

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

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FLORIDA STILL 7TH LARGEST HOST STATE FOR INTERNATIONAL STUDENTS; USF OVERTAKES UF

By NITISH S. RELE – editor@khaasbaat.com

Florida keeps its ranking as seventh in the United States for number of international students (39,179) attending colleges in the 2020-21 academic year. That's down 15.2 percent from 2019-20. Most students are from China (16.8 percent), India (13.6 percent), followed by Venezuela (6.6 percent), Brazil (6.2 percent) and Saudi Arabia (3.5 percent). Florida ranked No. 7 among top host states with California, New York, Texas, Massachusetts, Illinois and Pennsylvania in the lead.

No Florida university made it into the top 20 national ranking for number of international students. However, University of South Florida in Tampa is the new leader in the Sunshine State surpassing University of Florida in Gainesville with 5,974 students. UF came in at No. 2 with 5,919 students. Florida International University is third with 3,849 students, followed by University of Central Florida at 3,647 students and University of Miami with 2,886 students.

Continued on page 2



FAMILY MATTERS: ODE TO MY ODYSSEY

By ANU VARMA PANCHAL



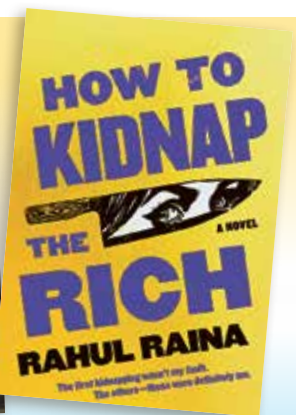
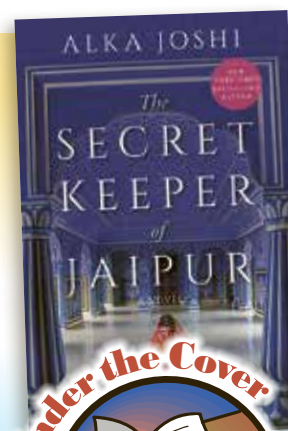
About 13 years ago, my husband and I had just moved back to Florida and were pondering car options. With a baby, a preschooler, and family that visited often, all signs pointed in one, decidedly unglamorous direction — it was time to buy a minivan.

We hesitated. Had we really become those people? Toting around in-laws and toddlers in a moving behemoth packed with snacks and a diaper changing pad? Like no other decision, this one definitely slammed the door on a multitude of other more exciting paths in life.

But I said yes to the minivan, that much-maligned icon of suburban ennui and conformity. And it turned out to be love at first drive.

Who can argue with the ease and convenience of doors that slide open when your arms are full of groceries and your little ones are too tiny to manage a heavy door? Or a trunk spacious enough to lug shopping bags, strollers and grandparents-from-India levels of luggage, even with the third row up?

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BOOK REVIEWS,
page 12

By Nitish Rele



SUPERCAR LEXUS LC500 IS TOP-DOWN MOTORING AT ITS FINEST!

Test-drive stories by NITISH S. RELE

When it was first introduced in 2018, we drove this supercar – what we call copious frills and high-performance rolled into one. Then it was the coupe version. Recently, we had the immense pleasure to test drive the LC500 convertible, which was launched just this year.

Sharing its engine with the Lexus RC-F, the LC500 can take off from 0 to 60 mph in a mere 4.6 seconds topping speed at 168 mph. The 5.0-liter V-8 engine in the powerful midsize luxury convertible blasts off 471 horsepower @ 7100 rpm and 398 pounds-feet of torque @ 4800 rpm. The rear-wheel-drive ride is mated to a forceful but smooth 10-speed auto gearbox. Providing positive brake feel are 15.7-inch vented front and 14.1-inch rear discs equipped with six- and four-piston Brembo calipers respectively.

Continued on page 6



DIWALI ANNAKUT DISPLAY
at BAPS Shri Swaminarayan Mandir last month in Tampa.

