



# USAP News

United Seniors Association of Pittsburgh

[www.USAofpittsburgh.org](http://www.USAofpittsburgh.org)

Volume 2 Issue 4

October 2020

**W**e are still in the grips of the coronavirus. Unless a vaccine or an antiviral therapeutic becomes available in near future, we will be wearing masks and keeping social distance and washing our hands frequently for a long time.

USAP as an organization took a lead in adjusting to the new environment and was one of the first organizations to adopt ZOOM teleconferencing in offering educational programs. In fact, USAP has provided many more programs through ZOOM teleconferencing than it ever did before. Recall the weekly sessions of **Yoga for Healing Mind & Body** (15 sessions), **Dynamic Wellness through Tai Chi & Qigong**, **Secrets of Effective Meditation**, and **Building a Healthy Immune System through Natural Healing Modalities**. We had talks from physician specialists and researchers who gave us research based and science backed information on **Ashwagandha**, **How to Cope with COVID-19 Lockdown**, and all we needed to know about **Coronavirus and Flu**. In addition, USAP singers entertained a large virtual audience with their karaoke singing at **Melody Makers**, and the golfers took time for **Golf Outing** during summer.

USAP joined hands with many local organizations under the Sewa4Community platform and helped provide hundreds of lunch bags to soup kitchens that needed help this year more than ever.

The USAP website [USAofPittsburgh.org](http://USAofPittsburgh.org) has received a total face lift and is a pleasure to visit. It is a secure website and many members now use it regularly to check the upcoming events and renew their memberships online.

This is all possible thanks to the many dynamic committee members and strong leadership, who take their responsibilities seriously and can devote their time for the benefit of the community.

We are encouraged by the overwhelming support we received from the community by way of renewing and upgrading their memberships. USAP stands strong with close to **250 members** (that include the charter (life) members, four-year members, and annual members).

**We urge the 62 annual members in 2020 to upgrade their membership to a four-year membership by simply paying the difference of \$70 before December 31, 2020. You will save yourselves repeated reminders next year. Besides, there's a saving of \$20 if you would act before the end of the year.**

**And a friendly important reminder to all seniors – to make sure you take your FLU shots as soon as possible. They are free, do not require a prescription and are available at your local supermarket pharmacies!**

## NEW CHARTER MEMBERS, Q3-2020

1. Dharam & Shashi Batish
2. Praful & Bharati Desai
3. Ravi & Latha Kolli
4. Jamnadas & Kavita Thakkar

## USAP TOTAL MEMBERSHIP 2020 (TO DATE)

<b>Charter Members</b>	:	<b>49</b>
<b>4 Year Members</b>	:	<b>138</b>
<b>Annual Members</b>	:	<b>62</b>

## NEW 4-YEAR MEMBERS, Q3-2020

1. Manu & Nilima Badlani
2. Mani & Shantha Balu
3. Ravi & Raji Balu
4. Vinod & Manju Chablani
5. Anil & Manjula Desai
6. Venkatram & Vasala Dharmarajan
7. Niranjana & Sudha Dixit
8. Anant & Jyoti Gandhi
9. Girish & Deepa Godbole
10. Satish Gupta
11. Yogendra & Padma Gupta
12. Ashok & Santosh Jain
13. Kishor & Usha Joshi
14. Harbans Singh & Prakash Kaur
15. Rohit & Yogini Mehta
16. Usha Mehta
17. Nitin & Sita Merchant
18. Sumedha Nagpal
19. Surendra Pancholi
20. Gautam & Prachi Patel
21. Raman & Kapila Patel
22. Prakash & Vibhuti Patel
23. Vinod & Bakula Patel
24. Vinod & Amita Shah
25. Pravin & Jyotsna Shah
26. Mahendra & Aruna Shah
27. Jayanti & Bharati Shah
28. Nayan & Meena Shah
29. Vijay & Aarti Shah
30. Som & Vandana Sharma
31. Brij & Usha Sharma
32. Mohan & Jyoti Soneji
33. Shailesh & Kalpana Vora
34. Saroj Wadhwa
35. Shiban & Nanna Warikoo

