licence to a jute supplier sourcing Pakistani jute post the 1965 war was held not FM-

entitled, while, in 2017, a corporate was denied FM and benefits of change of law in electricity generation, despite proving a humongous increase in the cost of Indonesian coal which, by law of that country, increased exponentially and admittedly rendered the contract commercially impossible. Third, a little known Chinese judgment (applying English law in Hong Kong) in the identical context of Severe Acute Respiratory Syndrome (SARS) 2003, denied relief to a tenant who sought to exit his tenancy at the inception, but within the lock-in period because of a month's disruption of occupation due to the SARS lockdown. Judges have emphasised the non-permanence and temporariness of such disruptions, and the full probability of resumption, albeit within an uncertain time frame, to deny FM. Indeed, the Hong Kong judge noted that he knew of no English decision over 500 years excusing tenancy obligations based on frustration. Fourth, applying the above, it would be well nigh impossible to argue that two-or three-month disruptions qua Covid-19 leases radically altered the bargain. While all governmental

communications obliging wage payments are advisories with no legal effect, the ministry of home affairs document of March 29, 2020, is under section 10(2)(i) of the Disaster Management Act and constitutes law. Absent a successful challenge to the notification and to the validity of the section on the ground that that section does not address the issue of wages at all, the obligation regarding wages binds. Litigation experience tells me that in the current ambience of destitution and deprivation, no court is likely to arrive at that result. Fifth, the lockdown rules clearly possess all the attributes of law and are binding. They would, thus, qualify as change of law under appropriate clauses in construction contracts leading to proportionate extension of time for completion. Whether they would make the owner liable for additional compensation to the contractor, arising from change in law, remains an untested and vexed question. Arguably, the lockdown, though undoubtedly a change in law, is activity-neutral and not specific qua construction, apart from excusing the owner as much as the contractor. The jury may well be out on this last one.

## Covid-19: India's relative success and challenges

**India has done well in seeking to flatten the curve. But there is a gap. Apply the law equally forcefully to VIPs**

United States (US) President Donald Trump, arguably the most powerful leader in the world, has stated more than once that China could have minimised the spread of the coronavirus disease (Covid-19) if it had wanted to. He has consistently referred to the pandemic as being caused by the "China virus". This echoes the blame game that other leaders are engaged in to avoid taking responsibility for the situation in their own countries. Trump, as always, has gone one step further. As the US grapples with the pandemic, he has been accused by many for not having acted in time.

The US is paying a huge price for this mismanagement. Left with no option, Trump has chosen the easy way — detract attention by shifting the blame to another target, be it China or the Democrats.

The pandemic will eventually pass. But experience so far clearly shows that being a superpower does not imbue a

country with powers to fight the virus any more than others. India, for example, with resources nowhere close to that of the US, has — and data suggests this — been able to control the pandemic so far, thanks to a timely lockdown. According to scientific evidence, India has had some success in flattening the curve. Two weeks ago, the number of infected people was doubling every three days, now the rate has almost halved.

Kerala has been a remarkable story. It was the state which saw the first cases of Covid-19 in India. It then saw a spike of cases, but has now, through effective political management, been able to reduce the rate of infections. So have some other states. In Bihar and Uttar Pradesh, this graph has fluctuated rapidly. The next two weeks are going to be very crucial for these two densely populated states; if the virus spreads rapidly in the Hindi heartland, given its weak health

infrastructure, the challenges will intensify for India.

The Opposition has argued that the lockdown is a temporary remedy; what is needed is more testing. Maharashtra is an interesting example in this regard. The number of cases there appear to be the highest because the rate of testing is also high. Other states have also developed their testing capacity. The Uttar Pradesh chief minister, Yogi Adityanath, personally took charge of the situation. As the testing kits reach distant areas, we will begin to get more accurate figures and will be able to tailor our responses accordingly.

The fact that India is doing reasonably well under the circumstances is what seems to have prompted the government to relax some restrictions and allow limited activities. But it is far too early to celebrate. The sheer size and diversity of India make the battle against the pandemic complex and time-consuming.

But even as the political class and citizens have come together, in large measure, to follow rules to beat the pandemic, there has also been a streak of irresponsibility. A large number of people attended the wedding ceremony of former Karnataka chief minister HD Kumaraswamy's son, where norms of social distancing were clearly disregarded. Are these VIPs in a different category, which allows them to disregard expert advice and government rules? On the day Kumaraswamy's son's wedding took place, thousands of kilometres away in Dibdiba village, on the border of Uttarakhand and Uttar Pradesh, a couple got married in the presence of a few select family members because the police had not allowed the "baraat". There is clearly one set of standards for the ordinary people and another, more dangerous one, for the so-called VIPs.

Kumaraswamy's son's event is not an isolated case of entitled behaviour. Questions were raised over the way Shivraj Singh Chouhan took charge in Madhya Pradesh, violating social distancing norms. At a time when social distancing had become the accepted practice, many dignitaries and celebrities attended the now-infamous party in Lucknow, with singer Kanika Kapoor, who tested positive. These dual standards are the biggest chink in our armour against the virus. The police, who are seen beating helpless migrant workers desperate in search of livelihoods, double-up as guards at the residences of political dignitaries when they indulge in risky behaviour. Such life-threatening acts should be dealt with strictly. No quarter must be given to flouting norms, irrespective of how important or otherwise anyone may be. We must fight it together.



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## मोदी का एलान-ए-जंग

### बूंद-बूंद की तरसेगा पाक



**नई दिल्ली 24 अप्रैल** प्रधानमंत्री नरेंद्र मोदी ने आज एक ऐतिहासिक घोषणा की। उन्होंने पाकिस्तान के साथ एक 'जंग' की शुरुआत की। मोदी ने कहा कि पाकिस्तान ने भारत के खिलाफ एक 'जंग' शुरू की है। उन्होंने कहा कि भारत इस 'जंग' का जवाब देगा। मोदी ने कहा कि भारत इस 'जंग' में जीत आएगा।

मोदी ने कहा कि पाकिस्तान ने भारत के खिलाफ एक 'जंग' शुरू की है। उन्होंने कहा कि भारत इस 'जंग' का जवाब देगा। मोदी ने कहा कि भारत इस 'जंग' में जीत आएगा।

## भारतीय-अमेरिकन कम्युनिटी द्वारा घोर निंदा

### अमेरिका ने एंट्री देने से किया इन्कार



वाशिंगटन 24 अप्रैल - भारतीय-अमेरिकन कम्युनिटी ने अमेरिकन सरकार की घोषणा की निंदा की है। उन्होंने कहा कि अमेरिका ने एंट्री देने से इन्कार किया है। उन्होंने कहा कि अमेरिका इस 'जंग' में भारत का साथ देना चाहिए।

अमेरिकन सरकार की घोषणा की निंदा की है। उन्होंने कहा कि अमेरिका ने एंट्री देने से इन्कार किया है। उन्होंने कहा कि अमेरिका इस 'जंग' में भारत का साथ देना चाहिए।

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Covid-19 has plunged the world into uncertainty and dread. It is greatly impacting the most vulnerable around the world—the poor, the homeless, the unemployed, daily wagers and the uninsured. They need immediate relief such as food, shelter, and resources.

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# Focus inward for military needs in post-Covid-19 world, say top Army officials

Despite pursuing the Make in India programme vigorously to reduce military imports, the country was the second-largest arms importer in the world over the last five years, according to data published by the Stockholm International Peace Research Institute last month.



(News Agencies) India must turn focus inward for its military needs in the post-Covid world and make every effort to cut dependence on imported military hardware that could not only become cost prohibitive but also hard to come by in the coming years, three senior military officers said on Tuesday on condition of anonymity.

The armed forces will have to get rid of their traditional appetite for imported weapons and equipment, and work in harness with the domestic industry to guarantee self-reliance in defence, said the officers with direct knowledge of

the military's modernisation goals.

Despite pursuing the Make in India programme vigorously to reduce military imports, the country was the second-largest arms importer in the world over the last five years, according to data published by the Stockholm International Peace Research Institute last month.

"Indigenisation with Make in India as the dictum can no longer be a mere slogan. If the coronavirus crisis has energised us to produce ventilators, personal protective equipment and other gear for our healthcare workers in a matter of weeks, the

focus in the coming times should be on fueling a new wave of innovation in the defence sector," said the first officer cited above.

Imports account for 60-65% of the country's military requirements and it has signed contracts worth billions of dollars during the last decade for a raft of weapons and systems, including fighter jets, air defence missile systems, submarine hunter planes, attack helicopters, heavy-lift choppers and lightweight howitzers.

"This is the time for us to look inward. The local industry is willing to support indigenisation, although it may not be able to produce the best weapons and equipment. But if given the opportunity, it will reach global standards over time. It requires the full support of the armed forces. The temptation to import hardware will have to be resisted," said the second officer cited above. From warships, fighter jets to air defence systems and

helicopters, modern artillery gun systems to ammunition, the domestic industry has demonstrated that it has potential to contribute to building a stronger military, the second officer pointed out. One of the key responsibilities assigned by the government to the department of military affairs, headed by chief of defence staff General Bipin Rawat, is to promote the use of indigenous military equipment in the armed forces.

"After the 2016 Uri strike, the armed forces scrambled to fill worrying

gaps in their arsenal, including ammunition. We can't allow this to happen. Encouraging the domestic industry will help us get more bang for the buck and ensure we are not in dire straits in times of conflict," said the third officer cited above. He added a robust indigenous defence industry would allow the armed forces to cut costs by holding lesser stocks of weapons and ammunition because production and supplies could be ramped up when required. "Storage in itself is cost prohibitive because high-grade weapons and ammunition

require special storage conditions, including air conditioning. Round-the-clock security of large ammunition and weapon storage depots also adds to the cost," he stressed. The draft Defence Production Policy-2018 visualises India as one of the top five countries in the aerospace and defence sectors in the coming years, with defence goods and services accounting for a turnover of Rs 1.7 lakh crore by 2025. It also seeks to drastically reduce India's dependence on imported military hardware over the next five years.

## 'India heaven for Muslims': Union minister amid allegations of 'Islamophobia'

Asked about the OIC criticism, Naqvi said, "We are doing our job with conviction. The prime minister whenever he speaks, he talks about the rights and welfare of 130 crore Indians."



(News Agencies) Days after the Organisation of Islamic Cooperation expressed concern over alleged incidents of "Islamophobia" in India, Minority Affairs Minister Mukhtar Abbas Naqvi on Tuesday said Muslims are prosperous in the country and those trying to vitiate

the atmosphere cannot be their friends. The Organisation of Islamic Cooperation (OIC) on Sunday urged India to take "urgent steps" to protect the rights of its minority Muslim community and stop the incidents of "Islamophobia" in the country. Asked about the

OIC criticism, Naqvi said, "We are doing our job with conviction. The prime minister whenever he speaks, he talks about the rights and welfare of 130 crore Indians." "If somebody cannot see this, then it is their problem. India's Muslims, its minorities, all its sections, are prosperous and those people trying to vitiate this atmosphere of prosperity, they cannot be friends of Indian Muslims," he told reporters. The minority affairs minister asserted "secularism and harmony" is not a "political fashion", but a "perfect passion" for India and Indians.

## 'When will India's poor wake up?'

Rahul says govt making sanitiser for rich from poor's share of rice

(News Agencies) In a veiled attack at the Centre, Congress leader Rahul Gandhi on Tuesday said that poor people are dying due to starvation and the government is busy making sanitiser from their share of rice. "When will India's poor wake up? You are dying due to starvation and they are engaged in disinfecting the hands of the rich by making a sanitiser from your share of rice," Gandhi tweeted in Hindi citing a news article.

Sales of sanitisers have increased in the country after the Covid-

19 outbreak as its use is encouraged to keep the virus at bay. Earlier, Rahul had asked the Centre not to charge Goods and Services tax on 'small and big' equipment related to Covid-19 treatment. The Wayanad lawmaker has also urged the government to ramp up coronavirus testing to contain the ongoing crisis. India has reported 18,601 cases, including 14,759 active cases, 3,252 cured/discharged and 590 deaths, according to the Ministry of Health and Family Welfare on Tuesday.

## Covid-19: Total infections in India now 18,985, casualties cross 600 mark

(News Agencies) The number of people affected by Covid-19 India has risen to 18,985 while the number of deaths climbed to 603, the Union ministry of health and family welfare said Tuesday. A total of 3,259 people have been cured. Maharashtra continues to have the highest number of infections at 4,669 followed by Delhi with 2,081

cases and Gujarat at 2,066. Rajasthan with 1,576 cases, Madhya Pradesh (1,540), Tamil Nadu (1,520) and Uttar Pradesh with (1,294) are four other states with high incidence of Covid-19. Four states - Arunachal Pradesh, Manipur, Nagaland and Goa - have no active Covid-19 cases. Earlier in the day, the government asked states to suspend

rapid testing for Covid-19 for the next two days, following complaints from at least two states that the antibody testing kits were returning erroneous results.



The Indian Council of Medical Research (ICMR) said that in the next two days, eight of its institutes will carry out field tests using the

rapid testing kits in different states for validation purposes and to find out if certain batches of the kits are faulty, following which feedback will be provided to states and the general public. The government recently imported a large quantity of testing kits from China. Several other states have bought South Korean testing kits.



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# Allahabad professor, 16 foreigners among 30 nabbed for alleged Jamaat links

Police said the foreigners were charged with violating visa norms and failing to adhere to the Epidemic Act by not declaring that they attended the Tablighi Jamaat congregation in Delhi last month.

(News Agencies) Uttar Pradesh Police said they had arrested 30 people including a professor of Allahabad University and 16 members of Tablighi Jamaat from Indonesia and Thailand in Prayagraj late Monday night, for hiding their travel history and violating travel norms during lockdown imposed in view of the coronavirus pandemic.

Authorities had quarantined them on March 31 at different locations and arrested them Monday night after the quarantine period ended.

Among those arrested seven are from Indonesia, nine from Thailand and one each from Kerala and Bengal. Caretakers of Abdullah mosque in Shahganj and Hera masjid in Kareli have



also been arrested, said police officials. "Thirty people were arrested under the Foreigners' Act, Epidemic Act and relevant sections of IPC. They will be

produced in a court," Senior Superintendent of Police Satyarth Anirudh Pankaj said. Police said that the foreigners were charged with violating

visa norms and failing to adhere to the Epidemic Act by not declaring the fact that they attended the Tablighi Jamaat congregation at Delhi's

Nizamuddin last month. They also did not come forward for screening for Covid-19. An FIR was lodged against 17 Jamaat members at Shahganj police station and 12 persons at Kareli police station. Some 'mutawallis' (caretakers) of mosques were also charged with arranging illegal stay of foreign Jamatis without informing police and the local intelligence unit (LIU). Later, a professor of Allahabad University was also quarantined and an FIR lodged against him at Shivkuti police station after it was found that he too had returned after attending Nizamuddin event but failed to inform officials and even helped Jamaatis to stay at Abdullah Masjid, police said.

## CISF to go for contactless frisking of passengers at airports, Delhi metro



(News Agencies) The Central Industrial Security Force (CISF) is preparing new standard operating procedures (SOPs) for operations at airports and the Delhi Metro after the lockdown that are expected to include contactless frisking and fewer passengers in each coach.

The SOPs will also include use of the Aarogya Setu app to identify Covid-19 patients passing through security gates, officials familiar with developments said.

For CISF personnel, who come in direct contact with hundreds of thousands of travellers every day at metro stations and airports, the force has plans for them to sanitise their hands after every two or three travellers. Personal protective equipment (PPE) will be provided to all personnel and X-ray machines and other equipment will be regularly sanitised, the officials said. CISF director general Rajesh Ranjan told HT: "Essentially, we want to make sure our men and commuters are protected from

Covid-19 to the best possible extent without compromising on safety. We are looking at changing the process for access to airports and metro stations. "The SOPs are in the final stages and will be sent to the civil aviation ministry and Delhi Metro Rail Corporation (DMRC) soon." Ranjan added, "We are exploring the use of contactless frisking as much as we can. However, it will not be possible to make it fully contactless and pat-down searches will depend on person to person."

Business outlets within metro stations, such as food stalls, will have additional access control for their personnel while CISF personnel will be informed about safety measures they have to follow, both while on duty and after going back to their barracks.

An interesting aspect of CISF's new SOP for the Delhi Metro is the reduction of passengers in each coach by at least half so that distancing norms are followed. Each coach usually has

about 50 to 60 people during rush hours. At airports, another official said, the CISF is considering suggesting to the government that passengers be asked to download the Aarogya Setu app before coming to the airport for a colour-coded risk analysis for identifying Covid-19 patients. All CISF personnel across the country have already downloaded the application. Passengers will also be asked to sanitise their hands at pre-embarkation security

check points and in the security hold area. The paramilitary force is likely to advise airlines to provide small bottles of hand sanitiser to passengers once they pass the security hold area since CISF doesn't allow liquids to get across at airport security check points. The SOPs pertaining to queues and distancing, use of PPEs, gloves and masks will also be followed in government facilities where CISF is deployed. The force is augmenting its stock

of face-masks, gloves, alcohol-based sanitisers and PPEs so as to have sufficient numbers available for an initial period of three months.

Apart from this, almost all 349 units of CISF across the country are distributing face-masks, sanitisers, dry soaps, dry rations or cooked meals to the underprivileged in surrounding areas while maintaining proper hygiene and distancing, said CISF spokesperson Hemendra Singh.