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WHO'S WHO

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EVENTS

TAMPA/ST. PETERSBURG

DEC. 8: HILLSBOROUGH COUNTY SHERIFF'S INDIAN ADVISORY COUNCIL (SIAC) AWARDS BANQUET; India Cultural Center, 5511 Lynn Road, Tampa; 6:30 p.m.; tickets are \$75 pre-sale, \$100 at door; dinner, drinks, performances, entertainment, DJ, awards, networking, raffle, auction; for details, email siactampa@gmail.com

DEC. 9-11: 3-SESSION RAMAYAN YAGNA; 10-year anniversary for Shree Raam Mandir, 7411 E. Comanche Ave., Tampa; 6:30 to 9:30 p.m. daily; for information, call Angela at (813) 265-3268.

DEC. 18: SATYANARAYAN PUJA; Swaminarayan Hindu Temple-ISSO Lakeland, 2793 New Tampa Highway; 4:15 p.m. pooja performed by Acharya Ramesh Mehta followed by aarti and dinner; for information, call Nalin at (863) 529-1146.

JACKSONVILLE/ST. AUGUSTINE

DEC. 4: DIWALI DHAMAKA; organized by Indian Cultural Society of Jacksonville; World Golf Village Renaissance St. Augustine Resort, 500 S. Legacy Trail, St. Augustine; social hour begins at 3 p.m. followed by performances at 4 p.m.; there will be food, dance and music; entry is free for 2022 members; for tickets/info, email info@jaxics.org or visit www.jaxics.org

CHHATH PUJA FESTIVAL HELD IN FLORIDA

The Chhath festival was celebrated from Nov. 8-11 in Florida. Dedicated to Lord Surya (sun) and Chhathi Maiya (known to be the sister of Surya), the ancient Indian festival is widely held in Bihar, Jharkhand, eastern Uttar Pradesh and the country of Nepal.

It is the only Vedic festival that is dedicated to the Sun God, who is supposed to be the source of all powers, and Chhathi Maiya (another name for goddess Usha). Historically, it is said that Chhath was first performed by Karna, who ruled the Anga Desh (now under Bihar). King Karna is considered an offspring of Lord Surya and Kunti. Others legend suggests that in ancient time, Draupadi and Pandavas of Hastinapur believed the worship of Lord Surya would help regain their lost kingdom.

Lasting for four days, devotees (or Vratins as they are called) went on a strict fast, took dips in water bodies, stood and offered prayers in water, and also prasad to the sun at sunrise and sunset. Several lok-geet (traditional Chhath songs) were sung by the devotees dressed in traditional colorful clothes.

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INTERNATIONAL STUDENTS

Continued from page 1

According to the Open Doors yearly report, published by the not-for-profit Institute of International Education, the number of international students, at U.S. universities declined by 15 percent to 914,095.

China sent the most students, 317,299 to the U.S., followed by India, sending 167,582, a decrease of 13.2 percent from prior year. In South Asia, Nepal sent 11,172 students (decrease of 12.2 percent), Pakistan sent 7,475 students (5.8 percent drop) and Bangladesh dispatched 8,598 students (drop of 2.7 percent).

Currently, the leading host institutions for international students are New York University (17,050), Northeastern University in Boston with 15,880, Columbia University (15,015), University of South California (14,992) and Arizona State University in Tempe (13,015).

The number of Indian students in the U.S. in 2020-21 is down 13.2 percent compared to the previous year.

For more details on the study, visit www.iie.org/opendoors

EB-2 UPGRADES FOR INDIA-BORN PENDING EB-3 DOWNGRADES – PART II

By DILIP PATEL



The other option is to request USCIS to “Transfer” the pending AOS application from the EB-3 petition to the approved EB-2 petition. An applicant may submit a transfer request, in writing, to the USCIS office with jurisdiction over the application if eligibility can be established. Generally, no new adjustment application or filing fee is required. The concern with the Transfer request is that there is no established method for confirming that the request was received by USCIS and is in process.