## NEW ANNUAL MEMBERS, Q3-2020

1. Kamlesh & Nishi Aggarwal
2. Saroj Bahl
3. Surendra & Prabha Bansal
4. Vinod Doshi
5. Rup Dua
6. Geeta Goswami
7. Mohinder & Anita Gupta
8. Sushil & Sandhya Jain
9. Jas & Anita Kansagra
10. Naushad & Umera Khatri
11. Anil Manocha
12. Dolatrai & Jyoti Naik
13. Haribhai Patel
14. Kanta Patel
15. Harish Saluja
16. Shailesh & Urvashi Surati
17. Neera (Subha) Tayal
18. Vijay & Arati Warty

## MEMBERSHIP CATEGORIES FOR 2020

1. Annual Member (\$30 per person, applicable on a calendar year basis (January to December).
2. Four-year member (\$100 per person, applicable on a calendar year basis (January to December).
3. Charter Member (Lifetime Membership; \$500 per person).

A Four-year member can opt to become a Charter member any time during the four-year period by paying the difference of \$400.

An Annual member can opt to become a 4-Year member by paying the difference of \$70 before December 31, 2020.



# Upcoming Programs

**Sunday, October 18, 2020 - 10:00 am**

## THINGS TO CONSIDER WHEN CHOOSING A HEALTH INSURANCE



**Scott R. Lindstrom, CLU, ChFC**  
Halley-Dodson Insurance Advisors



*Meeting ID: 857 2191 3993*  
*Meeting PW: 2020*

**Sunday, October 25, 2020 - 10:00 am**

## Melody Makers Karaoke



*Meeting ID: 876 1806 6725*  
*Meeting PW: 2020*

**Sunday, November 01, 2020 - 10:00 am**

## HEARING LOSS IN SENIORS

*WHAT WE NEED TO KNOW AND CAN DO ABOUT IT*

**Vasu Malepati, MD, an ENT surgeon.** He will be joined by Mr. Brandon Levine, AuD., CCC-A, **Audiologist**, and fellow Otollogists **Douglas Chen, M.D.** and/or **Todd Hillman, M.D.** from Allegheny General Hospital



*Meeting ID: 883 4072 4512*  
*Meeting PW: 2020*

## ASHWAGANDHA – WHAT WE NEED TO KNOW

By Professor K.N. Roy Chengappa, MD, MRCPsych, FRCPC

***Dr. Roy Chengappa presented to us his research findings on Ashwagandha in a teleconference recently. Here, he lays the bare facts on this ancient herbal medicine.***



Ashwagandha (literal translation: “horse smell”) also known by its botanical name *Withania somnifera* Dunal is a well-known medicinal plant in Ayurvedic medicine that is revered for its therapeutic properties. Geographically the plant grows in India and neighboring South Asian countries, Africa, the Mediterranean and other warmer regions of the world. The roots of the plant, as well as the leaves have been harvested for their medicinal value. One group of chemicals from this plant (withanolides), resemble steroids and have been studied extensively for their bioactivity in the body. Potential medicinal claims include stress and anxiety relief, relief of arthritis and other inflammatory conditions, improving sleep quality and efficiency, enhancing immune functions, improving the treatment of diabetes, improving memory and brain health, anti-cancer benefits, treatment of certain tropical infectious diseases, improving cognitive impairment and negative symptoms in bipolar disorder or schizophrenia, and slowing the progression of brain disorders such as Alzheimer’s and Parkinson’s disease.