## A roti bank for 'laddoos': Indore's unique endeavour for street dogs

(News Agencies) A countrywide lockdown announced by the government to fight COVID-19 left the stray canines in distress. With resources less for even humans, it is a very critical time for these stray dogs as they are exposed to severe shortage of food. In a unique endeavour, Indore Municipal Corporation has set up a roti bank for stray dogs that are starving. The motivating force behind it, Vandana Jain, who runs a campaign, Dogitization in Indore, Madhya Pradesh, says, "The municipal corporation has always helped us. With their help, we created a roti bank, where we make 5,000 rotis and then we distribute it through NGOs." Jain started Dogitization to create awareness amongst citizens of Indore to be kind and compassionate towards the street dogs. She also encouraged everyone to win the

trust of the dogs and eventually send off each dog of the city to dog sterilization clinics. Vandana and



her group lovingly address each stray dog as 'laddoo'. She says, "It's sad that humans divided themselves in upper and lower castes, and they also created levels in animals. Godmen appeal to us to worship cows, give them roti and chaara. But no one talks that about dogs. I feel till the time 'kutta' word is used, people will never respect this life." So, in order to make

people fall in love with the sweetest and most faithful living creature on earth, she promotes them as 'laddoo' instead of kutta (dog). "Everyone should try it. Speak to a dog on the street and call him laddoo and offer him food and you will see how the dog starts wagging its tail, it will make an instant bond with you," she says.





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(News Agencies) The Uttar Pradesh government's move to evacuate its students from Kota in Rajasthan during the Covid-19 lockdown has brought the other states under pressure to act and ensure early return of their stranded migrant workers. Except Bihar, many states such as Madhya Pradesh, Gujarat, Chhattisgarh, West Bengal, Assam and Jharkhand have now approached the Rajasthan government to facilitate the return of their stranded

students and are making the necessary arrangements for their travel back home. Apart from Uttar Pradesh, Uttarakhand too has taken back its students. The move has triggered demands for the passage of migrant workers stuck in different states to their respective native places. Rajasthan Chief Minister Ashok Gehlot said he spoke to Union Home Minister Amit Shah on Monday and told him that his state has a different

problem than others. "A large number of Rajasthanis, including migrant workers, shopkeepers, private employees, small businessmen are stuck in Assam, North East, West Bengal, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Goa, Kerala, Maharashtra and other states. They are feeling frustrated and desperately want to go back to their homes and meet their family

## 'You helped foreigners, now let migrant workers go home': Gehlot to PM Modi

The Rajasthan chief minister said the Centre should have given at least five days to the migrant workers and others to go back to their homes like it had allowed the flights before enforcing lockdown.

members," he told Hindustan Times.

Gehlot said he told Shah that if the Centre allows them to return to their homes, only then they would be eager to go back to their work places in different states once the lockdown is lifted.

"They will feel satisfied after meeting their family members and happily go back to states where they worked once the lockdown is withdrawn," he added.

The Rajasthan chief minister said the Centre should have given at least five days to the migrant workers and others to go back to their homes like it had allowed the flights before enforcing the restrictions. He said Shah has assured him that the

Centre will soon take a call on the issue. "The home minister told me that he will inform me about the government's decision tomorrow," added Gehlot. The Opposition parties, led by the Congress, had expressed concerns over the plight of migrant workers who were forced to take a long walk back to their villages due to the nationwide lockdown enforced to contain the coronavirus pandemic. The political parties had urged the Centre to allow a one-time state transport services be made available to the migrant workers to enable them to go back to their homes.

Gehlot said he would request Prime Minister Narendra Modi that when his government can help in the evacuation of foreigners stranded in India and get back the Indians stuck abroad, he should also facilitate the return of migrant workers and others, including five lakh Rajasthani citizens, to their homes as nearly a month had passed since the restrictions were enforced. "Once they are in right frame of mind after meeting their family members, they would be able to resume

their activities and play a major role in the revival of economic activities once the lockdown is lifted," he said.

Jharkhand Chief Minister Hemant Soren told Hindustan Times that he would request a special train from the Centre to transport migrant workers and others from different states back to their homes.

Officials in Himachal Pradesh and Madhya Pradesh said they are inundated with calls from residents, mostly students seeking help to return to their states. An official in Himachal Pradesh, speaking on the condition of anonymity said, after the coronavirus outbreak the state had sealed its borders to ensure there is no movement of people or commercial vehicles though arrangements had been made for passage of those in need of critical care or other emergency reasons. "There are many students in places such as Rajasthan and Chandigarh and they have been calling to get them back to the state. Since there is a countrywide lockdown and movement is barred, we will have to take a call on the best way to deal with the

## Covid-19: Harvests see staggered sales under lockdown

**Cultivators are in the middle of winter-sown harvesting. Two key winter crops being harvested now, wheat and oilseeds such as mustard, account for nearly three-fourths of seasonal farm incomes.**



(News Agencies) The coronavirus lockdown has made life harder for farmers during the ongoing harvest season as authorities enforce new rules to stagger crop sales in the usually chaotic mandis, or agricultural markets, where it is easy for the coronavirus disease (Covid-19) to spread. Social distancing rules have doubled the time and labour required to clear harvested stocks, say farmers in Punjab and Haryana, two of the country's largest producers of foodgrains. Cultivators are in the middle of winter-sown harvesting. Two key winter crops being

harvested now, wheat and oilseeds such as mustard, account for nearly three-fourths of seasonal farm incomes.

Authorities in Haryana and Punjab, two food-bowl states, have started issuing coupons or permits to farmers for ferrying grains to markets, which are being run with fewer staff. These trade stamps are being issued to farmers through commission agents, who act as intermediaries in the supply chain. Farmers in these states with harvests must move their grains on specified dates and at specified timings to contract

sales at markets regulated under the Agriculture Produce Market Committee Act. "Earlier, it was easy to harvest field after field. Now, you can't harvest all of your crop at one go. There's no storage space on my farm," Jaipal Singh Nain of Haryana's Mukarpur village said, pointing to what he calls is a "trolley limit" imposed by the authorities. Officials are permitting no more than 50-60 quintals (100kg each), nearly as much as a tractor-pulled trolley or carriage can hold, Nain said. Farmers said they did not mind practising social distancing, but want

governments to compensate them. "Two days of rain last week has spoiled nearly 25% of my wheat. The government should announce higher bonuses for wheat," said Nirmal Singh, a farmer from Punjab's Muktsar.

## Relative of Rashtrapati Bhavan staff tests Covid-19 +ve, 125 quarters sealed

Delhi has the second-highest numbers in the country after Maharashtra with more than 2500 Covid-19 cases as of Tuesday morning.



(News Agencies) At least 125 staff quarters inside the Rashtrapati Bhavan complex have been sealed and its inhabitants told to strictly maintain self-isolation after a relative of a staff tested positive for the coronavirus disease

(Covid-19), officials said on Tuesday. The daughter-in-law of a sanitation worker of Rashtrapati Bhavan tested positive after she came in contact with her mother. The older woman died because of Covid-19 related complications at a private

hospital near Karol Bagh seven to eight days ago, a Rashtrapati Bhavan official said. "After we came to know that the lady's mother died with Covid-19 complications and she had visited her, we sent the entire family at a government-run isolation facility near Birla Mandir. The staff's house was sealed too," the official said. As a matter of abundant precaution, the houses in that area were also cleaned and bleached in a bid to curb any possible spread of the virus that has already affected millions around the world.



# US monitoring intelligence that North Korean leader is in grave danger after surgery

(News Agencies) The US is monitoring intelligence that suggests North Korea's leader, Kim Jong Un, is in grave danger after undergoing a previous surgery, according to a US official with direct knowledge.

A second source familiar with the intelligence told CNN that the US has been closely monitoring reports on Kim's health.

Kim recently missed the celebration of his grandfather's birthday on April 15, which raised speculation about his well-being. He had been seen four days before that at a government meeting.

Another US official told CNN Monday that the concerns about Kim's health are credible but the severity is hard to assess.

National Security Adviser Robert O'Brien said the US is "keeping a close eye" on reports about Kim's health.

"We're monitoring these reports very closely," O'Brien said during an interview with Fox News Tuesday. "As you know, North Korea is a very closed society," he said.

Later on Tuesday, a US defense official said that the US military assessment is that while they are examining reports regarding Kim's poor health, the evidence at this point does not suggest he is incapacitated.

Daily NK, an online newspaper based in South Korea that focuses on North Korea, reports that Kim reportedly received a cardiovascular system procedure on April

12. Kim received the cardiovascular system procedure because of "excessive smoking, obesity, and overwork," according to the news site, and is now receiving treatment in a villa in Hyangsan County following his procedure.

After assessing that Kim's condition had improved, most of the medical team treating him returned to Pyongyang on April 19 and only part of them remained to oversee his recovery situation, according to the news site. CNN is unable to independently confirm the report.

A South Korean source told CNN Monday that the country's top leaders are very much aware of reports about Kim's health status but cannot independently verify details published by Daily NK. The

source acknowledged that Kim's issues related to weight and smoking are well known but made clear they are waiting for more information.

South Korea's Presidential Blue House said in a statement provided to reporters that they have nothing to confirm on reports about Kim's health and that "no unusual signs" have been detected inside North Korea. South Korea's Unification Ministry and Defense Ministry have given a "no comment."

The National Security Council and Office of the Director of National Intelligence declined to comment when reached by CNN on Monday. CNN has also reached out to the CIA and the State Department for comment.

# The Coronavirus Lockdown In India Has Shattered Smokescreen Of Equality

As a research scholar, working on food sovereignty in the tribal Kondhs society, I met young men who seasonally migrate down south for work. Kondhs are a strongly communitarian tribal group in Odisha. A young man, Kishore (name changed) told me, "Here, in the village, we get all our basic requirements. We earn more cash when we work in other regions, but there, we are just treated like dogs". Kishore was not alluding to economic problems alone but to the social grating. The callousness, as he puts it, of the 'people in big buildings', if a maid or a worker asks for some

help when in need is disheartening. They rasp for excuses and rarely help. Kishore permanently settled in his village a few years back. He has taken up agriculture and is happy to be away from the 'city people'.

Unlike Kishore (and other Kondhs tribes), most migrant workers are not lucky. What millennial call a 'back up' plan doesn't fall into the lap of landless, migrant wage earners. There is no concession for a slight delay in work, falling sick or at any smallest of failings. Often, migrant labourers face bullying, racism and are moulded into stereotypes in our minds. The north-

east waiters or the Bihari labourers and others are bracketed into certain 'things'. Hackneyed labels in the guise of 'opinions' further widen the gulf between the poor and the privileged.

The lockdown, as we know, is a temporary phase. It has highlighted the dismal condition of migrant labourers and poverty. However, the concern is equally about our flimsy mind. After the lockdown is passé, how many of us will treat migrants differently? Will the top 'pie-eating' us realise the role migrant labourers play in our agriculture sector? Will there be songs or claps or 'a minute'

dedicated to recognising their effort in bringing comforts to our feet? The problem is not just about being poor; the double whammy for the migrants is our indurated hearts. Today, our hearts may ache for their plight, but most of us will never allow them visibility in our minds. The 'othering' of those at the bottom is permanent, unlike any lockdown. Economic poverty may have 'expertise solutions', but profound change in our attitudes and introspection can elevate us above our pious platitudes. It can make us a little sensitive towards those whose labour is paramount to our existence.

## 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.

## 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.



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



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# Sweden records its highest number of coronavirus deaths in one day with 185



(News Agencies) Sweden reported a record 185 new coronavirus deaths today, as a top health official defended the country's refusal to go into lockdown.

Epidemiologist Anders Wallensten said 'voluntary restrictions' could be 'maintained for a longer period' than the compulsory lockdowns which most of Europe has imposed.

People in Sweden accepted the 'reasonable' rules without being forced to obey them, he said, adding that a total lockdown would cause more economic damage.

The surge in deaths is likely to be caused by delays in

collecting figures from the weekend, a problem which many countries have experienced. The country's public health agency had reported only 29 new deaths last Sunday and 40 yesterday, suggesting a large backlog.

The agency now says there were at least 94 deaths over the weekend, but not all the deaths have been attributed to a particular day.

Still, today's increase of 185 is the largest yet, even compared to previous post-weekend backlogs, and brings the total from 1,580 to 1,765. The number of cases increased by 545, also a significant jump from yesterday's 392, taking the total number of

infections from 14,777 to 15,322. The same delays in reporting were seen over the Easter weekend, when daily updates showed only 49 new deaths from Saturday to Monday. In fact, the agency now attributes at least 242 deaths to those three days, many of which were not revealed until later. Wallensten, the deputy state epidemiologist, today launched the latest defence of a 'voluntary' policy which Sweden says is better in the long term. Sweden has emphasised taking personal responsibility for social distancing measures rather than enforcing a lockdown which cannot last forever. Wallensten also suggested that the peak may

already have been reached, despite the impression created by the surge in figures. Health experts believe that by May 1, as many as one-third of people in the Stockholm area may already have had the virus, possibly limiting its spread. Sweden's light touch to the crisis has sparked criticism from some scientists and academics and also caused alarm from some of its European neighbours. Bars, restaurants and schools remain open while public gatherings of up to 50 people are still permissible in Sweden. Sweden has far more deaths than Denmark, Norway and Finland, a difference that is not adequately explained by the

size of their populations. Finland has imposed checks on usually free-flowing border traffic at its frontier with Sweden, fearing the spread of the disease. Sweden insists that its strategy is right because people need to 'understand and accept' measures over the long term rather than be forced into obeying them. 'If everyone takes their responsibility, together we will overcome it,' says Prime Minister Stefan Löfven. Officials say that 'people in Sweden have a high level of trust in government agencies', meaning that advisory measures are widely followed. 'In the current situation, people in Sweden are on the whole acting responsibly to reduce the spread of infection by, for example, restricting their social contacts,' the government says. Still, ministers have promised a huge increase in testing so that people in key roles such as police and healthcare personnel can be screened for the virus. 'We are talking about testing and analysis capacity of 50,000, perhaps as many as 100,000, a week,' health minister Lena Hallengren said. So far almost 75,000 people have been tested in Sweden, Hallengren said last week.

## White House confusion over Donald Trump's claim he will 'suspend immigration' by executive order

(News Agencies) The White House struggled to explain President Donald Trump's decision to ban immigrants from entering the United States Tuesday morning as Democrats called it 'xenophobic' and claimed it was more presidential scapegoating on the coronavirus.

Additionally, lawmakers pointed out that immigration has essentially stopped as all visa processing by the State Department has come to a halt during the pandemic and accused the president of using a global health crisis to double down on his hard-line immigration policies.

'From the beginning Trump has flailed about seeking someone to blame for his own failure,' wrote Democratic Congressman Don Beyer of Virginia on Twitter. 'Immigration has nearly stopped and the US has far more cases than any other country. This is just xenophobic scapegoating.'

Democratic Rep. Hakeem Jeffries of New York called the president: 'Xenophobe. In. Chief.' It would exempt farm workers, healthcare

professionals, holders of H-1B visas who can claim they are not taking an American job, refugee and asylum seekers and 'any alien whose entry would be in the national interest.' In the draft order, Trump says he's protecting the 'marginal worker.' 'I have determined that we cannot jump start the domestic economy if

Americans are forced to compete against an artificially enlarged labor pool caused by the introduction of foreign workers,' Trump said. 'I have determined that the entry of most aliens as permanent or temporary workers in the immediate term would have adverse impacts on the national interest.'



## Canada mass shooting death toll rises to 23 after police find four more bodies

The death toll is Canada's deadliest mass shooting has risen to 23 after police said Tuesday they had discovered the bodies of four more victims. Gabriel Wortman, a millionaire alcoholic whose denture business was shuttered by coronavirus, was shot dead after a 12-hour killing and arson spree across Nova Scotia.

The 51-year-old gunman victim's, who were scattered across the eastern province, include a 17-year-old, mountie Heidi Stevenson, a mother-of-two, an elementary school teacher, a nurse, a care assistant, a family of three, and a husband and wife who leave behind four children. Cops initially discovered 18 victims but on Tuesday, officers recovered four more bodies from some of the five properties Wortman 'burned to the ground' during his rampage. The

gunman is also included in the death toll of 23. It was also revealed today that the gunman had an obsession with the Royal Canadian Mounted Police, known as 'mounties'. This infatuation, which his school yearbook showed spawned from an early age, reportedly saw him collect a haul of mountie gear including decommissioned cop cars he snapped up at auction. Wortman delved into this trove of memorabilia to disguise as an officer, pulling victims over in his fake police vehicle before executing them point blank. Police sources told Canadian media that the first two victims were Wortman's ex-wife and her new boyfriend, but he then easily slaughtered at random by pretending to be a police officer. RCMP chief superintendent Chris Leather said: 'His ability to move around

the province undetected was surely greatly benefited by the fact that he had a vehicle that looked identical in every way to a marked police car.' Wortman is understood to have abandoned his fake cop car after he crashed it and resorted to stealing a vehicle from another motorist, sources told CNN.

The shooter's obsession with the mounties was underscored by the 'shrine' he had erected at his home in Portapique, an acquaintance said.

Nathan Staples, who lives in nearby Great Village and was approached by Wortman a few months ago asking if he would sell his own decommissioned cop car, told the Globe and Mail: 'He was one of those freaky guys, he was really into police memorabilia.'



# Hold Facebook, Google accountable

(News Agencies) On Monday, Australia announced that it will now force technology giants such as Facebook and Google to pay news companies for using content. This, the government said, was meant to ensure a "level playing field", and came after an 18 month investigation into the power of these digital platforms by the country's competition and consumer commission. Earlier this month, France's top competition authority asked Google to negotiate with media companies, both publishers and agencies, for using snippets on its search engine and news aggregator and pay them proper remuneration.

Both Australia and France are right. For too long, there has been an unfair ecosystem that has been built around the

digital news landscape. Media organisations invest tremendous resources — personnel, editorial gatekeeping, overhead costs and distribution. Big digital intermediaries such as Facebook and Google take their content and push it on their platforms. But operating under ambiguous regimes, they pretend not to be media companies. This means they neither have the legal accountability that media organisations have, nor do they incur the same levels of expenditure. But they monopolise the revenue that streams into the digital news world. This has made several genuine media organisations unviable — reducing their profitability, forcing them to scale down their operations or even close down. This, in

turn, hits not just particular companies but hurts democracy and the right of citizens to be informed.