You should be aware that whether you file a new AOS application or request a Transfer, you must be fully eligible for adjustment of status at the time the application or request is received by USCIS. If you allowed your underlying non-immigrant status to lapse because of the pending AOS application, you may not be eligible to apply again or request the transfer. A pending AOS application is not the same as maintaining non-immigrant status. Also, an H-4 spouse who worked with employment authorization based on the AOS application (code c9) is generally no longer maintaining the H-4 status. In addition, if you traveled abroad and entered with Advance Parole, you are not in a valid non-immigrant status and may not be eligible to file the new AOS application or request a transfer. This is an important factor to keep in mind if you are planning to travel with Advance Parole. Further, a Transfer or new AOS application may impact eligibility for dependent children to maintain eligibility as children under the Child Status Protection Act. Also, impacted would be eligibility to take advantage of AC21 job portability which requires the AOS application to have been pending for more than six months. For these and other reasons, each application must be fully and individually analyzed with the assistance of an experienced immigration attorney before any action is taken.

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

FAMILY MATTERS

Continued from page 1

The American minivan as we know it was born nearly 40 years ago, though Europeans and Asians had driven them since the 1950s. According to Smithsonian Magazine’s History of the Minivan, Chrysler engineers tinkered around with versions of a “garageable van” since the early 1970s, finally rolling out the Dodge Caravan and Plymouth Voyager in 1984 to instant success.

I spent almost as much time inside my first Honda Odyssey as in my home. It transported little ones to Montessori with five car seats and booster chairs. While waiting for my older one to finish Kumon or dance, I’d fold down the backseat to create a playroom for the baby. After dinner with friends when the kids inevitably wanted to continue the evening at someone’s house, we gathered all of them into one minivan or another. On trips to the beach, we hauled people, umbrellas and coolers, and we didn’t care if the mats got sandy (built-in vacuum cleaner!). On countless nights, the kids fell asleep in the backseat to a DVD as it drove us safely back from Disney World.

Unlike my husband’s spotless car, my Odyssey’s seats were indented with the weight of car seats and booster chairs, often strewn with the debris of life with little ones. The occasional goldfish cracker that got away. Capri Sun straw wrappers. Goody bags from Pump it Up. Hair ties. Those sparkly star-topped wands. Pencils, stickers, flyers from school and receipts from the library. It was our roving home away from home, the back covered in my kids’ Citizen of the Month stickers and school magnets.

If our vehicles of choice reflect our image, the minivan was perfect for this stage in my life. Indeed, when Chrysler debuted the Dodge Caravan, “Road and Track” described the newcomer as straightforward and “honest in the sense that it is designed to be utilitarian. Yet it is clean and pleasant to look at. It doesn’t present to be what it’s not.” Suited me just fine.

When the time came to replace my beloved Odyssey, the choice was easy: another Odyssey! This one carried heavier backpacks and different kids as schools and activities changed. No more car seats; now they vied for shotgun. While waiting to pick up my kids from activities, I’d open up my laptop and work.

Now, one of our kids is old enough to drive herself around. Do we still need a minivan, asked my husband (not a member of my Odyssey fan club)? Absolutely, I said. The little one would be in high school soon, and I’d need all possible seats to attract potential carpools. But the truth? I wasn’t ready to give up the huge chunk of my identity that hinged on being that very-much-in-need chauffeur mother.

Alas, it was not to be. When Chrysler put out that first revolutionary minivan in 1983, people had to wait weeks for one. Now, history repeats itself; this year, demand for the humble minivan soared to the point that dealers can’t keep them in stock. There just wasn’t one for me to have.

Reluctantly, I perused websites of inferior vehicles without sliding doors. Glumly, I test-drove an SUV that could fit as many people as I wanted without sacrificing comfort. Begrudgingly, I gave consent.

I may no longer be a member of the minivan brigade (at least for now), but the unassuming, loyal Honda Odyssey that safely drove this often-frazzled mother and her babies around will always have my heart.

As for that young couple test-driving their new one with a longing backward glance at their vanishing coolness, I’ll tell them this — strap your baby in and slide that door shut. The best miles lie ahead of you.