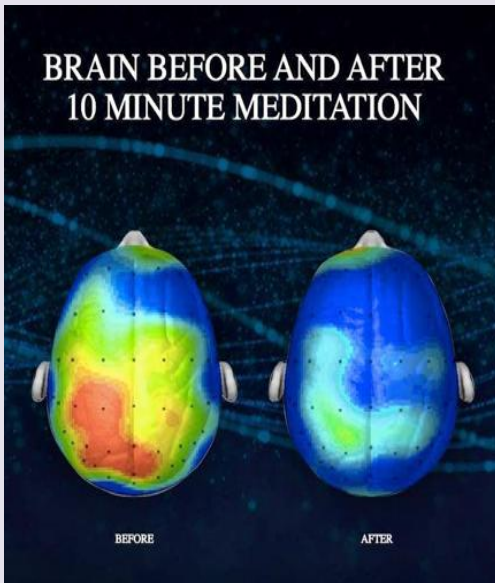
Modern animal and in vitro laboratory studies done in several countries generally confirm many of the anti-stress, anti-inflammatory, immune enhancing, memory improving, improving experimental diabetes, anti-oxidant and anti-cancer properties of these withanolides either synthesized or extracted from Ashwagandha. Gold standard and well controlled human trials of standardized extracts of Ashwagandha are few and mostly inadequate for the various medicinal claims. Besides, none of the *Withania somnifera* extracts or individual chemicals are “approved” by regulatory agencies such as the US FDA for any medical prescription usage. Currently, in the USA and likely in many other countries, commercial extracts of Ashwagandha are sold “Over the Counter” (OTC) and under what is termed “GRAS” (generally regarded as safe) category. Here the claims are not medical claims as would be the case for approved and marketed allopathic medicines but what is instead called “structure and function” claims under the Dietary Supplement Health and Education Act (DSHEA) of 1994 in the USA. So, examples of such claims for Ashwagandha can include “supports energy, reduces stress, supports joint health, supports cardiovascular health, supports mental cognitive health, etc.” The OTC Ashwagandha bottle will also most likely contain disclaimers like “These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease”.

Standardization of Ashwagandha products is especially important and the public needs to pay special attention in a “buyer beware” environment to determine which products are standardized and free of impurities and toxic substances and have adequate concentrations of bioactive ingredients. Characterization of Ashwagandha extracts in modern pharmacological laboratories, more definitive human studies in various medical conditions, the commercial synthesis and testing of individual bioactive medicinal chemicals from Ashwagandha, determining side-effect profiles of the extract or individual bioactive constituents will likely occur in the next few decades. Some but likely not all medical claims of this important medicinal herb will be realized millennia after its potential was described in the ancient Ayurvedic literature.

# YOGA, MEDITATION and COGNITIVE FUNCTION

## Research based findings

By Kiran Patil, MD

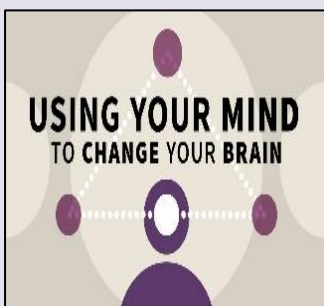


Meditation and Yoga have been practiced in India for centuries dating as far back as 5000 to 3500 BCE. Yoga and meditation have been used to treat many diseases, and it is one of the treatment modalities used in the popular alternative therapies. There are many types of meditation practices including Mindfulness meditation, Vipassana, Transcendental meditation, Loving kindness, Mantra, Taoist, Christian, and Sufi.

In recent years, lots of research has been done to show the benefits of meditation and yoga on general health. Various studies have shown positive effects of Yoga on cognitive functioning, especially verbal memory and attention. The effects may be seen through improved sleep habits, a more positive mood, and neural connectivity.

The imaging studies of the brain with the help of functional MRI have shown that certain brain centers get activated that are involved in the processing of self-relevant information, self-regulation, and focused problem solving. These studies have demonstrated the changes occurring in the gray matter of the brain with regular practice of meditation. Meta-analysis studies of data from 21 neuroimaging studies done on 300 meditation practitioners found activation of eight brain centers in those meditators. These brain centers are involved in meta awareness (fronto-temporal cortex), body awareness (sensory cortices and insula), memory consolidation and reconsolidation (hippocampus), self and emotional regulation (anterior and mid cingulate; orbito-frontal cortex), and intra and interhemispheric communications (superior longitudinal fasciculus and corpus callosum).