This crisis has become even more acute given the economic slowdown after the coronavirus pandemic. India is not immune from either the trends in the digital news world, or the slowdown. Media companies now face additional challenges. For traditional print platforms, circulation has dipped because of unfounded fears about the possibility of the infection spreading through newspapers. Revenue is hit due to the curtailment of advertisement spend by private companies as well as the government. In this backdrop, it is time for the government to institute clearer rules for intermediaries. It

is time to get Facebook and Google to meet their legal obligations — it is no surprise that there is a proliferation of fake news on some of these platforms in the absence of stronger accountability rules. It is also time to get them to pay the rightful share of compensation to those platforms whose content they use and leverage to build their own audiences and profits. India must carefully consider other global examples and put a stop to the reckless and unfair trade practices adopted by digital intermediaries. It is, indeed, time for a level playing field — not just to help media, but also to preserve democracy and keep up the news-gathering mechanisms that are so essential to keeping citizens informed.

## The US states planning to reopen

### Georgia, Tennessee and South Carolina join Texas in restarting their economies by easing stay-at-home restrictions

(News Agencies) Trump's recommendations. Georgia, South Carolina and Tennessee are the latest states to restart their economies and ease coronavirus lockdown restrictions.

Seven states - Arkansas, Iowa, Nebraska, North Dakota, South Dakota, Utah, Wyoming - still have no stay-at-home orders in place for its residents.

The governor of Georgia said some businesses will be allowed to reopen as early as Friday and Tennessee says businesses can open again next week.

South Carolina permitted some stores - including sporting goods shops and department stores - to reopen at 5pm yesterday with social-distancing measures in place and beaches are due to open today. Texas was the first state to begin reopening Monday.

It comes after President Donald Trump last week gave the nation's governors his road map for how the US can reopen businesses and schools shut down by the coronavirus. The new three-phase guidelines are aimed at easing restrictions in areas with low transmission of the coronavirus, while holding the line in harder-hit locations like New York.

Some states, like hard-hit New York, had already committed this week to extending lockdown measures into at least mid-May prior to

About 95 percent of the country currently remains on some form of lockdown in a bid to curb the spread of coronavirus.

Trump's guidelines to reopen the country largely reinforce plans already in the works by governors who have primary responsibility for public health in their states.

Here's where each state is with current lockdown measures and plans moving forward:

#### Georgia

Georgia's governor says gyms, hair salons, bowling alleys and tattoo parlors can reopen on April 24 as long as owners follow strict social-distancing and hygiene requirements.

Elective medical procedures can also resume. By April 27, movie theaters may resume selling tickets and restaurants limited to takeout orders can return to limited dine-in service.

The state's shelter-in-place order remains in effect until April 30 but at-risk people are urged to remain home until May 13.

Bars, live performance

venues and amusement parks will remain closed.

Religious institutions are still urged to hold drive-thru or online services for now.

#### South Carolina

Department stores, sporting goods stores and flea markets are among the businesses allowed to reopen in parts of the state from April 20.

Other stores selling furniture, books, music, flowers, clothing and accessories can also reopen. The businesses are allowed to open at 20 percent capacity, or five people per 1,000 square feet.

Beaches were also allowed to reopen at noon on Tuesday.

Bars and restaurants are limited to take-out only and nonessential businesses are limited to minimum operations or remote work.

The state's order closing all nonessential businesses expires April 27.

#### Tennessee

Stay-at-home order will not be extended past April 30 and a phased reopening will begin next week.

There is currently a 10 person limit on gatherings.

Nonessential businesses are limited to minimum operations or

remote work.

Bars and restaurants are currently limited to take-out only.

#### Texas

State parks reopened on April 20 but people must wear face coverings and masks and adhere to social distancing. People also cannot visit in groups of five or more.

Hospitals can start resuming surgeries on April 22 that had been postponed by coronavirus but only if they do not take away from the hospital's capacity to treat COVID-19 and if the hospital reserves 25 percent of its beds for COVID-19 patients.

From April 24, retailers can reopen but only if they can deliver their goods or services to people at home or in their cars to minimize

contact.

Schools and universities will remain closed for the rest of the year.

State's stay-at-home order still exists through April 30 and there is a 10 person limit on gatherings.

Air travelers flying to Texas from New York, New Jersey, Connecticut, California, Louisiana or Washington - or Atlanta, Chicago, Detroit, Miami - must self-quarantine for 14 days

Bars and restaurants are currently still limited to take-out only.

#### Alabama

Stay-at-home order through April 30

10 person limit on gatherings

Non-essential businesses closed to the public

Restaurants and bars limited to take-out only

#### Alaska

Indefinite stay-at-home order.

10 person limit on gatherings.

Nonessential businesses are limited to minimum operations or remote work.

Restaurants and bars limited to take-out only.

Travelers from out of state must self-quarantine for 14 days.

#### Arizona

Stay-at-home order through April 30

10 person limit on gatherings

Nonessential businesses are limited to minimum operations or remote work

Restaurants and bars limited to take-out only





# Disaster. Fiasco. Debacle.

**Small Businesses Wait for Cash as Disaster Loan Program Unravels. PPP loan plan a mess so far for small businesses riding out coronavirus crisis. Banks warn additional \$310 billion allocated for small businesses likely already used up. New stimulus hasn't even been passed by House yet, but backlog in applications likely to take up much, or all, of funds**

The CARES Act promised to provide fast and direct economic assistance for American workers and families, small businesses, and preserve jobs for American industries. The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress with overwhelming, bipartisan support and signed into law by President Trump on March 27th, 2020. This over \$2 trillion economic relief package delivers on the Trump Administration's commitment to protecting the American people from the public health and economic impacts of COVID-19. That's how the roll out of the Paycheck Protection Plan (PPP) was widely described. PPP is the loan program aimed at helping small businesses and the self-employed keep their employees paid through the

coronavirus crisis, with loans that can be "forgiven" — in other words, turned into a grant. But frankly, it's just a mess. As part of the CARES act passed in late March, Congress allocated \$359 billion for small-business relief. PPP enables businesses to get loans of 2.5 times their average annual "payroll costs" and have those loans forgiven if they spend at least 75% of those funds on "payroll costs" within eight weeks. It's designed to get paychecks to those working in small businesses quickly. It immediately became a very, very popular program.

The Senate wanted these funds to go through banks instead of the Treasury Department or the SBA. This was supposed to get money to businesses faster. Instead, it created mass confusion and

frustration.

"Talk to 20 business owners, and they're all hearing something different from their banks," said Amanda Ballantyne, executive director of Main Street Alliance, representing more than 30,000 small businesses. Banks each have different online processes and require different documentation to meet federal guidelines. Most banks are accepting applications only from existing customers; at least one bank limits applications only to those with business accounts, wrongly shutting out those sole proprietors with only personal accounts.

Most big banks have stopped accepting applications altogether, saying they'd reached their financial limit. Bank of America had received over \$32 billion in applications.

Websites crashed. Small-business owners were frustrated. Sole proprietors were perplexed. Everyone was angry. And that was just the first business day.

Worse: Big businesses are actually able to take a big chunk of these funds supposedly set aside for small businesses and the self-employed. Hotel and restaurant businesses with fewer than 500 employees in one location also qualified for these funds — up to \$10 million. Sole proprietors who do their own bookkeeping or small businesses fighting just to survive use the same applications and compete for funds with hotel or restaurant chains. Crazy. I have yet to hear of a small business whose owner has actually been told they've been approved or has received any money.

There's a little good news: The Treasury Department

on Monday indicated they'd take these loans off the banks' balance sheets, freeing up more funds from individual banks.

But that doesn't solve the problem of the pot running out.

Because of demand, Treasury Secretary Steven Mnuchin said Tuesday he'd ask for \$250 billion added to the PPP program. More money is desperately needed, but that won't solve the program's inherent problems.

"It's not clear that putting more money into this program will actually solve the crisis that millions of small business owners are facing," said Ballantyne. "The challenges with the PPP will be persistent." A broader "CARES 2" package is already being discussed, and the idea has bipartisan support. I hope that in that package, America will get a real "Small Business Survival" program, not just a program to protect paychecks, including:

- Grants, not just loans: Earlier proposals called for simple grants for the smallest companies — ranging from a maximum of \$75,000-\$100,000 for businesses with fewer than

50 employees. Let's do something like that fast.

- Simpler procedures: Why make these small companies jump through hoops and deal with paperwork when they're fighting for survival? Sen. Josh Hawley, R-Mo., is proposing a simpler way to get money to small businesses through payroll rebates. This wouldn't cover those businesses without W2 payroll workers, but it could make things easier for those who do.

- Forgiveable loans for operating expenses. PPP requires at least 75% of funds to be used for "payroll costs." But many businesses have bigger operating expenses — rent, inventory, equipment leases, insurance and more.

- Separate pots. Why have very small businesses compete with companies that have hundreds of employees?

- Faster funds. Small businesses are closing for good every day. Let's not waste time with a bunch of unnecessary limitations for very small companies. "This is a life or death situation for millions of small-business owners," said Ballantyne.

## Small Businesses Wait for Cash as Disaster Loan Program Unravels

**Small business owners were supposed to be able to get up to \$2 million. Now they're being told the cap is \$15,000 — if they can get any answers at all.**

**Virginia Warnken Kelsey, an opera singer whose spring season canceled because of the coronavirus outbreak, said a disaster loan would be a lifeline. "I'm afraid I won't see a penny," she said. Credit...Christopher Capozziello for The New York Times**

Flooded by requests for help like never before, a federal disaster loan program that was supposed to deliver emergency relief to small businesses in just three days has run low on funding and nearly frozen up entirely. Now, business owners who applied are desperate for cash and answers about what aid, if any, they are going to receive. The initiative, known as the Economic Injury Disaster Loan program, is an expansion of an emergency system run by the Small Business Administration that has for years helped companies after natural disasters like hurricanes, floods and tornadoes. To speed billions of dollars in aid along, the government directly funds the loans, sparing applicants the step of finding a lender willing to work with them.

But in the face of the pandemic, the loan program is drowning in requests. Many applicants have waited weeks for approval, with little to no information about where they stand, and others are being told

they'll get a fraction of what they expected. The program is supposed to offer loans of up to \$2 million, but many recent applicants said the S.B.A. help line had told them that loans would be capped at \$15,000 per borrower. That was backed up by a message from the agency that one applicant shared with The New York Times. The CARES Act, the \$2 trillion relief bill signed by President Trump last month, also authorized the S.B.A. to hand out the first \$10,000 as a grant that didn't have to be paid back. Those funds were supposed to be available to applicants within three days of their application, even if they weren't approved for a loan. That hasn't happened, according to more than 400 applicants who contacted The Times. S.B.A. officials did not respond to repeated requests for comment. "I'm afraid I won't see a penny," said Virginia Warnken Kelsey, an opera singer in Branford, Conn., who applied on March 29 and had not received a response as of

Thursday. Ms. Kelsey had a busy spring season planned, with a tour scheduled to stop in Belgium and the Netherlands and performances with orchestras in Oregon and North Carolina. Everything has been canceled. The section of her website where she posts her engagements simply reads: "No upcoming events." For her, the loan would be a lifeline of cash to cover her rent and other bills. The disaster loan program's missteps have been overshadowed by the chaotic start of the federal government's other large small-business aid effort, the Paycheck Protection Program, which started taking applications last week. Applicants to that initiative have faced delays as banks deal with the hasty deployment of a \$349 billion program. Disaster loan applicants — many business owners are seeking relief through both — have also had to wait, even though the program predates the crisis. The S.B.A. began taking applications in mid-March, but its rollout was

piecemeal. Each state had to submit its own formal disaster declaration, and business owners could not apply until their state's declaration was approved. It took around two weeks for all 50 states to become eligible. The disaster loan program issued \$1.7 billion in loans in 2006, after Hurricane Katrina hit New Orleans. Congress has approved funding to support borrowing that will far exceed that figure. Credit...Maddie McGarvey for The New York Times

And even though Congress allocated billions of dollars to fund the disaster loan program, some applicants said S.B.A. representatives had told them that funding was running out. Deb Wood-Schade, who runs a chiropractic wellness business in Aliso Viejo, Calif., applied in mid-March and was told by phone on Saturday that she had been approved for a loan of nearly \$25,000 — enough to cover six months of her operating expenses. But loan documents she received on Wednesday

suggested that amount had been cut to \$8,300, covering just two months of her costs. "Is that all I can get?" asked Ms. Wood-Schade, who emailed that question to her S.B.A. loan officer but had not heard back. "I am concerned if I take it I won't get the additional funds." Senator Ben Cardin, Democrat of Maryland, who pushed for the additional funding through the CARES Act, said the program simply had to have more money. "The fact that S.B.A. is limiting Economic Injury Disaster Loans to an initial disbursement of \$15,000 shows that there is a clear need for more resources for this program," he said. The loan program was never designed to handle a disaster of this magnitude — one that has sent unemployment claims soaring and forced businesses to close. The program's previous peak came in 2006 after Hurricane Katrina. It disbursed loans of \$1.7 billion that year, according to the Congressional Research Service. (By Stacy Cowley, NY Times)



# The Small-Business Loan Program Has Already Hit 4 Big Snags



The small-business bailout — otherwise known as the “Paycheck Protection Program” (PPP) — was arguably the most ambitious provision of the \$2 trillion stimulus bill that Congress passed last week.

Under the policy, any business (or nonprofit, veterans organization, or tribal concern) with 500 or fewer employees is eligible for a government-backed loan equivalent to eight weeks of its prior average payroll, plus an additional 25 percent of that sum (unless that grand total adds up to more than \$10 million, which is the cap for any individual firm). And these loans are really more like grants: Firms don’t need to make any payments on their loans for six months — and if they maintain their workforces, then the government will forgive almost all of the loan (more fine details on this point below). The idea is to keep the small-business sector frozen in place, so that it can rapidly defrost once the coronavirus pandemic has passed.

But you can’t freeze something for later if it’s already spoiled. And many small firms directly impacted by social-distancing measures were already rotting by the time Congress finally passed legislation. For these reasons, the Trump administration was eager to get the PPP up and running as quickly as possible. To that end, the administration (1) made it possible for small-business owners to secure government-backed loans at

any federally insured lender that wishes to participate in the program, regardless of whether such banks or credit unions are affiliated with the Small Business

Administration, and (2) officially launched the program last Friday — long before most banks would have preferred.

**Unfortunately, the small-business bailout season is off to a shaky start, and for entirely predictable reasons.**

**Here, the four big ones:**

**1. For many banks, the program looks high-risk, low-reward.**

The reason Congress decided to route its small-business bailout through private banks was simple: Despite its immense resources, the U.S. government lacks the necessary infrastructure to directly pay firms’ wage bills in a timely fashion (a capacity that many less-wealthy governments possess). But America does have a vast network of federally insured private banks. Thus, by dispensing aid in the form of fully forgivable private-bank loans, Congress could theoretically get cash into business owners’ hands fast: Proprietors would simply walk into their friendly neighborhood bank branches, the banks would lend them money quickly, and the government would make sure everyone was whole later on.

Of course, to make this arrangement work, the federal government has to

make processing an enormous number of small-business loan applications worth the banks’ while. This might not seem hard at first. Under the administration’s initial guidance, participating banks would get to charge fees of between one and 5 percent on the loans they dispense (depending on the loan’s size), and collect .5 percent interest, even as the federal government remains on the hook for any loans that fail to pay off.

But banks fear this new line of business is riskier than it appears. Specifically, the administration is requiring banks to verify borrowers’ eligibility (by confirming that they were in operation as of February 15) and certify the size of the loan they are eligible for (by confirming each business’s average monthly payroll costs). Which raises the question: What if a bank gets tricked? Verifying this kind of information with 100 percent confidence would, in many cases, take an extensive period of time. And yet, the White House is imploring banks to get money out the door fast. So if banks err on the side of being too trusting, will they end up being on the hook for the ineligible loan, or otherwise liable for complicity in fraud or money laundering? If so, some banks insisted that it could take weeks for them to approve each loan.

As of this writing, it appears that lenders will not be held accountable for performing an insufficiently thorough background check on a

borrower that proves to be criminal. But they aren’t completely exempt from an obligation to verify firms’ eligibility. That, combined with the logistical difficulties of implementing the program, led banks to insist that a .5 percent interest rate was too low for the government’s proposition to make sense. So the Treasury Department kicked up the rate to one percent on the eve of the program’s launch. This might increase participation among banks, but it could also create financial difficulties for small firms whose monthly costs exceed the forgivable portion of the government-backed loans.

**2. The bailout fund is too damn small.**

This has been the program’s core flaw since day one. There are 30 million small businesses in the United States. About a quarter of them have already temporarily shut down while 11 percent are on the verge of closing for good, according to a newly released Chamber of Commerce survey. Conservative estimates suggest that it would cost upwards of \$1 trillion to replace all their lost revenue for the next three months. And the Paycheck Protection Program has a grand total of \$349 billion to dispense.

Bank of America was one of the few major lenders to participate in the PPP on opening day. Over the ensuing 72 hours, it received loan applications from 177,000 small businesses, which collectively requested \$32.6 billion in financing. If those loans were all approved, a single lender will have wiped out nearly 10 percent of the bailout fund in just three days.

Treasury Secretary Steve Mnuchin has said that the administration is committed to replenishing the program’s fund once it’s exhausted. And according to Politico, there is bipartisan consensus in Congress behind such an expansion. On Friday, Democratic House

Speaker Nancy Pelosi shelved her party’s more expansive plans for a “Phase 4” relief bill, arguing that Congress should first “do the same bill we just did,” only larger and better targeted. But the Senate is on vacation until April 20. And until then, businesses are competing for scarce bailouts on a first-come, first-served basis.