Anu Varma Panchal is a mother of two and owner of www.YourEditingSolutions.com

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<p>SATURDAY, DECEMBER 04 (6:00 PM)</p> <ul style="list-style-type: none"> • KRISHNA Bhajan/Kirtan <p>THURSDAY, DECEMBER 09 (7:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • VIVAH PANCHAMI • SHRI SEETA RAM VIVAH (Sponsored By: Smt. Babita & Sh. Sanjeev Kumar Family) <p>SATURDAY, DECEMBER 11 (5:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • MATA KI CHOWKI (Sponsorship Available...) <p>TUESDAY, DECEMBER 14 (7:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • GEETA JAYANTI <p>SATURDAY, DECEMBER 18 (6:00 PM to 8:00 PM)</p> <ul style="list-style-type: none"> • DAATTATREY JAYANTI <p>SUNDAY, DECEMBER 26 (5:00 PM to 6:00 PM)</p> <ul style="list-style-type: none"> • SHRI JAGANNATH BHAJAN (Sponsored By: Sh. Deepak & Smt. Rini Mishra Family) 	<p>EVERY MONDAY - 6:30 PM</p> <ul style="list-style-type: none"> • SHIV ABHISHEK AND PUJA • SHRAVAN SOMVAR PUJA <p>EVERY TUESDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SUNDARKAND • HANUMAM KATHA <p>EVERY THURSDAY - 7:00 PM</p> <ul style="list-style-type: none"> • SAI BABA SATSANG • MAHA PRASAD <p>Pandit Manikya Sharma 813-484-9568</p> <p>Pandit Rushi Vyas 813-503-3388</p>

IMPORTANT

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




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CANCER – WHAT’S THE ANSWER? PART I

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



One day, my 70-year-old sister called me from India when she casually mentioned about a sort of thickening of the skin over her left breast. “I don’t think it’s anything to worry about, don’t feel any lump or anything like that ... may be just a bug bite,” she said. There was no pain or tenderness and she felt fine. But I told her, “I am arranging an urgent consultation with a surgeon in one of the good hospitals there right away,” and I did. The biopsy showed “triple hormone negative carcinoma of breast” (a virulent form of breast cancer)! Soon, she underwent breast surgery followed by chemotherapy and has remained well ever since. It has been 10 years now and she continues to remain cancer-free. Such is the power of early diagnosis and proper management in dealing with this disease. When a doctor tells the patient, “I am sorry, the biopsy report came back as cancer,” the first reaction from the patient would be, “Oh, my God, this can’t be happening to me! What have I done to deserve this?” Most people think that the diagnosis of cancer is a death sentence because it is still one of the two major causes of mortality and morbidity in the U.S. and maybe in most other countries too. Many are even afraid to pronounce the ‘C’ word! No need to be; the experts believe we are finally winning the war on cancer.

There are two important points for all of us to keep in mind all the time. 1.) Those who are fortunate never to have had a bout of cancer should take every precaution to prevent it. A few simple lifestyle changes would go a long way. 2.) And for those who already had an encounter with cancer, it’s of utmost importance to prevent its recurrence by observing strict compliance with therapy and constant monitoring of the disease. The sooner you start taking the right steps to prevent the disease or a recurrence, the better it is for you to preserve and enjoy good health. And to help you with all these many hospitals are even providing free screening of high- risk patients.

There are several types of cancers that can occur in your body. Literally any organ is susceptible. Unlike in the past, a lot of cancers are curable with proper treatment and most others can be treated and kept under

good control, just like some of the noncancerous chronic diseases. You have heard stories of cancer survivors who go on to live their life for years, disease-free. Spectacular new therapies have changed our outlook on cancer and more are on the way. During the next several sessions, we will explore these ideas, including the latest advances in cancer therapy.

What is Cancer?

Our body consists of trillions of cells and these normal cells grow and multiply by a process called cell division in response to the signals from within. As the cells grow old and become damaged and ineffective, new cells are formed to replace them. Normal cells stop growing when they encounter other cells, and they do not move around the body. Cancer cells are different. They are abnormal cells that ignore the commands or signals from within the body. They mutate and keep growing to become tumors and invade nearby areas. They also spread to remote areas, choking the normal tissue and suppressing its function. Our immune system normally eliminates damaged cells, but cancer cells are clever and trick the immune system into helping them to stay alive and even grow wild. And some cancer cells even convince the immune cells to protect instead of attacking them!