Meditation and yoga practices as prescribed by Patanjali aimed to bring the awareness to the mind by focusing on breathing, achieving thoughtless awareness, and attaining consciousness with perceptual alertness. Patanjali prescribes the Ashtang yoga technique to reach the Samadhi (Higher Consciousness). The state of pure contentless attention is associated with compassion and total surrender of self to the Lord (Ishwar Pranidhana). The state which is achieved and experienced is described as Satchitananda "Eternal Bliss". This can be achieved with daily regular practice and focus.



*Dr. Kiran Patil is a neurologist by specialty and maintains a busy practice based in Pittsburgh. He has special interest in the benefits of Yoga and Meditation on brain health.*

## ESTATE PLANNING 101

By Goldblum Sablowsky, LLC

*(Editor's note: The goal of USAP is to provide support in healthy aging among our senior citizens. This includes not only physical health, but also social, spiritual, and financial health as well. Mr. Goldblum Sablowsky gave us a talk on financial planning in 2019 (before the Covid era). Here he touches upon the basics of the importance of estate planning in a Q & A format, which will be continued in future issues of USAP News.*

*Please note that this is for informational purpose only and not to be construed as endorsement by the Board of USAP. Please contact a financial advisor of your choice for personal needs.)*

### **I'M NOT RICH. WHY DO I NEED AN ESTATE PLAN IN PLACE?**

**O**ne overarching goal of estate planning is to prevent assets from being adversely affected by major life events, such as lawsuits, divorce, illness, death, business failures, or government action. It is a common myth that only the very wealthy need to develop an estate plan when, in reality, anyone who drives a car, has a child, owns real estate, runs a business, is a director of a company or a provider of professional services needs to do so as well. There are many strategies which can be incorporated into an asset protection and plan, from simply drafting a Last Will and Testament and securing appropriate insurance to establishing sophisticated domestic and offshore trusts. These techniques vary as to their level of complexity, cost, and effectiveness, and may be implemented in a manner which can protect future generations as well. As with any planning technique, advance planning is critical.

What estate planning truly amounts to is allowing yourself a moment to contemplate what you have, what you want, and how to get it, then putting this all down on paper. You need an estate plan in place because life is unpredictable. Some people need a complex series of estate planning mechanisms to maximize their savings under an ever-changing tax code, while others just need a formal document stating who they trust to manage their affairs or watch over their children after they pass away. At the end of the day, a solid estate plan is the best protection that you and your family can have against one inescapable truth: We are not promised tomorrow, but we do have today.

### **I'M A YOUNG PROFESSIONAL IN MY 20s and 30s. WHY DO I NEED AN ESTATE PLAN? WHAT SHOULD I BE CONSIDERING?**

**T**he more seriously you find yourself taking your career and future, the more closely you will likely find the two to be linked to each other. The steps that you take now can have a major impact on your personal financial wellbeing for years to come.

Some estate planning questions for young working professionals to consider might include:

- Do you have a retirement plan in place?
- Do you own or have an interest in a business that you would like to guarantee is operated correctly and for the benefit of your loved ones following a sudden tragedy?
- Have you considered whether granting a limited or durable Power of Attorney to a trusted spouse, loved one, or business partner could open opportunities to manage your

business affairs more conveniently or effectively?

- Even if you are still finding your footing in your career, if you passed away tomorrow, whose burden would that be to bear?

The answers to questions such as these, just to list a few, can assist you in shaping your estate plan to fit your lifestyle.

The earlier you start planning for your future, the more prepared you will be. If there is one secret to effective wealth management later in life, it is to start planning early and revise your plan whenever necessary. The time that you invest today into a careful strategy designed to suit your specific goals can be the strongest indicator of your likelihood to reach those goals in the future.