“There’s a sense of urgency that there’s not actually enough money in the loan fund for the number of people who actually are desperately in need of help right now,” Amanda Ballantyne, executive director of the small-business advocacy group Main Street Alliance, told Bloomberg.

**3. The most vulnerable mom-and-pops will likely come away empty-handed.**

The program’s first two flaws — banks’ fears of the program’s potential liability risks and the insufficient amount of money available for lending — combine to produce this third one. As previously mentioned, Bank of America is participating in the program — but they’re only lending to small businesses that already have a “business-lending and a business-deposit relationship” with the bank. Some institutions, such as Sunwest Bank, are taking applications from new customers. But they are the exception, not the rule. Most lenders are going with the firms they know. And why wouldn’t they? Given that the demand for these loans exceeds their supply, there’s little incentive for banks to take a risk on a new client — especially when they could be held culpable for extending credit to a fraudulent borrower. Most small firms have a preexisting relationship with a lending institution. But some of the most vulnerable small businesses operate on cash and do not boast any such relationships. Meanwhile, such

enterprises are also unlikely to be as well-prepared and informed about policy changes as larger, more profitable ones, or pseudo-small businesses like chain-restaurant franchises. Taken together, all this means that the companies most in need of aid are the least likely to actually secure it before the well runs dry.

**4. A (well-intended) last-minute rule change makes the program a worse deal for a lot of businesses.**

The primary aim of the Paycheck Protection Program (as its name suggests) is to protect workers’ paychecks. So when the Trump administration discovered that the bill Congress passed technically allowed firms to lay off their staff any time between February 15 and April 26 — and still secure loan forgiveness, so long as they rehired those workers by June 30 — it searched for a rule change that would close that loophole. The policy it settled on was to tweak the terms of forgiveness. Previously, firms were told that as long as they didn’t fire staff, they would have the portion of the loan spent on payroll, benefits, utilities, rent, mortgage payments, or other debts completely forgiven. Now, they will only receive such forgiveness if they spend 75 percent of their loan on payroll. This eliminates the potential incentive to lay off all of one’s staff for months at a time; shrinking one’s payroll costs in that manner would mean throwing away free government money. And yet, the new terms also means that for small businesses that aren’t extremely labor intensive, the program suddenly became way less generous. Slate’s Jordan Weissmann deftly explains the issue, in a report focused on the plight of Rocco Frattaroli, a Dairy Queen owner in California.

(By Eric Levitz, NY Times)



# Here are the public companies that got coronavirus aid meant for small businesses



More than 100 publicly traded companies have received coronavirus aid meant for small businesses, spurring the Trump administration to make an effort to potentially get some of the money back.

"The intent of this money was not for big public companies that have access to capital," Treasury Secretary Steven Mnuchin said on Tuesday evening at the White House's daily coronavirus briefing.

"We're going to put up very clear guidance so that people understand what the certification is, what it means if you're a big company," Mnuchin also said. "To the extent these companies didn't understand this and they repay loans, that will be OK, and if not there will be potentially other consequences."

Below is a handy chart from Morgan Stanley analysts listing 40 public companies that have received loans ranging from \$3 million to \$15 million. Here are 40 public companies that have received PPP loans. Morgan Stanley Not included in the bank's chart are hotel REIT Ashford Hospitality Trust

Inc. AHT, +1.31%, which has disclosed receiving \$30 million in Paycheck Protection Program loans; Ruth's Chris Steak House parent Ruth's Hospitality Group Inc. RUTH, -1.71%, which has reported getting \$20 million in PPP loans; and burger chain Shake Shack Inc. SHAK, -0.93%, which on Monday said it was returning its \$10 million PPP loan.

Operators of large restaurant and hotel chains were specifically given a green light to get Paycheck Protection Program loans in the \$2.2 trillion aid package known as the CARES Act, which was signed into law by President Donald Trump last month after getting approved by the Republican-led Senate and Democratic-run House.

Overall, more than 100 public companies have received nearly \$500 million in PPP funds, according to Footnoted, an information service focused on Securities and Exchange Commission filings. A Wall Street Journal report lists 103 public companies that got more than \$380 million in PPP loans. The chairman of Ashford Hospitality Trust, Monty Bennett, told the Journal that "75% or

**'The intent of this money was not for big public companies that have access to capital,' Treasury Secretary Steven Mnuchin says**

more of the proceeds will be used to bring our employees back to work with the balance to be used to pay utilities, rent, and debt service to lenders." Ruth's Hospitality Group has said that it asked for the aid to make sure it's "well positioned to emerge from this situation a strong and viable entity," and the company has said it will be following all Small Business Administration

guidelines for the funds. The PPP initially received \$350 billion last month and drew strong demand, with many small businesses reporting problems in getting the aid. It ran out of money last week, and the Trump administration and lawmakers on Tuesday reached a deal that would replenish the program with an additional \$320 billion.

(By Victor Reklaitis, Marketwatch.com)

## Exhibit 5: 40 Largest PPP Loans Disclosed by Public Companies

Ticker	Company Name	Sector	Market Cap (M)	Loan Amount (M)	Employees	TTM Sales (M)	TTM Net Income (M)
JAX	J. Alexander's Holdings, Inc. Class A	Consumer Discretionary	\$ 74	\$ 15.1	4,200	\$ 247.3	\$ 9.1
FRGI	Fiesta Restaurant Group, Inc.	Consumer Discretionary	\$ 189	\$ 10.0	10,480	\$ 660.9	\$ (84.4)
HNRG	Hallador Energy Co	Energy	\$ 22	\$ 10.0	915	\$ 317.4	\$ (58.9)
PBPB	Potbelly Corp.	Consumer Discretionary	\$ 85	\$ 10.0	6,000	\$ 409.7	\$ (24.0)
QMCO	Quantum Corporation	Information Technology	\$ 151	\$ 10.0	800	\$ 418.0	\$ (10.8)
BWEN	Broadwind Energy, Inc.	Industrials	\$ 24	\$ 9.5	521	\$ 178.2	\$ (4.6)
ZAGG	ZAGG Inc	Consumer Discretionary	\$ 101	\$ 9.4	628	\$ 521.9	\$ 13.9
AIRT	Air T, Inc.	Industrials	\$ 37	\$ 8.2	769	\$ 255.7	\$ 1.7
WVE	Wave Life Sciences Ltd.	Health Care	\$ 286	\$ 7.2	301	\$ 16.0	\$ (193.6)
NBEV	New Age Beverages Corp	Consumer Staples	\$ 137	\$ 6.9	934	\$ 253.7	\$ (89.8)
BOOM	DMC Global Inc.	Energy	\$ 405	\$ 6.7	741	\$ 397.6	\$ 33.2
TSRI	TSR, Inc.	Information Technology	\$ 6	\$ 6.7	389	\$ 59.9	\$ (2.1)
LIND	Lindblad Expeditions Holdings Inc	Consumer Discretionary	\$ 264	\$ 6.6	650	\$ 343.1	\$ 16.4
LEGH	Legacy Housing Corporation	Consumer Discretionary	\$ 229	\$ 6.5	800	\$ 169.0	\$ 28.8
VERI	Veritone, Inc.	Information Technology	\$ 101	\$ 6.5	277	\$ 49.6	\$ (62.1)
KRUS	Kura Sushi USA Inc Class A	Consumer Discretionary	\$ 78	\$ 6.0	1,400	\$ 72.5	\$ 0.3
PTQ-CA	Protech Home Medical Corp.	Health Care	\$ 71	\$ 6.0	NA	\$ 82.0	\$ (11.0)
PESI	Perma-Fix Environmental Services, Inc.	Industrials	\$ 72	\$ 5.7	325	\$ 73.5	\$ 2.9
ESCA	Escalade, Incorporated	Consumer Discretionary	\$ 104	\$ 5.6	468	\$ 185.7	\$ 8.9
MSON	Misonix Inc	Health Care	\$ 198	\$ 5.2	125	\$ 50.2	\$ (7.3)
DMRC	Digimarc Corporation	Information Technology	\$ 192	\$ 5.0	216	\$ 23.0	\$ (32.8)
SIF	SIFCO Industries, Inc.	Industrials	\$ 13	\$ 5.0	434	\$ 109.6	\$ (7.6)
FEIM	Frequency Electronics, Inc.	Information Technology	\$ 86	\$ 5.0	280	\$ 44.4	\$ (9.4)
ENG	ENGlobal Corporation	Energy	\$ 24	\$ 4.9	251	\$ 56.4	\$ (1.5)
MNKD	MannKind Corporation	Health Care	\$ 273	\$ 4.9	233	\$ 63.0	\$ (51.9)
AQST	Aquestive Therapeutics, Inc.	Health Care	\$ 122	\$ 4.8	232	\$ 52.6	\$ (66.2)
CVU	CPI Aerostructures, Inc.	Industrials	\$ 35	\$ 4.8	281	\$ 100.9	\$ 5.1
FTK	Flotek Industries, Inc.	Materials	\$ 52	\$ 4.8	174	\$ 119.4	\$ (76.7)
EMMS	Emmis Communications Corporation Class	Communication Services	\$ 23	\$ 4.8	560	\$ 71.1	\$ (10.2)
CFMS	Conformis Inc	Health Care	\$ 47	\$ 4.7	271	\$ 77.4	\$ (28.5)
NGS	Natural Gas Services Group, Inc.	Energy	\$ 65	\$ 4.6	270	\$ 78.4	\$ (13.9)
OPTN	OptiNose, Inc.	Health Care	\$ 180	\$ 4.4	224	\$ 34.6	\$ (110.1)
PRTS	U.S. Auto Parts Network, Inc.	Consumer Discretionary	\$ 81	\$ 4.1	843	\$ 280.7	\$ (31.5)
CRAWA	Crawford United Corporation Class A	Information Technology	\$ 36	\$ 3.7	271	\$ 89.7	\$ 7.0
VASO	Vaso Corp.	Health Care	\$ 7	\$ 3.6	294	\$ 75.7	\$ 0.0
PTE	PolarityTE, Inc.	Health Care	\$ 44	\$ 3.6	157	\$ 5.7	\$ (92.5)
ULBI	Ultralife Corporation	Industrials	\$ 99	\$ 3.5	573	\$ 106.8	\$ 5.2
ADMP	Adams Pharmaceuticals Corporation	Health Care	\$ 26	\$ 3.2	171	\$ 22.1	\$ (29.3)
BTN	Ballantyne Strong, Inc.	Communication Services	\$ 23	\$ 3.2	296	\$ 62.6	\$ (10.1)
BIOL	BIOLASE, Inc.	Health Care	\$ 13	\$ 3.0	157	\$ 37.8	\$ (17.8)

Source: Company Filings, Morgan Stanley Research. Note: Employee numbers based on last reported annual number.

## As scores of public companies get small-business aid, Trump vows to take back money if help was 'inappropriate'

**'If somebody got something that we think is inappropriate, we'll get it back. OK? Good - good point.'** - President Donald Trump

The line above came from President Donald Trump after a reporter asked about how a coronavirus aid program for small businesses has been helping big companies.

Banks have been making the Paycheck Protection Program loans, and "they're supposed to do it according to not only criteria, but according to what we think is right," Trump said, while speaking Monday night at the White House's daily coronavirus briefing.

"I know one thing: I didn't get any. That's for sure," the president said of the assistance. "We'll look at individual things, and some people will have to return it if we think it's

inappropriate."

Treasury Secretary Steven Mnuchin offered additional details at Tuesday night's briefing on potential attempts to get money back, as he said: "The intent of this money was not for big public companies."

"We're going to put up very clear guidance so that people understand what the certification is, what it means if you're a big company," Mnuchin said. "To the extent these companies didn't understand this and they repay loans, that will be OK, and if not there will be potentially other consequences."

Overall, at least 75 companies that have received PPP aid were publicly traded, even as the program is

supposed to assist small businesses that typically have less access to quick cash and credit, said an Associated Press report. Footnoted, an information service focused on Securities and Exchange Commission filings, estimated that more than 100 public companies have received nearly \$500 million in PPP funds.

Harvard University, which has a \$40 billion endowment, also has drawn flak for getting separate coronavirus-related aid of \$8.6 million. Trump said at Tuesday's briefing that Harvard will repay the aid. The university on Wednesday afternoon said it didn't request the funds and won't accept them.

There have been concerns over the PPP program being set up specifically so big restaurant and hotel chains can get its loans. Shake Shack Inc. SHAK, -1.33% on Monday said it was returning its \$10 million loan. Other big restaurant companies that have disclosed getting PPP aid include Ruth's Hospitality Group Inc. RUTH, -1.60%, which received a \$20 million loan, and Potbelly Corp. PBPB, -3.90%, which got a \$10 million loan. Fiesta Restaurant Group Inc. FRGI, +0.29% subsidiary Texas Taco Cabana also received a \$10 million loan.

(By Victor Reklaitis, Marketwatch.com)



# A Small Business Owner's Frustrating SBA Loan Experience

**The pandemic has struck many economic nerves, causing excruciating financial pain. One of those nerves has been small businesses, of which I am attached.**

I own a very small marketing company in Houston, Texas, along with my friend, Jarred Trapp. The shutdown of the economy has put a lockdown on some of our clients' businesses, and therefore has put our business in dire straits.

Thank goodness Congress passed the CARES Act in order to put Americans at ease. The \$2.2 trillion bill provides hundreds of billions of dollars to individuals, small businesses, and corporations.

During a White House press conference a month ago, Steven Mnuchin, the Secretary of the Treasury, proposed \$1,000 checks to Americans to help with the economic shutdown. It was upped to \$1,200.

Almost 70 percent of Americans have less than \$1,000 in their savings account, and 45 percent have no money in their savings account. To say that time was of the essence would be a gross understatement.

Approximately 10 days later, the legislation was passed. The money was on its way to individuals. Twenty days later, Americans were still waiting on those checks.

**An Additional Waiting Game for Small Business Owners**

All business owners had to do was fill out a loan application, which required from us the U.S. Small Business Administration (SBA) Disaster Business Loan Application, the IRS form 4506-T, and personal financial statements.

We assembled these papers after consulting with our business tax representative. Upon returning to the website to upload these scanned documents, this option was no longer available. What was now available was the Economic Injury Disaster Loan (EIDL).

The EIDL came with a promise of an advance of up to \$10,000 per business to "keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments." These EIDL advances were to be provided to



businesses "within three business days." The advance would not have to be repaid "under any circumstance."

I submitted my application on March 31. For a moment I was set at ease because I, along with many other business owners, was under the impression that this shutdown could go into a month, possibly longer, and \$10,000 could cover our business expenses for that period of time. Until then, we would batten down the hatches and get as much work as possible. But then three days went by. Then five. Then six. I finally called the SBA and waited for 76 minutes to talk to a representative. I fully anticipated a long wait time, and so was not agitated at waiting. The representative was very informative, very understanding, and very calm during the conversation. He informed me that after our business received the \$10,000 advance, we could apply for two separate \$25,000 loans.

The reason we had not heard back from the SBA was due to the massive amount of applications. Instead of three days, it would be seven, but was assured I would be contacted that week. That was a Monday. The week went by as quietly as the previous. The following week rolled around and 14 days had officially plodded by without a peep from the SBA.

On day 15, I received an email from the SBA informing me that the advance had changed from up to \$10,000 to \$1,000 per employee, of which we have two: me and my business partner. From a possible \$10,000 to a definite \$2,000.

## Calling the SBA ... Again

The morning of receiving the email, my business partner called the SBA. There were approximately 2,700 callers ahead of him, but

that was no issue. A representative came on the line to provide little, if any assistance. She informed us that our application had yet to be reviewed.

We asked why it was taking so long for it to be at least reviewed. She stated that there were 40,000 applications submitted that day alone. How true that was, I cannot tell. But she added that there were applications from two months ago that had not yet been reviewed. That I knew to be false because the program had been in operation less than a month.

We asked when our application would be reviewed, and she said she didn't know. I asked would it be before or after all the small businesses filed for bankruptcy? She asked if we had any more questions, to which we asked again how we could know when the application would be reviewed. Jarred looked at me and said, "She just hung up on us."

We summarily called our U.S. representative, Kevin Brady (R-Texas). We both talked to staff members. I was told that a staff member from Washington D.C. would call me.

## A Call from Washington

The conversation began much like this article—a rundown of what had thus far transpired. It was confirmed that the EIDL advance had been adjusted due to the amount of applications. When I asked why it was taking so long for applications to be reviewed, the answer was rather alarming: "The amount of applications was more than expected."

Now, this expectation either came from a lack of mathematical curiosity or mere naivete. Since half of the U.S. economy relies on small businesses, the expectation should have been more than the probability. What

resulted was less than the promised amount of money along with an extended review-and-receive period—a period of time that will now be, at the very least, six times as long.

The review-and-receive period includes two to three weeks for review, along with up to five days for the money to transfer into a business's bank account. From three days to possibly 26 days. The Paycheck Protection Program Loans Fiasco

To call the Paycheck Protection Program (PPP) process a fiasco is not an overreach. These loans are 100 percent federally guaranteed. The loans, however, are processed through the banks. The application process is simple enough, unless you have to ask a question. If a question arises from a customer, bank representatives are helpless to answer. Why? The banks have been provided no information from the government.

Other than what is stated on the bank's website, which is information provided by the federal government, there is no additional information. The only help available comes from blogs or financial websites that base answers on government-provided information and that of the trials and errors of individuals.

I, however, was one of those small business customers who had a question. The list of tax-related documents required for the application did not include K-1s. As business owners, that's our IRS form. One option was our 2019 Business Tax Return.

That had just been completed. The first attempt to submit the form resulted in an error message suggesting I upload a different document. The

message included the fact that I had "three total attempts" to submit my application.

I immediately called my business banker at Chase. He had no information. He reached out to his manager. They had no information. Our tax representatives had no answers either. The recommendation? Send it anyway and hope for the best. The question of whether the application will be accepted is unknown. The timetable for when the loan will arrive, if accepted, is on par with that of the EIDL advance.