Cancer seems to develop from certain changes or mutations occurring in our genes located within the DNA of the chromosomes. These genetic changes can happen because of spontaneous errors that occur as cells divide or from damage to the DNA from environmental influences — like lung cancers from cigarette smoking or skin cancers from excessive exposure to sunlight. Our body normally eliminates cells with damaged DNA before they turn cancerous. However, the body’s ability to do so goes down as we age due to senile atrophy and dysfunction of the tissues. This is part of the reason why there is a higher risk of cancer later in life. And each person’s cancer has a unique combination of genetic changes.

To be continued ...

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




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LEXUS LC500 *Continued from page 1*

Up front, a mammoth mesh spindle grille is flanked by arrowhead LED daytime running lights with triple-projector LED headlights to indicate that this is indeed a speed demon. LEDs also deck up the rear, side signal, corner and tail lamps. Step into the well-appointed cabin and you will find an eye-catching shifter knob adorned in leather and satin-plated bezels while gas/brake pedals and footrests show off aluminum. Satin metallic finish touch is evident throughout. Niceties include 10-way power cooled/heated front seats, push-button start, analog clock, drive mode selector, power tilt/telescopic steering column, dual-zone a/c and a Lexus premium audio system. A mouse-like Remote Touch enables the driver to toggle navigation, climate, audio and phone controls, which are displayed on a 10.2-inch screen. As for the back seat, don't bother. It's more for



show than for holding even a toddler! Dual front and side airbags, side curtain airbag, front knee airbags, vehicle stability and traction controls, three-point seatbelts for all, front/rear crumple zones and side-impact beams, rearview camera, four-wheel antilock brakes with electronic brake distribution and brake assist, active

roll bars, daytime running lights and a tire pressure monitoring system are standard.

Lexus absolutely made the right move by launching the convertible version of the LC500. With its power-at-all-times engine for lead-foot drivers and elegant styling inside and out, this high-end sports convertible speaks for itself.

LC500
Tires: 245/45R20 front; 275/40/R20 rear
Wheelbase: 113 inches
Length: 187.4 inches
Width: 75.6 inches
Height: 53.2 inches
Suspension: double wishbone front, multilink rear
Steering: speed-sensing electric power
Weight: 4,540 pounds
 Fuel capacity: 21.7 gallons
City: 15 mpg
Highway: 25 mpg
Base price: \$101,000
Price as tested: \$112,380
Web site: www.lexus.com

2021 TOYOTA SUPRA 'ABOVE' AND 'BEYOND' EXPECTATIONS!

Within just a year of the cherished marque's return after two decades, Toyota has already tweaked the engine, suspension and steering, and boosted power and torque in the 2021 Supra. In Latin, "supra" means "above" or "beyond."



SUPRA (premium)
Tires: 255/35R19 front; 275/35R19 rear
Wheelbase: 97.2 inches
Length: 172.5 inches
Width: 73 inches
Height: 50.9 inches
Fuel capacity: 13.7 gallons
City: 22 mpg
Highway: 30 mpg
Base price: \$54,490
Price as tested: \$57,185
Web site: www.toyota.com

The retained 3.0-liter turbocharged inline-6 engine now blasts off 382 horsepower (up 48) and 368 pounds-feet (increase of 3) of torque @ 5000 rpm. That translates into 0 to 60 in just 3.9 seconds (from previous 4.1) and a top speed of 155 mph. Remarkable for a slightly 3,397-pound vehicle? You bet.

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

Keeping that muscle on the road are a modified double-joint spring McPherson strut front end and a multilink rear suspension that provide a stable refined ride even on harsh roads and in bad weather. An adaptive variable suspension

instantly adjusts damping force in response to driver input and road conditions. The 8-speed automatic gearbox with paddle shifters in the rear-wheel-drive vehicle is lively in any situation.