## **DO I NEED TO DO ESTATE PLANNING IF MY PARTNER AND I DO NOT HAVE ANY CHILDREN? WHY?**

It is highly recommended for everyone to have an estate plan, whether or not children have a place in their lives. It is true that a well-crafted Last Will and Testament can do wonders for preserving security and stability in a child's life, but estate planning involves so much more than considerations pertaining to children.

People without children may find that they benefit more than others from having a definitive estate plan in place. This is because the laws of intestate succession, which the court is forced to rely on when someone passes without an estate plan, apply a default presumption that an individual's assets should go first to any children and then to other family members upon their death. What this means for couples without children is that the absence of an estate plan can result in the denial of your right to choose. If two partners are living in a lasting relationship that does not include marriage and one dies, a carefully written Last Will and Testament could serve as a vital safeguard to provide for the surviving partner's needs. Even for married couples, the right to choose the beneficiaries you intend to receive gifts from your estate is not to be overlooked. Without a Last Will and Testament or other comparable estate planning documents in place, the assets that you worked hard for throughout your life may find themselves in the hands of a distant relative or state program. Proper planning can easily prevent such an unwanted outcome.

*To be continued in next issue ...*

**United Seniors Association of Pittsburgh is a tax-exempt charitable organization. Your support goes a long way in supporting free lunches and expanding our services to the senior citizens.**  
**USAP TAX ID # 82-3787994**

**USAP News** is published quarterly by United Seniors Association of Pittsburgh to keep its members and subscribers informed and connected. Your comments and suggestions are welcome to improve the dialogue.

**Editors:**

Subash Ahuja, Chetan Patel, Dilip Desai,  
Khozem Mogri

## HOME HEALTH vs. HOME CARE: WHAT'S THE DIFFERENCE?

By Nainesh T Desai, President/CEO/Owner of Anova Health Care System.

When someone thinks about home care, they assume home care and home health care are one in the same, but that is not the case. Let's look at the differences:

**Home care services** are non-medical and provide companionship and assistance with activities of daily living. These services do not require a prescription from a doctor and are most often paid from out of pocket, but can also be covered through a long term care insurance policy. It is possible for a total bed bound patient to receive home care, but additional help would need to be provided to set up medication boxes or administer any sort of injections or therapy. Home care aides can provide bed baths, light housekeeping, help with dressing, assistance with those using disposable undergarments, meal preparation as well as transportation. These services can be provided from four hours a day up to 24 hours a day.

**Home health care** refers to medical skilled services that require a written order from a doctor. This type of care is usually ordered for someone who may be recovering from an injury or operation on a more short term basis than home care; patients are often coming home after a stay in a hospital or rehab facility and need extra support at home while they are recovering. All in home therapy and IV treatments are included. This service is primarily paid for by Medicaid, usually up to 8 hours a day, depending on the doctor's orders. Medicare will cover a few skilled services, but normally not more than one or two hours per day.

It is possible to receive a combination of these two services and it is often beneficial to do so, as home health care cannot be provided for 24 hours a day. When looking for care at home it is best to understand what type of care you will need, to make the best decision for you or your loved one.

### Example of Services Included in Standard Home Care

- Companionship
- Medication Reminders
- General Housekeeping
- Grocery Shopping & Meal Prep
- Basic hygiene & toileting
- Transportation to & from appointments

### Example of Services included in Standard Home Health Care

Under the RNs supervision, other members of the health care team provide medical care on a daily or multiple-days per week basis. Depending on the medical treatment provided, medical care may consist of things like:

- Wound care and dressing changes
- Catheter care
- Administration of medications
- Intravenous (IV) care
- Parenteral nutrition (PN)
- Injections
- Patient and caregiver education
- Occupational and/or physical therapy
- Medical equipment such as hospital bed, showering aids, oxygen, bedpans, etc.