If we do happen to receive the PPP loan, it comes with a maximum of a 4 percent interest rate. Of course, we most likely won't have to pay it back since the money will go strictly to payroll, but it is odd that the government would provide loans with an interest rate based on a situation they required take place—whether justified or not.

Among all of the desperation small business owners feel at this time, there are some questions that have yet to be addressed; in fact, they have not even been asked.

Government agencies abide by different restrictions than private sector businesses. Since these loans are federal, does that mean that the federal government can dictate how a small business operates in the future, especially in the case of hiring and firing? Also, federally funded student loans are not forgivable, even through bankruptcy. Since the maximum loan size is \$10 million, will these loans be forgivable? Or will small- to medium-sized businesses be stuck with a massive debt while trying to gather their footing from a recovering economy?

What is a relief is that the Kennedy Center has received its \$25 million. I know that topped the list of everyone's concerns. I'm certain it helps to have 12 congressmembers, along with some of the most powerful and wealthy Americans, as board members. For now, I will continue to watch every dollar, try to obtain more work, keep my fingers crossed that these loans arrive somewhere in the near future, keep contacting my representative, and trust God that all will pan out.

(By Dustin Bass, epochtimes)



# Ready. Set. Go. Small Businesses And The Race For Round 2 PPP Funds

Small businesses may finally be able to exhale that very deep, conspicuous breath that they have been holding in collective unison for the past week—but they may not want to get too comfortable just yet. Senate Republicans and Democrats reached a deal on Tuesday to approve a bill that provides an additional \$484 billion of coronavirus-relief funding, including an additional \$310 billion for the government-backed Paycheck Protection Program (“PPP”). The bill, which passed by unanimous consent in the Senate, has now been sent to the House of Representatives, where it is expected to pass as early as Thursday. If so, the race to receive PPP funds will be back on—big time. But don’t be surprised if this leg lasts only a few days.

Small businesses struggling to stay afloat have been following the PPP developments with bated breath. The rollout and administration of the PPP—a forgivable loan program that is at the center of the CARES Act, a historic \$2 trillion economic relief

package—has come under fire in recent days amidst allegations that some banks engaged in self-interested and preferential loan processing, as well as concerns about unfair treatment of sole proprietors and public backlash over some fairly sizeable loans to a few not-so-small companies that probably test the boundaries of the program’s purpose.

The bill does not appear to directly address any of these alleged shortcomings, although it would set aside \$60 billion of the funding specifically for smaller lending institutions like credit unions and community banks—a move that may help mom-and-pop businesses that found themselves crowded out in round 1. In its current form, however, it is largely a pure appropriations bill, doling out funding to loan programs without changing their basic structure or adding accountability measures. Nonetheless, the stakes for getting this right remain high. There have been indications that there will not be a round 3 of PPP funding. Small businesses

account for 99.9% of U.S. businesses and nearly half of the nation’s workforce.[1] They are not merely the backbone of an economy. They are quintessentially American—pure and simple. From their role as an incubator and developer of technologies to their ability to adapt, take needed risks, and even to fail without systemic consequences, small businesses are an outgrowth of several fundamental social and economic systems that have long defined the ideal that is America.

## The PPP Loan Initiative

The bill would amend the CARES Act to provide for an additional \$310 billion in appropriations for the PPP loan initiative. The PPP, which is administered through the Small Business Administration (“SBA”), is designed to provide small businesses with loans that are roughly equal to 2.5 times their monthly payroll costs. If the funds are used properly during an eight-week period after disbursement and the business does not decrease its workforce or unduly cut salary levels, the

loan will be forgiven entirely. The idea: Provide small businesses with a cash infusion that allows them to survive the COVID-19 crisis and keep their workforces in place. But as small businesses know all too well, the initial PPP money went fast. Very fast. The PPP loan initiative was originally funded with some \$349 billion. The CARES Act envisioned loans potentially being made until June 30, 2020. The program began accepting loans on April 3rd, about a week after its establishment. The money had run out by April 16th. During that time, the first-come, first-served program saw more than 1.6 million applicants approved. Following the remarkable depletion of the PPP fund, the Treasury Secretary and U.S. SBA Administrator issued a joint statement underscoring just how much went out the door—and just how fast: “The SBA has processed more than 14 years’ worth of loans in less than 14 days.” The next tranche will go quickly too. Indeed, the burn rate will likely pick up steam. While

the first round saw the SBA approve more than 1.6 million PPP loans, it is unclear how many borrowers actually applied—or tried to. There are some 30 million U.S. small businesses, employing roughly half of the country’s workforce. Only a very small fraction are insulated from the economic challenges caused by the coronavirus epidemic. Many will have a hard time looking away from the almost-too-good-to-be-true terms of the program. The result will be oversubscription and underfunding.

## The Race Will Soon Be On

Small businesses take your marks. The race (round 2, at least) is set to begin soon. With Congress appearing to overcome a partisan impasse, all signs indicate that a second round of PPP funding is coming soon—this one to the tune of \$310 billion. That will almost double a program that will likely still miss the mark, given the extraordinary demand and need for capital by small businesses.

(By Jason B. Freeman, Fortune.com)

# The Small-Business Aid Program Has Been a Fiasco. Fortunately, there’s an easy fix.

When the federal aid package for small businesses known as the Paycheck Protection Program was announced last month, it seemed to offer a lifeline for modest enterprises in dire need of help because of the coronavirus crisis. Passed by a bipartisan majority in Congress, the program offered \$349 billion in forgivable loans — essentially bridge loans — to provide the liquidity needed until the economy recovers. Unlike big-industry bailouts, which generate both moral hazard and public anger, the plan held out the attractive promise of providing relief for the smallest shops on Main Street.

But despite good intentions, the program has been a fiasco. It has replicated much of the existing unfairness of the United States economy and has created more resentment than relief. Intended to help the small businesses that give the country much of its character and livelihood, it has helped, more than anyone wants to admit, big chains and medium-size enterprises. What your average neighborhood preschool needs now is \$35,000 or so. But though 74 percent of the approved loans as of April 16 have been for \$150,000 or less, 45 percent of the \$349 billion in small-business relief has gone to loans over \$1 million, and nearly 70 percent has gone to loans over \$350,000. The widely reported fact that Ruth’s Chris Steak House, a big chain, got \$20 million in forgivable loans is a symbol of what has

gone wrong, for that money could have saved a lot of preschools. According to data self-reported by small businesses, 92 percent of applicants have gotten nothing at all.

As Congress negotiates funding to replenish the program, it should not blindly add more money to a flawed scheme but instead address the fact that it is failing to help those who need it most. There is an easy fix: Congress should set aside at least half the money for “real” small businesses: those with 25 or fewer employees. And if Congress fails to do so, banks and other lenders should reserve the money themselves.

I have been involved with the Paycheck Protection Program by running a pro bono project, staffed by Columbia University law students, to help out what we call microbusinesses, or those with 15 or fewer employees. Our clients are what you might think would be the program’s beneficiaries: restaurants, preschools, surf shops, coffeehouses, pet day cares, nail salons and so on. Most of them have had a similar experience with the program: They applied early, to no avail; they applied again and got conflicting signals — only to learn on Thursday that the money was all gone. They are perhaps more disappointed than angry, but the frustration and despair is palpable, aggravated by a suspicion that the game was rigged from the outset.

The Paycheck Protection Program may have been well intended, but in practice it had three major flaws. **First**, it lumped all businesses with fewer than 500 employees in a single category, which pitted them against one another in a first-come, first-served competition that set chains like Potbelly and Ruth’s Chris Steak House against nail salons and yoga studios, with predictable results. Yes, Potbelly and its employees are facing hard times as well, but there are many other options for larger businesses, such as, going forward, the Federal Reserve’s \$600 billion Main Street Lending Program.

**Second**, the program depended too much on the banks and their discretionary decisions about whom to help. We don’t recruit doctors during a medical crisis and say, “Feel free to help your friends first.” But we’ve done that with the banks, and they have responded by exercising favoritism. Larger businesses with good relationships with banks have gained access to an express line, some receiving large relief loans in less than 24 hours. Nearly everyone else ended up in a giant slush pile, like unread manuscripts at a literary agency — a mountain of broken dreams. To be sure, there have been exceptions. Outside of big cities, small businesses with close relationships with local banks got their loans relatively quickly. But most small businesses in the United States are

served by big, consolidated banks that barely know their customers and for whom a stack of relief applications has no emotional valence.

**The third** major flaw with the program is that its relationship with unemployment aid is unclear and confusing. Small businesses shouldn’t be hiring or firing people just to gain benefits.

Since Thursday, Republicans have been seeking more funding for the Paycheck Protection Program and blaming Democrats for holding up the process. But it is foolish to add money to a program that isn’t working as intended.

**In addition** to reserving at least 50 percent of the money it allocates to businesses with 25 or fewer employees, Congress should allow microbusinesses to spend less on payroll and more on other expenses to stay solvent and to give them more time to spend the money. The program’s relationship with unemployment aid needs to be made clearer. And in collaboration with the Small Business Administration, Congress should make it easier for financial technology companies like Intuit, PayPal, Square and Kabbage to process loans. These companies aren’t perfect, but unlike big banks they have a natural incentive to help smaller clients.

(By Tim Wu, Mr. Wu is the author of “The Curse of Bigness: Antitrust in the New Gilded Age.”)



# Banks warn additional \$310 billion allocated for small businesses likely already used up

New stimulus hasn't even been passed by House yet, but backlog in applications likely to take up much, or all, of funds

(By Associated Press) New York : The more than \$300 billion set aside to replenish the emergency loan program for small businesses impacted by the coronavirus pandemic is likely already all spoken for, banking industry groups said Wednesday.

The initial \$349 billion set aside for the Paycheck Protection Program ran out on April 16, after being available for less than two weeks. The Senate has approved an additional \$310 billion for the program, which the House of Representatives is expected to vote in favor of later this week.

But banking groups say the volume of applications already sent to the Small Business Administration makes it likely that much, if not all, the new money will go to those already in the queue. Any new applicants would likely miss out on this funding round.

"The majority if not all of the funding Congress is considering right now is

## Coronavirus Aid, Relief, and Economic Security Act



entire year's worth of loans in a weekend — so it's likely most of that money is now

hundreds of millions of dollars from the available pool. The SBA appeared to be approving smaller loans as the first round progressed, an indication that more loans to smaller companies were being approved. As of April 13, the average size of a loan was nearly \$240,000 and on April 16 it was \$206,000.

The loans, which can be up to \$10 million, are based on a company's payroll size and offer forgiveness if the money is spent to retain workers or rehire laid-off workers. Many companies that have loans are starting to bring back their staffers, and some states are easing their restrictions on non-essential work, allowing businesses to reopen.



already exhausted," said Nick Simpson, a spokesman with the Consumer Bankers Association.

Roughly a third of the new money has been set aside for smaller banks, which may allow a few new applicants to squeeze into the queue. However, small banks have said for the last two weeks that they have been swamped with applications — doing an

spoken for as well. There were more than 1.7 million loans approved in the first round of the program. But the law that created the program has been criticized because it made loans available to large, publicly traded companies like restaurant and hotel chains because the loans were based on workforce size at a company's individual locations. Those loans sapped

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## 'Stay at home, pray at home during Ramzan': Shahi Imam of Delhi mosque urges Muslims

The Shahi Imam of Fatehpuri mosque in Delhi has appealed to Muslims to not step out during Ramzan and offer prayers at home.

"Covid-19 is taking a very dangerous form, please listen to the advice of the doctors. Don't come out of your houses without reason. The fast can be observed at home too. Prayers too can be done alone at home. Please don't ask neighbours to join you," Imam Mufti Mukarram Ahmed said in his public appeal. The Ramzan will begin on April

23 (Thursday). Another prominent Muslim body Jamiat Ulema-e-Hind too appealed to Muslims on Monday to adhere to the lockdown guidelines and perform all religious rituals during Ramzan staying inside their homes. Jamiat Ulema-e-Hind president Maulana Arshad Madani urged Muslims to offer prayers, including special 'Taraweeh'

prayers, during Ramzan at home rather than in mosques. "In view of deadly Covid-19 that has caused death and destruction all over the world, medical experts have suggested that social distancing is only option to break the chain of spread of this dangerous virus," Madani said. The nationwide lockdown, which was from March 25 till April 14,

has been extended to May 3 by the government to prevent the spread of coronavirus disease Covid-19. Minority Affairs Minister Mukhtar Abbas Naqvi last Thursday had directed state waqf boards to ensure strict implementation of the lockdown and social distancing guidelines during the holy month of Ramzan.

## Ivy League schools including Harvard, Princeton and Yale net millions in coronavirus bailouts despite billions in endowments

'Harvard University has a \$41bn endowment—the largest in the world. Put another way, Harvard's endowment is \$13mm per student, or \$171mm per faculty member.' The university insisted it was ring-fencing all of its Senate funding to 'financial assistance for students to meet their urgent needs in the face of this pandemic'.

Harvard, which is one of the top universities in the world and boasts eight Presidents among its alumni, spelled out how it would spend its bailout. A spokesman for the Massachusetts-based school said: 'Financial assistance will be on top of the significant support the University has already provided to students – including assistance with travel, providing direct aid for living expenses to those with need, and supporting students' transition to online education.' Yale, the second largest Ivy

Leave school, will receive \$6.8million and has an endowment of \$30.3billion. Brown university, which has \$4.2billion endowment, is being bolstered by \$4.8 million. A bailout of \$3.4million is being directed towards Dartmouth College, which has an endowment of \$5.7billion. The smallest bailout for Ivy League schools is being sent to \$26billion-endowed Princeton, which will receive \$2.4million.

The \$2trillion Coronavirus Aid Relief and Economic Security Act (CARES) injected \$14billion into the Higher Education Emergency Relief Fund. Institutions were granted these funds based on a formula which combines the number students receiving federal financial aid and the overall number of students enrolled.

At least half of the funding is mandated to be used as financial grants for

students, with the remainder to be put towards compensating university losses.

Joel Malina, Vice President for University Relations, at Cornell, said: 'Cornell will use 100 per cent of these CARES Act funds to support students, going beyond the federal requirement that half of the funds be put towards emergency financial assistance to our students.'

'We know that many of our students will have increased need as a result of the pandemic.'

'Even as our Ithaca campus faces an anticipated Covid-related budget shortfall of over \$100million for the coming fiscal year, we aim to guarantee that every single one, currently enrolled or newly admitted, has the financial resources to complete their Cornell education.'

A spokeswoman from Brown said: 'For years, Brown had been committed to offering generous financial aid so that the students we admit can attend college regardless of their family's income.'

'These funds will help sustain that commitment during a time of great economic stress for students and their families. The funds have not yet been received.'

A spokeswoman from Yale said: 'The \$6.9million allocated to Yale will provide further emergency aid to meet the unexpected needs of students in this pandemic, and it will support the university's response to Covid-19. These funds are significant and needed in a global economic downturn.'

MailOnline has contacted each Ivy League school for comment.

## India is right to impose barriers on China. But there is a price tag

Expanding investment screening to all sectors is an almost natural progression. The HDFC Bank share purchases by China's central bank was only a trigger. However, New Delhi should not be under any illusion. Foreign capital remains crucial to the country's economic success, and will be doubly important as India tries to revive its economy. Making it more difficult for China will carry a price tag. China has been the fastest-growing source of foreign investment in the last five years. And Chinese investors have shown a remarkable degree of risk appetite and now have a substantial presence in over half of India's unicorns. A purely arbitrary method of deciding what types of investment is allowed would be a setback to India's decades-long attempt to be more attractive to investors from all countries. As the screening process matures, the department of promotion of industry and internal trade should work out a clear process and precise

regulations to decide what is an acceptable investment. The issue of off-shore fund investments and who is the ultimate "beneficial owner" from an investment is trickier, though it should be

recognised these are used because India remains a difficult business environment. The spread of investment barriers is a reminder economic openness is diminishing globally. China is not

blameless. Look at its resistance to Indian service exports. The pandemic has seen great power rivalry only worsen and economic factors — infrastructure, technology and finance — move

to the heart of geopolitics. India must walk a fine line. At its present state of development, it needs to expand its overseas economic engagements, even while remaining sensitive to its external security needs.

## 'Disappointed' Vijay Mallya to pursue legal remedies after losing appeal against extradition to India

claiming that the banks had already recovered Rs 2,500 crore in cash. Justice Stephen Irwin and Justice Elisabeth Laing on Monday dismissed his appeal, upholding the Westminster Magistrates Court's December 2018 ruling that concluded that Mallya had a prima facie case to answer in Indian courts for charges of financial offences. Mallya tweeted: "I am naturally disappointed with the High Court decision. I will continue to pursue further legal remedies as advised by my lawyers. I am also disappointed with the media narrative which states that I must face trial in India for a fraud of Rs 9000 crores". "I must draw attention to paragraph 6 of the judgement which is

available to the public. Please note that the allegations against me and others are specifically and only related to three tranches of borrowing from IDBI Bank for a total of Rs 900 crores in 2009". "This loan was subsumed along with loans from other Banks within the Master Debt Recast Agreement of 2010. Following the DRT order for the payment of approximately Rs 5000 crores by way of Principal and Rs 1200 crores by way of unapplied interest making a total of Rs 6200 crores". "The Banks have already recovered in cash a sum of Rs 2500 crores which is 50 percent of the Principal amount. I have repeatedly offered to pay the Banks in full but, sadly to no avail".

According to the Crown Prosecution Service representing India in UK courts, Mallya has 14 days to apply to the Supreme Court for permission to appeal against Monday's judgement. If he does not appeal, he will be removed to India within 28 days thereafter. If he appeals, the removal will await the outcome of that application. Secondly, he could approach the European Court of Human Rights, since the UK remains under its jurisdiction until December 31 under the terms of the Brexit transition period. His team has previously alleged in court that he faced a risk to human rights if sent to India. The legal threshold for remedy on both options is high.