**Side-by-side comparison of these services.**

Service	Home Care	Home Health Care
Doctor Prescribed		✓
Skilled Services		✓
Administer Medication		✓
Medication Reminders	✓	
Help with Activities of Daily Living	✓	✓
Personal Care – grooming, dressing, bathing	✓	✓
Home Therapy – speech, occupational, physical	✓	✓
Light Housekeeping	✓	
Transportation	✓	
Wound Care		✓
IV Care		✓
Injections		✓
Payment Options	Private Pay, Long Term Care Insurance	Medicare, Medicaid, Veterans Benefits

For further information go to [www.anovahomehealth.com](http://www.anovahomehealth.com) or send email to [info@anovahomehealth.com](mailto:info@anovahomehealth.com)



# TWELVE LIFE LESSONS FROM A MAN WHO'S SEEN 12,000 DEATHS

Compiled by Dilip Desai

Source: <https://upliftconnect.com/12-life-lessons/>

**KASHI LABH MUKTI BHAWAN** in Varanasi is one of the three guesthouses in the city where people check in to die. The other two are **MUMUKSHU BHAWAN** and **GANGA LABH BHAWAN**. Established in 1908, Mukti Bhawan is well-known within the city and outside.

**Bhairav Nath Shukla** has been the Manager of Mukti Bhawan for 44 years. He has seen the rich and the poor take refuge in the guesthouse in their final days as they await death and hope to find peace. Shukla hopes with and for them. He sits on the wooden bench in the courtyard, against the red brick wall and shares with a researcher 12 recurring life lessons from the 12000 deaths he has witnessed in his experience as the manager of Mukti Bhawan:

## 1. RESOLVE ALL CONFLICTS BEFORE YOU GO

“People carry so much baggage, unnecessarily, all through their life only wanting to drop it at the very end of their journey. The trick lies not in not having conflicts but in resolving them as soon as one can.”

## 2. SIMPLICITY IS THE TRUTH OF LIFE

“People stop eating indulgent food when they know they are going to go. The understanding that dawns on many people in their final days is that they should've lived a simple life. They regret that the most.”

## 3. FILTER OUT PEOPLE'S BAD TRAITS

Harboring bitterness for certain people comes from concentrating on their negatives. If you focus on the good qualities though, you spend that time getting to know them better or, maybe even, loving them.

## 4. BE WILLING TO SEEK HELP FROM OTHERS

To know and do everything by yourself might feel empowering but it limits one from absorbing what others have learnt. Shukla believes we must help others, but more importantly, have the courage to seek help when we are in need.

## 5. FIND BEAUTY IN SIMPLE THINGS

For example, stop and admire a note or the sound of the instruments as if you have never heard it before, even if you have. Pause to appreciate it and find beauty in it.

## 6. ACCEPTANCE IS LIBERATION

Indifference, avoidance, and denial of a certain truth, cause anxiety; they develop a fear of that thing in the person. Instead, accept the situation so you are free to think what you want to do about it and how. Acceptance will liberate you and empower you.

## 7. ACCEPTING EVERYONE AS THE SAME MAKES SERVICE EASIER

Categorization leads to complication and one ends up serving no one well. “The day you treat everyone the same is the day you breathe light and worry less about who might feel offended or not. Make your job easier,”

## 8. If/When you find your purpose, do something about it

Having a perspective towards your purpose will help you measure the time and effort you need to dedicate to it, while you're caught up in what you think you can't let go or escape. Act on what truly

matters.

## 9. HABITS BECOME VALUES

Cultivating good habits to be able to house good values. And building good habits happens over time, with practice. "It's like building a muscle; you have to keep at it every day."

## 10. CHOOSE WHAT YOU WANT TO LEARN

In the vastness of the infinite amount of knowledge available to us it is easy to get lost and confused. "The key lesson here is to be mindful of choosing what you deeply feel will be of value to you," he says. People might impose subjects and philosophies on you because it interests them and while you must acknowledge their suggestions, the wise thing to do is delve deeper into what rejoices your own heart and mind.

## 11. YOU DO NOT BREAK TIES WITH PEOPLE; YOU BREAK TIES WITH THE THOUGHT THEY PRODUCE

You can seldom distance yourself from people you have truly loved or connected with in some way. However, in any relationship, along the way, certain mismatch of ideologies causes people to stop communicating. This never means you are no longer associated with that person. It simply means that you do not associate with a dominant thought that person brings with him/her, and to avoid more conflict, you move away.

## 12. 10 PERCENT OF WHAT YOU EARN SHOULD BE KEPT ASIDE FOR DHARMA

Many people donate or do charitable acts towards the end of their life because death is hard on them. In their suffering, they begin to empathize with others' suffering. He says those who have the companionship of loved ones, the blessings of unknown strangers, and an all-encompassing goodwill of people exit peacefully and gracefully. That is possible when you don't cling on to everything you have and leave some part of it for others.

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## Medicare Enrollment Period ~ Oct. 15<sup>th</sup> to December 7<sup>th</sup> 2020

### Examples of plan changes for 2021

- Highmark has a new plan with access to UPMC
- UPMC Max out of pockets are increasing
- Aetna Advantra plans are still solid
- United Health Care has a new PPO plan
- Humana has a PPO plan with a national network
- There are a number of new Part D (Drug) plans
- Silver Script Part D RX plan around \$7-\$8 per month
- Some plans will cover insulin in the donut hole (gap)

Please call, e-mail, or text:

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*HealthCare Plans, Premiums, Deductibles, Out of Pocket Maximum etc. change every year. Your situation may have changed too. You may find 2021 plans with coverage and features that better meet your needs than you currently have.*



**Scott Lindstrom** is a graduate of the University of Pittsburgh with a degree in Mathematics and Economics. He has earned the professional designations of CLU (Certified Life Underwriter) and ChFC (Chartered Financial Consultant). **Scott** works with **Nayan Shah**, a member of his group.

Scott has diverse knowledge of the insurance industry and has worked for the Internal Revenue Service, Equitable-Axa Advisors, C.N.A Insurance, AAA Insurance, and ARMS Insurance Group. Scott holds his Health, Life, and Long Term Care Licenses as well as multiple company certifications.

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## GOLF OUTING 2020

By Sudhir Patel



**Golf** is a club-and-ball sport in which players use various clubs to hit balls into a series of holes on a course in as few strokes as possible. The modern game of golf originated in 15th century Scotland. The 18-hole round was created at the Old Course at St Andrews in 1764. Golf's first major, and the world's oldest tournament in existence, is The Open Championship, also known as the British Open, which was first played in 1860 in Ayrshire, Scotland.

Golf is an extremely popular game among the USAP members. USAP has been organizing golf outings every year for its members. This year, it was organized on

Wednesday, September 16. The weather was beautiful that day and the temperature exactly right. Every one of the twelve golfers who participated had a great time and brought home many happy memories. This time, due to the COVID-19, we skipped the dinner following the outing, and instead, enjoyed the freshly prepared Subway sandwiches, chips and soda for lunch, courtesy of our president Chetan Patel.

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# How to Record the Screen on Your iPhone, iPad, or iPod touch

By Dilip Desai (Reference: Apple Support)



In iOS 11 or later, and iPadOS, you can create a screen recording and capture sound on your iPhone, iPad, or iPod touch

## Record your screen

1. Go to Settings > Control Center > Customize Controls, then tap **+** next to Screen Recording.
2. Swipe up from the bottom edge of any screen. On iPhone X or later or iPad with iOS 12 or later, or iPadOS, swipe down from the upper-right corner of the screen.
3. Press deeply on **⦿** and tap Microphone.
4. Tap Start Recording, then wait for the three-second countdown.
5. Open Control Center and tap **⦿**. Or tap the red status bar at the top of your screen and tap Stop.

Go to the Photos app and select your screen recording.

Some apps might not allow you to record audio. You can't record your screen and use screen mirroring at the same time.