# The US presidential election match-up is welcome news for India

**It can do business with both Trump and Biden. But the latter will be a more friendly interlocutor, steady partner**

Earlier this month, Bernie Sanders, Joe Biden's opponent to be the Democratic nominee for President of the United States (US), announced that he was suspending his campaign. This means that Biden will be the Democratic candidate for President. Biden has since got support from former president Barack Obama and Senator Elizabeth Warren, herself a former presidential candidate.

All this is good news for Biden. This is also good news for India. That is the case because if Biden was to win the presidency, the future for India-US relations would be on solid ground. If Sanders had stayed in the race, managed to win the nomination, and gone on to win the presidency, those relations would have been on shaky ground.

Sanders does not have a strong history of support for India or substantial foreign policy experience as a senator. More important, during his campaigning, he was critical of some key policy measures of the Narendra Modi administration.

By contrast, former vice-president (V-P) Biden is a long-time friend of India with a stellar track record in the foreign policy arena. And, to date, he has not made any major negative public pronouncements about India's government. Biden is best known for the manner in which he served for eight years as the "aide-de-camp" for President Barack Obama, acting as his lead person

and a key consultant on numerous issues, both domestic and foreign. He distinguished himself as someone who could facilitate communications, construct compromises, and build consensus among those with varying interests.

As part of his portfolio, Biden worked diligently to promote and advance Obama's vision of a "defining partnership" between India and the US. He and his wife Jill visited India in 2013 when the V-P, according to the White House, "...set out an ambitious vision for the US-India relationship, looking not just at the months ahead or the years, but the decades ahead". Biden had India on his radar screen and best interests in mind before joining Barack Obama in 2009. When he was a senator and chairman of the powerful Senate Foreign Relations Committee, Biden was an advocate for the successful passage of the Indo-US civil nuclear deal.

Sanders voted against that bill in 2008. More recently, in 2020, Sanders has spoken out against India's Kashmir policy, its enactment of the Citizenship (Amendment) Act and the country's treatment of its Muslim minority. Congressman Ro Khanna, an Indian-American, was co-chair of Sanders' presidential campaign. He has also been critical of India's human rights policies and has joined the Congressional Pakistan Caucus. This is more evidence that

Sanders in the White House would have been problematic for India's relations with the US.

This brings the presidential match-up for the election to be held on November 3 between Biden and Donald Trump — who is running for re-election basically unopposed in the Republican Party. That match-up is welcome news for India.

In Biden and Trump, whoever occupies the Oval Office on January 20, 2021, India will be dealing with two known leaders. Trump, even with his mercurial and unpredictable behaviour, currently appears to be the preferred candidate of New Delhi, symbolised by the "Howdy Modi" spectacle in Houston in September and "Namaste Trump" show in Ahmedabad in February. But there should be caution regarding the future of bilateral relations with the US with Trump as president going forward. While Trump can be counted on to stand silent on "internal matters" in India such as Kashmir, he cannot be relied upon to speak authentically or to keep his word on important issues such as getting a trade deal done.

Biden, on the other hand, might say things about India's handling of issues central to a vital and vibrant democracy such as immigration, equal opportunity, pluralism, and the free press, but he will do so in a diplomatic manner. One variable that will come into play for India will be the status of the

coronavirus pandemic when the election is held. It is far too early to speculate on the nature of that condition now.

What can be said at this point in time is that Trump has minimised the role of the federal government in confronting the pandemic in the US, stating that it is up to the state and local governments to take the lead. Biden as president would put much greater emphasis on the federal leadership.

Another difference that will impact India is that the Trump administration's approach to managing the pandemic is and will be isolationist, as evidenced by the closing down of America's borders to other countries early on and not taking outside assistance in areas such as testing when the pandemic first struck the US. Biden, as president, will be an internationalist looking to bring countries together to confront the consequences of the coronavirus and to leverage resources to benefit all nations.

Indians will not get to vote for the next president of the US. But Indian-Americans will. They should keep those distinct differences in style and behaviour in mind when they cast their ballots. I know that I will and that is why I am glad that Biden will be the Democratic candidate for president. That is good for both my motherland, India and my homeland, the US.





# What it looks like when the world stands still

**Cities have become noticeably quieter with far fewer cars out on the roads. Restrictions came later to London than many other European towns, and traffic flows only started to wane in the second half of March.**

Easter weekend? What Easter weekend? I spent the entire time following the twists and turns of the extraordinary attempt by oil producers to cobble together the biggest output cut in history, only to see the price fall when commodity markets opened on Monday. Lockdown? I was glued to my computer all weekend and wouldn't have noticed if all restrictions had been removed. Of course, they weren't, and that got me thinking about just how our lives have come to a screeching halt.

Enjoy the stillness. I live under a flight path into one of London's major airports, so the grounding of planes does have its upside. As do the quieter roads when I take my bike out for my morning "commute" — halfway to the office and back each morning.

Cities have become noticeably quieter with far fewer cars out on the roads. Restrictions came later to London than many other European towns, and traffic flows only started to wane in the second half of March. The impact on congestion shows, but it's been significantly less than in

Milan in northern Italy, for instance. Last year drivers in London, like their counterparts in Italy, could expect a peak-time journey to take about 75% longer than the same trip on empty roads — an additional 45 minutes on a one-hour trip. Now that same "one-hour drive" in London takes around one hour and 10 minutes.

In northern Italy, where restrictions were introduced during the second half of February, peak-hour delays have been reduced to around 5 minutes from as much as 45 minutes on a one-hour journey.

To examine how driving has slumped and how, in a few places, it's picking up again, I used figures from the TomTom Traffic Index to make these charts. The data show how much longer journeys in selected cities take during each hour of the week than they would on uncongested roads. The original numbers are in the form of a percentage increase over all journeys. I have standardized them to show how many more minutes drivers could expect to spend in their cars for a journey that would take an hour on empty streets.

Congestion patterns in the Middle East show a similar picture to those in Europe. It's a region that has received much less coverage of the virus's impact, except for Iran where the outbreak appears particularly severe. But here, too, streets have gone quiet. Kuwait City has seen traffic congestion fall to almost zero, with stringent restrictions in place for nearly two months and showing no sign of being lifted.

In the U.S., urban traffic congestion also tumbled during the first half of March, as Americans joined the Great Silence. Here, the additional time spent in the car during peak hours has fallen by around 90% compared with the same day of the week last year.

As the West stays home, Chinese cities are coming out of lockdown. But a careful look at traffic congestion data shows that things are far from back to normal, even in cities where restrictions were eased weeks ago. The experiences there are illustrative of what the rest of us may face when our own governments start to ease

the strictest confinement measures.

Beijing and other Chinese cities provide the clearest data on how a place recovers from lockdown imposed to fight the Covid-19 virus. The chart below shows that journey times have risen slowly over recent weeks, as more and more traffic returns to the city's roads. By last week, it looks as though gridlock had returned to Beijing, with journeys taking just as long as they did on average last year.

But that picture is deceptive and we need to look a little closer to see why.

Pulling out the data for the most recent week, it becomes clear that normalcy isn't fully back to every corner of life in Beijing. While congestion has indeed returned during the morning and evening rush hours, the volume of traffic on the roads at other times of the weekday and weekends remains at extremely low levels. People may be traveling as normal to get to and from work, but driving for social purposes — to get to the mall, or cinema complex, or museum, or to visit family or

nearby parks — remains at a very low level. Journeys outside of rush hour are still taken on almost empty roads.

Of course, I couldn't finish without saying a few words about oil. The impact of the enforced stay-at-home policies on U.S. gasoline use has been dramatic, to put it mildly. The Energy Information Administration reported four-week average demand in the period to April 10 at just 6.4 million barrels a day — its lowest level in data going back to 1991. The figure is down by nearly a third, or 3 million barrels a day, in the past month.

Judging by the picture emerging from Beijing, even if some U.S. cities and states begin to ease shelter-in-place orders and other travel restrictions, demand may not rebound quickly if citizens remain wary of travelling too far and gathering in crowded public spaces. Commuters will be the first to feel the tedium of increasing traffic as restrictions are eased. Those driving for pleasure — at least, those who venture forth — may experience empty roads for a while longer.



# Covid-19: What you need to know today

## In general, across states, the number of cases increased with the number of tests.

This is the story of seven states: Delhi, Gujarat, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, and Uttar Pradesh.

It is a dated story, but not too old – dated midnight Sunday, April 19, just before parts of India opened up for some business activities. At the time, these seven states accounted for 77.44% of all coronavirus disease (Covid-19) patients and 81.89% of all Covid-19 deaths in the country.

They were also the only states at the time with an infection count exceeding 1,000.

Andhra Pradesh (647 cases on Sunday) and Telangana (858) look likely to join them, but it is safe to say that the

six states named in the first instance are key to India's ability to halt the spread of Covid-19.

The only other concern is West Bengal, which is a clear straggler among large states in terms of testing (56 tests per million population based on Sunday's data), but we will revisit the state when there's better data coming out of it.

Here's a quick snapshot on how the seven states compare on key parameters.

Madhya Pradesh's number of cases for the preceding 24 hours is low because the state put out only one bulletin, in the middle of the day on Sunday.

With the caveat that the timeline of infections in each

of the seven states is different – many of the infections in Gujarat, for instance, are recent; most of those in Tamil Nadu relate to people who attended the Tablighi Jamaat's March congregation in Delhi, and promptly reported to the local health department when a call went out – there are some clear trends.

With the exception of Uttar Pradesh, which is a laggard, and Madhya Pradesh, which is on the border, the other five states all test more than the national average (309 tests per million). A previous time series analysis by Hindustan Times showed that in general, across states, the number of cases

increased with the number

of tests (although the proportion of those testing positive didn't necessarily increase, and actually decreased in most). As states test more, that article reasoned, they are likely to find more people infected with the Sars-CoV-2 virus which causes Covid-19 (including many asymptomatic ones).

Even the most aggressive testers among these states have clearly not reached a level where the discovery rate is consistently falling. For instance, Maharashtra conducted 4,555 tests on Sunday. It also discovered 552 new cases on Sunday. The two aren't related because the tests for the 552 found infected



on Sunday were likely carried out on Saturday or Friday, but clearly the discovery rate isn't dipping. It seemed to be in Tamil Nadu, where only 49 cases were discovered on Saturday and 56 on Friday, but 105 were on Sunday (a day when 5,744 tests were conducted in the state). As these and other states expand their testing this week, this will be the number to track: daily infections per tests conducted.

The other number to keep track of is the death rate (Tamil Nadu, Uttar Pradesh, and Rajasthan are doing a good job of keeping it below the national average of 3.2%). Tamil Nadu's performance isn't a surprise (the other two are) because the state has always had a good health care system. It also leads in terms of recoveries – 27.8% compared to the national average of 16.52%. This too is a good number to track – as on Sunday, 2,852 people of the 17,252 infected had recovered.

## Understanding the oil price churn

### The pandemic-induced dip in demand has put the wobbly cartel of oil producers in a spot

The front-month May West Texas Intermediate (WTI) — the United States (US) oil price benchmark — futures contract crashed into negative territory for the first time on April 20. Though this was a temporary phenomenon, and one that is specific to the way WTI contracts work in the context of the US oil industry, it is a clear indication that the coronavirus disease (Covid-19)-induced demand rout has triggered a glut with consequences that are ricocheting across oil markets, including affecting Brent — the leading international standard for crude prices.

This is despite US President Donald Trump's mediating efforts to stabilise the global oil industry through an Organization of the Petroleum Exporting Countries (Opec++) pact — even though he is a self-confessed Opec "hater". On April 12, the Opec+ cartel — a group of 23 oil-producing nations — after much dramatic posturing cobbled together a historic agreement to slash oil production by 9.7 million barrels per day (mb/d) through May and June, after which the cuts taper off till 2022. Notwithstanding its enviable credentials, the agreement will fall short of propping up prices enough to ward off shut-ins. It will only

function to arrest Brent touching single digits and provide some relief before the storage tanks spillover.

This becomes evident on unpacking the numbers. The 10 members of the Opec and another 10 of the extended Opec+ group will reduce oil production by 6.085 mb/d and 3.615 mb/d respectively to balance supply against plunging demand. US-sanctioned Iran and Venezuela and war-torn Libya are exempt from the cuts. Saudi Arabia and Russia, the second- and third-largest oil producers globally, have agreed to each cut 2.5 mb/d of their production from a baseline of 11 mb/d.

Meanwhile, some other numbers are being thrown around. Saudi energy minister Abdulaziz bin Salman said that the Opec++ (Opec+ and other oil producers) group will take 19.5 mb/d supply off the pipelines, voluntarily or otherwise, from May. Russian energy minister Alexander Novak pegs the effective cuts at 15-20 mb/d while Trump, through his diplomatic tool of choice, Twitter, has written that cuts will total 20mb/d. This, ostensibly, is by factoring in "expected" curtailed production

of 3.7 mb/d of G20 countries, such as the US, Brazil and Canada; supply cuts through national purchases for strategic petroleum reserves; and possible cuts by Norway.

There are many moving parts here. It is difficult to predict how much American production will fall given the divergence within the industry to accept quota cuts. The Railroad Commission of Texas — the Texas regulatory agency — had the last statewide cut in 1973. Although, Mexico has agreed to a 100,000 barrel cut, the US has said it will help Mexico by picking up "some of the slack" — the specifics of this are still unclear.

Irrespective, even if one considers the 20 mb/d supply-reduction scenario as realistic, the demand destruction is staggering enough to overwhelm the proposed cuts. According to the International Energy Agency, the fall in global demand for crude will be 29 mb/d for April and 26 mb/d for May. Some other oil traders are estimating it to be 35mb/d. A 3% decline in growth in 2020, as predicted by the International Monetary Fund, erases almost a year of oil

demand growth. Assuming there is compliance by the members, the Opec++ reductions, therefore, will only partially offset supply overhang till the next quarter.

But compliance to quota cuts for Opec+ members has been faulty on prior occasions—some, such as Saudi Arabia, make deeper cuts while others cheat on their pledges. The question remains: Who will monitor compliance? The G20 energy ministers' meet on April 10 signed an agreement to set up a voluntary focus group which will monitor oil markets. But the locus standi of a G20 platform to monitor an Opec country is questionable. The only real physical barrier to shutting the oil spigots is when storage spaces run out. Moreover, a deal does not signal that Riyadh and Moscow have buried the hatchet after their recent market-share scuffle. The kingdom has slashed its official selling price, ostensibly eyeing the Mediterranean and Asian markets, and swelling global crude inventories till the new deal kicks in. Reportedly, it is also selling about 600,000 barrels of crude per day to the

US this month — the highest volume in a year. Moscow and others will react to push their own volumes. Meanwhile, Washington has not yet dismissed the possibility of oil import tariffs to protect its domestic oil industry. The dynamics between the three "alpha males" of the oil industry — the US, Russia and Saudi Arabia — played out in this vulnerable landscape will further determine how low Brent settles. The markets have figured this out, notwithstanding the padded reduction figures. Predictably, Brent whimpered up a few dollars after the Opec+ pact before falling below \$30 again. Market reports suggest that Brent needs to skip over \$40 and remain pinned there to prevent oil producers' revenues from shrinking further.

With pipelines and storages clogging up and the virus continuing to gobble oil demand at unprecedented levels, pressure is building on de facto leaders of the Opec+ group, Saudi Arabia and Russia, to seam a broader alliance or deepen cuts. However, countering the impacts of this pandemic on oil markets will be a daunting task for a wobbly cartel of oil producers with divergent interests.



# What is the minimum amount of exercise you need to stay healthy during lockdown?

(News Agencies) With gyms remaining closed due to the COVID-19 pandemic, it has become more important than ever to maintain your fitness at home by doing at least two-and-a-half hours of exercise per week minimum.

'For those who may be sitting much more, most notably because they have "lost" the activity around their daily commute, it is even more important to be physically active,' Wendy Brown from the University of Queensland's School of Human Movement Studies, said.

Sydney-based fitness instructor and former NRL player Ben Lucas agrees, saying the 'main thing is to keep moving your body' and to also try alternative workouts in order to prevent losing your fitness and

impacting your overall health.

According to Australia's national exercise guidelines, people aged 18 to 64 should exercise for a minimum of two and a half hours per week in order to maintain health and wellbeing.

This physical exercise can be of a moderate intensity, or alternatively a minimum of one and a half hours of intense fitness can be completed.

In addition to this, the guidelines also suggest doing muscle strengthening activities at least two days each week to improve or maintain bodily strength.

## Do more than a run around the block

Ben supported the national exercise guidelines recommendation regarding muscle training and urged

others not to forget about strength workouts in addition to cardio.

'At the moment a lot of people are trying so many different workouts – men are trying pilates and more women are using weights because this has given people the chance to explore different workouts they haven't done before,' Ben told FEMAIL.

Similarly to cardio, muscle training can be completed as often as desired depending on your fitness level.

In addition to exercising, Melbourne coach and nurse, Sharelle Grant, said it's essential eat more protein to improve immunity.

'So many people at the moment are in the same situation – they're wondering how they're going to progress or simply

maintain their fitness,' Sharelle said. 'But right now it's not so much about the physical development, but more so about ensuring you continue your performance, move your body, eat well and keep track of your mental health too.'

Set a new workout routine to commit to

Ben said 'commitment is the secret' when it comes to maintaining fitness and it's essential to establish a routine early on to decipher what you're doing to stick to each day. 'There's so many online fitness challenges going around at the moment to keep people motivated – such as committing to 50 squats a day for 20 days,' he said. 'You really want to create a time, place and workout routine to stick to in order to maintain a consistency



of daily exercises. You and a friend can even workout together via Zoom.'

He explained how as a result of exercising less, more people are finding it difficult to sleep at night, which can lead to health difficulties. Ben has also started conducting online personal training sessions with his clients to ensure they

maintain their fitness. As well as exercising regularly, Sharelle explained it's important to discover what workouts or forms of training work best for you. 'Don't follow any online workout just because it looks cool, but instead discover the reason why you're working out and what you want to achieve,' she said.

## BEWARE OF SCAMS AND FRAUD SCHEMES

The Office of Inspector General recognizes that we are facing unprecedented times and is alerting the public about potential fraud schemes related to economic stimulus programs offered by the U.S. Small Business Administration in response to the Novel Coronavirus Pandemic (COVID-19). The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), the largest financial assistance bill to date, includes provisions to help small businesses. Fraudsters have already begun targeting small business owners during these economically difficult times. Be on the lookout for grant fraud, loan fraud, and phishing.



### Grants

- SBA **does not** initiate contact on either 7a or Disaster loans or grants. If you are proactively contacted by someone claiming to be from the SBA, suspect fraud.



### Loans

- If you are contacted by someone promising to get approval of an SBA loan, but requires any payment up front or offers a high interest bridge loan in the interim, suspect fraud.
- SBA limits the fees a broker can charge a borrower to 3% for loans \$50,000 or less and 2% for loans \$50,000 to \$1,000,000 with an additional ¼% on amounts over \$1,000,000. Any attempt to charge more than these fees is inappropriate.
- If you have a question about getting a SBA disaster loan, call 800-659-2955 or send an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
- If you have questions about other SBA lending products, call SBA's Answer Desk at 800-827-5722 or send an email to [answerdesk@sba.gov](mailto:answerdesk@sba.gov).



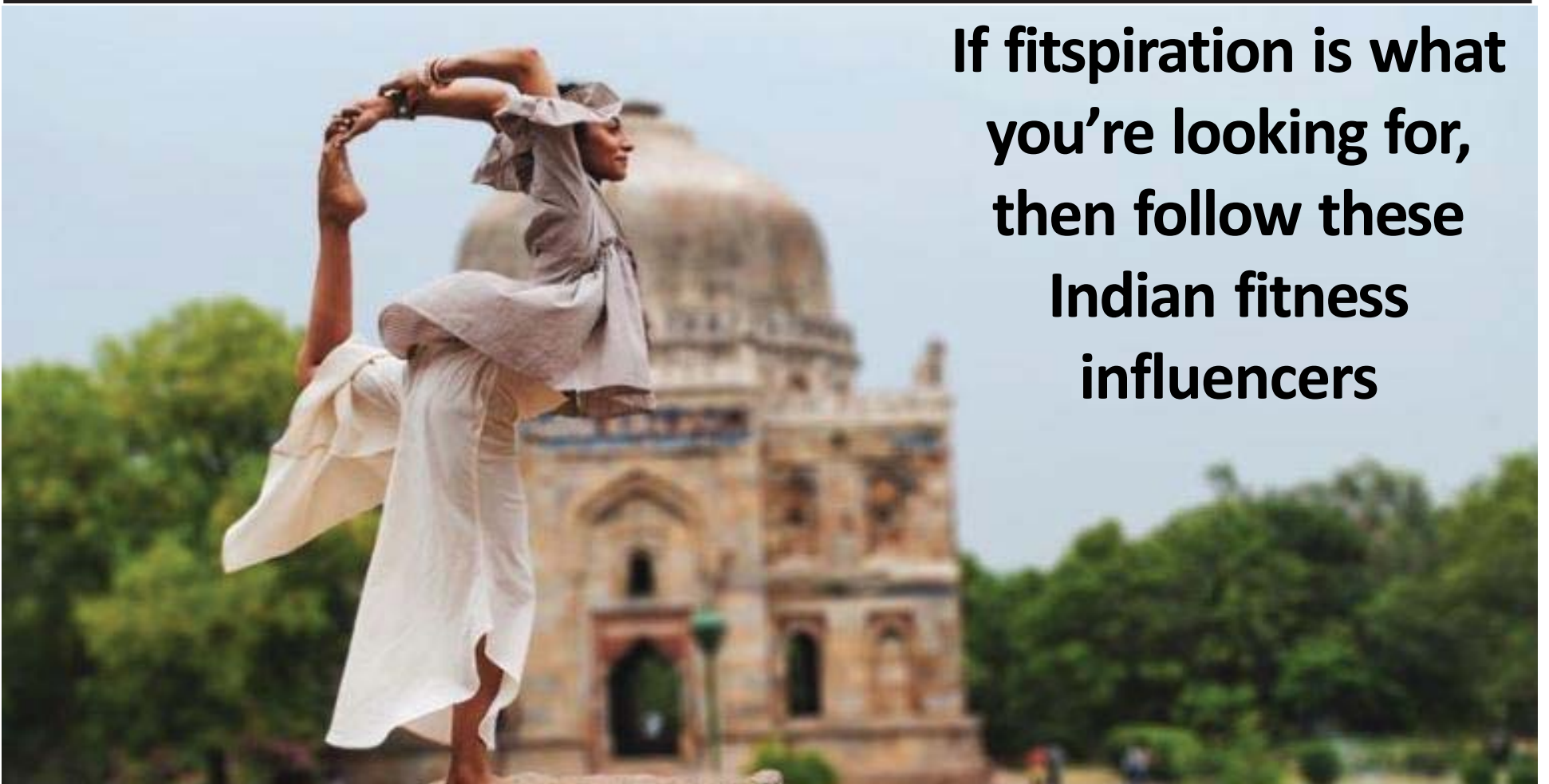
### Phishing

- Look out for phishing attacks/scams utilizing the SBA logo. These may be attempts to obtain your personally identifiable information (PII), to obtain personal banking access, or to install ransomware/malware on your computer.
- If you are in the process of applying for an SBA loan and receive email correspondence asking for PII, ensure that the referenced application number is consistent with the actual application number.
- Any email communication from SBA will come from accounts ending with [sba.gov](mailto:sba.gov).
- The presence of an SBA logo on a webpage **does not** guaranty the information is accurate or endorsed by SBA. Please cross-reference any information you receive with information available at [www.sba.gov](http://www.sba.gov).

Report any suspected fraud to OIG's Hotline at 800-767-0385 or online at, <https://www.sba.gov/about-sba/oversight-advocacy/office-inspector-general/office-inspector-general-hotline>.







# If fitspiration is what you're looking for, then follow these Indian fitness influencers

(News Agencies) Everything has a positive side to it—it's just a matter of how we look at it. For us fitness freaks, this time of lockdown is like unearthing a treasure. Why? Well, who would have thought that during lockdown celebrity fitness trainers will go full throttle on the internet to help us stay in shape. From live sessions to personalized videos—social media is loaded with yoga, pilates, HIIT, tabata, zumba, and whatnot.

In fact, you can see both Indian fitness influencers and celebs using household stuff like water bottles to do strength training. Recently, Sara Ali Khan did a live video session with a brand where she used wine bottles to tone her body. Interesting, right?

See this is why we're calling this period a gold mine of #fitspo. If you too want to be inspired, then do check out these five instagrammers that will make all your fitness goals come true:

## 1. Yasmin Karachiwala

If you want to try Pilates at home, then there is no one better in the business than Yasmin Karachiwala. She is an A-list celebrity trainer and she trains people like Kareen Kapoor Khan, Katrina Kaif, Deepika Padukone, Alia Bhatt, and Kriti Sanon.

Her Instagram videos are easy to follow. So, even if you are planning this lockdown to be your big break into the world of fitness, you can step it up with Yasmin Karachiwala. Then you need to follow these fitness influencers on Instagram right now.

Take some motivation from these Indian fitness influencers. Image courtesy: Nidhi Mohan Kamal Facebook Page

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## 2. Namrata Purohit

Another Pilates professional, Namrata's recent videos have been creating a lot of buzz on social media. She mixes cardio with some interesting body-weight exercises to make the regime all the more fun and productive. Trust us, you can't leave her feed without double tapping on her posts.

## 3. Rujuta Diwekar

It's not just about exercising—eating right is also important. And who can be better to guide us with that than Rujuta Diwekar. The best part about following her on Instagram is that she suggests foods that you can easily find in your kitchen that will do wonders for your physical and mental health.

## 4. Nidhi Mohan Kamal

This vegan influencer has been creating a lot of buzz with Insta feeds. In one of her posts, she showcased how to make vegan kadhi. So, if you want a mix of both nutrition and exercise then you must binge on Nidhi Mohan's Insta page. And if you are a vegan, then you will love her account even more.

## 5. Radhika Bose

Let there be yoga in your life. And when Yogasini herself is there to help you then why would you say no, right? The asanas that Radhika showcases on her Insta feeds are easy to follow and you can do them even if you have limited space at home. Keep at it long enough, and you'll get a super-toned body like Radhika without ever stepping foot inside a gym.

## Working from home? Here's how you can take care of your nutritional needs

(News Agencies) We have found ourselves in a unique long duration of work from home, saving our commute time. With this extra time on our hands, it's time to pay extra attention to our nutritional needs while we fight against covid-19 working from home. One of the biggest challenges one faces when working from home during the lockdown period is to keep nutrition in check, says a nutritionist.

Nutritionist Pooja Makhija says being hydrated, keeping a check on caffeine consumption, planning meal times, keeping

away from junk foods and not eating at one's desk are extremely crucial.

Ensure that you have adequate water intake daily

It is extremely essential to complete 8-12 glasses intake of water daily, she says. Being hydrated also acts as a barrier to potential unnecessary snacking because most of the people often confuse thirst with hunger.

"Dehydration can lead to fatigue and affect your productivity. The best way to keep a monitor on your water intake is by setting hourly reminders on your phone

or setting a target to complete a jug of water by end of the day just like your work tasks," Makhija said.

Too much coffee is a real thing, ladies

According to her, one has to try to be mindful of how much caffeine one is consuming and when, as drinking it too late can affect the sleep cycle. Too much caffeine can cause digestive issues like 'more' acidity and gas, anxiety and headaches. "Try and stick to two cups of coffee, and avoid excess creamers and sugar." Since one is not working

according to a scheduled time zone, it is important to not skip any meals. Breakfast is still the most important meal of the day and ensuring your breakfast is healthy is essential.

With extra time on hand, pay more attention to your meals "Repurpose your 30-minute commute time by preparing a healthy and sufficient breakfast meal filled with oats, fruits, protein and rich in fiber foods. Schedule all your other meals as well, be it lunch, dinner or even your evening snack break," she said.





# INSIDER

## The oil opportunity for India

### India must use the fall in prices to plan an energy strategy

(News Agencies) The price of Texas oil futures fell below zero dollars per barrel on Monday. In theory, and for a fleeting moment, an empty barrel of crude oil was worth more than a full one. This was a symbolic milestone, a consequence of a lack of storage and quarter-end fire sales rather than a stable market situation. Oil price futures have recovered, but only to

their still absurdly low band of \$20 to \$25 a barrel. Brent crude price, the relevant one for India, continues to stay in the low \$20's. All of this reflects the enormous mismatch between global supply and demand. There was already a surplus of oil before the coronavirus pandemic. After the outbreak and the continuing economic retrenchment, the world is

awash with black gold. The recent, much-touted 15 million-barrel oil production cuts announced by various countries proved toothless in the face of a 30 million-barrel drop in demand. The brief fall of Texas oil prices into negative was a headline-catching symptom of the current problem of surplus. There have been other signs — the record 160 million

barrels of oil stored on stationary tankers, and countries such as Nigeria being unable to sell sweet light crude at even \$11. Natural gas prices have followed a slippery slope as well. As one of the world's largest importers and a country repeatedly brought to its knees by crude spikes, India has always been happy when prices have



crashed. But it has will affect, for better or for moved beyond the days worse, its long-term energy when it looked at oil strategy.

solely in terms of how much foreign exchange it could save. Today, it should look at how it can quickly enhance its strategic reserves to benefit from the falling prices; China, for instance, is doing just that. It should assure future supplies (this is a good time to enter into long-term contracts). And finally, it should also judge how the present oil crisis

New Delhi should keep a firm eye on its long-standing goals of promoting solar and wind energy, shifting more baseload power to natural gas, and shutting its most-polluting coal-fired power plants, but it is unlikely that even the most cost-effective of these will be able to match oil prices in the short and maybe even medium term.

## 'Thank you to Mahindra Group for...': Mike Pompeo's shout-out for India's help

### The Mahindra plant's protective gear for doctors and nurses is part of a larger effort by the auto industry to repurpose their manufacturing facilities to help make up for the shortfall of critical medical supplies



(News Agencies) India's Mahindra Group has temporarily repurposed its auto-plant in Auburn Hills, Michigan to make protective equipment for healthcare workers at the frontline of the fight against the coronavirus. It has been making aspiration boxes and face shields with polycarbonate material used for auto windshields, The Detroit News reported last week. Aspiration boxes protect

healthcare professionals at the time hospitalized Covid-19 patients are being taken off tubes, when it can get "messy".

Secretary of State Mike Pompeo gave it a public shout-out Monday, in a post on Twitter, with a link to the news article: "Thank you to the Mahindra Group for rising to the occasion and using your facilities to manufacture life-saving equipment."

The Mahindra plant's protective gear for doctors and nurses is part

of a larger effort by the auto industry to repurpose their manufacturing facilities to help make up for the shortfall of critical medical supplies such as ventilators for hospitalized Covid-19 patients and protective equipment healthcare professionals, with a little push from the White House. Ford and General Motors, for instance, are making ventilators. Earlier this month, India had lifted restrictions on the export of antimalarial drug hydroxychloroquine a the

request of President Donald Trump, who has touted it as a "game-changer" in the treatment of Covid-19, which remains unproven. The Mahindra plant makes off-road utility vehicles called Roxor and it was closed in March because of the epidemic, which has hit Michigan state very hard, specially Detroit, home of the US auto industry. "We had the material on hand to get started," said Rick Haas, CEO of Mahindra

Automotive North America, told the Detroit News, referring to the windshield material already in the inventory. "We're also making face masks, but we're having challenges keeping supply and material in house. Everyone is trying to do that." The aspiration boxes, which were designed locally, have been much in demand here and abroad reportedly and the company plans to ramp up its manufacturing.

## China urges India to review FDI move

### The Indian government brought China under the ambit of regulations preventing such takeovers and acquisitions on Friday, with authorities saying any Chinese investments would now require the government's approval.

(News Agencies) China on Monday asked India to revise what it described as a "discriminatory" change in foreign direct investment (FDI) regulations aimed at preventing opportunistic takeovers of Indian firms amid the Covid-19 crisis.

The Indian government brought China under the ambit of regulations preventing such takeovers and acquisitions on Friday, with authorities saying any Chinese investments would now require the government's approval.

The revision of the FDI policy came close on the heels of China's central bank buying a 1.01% stake in HDFC in the first quarter of 2020.

"We hope India would revise relevant discriminatory practices, treat investments from different countries equally, and foster an open, fair and equitable business environment," Chinese embassy spokesperson Ji Rong said in a statement that was Beijing's first formal response to the tweak in India's FDI regulations. Ji said the

"additional barriers" set by India for "investors from specific countries violate WTO's principle of non-discrimination, and go against the general trend of liberalisation and facilitation of trade and investment". The Chinese side also contended the changes in India's FDI rules "do not conform to the consensus of G20 leaders and trade ministers to realise a free, fair, non-discriminatory, transparent, predictable and stable trade and investment environment, and to keep our markets open".

There was no immediate response to Ji's remarks from Indian officials although people familiar with the matter said the Indian government couldn't allow vulnerabilities created by the Covid-19 pandemic to be exploited by any country, including China. One of the people cited above said on condition of anonymity: "A pre-emptive action was needed to protect Indian assets from hostile acquisitions and takeovers -- particularly start-ups that have little money power. The necessity is not just felt by

India, but many other countries, including powerful G20 nations which have expressed serious concerns about Chinese designs." The person added: "The actions of Chinese investors, with tacit backing from their government, are not fair business as usual. Hence there is a need to protect our domestic interests." The person said there was no bar on the entry of Chinese firms into India or investments by them, but all proposals will have to go through the government.



## Fashion Nova Will Pay \$9.3 Million for Consumer Refunds To Settle FTC Charges It Violated Rules On Shipping, Refunds

(By our staff reporter) Washington DC: Online fashion retailer Fashion Nova will pay \$9.3 million to settle Federal Trade Commission charges that it didn't properly notify consumers and give them the chance to cancel their orders when it failed to ship merchandise in a timely manner, and that it illegally used gift cards to compensate consumers for unshipped merchandise instead of providing refunds.

Under the terms of Fashion Nova's proposed settlement with the FTC, the money will be used to refund consumers who were harmed by the company's violations. The FTC's complaint against Fashion Nova alleges that it violated the agency's Mail, Internet, Or Telephone Order Merchandise Rule (the Mail Order Rule), which applies to merchandise sold to consumers online, by mail, or by phone.

"The same rules that we have enforced for nearly 50 years against catalogers and other mail-order companies

also apply to online sellers," said Andrew Smith, Director of the FTC's Bureau of Consumer Protection. "Online retailers need to know that our Mail Order Rule requires them to notify customers in the event of shipping delays and offer the right to cancel with a full refund—not just a gift card or a store credit."

According to the complaint, Fashion Nova violated the Rule in two ways. First, the company made clear promises to consumers for years that they offer fast shipping of their products. This includes using phrases like "Fast Shipping," "2-Day Shipping," and "Expect Your Items Quick!" In fact, the company regularly failed to meet its shipping promises to consumers, and failed to meet the Mail Order Rule's requirement that consumers be notified of shipping delays and given the chance to cancel orders and receive prompt refunds.

The complaint also alleges that Fashion Nova at times failed to refund

consumers for the items that it did not ship. Instead, it was the company's policy to issue gift cards, which are not considered

refunds under the Mail Order Rule. The company also failed to cancel orders and provide refunds when it did not offer consumers

delay option notices.