# PRESIDENTIAL ELECTIONS 2020

## What we need to know about Mail-In Ballots

By Khozem Mogri

There is a concern amongst voters that USPS will not be able to deliver a “Mail-in” ballot in time to be included in counted results. Additionally, voters are apprehensive of risking infection when waiting in long voting queues. A Mail-In ballot offers a suitable option to address above issues.

Listed below are the steps and timelines for voting via Mail-In ballot, websites refer to Allegheny County, Pennsylvania State.

### Register to Vote

#### **Last day to register to Vote 10/19/2020**

- To check your current voter status, please visit: [votespa.com/status](https://votespa.com/status)
- To register online, please visit [register.votesPA.com](https://register.votesPA.com)

For specific questions, call your County Voter Registration Office or call 1-877-VOTESPA (1-877-868-3772).

For more information about voting, visit [www.votesPA.com](https://www.votesPA.com)

### Apply for Mail-in Ballot

#### **Last day to apply for Mail in Ballot 10/27/2020**

Website for mail-in ballot application:

<https://www.pavoterservices.pa.gov/OnlineAbsenteeApplication/#/OnlineAbsenteeBegin>

Elections Division will send out ballot applications to all voters who have not applied for one. The mailing is expected to go out in September and will include an addressed, postage-paid envelope in which to return it.

Website to get mail-in ballot status:

[https://www.pavoterservices.pa.gov/Pages/BallotTracking.aspx?utm\\_source=dos\\_email&utm\\_medium=email&utm\\_campaign=dos\\_permanentmailballot01](https://www.pavoterservices.pa.gov/Pages/BallotTracking.aspx?utm_source=dos_email&utm_medium=email&utm_campaign=dos_permanentmailballot01)

### Submission of Ballot

#### **Timelines:**

- **If delivered in-person**, to be received by 8pm on Election Day.  
Allegheny County in Pennsylvania State has decided to open new election offices for ballot drop-offs, details of additional elections offices and hours available at website below:  
<https://triblive.com/local/allegheny-county-to-open-new-elections-offices-for-ballot-dropoffs-voting-help/>
- **If mailed**, postmarked by Election Day and received within 3 days after Election Day  
The postal service is telling Americans to give every ballot 14 days round trip. That means that if you want to vote by mail and you want to feel good about your vote being counted, consider that Election Day is Tuesday October 20<sup>th</sup> ..... **NOT** November 3.

Voters can verify online at the Secretary of State web site that their ballot has been received. Just put your name in where it says search by voter and click on “check absentee ballot status” from the choices. <https://www.pavoterservices.pa.gov/Pages/BallotTracking.aspx>

**Remember General Election Day is Tuesday November 3, 2020**

## USAP VOLUNTEERS AT WORK

By Subash Ahuja

Covid 19 has made a difficult situation for many people, even more difficult. Soup kitchens are especially hard hit because of the requirements of social distancing and the wearing of facial covers.

Thanks to the generous efforts and help of many, the needs of these people are being met by serving them lunch bags.

Many volunteers from different Indian organizations in Pittsburgh under the banner of Sewa4Community Group and led by Dr. Kiran Patil, have come forward and are helping the local communities in many ways.

Volunteers from USAP, Maharashtra Mandal, Isha Foundation, and small private groups have been serving hundreds of lunch bags to Jubilee Kitchen, Light of Life Rescue Mission, and Rainbow Kitchen. They have also supplied lunches to Plum Police Department and food supplies to Latino Community.

Lunch bags can include prepackaged nonperishable food items such as protein bars, fruit bars, cheese crackers, cookies, clementines, water bottles, etc. USAP is happy to provide these services through the efforts of these volunteers.

If you would like to provide similar humanitarian services in your community and would like further information or guidance, you may contact [usaofpittsburgh@gmail.com](mailto:usaofpittsburgh@gmail.com).

Volunteers at work in Fox Chapel area shown: Usha Sharma, Neera Tayal, Brij Sharma and Subash Ahuja



**“Coming together is a beginning; keeping together is progress; working together is success.”**

*- Henry Ford*