Under the terms of the proposed settlement, Fashion Nova will be required to pay \$9.3 million to be used to refund consumers who were harmed by the company's violations of the Mail Order Rule. Of that, \$7.04 million will be sent to the FTC for use in refunding consumers and \$2.26 million must be refunded directly by the company to consumers. Consumers who received gift cards instead of refunds when the company violated the Mail

Order Rule will be eligible for refunds under the settlement.

The settlement also prohibits Fashion Nova from any further violations of the Mail Order Rule, and requires the company to ship ordered merchandise within one day of receipt of an order when the company doesn't specify a shipping date.

The Commission vote authorizing the staff to file the complaint and proposed stipulated order was 5-0. The FTC filed the complaint and final judgment in the U.S. District Court for the Central District of California.

## PPP is 2008 all over again with big banks winning, everyday Americans losing

### The problems with the PPP seem all too reminiscent of 2008

(By Ken Mahoney, FOXBusiness) Treasury looks to close coronavirus relief loopholes that deprive small business of low-interest loans: Gasparino

Banking sources tell FOX Business' Charlie Gasparino that the U.S. Treasury is looking to close loopholes in the Payroll Protection Program that deprives small businesses of low-interest loans.

Get all the latest news on coronavirus and more delivered daily to your inbox. Sign up here.

Earlier this month, the federal government issued a record-breaking \$2 trillion stimulus package to support individuals and small businesses in response to the coronavirus outbreak.

A total of \$349 billion has been allocated to support small businesses, through the Paycheck

Protection Program (PPP) and as of last week, the Small Business Association (SBA) had approved 1.65 million loans, with 4,000 of these for \$5 million or more.

While this is good news for some, still the problems with the PPP seem all too reminiscent of 2008 when the big banks were bailed out by the government and the ordinary American lost out.

Late last week, in fact, the payment protection plan (PPP) ran out of money leaving many businesses begging for a second wave of funding which is reportedly in the works. With small business owners confused about the PPP application process, those who did manage to apply for relief have often been rejected by their issuing bank due to the lack of funding.

Similar to the vulnerability we are

all facing due to the coronavirus, no company in America is immune from the economic consequences of the pandemic.

However, with 71 large, public companies receiving the funding before the money ran out, we are now seeing the inconsistencies and grey areas around another government program, which exhausted its money in just 13 days.

Following significant media coverage, which has revealed the disparity of aid, we are now seeing whether the "haves" will support the "have nots."

Large companies that have access to a number of financing methods now have the opportunity to return their PPP aid. The American restaurant chain, Shake Shack has done just that.

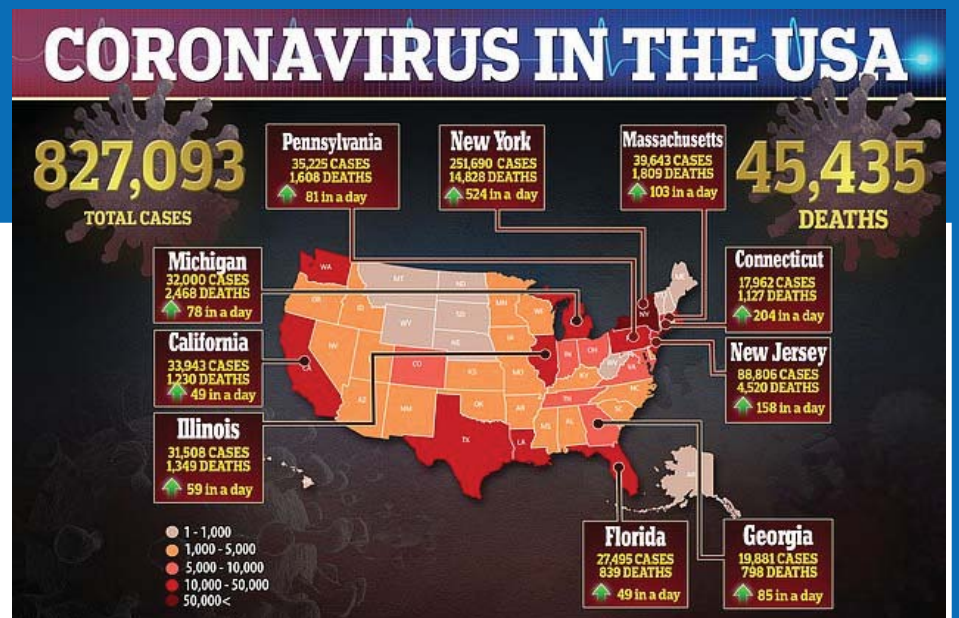
## Greed and gluttony

### Huge restaurant chains including Potbelly, Ruth's Chris Steakhouse and Taco Cabana pocket \$300MILLION

(News Agencies) Companies with thousands of employees, past penalties from government investigations and risks of financial failure even before the coronavirus walloped the economy were among those receiving millions of dollars from a relief fund that Congress created to help small businesses through the crisis, according to a new analysis. The Paycheck Protection

Program was supposed to infuse small businesses with \$349 billion in emergency loans that could help keep workers on the job and bills paid on time. But at least 75 companies that received the aid were publicly traded, the AP found, and some had market values well over \$100 million. The program was designed for companies with less than 500 employees, but restaurants and hotels were exempt from that limit if they had less than 500

employees per location. The owners behind large restaurants chains like Potbelly, Ruth's Chris Steak House and Taco Cabana were able to qualify despite employing thousands of workers and get the maximum \$10 million in loans. Shake Shack, after revealing it had been granted a \$10 million loan in a regulatory filing on Friday, announced Sunday that it would return the money after facing public backlash. Funding for the PPP ran out last week, but



on Tuesday Democrats and Republicans in Congress reportedly reached a deal to add \$310 billion in small-business loans.

Senate Minority Leader Chuck Schumer claimed that of that funding, \$125 billion will be sent 'exclusively to the unbanked, to the

minorities, to the rural areas, and to all of those little mom and pop stores that don't have a good banking connection and



**Sergio movie review**

# Narcos star Wagner Moura, Ana de Armas add fire to Netflix's faulty biopic of fearless man

*Narcos star Wagner Moura and Knives Out's Ana de Armas add fire to Netflix's faulty biopic of a fearless man.*



**Sergio**  
Director - Greg Barker  
Cast - Wagner Moura, Ana de Armas, Bradley Whitford  
Whether it's because he's being made to act in a language that he isn't comfortable speaking, or because he simply didn't get proper direction, Wagner Moura's performance in the new Netflix film Sergio can only be described as... strange. This is unfortunate,

because the film, a biopic, depends more heavily than most on the performance of its lead actor. You might be surprised to learn that Moura, a Brazilian, had to learn Spanish for Narcos, in which he played the notorious drug lord Pablo Escobar. While the show and Moura's performance were acclaimed internationally, Colombians were miffed at his Portuguese accent. "It's like having

a South American play Sherlock Holmes," I recall one person saying back then. As the United Nations diplomat Sergio Vieira de Mello, Moura speaks several languages in Sergio. In moments of turmoil he defaults to his native Portuguese,

to his aide he speaks in French; he speaks Spanish in certain scenes, but mostly, he is made to speak in English. And his discomfort is palpable. In quieter scenes, especially the ones that involve Sergio's girlfriend Carolina, played

by Ana de Armas, Moura is warm and relaxed. But when he is called to convey anger, or impatience, the actor appears to be possessed by the spirit of Capatao Nascimento, his iconic character from the Elite Squad movies.

## 9X Tashan Lockdown Special- Episode 2 With Jazzy B

**In the second episode of 9X Tashan Lockdown Special, we have with us, the crowned Prince of Bhangra Music Jazzy B, who has been the voice behind several cult Punjabi songs**

(SpotboyE Team) Mumbai: For the first time ever, popular artists of Punjab come together to share their stories during the Lockdown. 9X Tashan creates a special Lockdown series with all the popular artists of Punjab. While in the first episode we had music producer-composer-singer Sukh-E, in the second episode of 9X Tashan Lockdown Special, we have the crowned Prince of Bhangra Music, "Jazzy B", the voice behind cult Punjabi songs like "Naag", "Romeo" and "Dil Luteya" among others. In this

episode, he talks to host Youngveer about the current



Lockdown situation and how he spends time with his family during this phase. He talks about his love for soccer, how he loves playing the game with his son, upcoming

collaborations and gives us witty answers to some intriguing questions. He also pays homage to Kuldeep Manak, the Punjabi Legend whom he idolizes even to this day. Jazzy candidly talks about music in general, his collaboration with Bohemia, doing a worldwide music tour, and a lot more! Subscribe to the free podcast 9X Tashan Lockdown & listen to this episode on EPLog.Media, the website and enjoy new episodes, on all leading audio streaming platforms.

**Hundred trailer**

# Rinku Rajguru is an undercover agent for tough cop Lara Dutta in new Disney+ Hotstar series

*Lara Dutta and Rinku Rajguru will star in Disney+ Hotstar web series Hundred. The show also features Karan Wahi, Parmeet Sethi and Makarand Deshpande.*



Lara Dutta and Rinku Rajguru comedy-action show has just are all set to come together for a web series titled Hundred, which will stream on Disney+ Hotstar VIP from April 25. The trailer of the

comedy-action show has just dropped online. Rinku plays Netra Patil, a girl with dreams of Switzerland in her eyes, inspired by Bollywood films. However, she is forced

to reevaluate her life when she finds out that she is terminally ill and has only 100 days to live.

Netra is hired as an undercover agent by ACP

Saumya Sharma, played by Lara Dutta. Though Saumya desires to be like James Bond, she is treated like an "item girl" in the male-dominated police force. Earlier, Disney+ Hotstar VIP shared the first poster of Hundred, featuring Lara as a cop and Rinku making a finger gun, on its official Twitter account. Sharing the tweet from her own account, Lara wrote, "Yeh hai sneak peek!! Trailer abhi baaki hai mere dost!!! #Hundred #HotstarSpecialsHundred #DoKhaladiProblemBhaari." Talking about Hundred, Lara told PTI in a statement, "One of the many reasons I chose to do the show is because I have never played a cop on screen and my character is trying hard to survive in a man's

world. She has very interesting dynamics with the people in her life and the more complex a situation, the more she thrives. She is nothing like me in real life." Earlier, Rinku told IANS in a statement, "Hundred is my first-ever digital show and it's been a great experience working. This medium is on boom right now and is one of the major sources of entertainment for most of us in these trying times." Hundred, which runs eight episodes long, has been directed by filmmakers Ruchi Narain, Ashutosh Shah and Taher Shabbir. The show also features Karan Wahi, Sudhanshu Pandey, Parmeet Sethi, Rohini Hattangadi, Arun Nalawde and Makarand Deshpande.





## Saif Ali Khan says Kareena Kapoor is a 'Born movie star' who thinks like a Hollywood actor

Actor Saif Ali Khan heaped praises on wife Kareena Kapoor Khan, saying that she is a born movie star and that she thinks like a Hollywood actor.

"She always looked like a movie star," Saif said during an India Today e-conclave session. "When you look at her on sets, she is so easy, her hair in curls, yakking with her hairdresser, it looks like she was born there. There is a high level of comfort. It's just easy work, very professional, very quiet and bloody good."

Saif also applauded Kareena's decision to play a supporting role in *Udta Punjab*, and said that she thinks like a Hollywood actor. "Any actor who can give Alia Bhatt the main part in a film like *Udta Punjab*

and do the other role because you think it is a good role for you, you are thinking like a Hollywood actor.

And then you go on to play the lead in a film like *Veere Di Wedding* and make lots of money at the box office. And then you again go on to play a small role in Irrfan's *Angrezi Medium*." Saif has himself played several supporting roles, most prominently in *Dil Chahta Hai*, which also featured Aamir Khan and Akshaye Khanna. He said that he was always conscious of being in the midst of such great actors.

"Everyone was taking Aamir Khan and Akshaye Khanna very seriously," he said. "They are really good actors. I was never intimidated by them but I was always conscious of the fact that I am working with such powerful

actors. So, I should better know what I am doing. I guess it worked out well."

Saying that he thinks Kareena is 'super cool', Saif added that she's the one encouraging him to "cook something nice or wear something nice" during the lockdown. Saif in an appearance on Kareena's *What Women Want* talk show had spoken about the challenges a female actor faces in the industry after marriage. "I remember you and I used to talk before we got married about the impact it would have on, particularly a female actor's career," he said in a video from the episode, released on YouTube. "I used to give you my mother's example of how it didn't, and you said times have changed, but maybe they haven't changed."

## Film festivals reel under Covid-19, take digital detour

**Film clubs and festivals popular among the Delhi-NCR cinema lovers have started online screening of films, from different genres, amid the lockdown to battle coronavirus in India.**

Actor Saif Ali Khan heaped praises on wife Kareena Kapoor Khan, saying that she is a born movie star and that she thinks like a Hollywood actor. "She always looked like a movie star," Saif said during an India Today e-conclave session. "When you look at her on sets, she is so easy, her hair in curls, yakking with her hairdresser, it looks like she was born there. There is a high level of comfort. It's just easy work, very professional, very quiet and bloody good." Saif also applauded Kareena's decision to play a supporting role in *Udta Punjab*, and said that she thinks like a Hollywood actor. "Any actor who can give Alia Bhatt the main part in a film like *Udta Punjab* and do the other role because you think it is a good role for you, you are thinking like a Hollywood actor. And then you go on to play the lead in a film like *Veere Di Wedding* and make lots of money at the box office. And then you again go on to play a small role in Irrfan's *Angrezi Medium*." Saif has himself played several supporting roles, most prominently in *Dil Chahta Hai*, which also featured Aamir Khan and Akshaye Khanna. He said that he was always conscious of being in the midst of such great actors. "Everyone was taking Aamir Khan and Akshaye Khanna very seriously," he said. "They are

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## Draupadi's cheer haran scene from Mahabharat reminds Roopa Ganguly of deadly attack on her that led to 2 brain haemorrhages

Roopa Ganguly, who played the role of Draupadi in BR Chopra's epic television series *Mahabharat*, recalled a near-fatal attack on her four years ago. She shared a video of the Draupadi's cheer haran (the disrobing of Draupadi) scene, in which she is seen fervently praying to Lord Krishna, and recalled the attempt on her life.

The reel-life horrific incident seemed to have triggered the memories of a real-life horrific incident from 2016, in which Roopa was attacked by unidentified assailants while returning to Kolkata from Ishwaripur village near Kakdwip. "Mujhe kuch dino se yaad aa raha hai May 22, 2016 Diamond Harbour ki ghatna. 17-18 log,

police ko saath lekar, mujhe gaadi se utaar kar, raaste pe patak patak kar maar rahe the. Gaadi tod-fod kiye, do brain haemorrhage jhelne pade. Bas, main mar nahi gayi. Rally driver hoon, nikal aa gayi (Since the last few days, I have been remembering the Diamond Harbour incident of May 22, 2016. Around 17-18 people, with the help of the police, dragged me out of the car and beat me up brutally on the road. I did not die. I am a rally driver, managed to get out)," she wrote on Twitter.

Roopa, who is a member of the Bharatiya Janata Party, was referring to the incident in which her convoy was attacked by unknown assailants near Diamond Harbour in Kolkata. She



suffered serious head injuries and her vehicle was vandalised in the attack. Meanwhile, *Mahabharat* is being re-telecast on DD Bharati during the lockdown, as no new episodes of television shows can be shot at this time. The rerun of



the 1988 series has proved to be quite a hit with viewers and is one of the top five shows on a Hindi general entertainment channel, according to the latest Broadcast Audience Research Council (BARC) ratings.



## 'Stay at home, pray at home during Ramzan': Shahi Imam of Delhi mosque urges Muslims

The nationwide lockdown, which was from March 25 till April 14, has been extended to May 3 by the government to prevent the spread of coronavirus disease Covid-19.



(Contd on page 28)

**India is right to impose barriers on China, But there is a price tag.**



(News Agencies) India has followed a half-a-dozen countries in placing restrictions on foreign investment because of the pandemic-stricken condition of its domestic firms. The automatic route is now closed to investors from India's land neighbours. This new regulation has clearly only one target: China. New Delhi is only the latest country to fear that a recovering China will take advantage of the rock-bottom valuations of firms of national importance. India has long had barriers to Chinese holdings in critical infrastructure and technologically sensitive firms.

(Contd on page 28)

## Disappointed Vijay Mallya to pursue legal remedies



(News Agencies) Hours after the high court of England and Wales dismissed his appeal against extradition to India, controversial businessman Vijay Mallya tweeted that he is "naturally disappointed", but will continue to pursue further legal remedies. He reiterated in a series of tweets his offer to repay what he owes Indian banks that had lent his Kingfisher Airlines loans,

(Contd on page 28)

## Ivy League schools including Harvard, Princeton and Yale net millions in coronavirus bailouts

(News Agencies) Ivy League schools have been criticized for netting millions in taxpayer-funded coronavirus bailouts despite swimming in endowments worth billions. The country's most prestigious private universities including Harvard, Princeton and Yale are among the beneficiaries of Washington's \$2trillion rescue package to keep businesses afloat during the epidemic.

Higher education institutions have been apportioned \$14billion of the aid provided under the CARES Act to weather the financial hits landed by the lockdown.

Students have been sent home, and while many are taking classes remotely, the



schools risk not collecting the totality of tuition fees. Of the top private schools, Cornell and Columbia will receive the

most at \$12.8million each. Cornell, based in Ithaca in upstate New York, has an endowment of \$7.3billion, while New York City-based Columbia boasts \$10.9billion. University of Pennsylvania will receive \$9.9million despite having a \$14.7billion endowment.

Harvard, which easily out-guns the other schools with its eye-watering \$40.9billion endowment, will also receive \$8.6million. But Texas senator Ted Cruz has blasted the university for taking the money, pointing to its mammoth endowment chest.

The one-time Republican presidential contender tweeted: 'This is ridiculous. Taxpayer relief funds should go to those in real need.'

(Contd on page 28)