The sport-calibrated electric power steering — direct, responsive and accurate — gives extra confidence behind the wheel. Stopping the two-seater, which rides on 19-inch alloy wheels, are 13.7-inch ventilated front discs and 13.6-inch rear disc brakes. Four-wheel antilock brakes, traction and stability control join in to avoid any mishaps. Safety is built into the Supra with eight airbags, and a pre-collision system with

pedestrian detection, lane departure and forward-collision warnings.

Looks matter, too. The bulging triple-grille front fascia gives the car a hungry look and provides generous air intake. Above, sweptback six-lens LED headlamps have integrated daytime running lights and turn signals. Think muscular! Same goes for the rear

with the tall retractable spoiler reminiscent of the 4th-gen Supra's wing.

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

Attractive from any angle, the iconic brand has truly returned "above" and "beyond" all expectations.

VW ARTEON SHOWS PLENTY OF POTENTIAL

As Volkswagen phases out its once-popular Passat, here's another ride to consider from its stable, the Arteon. Conveying more of a hatchback look than a midsize sedan, this flagship vehicle notches a step or two above the Passat. And for good reason.

Under the hood of the unitary structure sits a 2.0-liter inline-4 cylinder turbocharged and intercooled engine that develops 268 horsepower @ 5500 rpm and 258 pounds-feet of torque @ 1950 rpm while mated to a standard but responsive 8-speed auto gearbox. Suspension is handled competently via a strut-type with lower control arms front and multilink rear with coil springs. The rack-and-pinion electric power assist offers a direct and communicative feel.

Up front, an illuminated light bar in front grille flanking the new VW emblem rises up to connect with the daytime running headlights. Three chrome bars and an air intake also stand out along with the car's long hood and wide stance. Our test-drive came with an R-Line, which fetches you a distinct front bumper, stylish air intakes in gloss-black finish and real spoiler too. The cabin is awash in luxury and conveniences such as luminous elements with 30-color ambient lights on the dashboard and doors. The center console has been revised with the MIB3 infotainment system and a three-zone



ARTEON (SEL)
Tires: 245/40R19 all-season
Wheelbase: 111.9 inches
Length: 191.6 inches
Height: 56.9 inches
Width: 73.7 inches
Weight: 3,955 pounds
Fuel capacity: 18.3 gallons
City: 20 mpg
Highway: 31 mpg
Web site: www.vw.com

auto climate control. R-Line also means Nappa leather upholstery, black headliner and stainless-steel door sills and sport pedal covers. The digital instrument cluster is futuristic-looking. Passenger volume is laudable at 96.5 cubic feet of spaCe. Other standard goodies include panoramic sun roof, 60/40 rear seat, steering wheel-mounted paddle shifters, etc.

Dual front and side airbags, front knee airbags, side curtain airbag for both rows, four-wheel antilock brakes with brake assist, electronic stability and traction control, three-point seatbelts for all positions, adaptive cruise

control, rearview camera, blind spot monitor, front collision and lane keep, post-collision and auto emergency braking, tire pressure monitoring system and daytime running lights are standard.

Base-priced at \$43,395, the Arteon's peppy turbo engine will give other midsize sedan stalwarts such as the Acura TLX or the Kia Stinger a run for their money. This fairly new ride boasts strong acceleration, remarkable handling and steering feel. It shows promise, plenty of it, though buyers are heavily opting for SUVs and crossovers nowadays.



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VW INTRODUCES ID.4, A PROMISING ELECTRIC SUV

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

It's sized almost similarly to the Tiguan but the likeness ends there. The ID.4 is an all-new electric SUV, the first for Volkswagen. And so important, indeed, that we were invited to visit the Chattanooga, Tenn. Assembly Plant where the vehicle will begin production next year. Employing 3,800 people, the automaker has invested \$800 million more in the \$2.6 billion factory to produce solely electric vehicles.

Available as a rear-wheel (base-priced at \$39,995) or all-wheel drive (\$43,675), the ID.4 will be offered in Pro, Pro S and 1st Edition trims. And there is a \$7,500 federal tax credit that could be on hand. Range will be between 240 to 260 miles as per the model before plugging in the 11 kW charger that can take 7½ hours, or the 125 kW DC fast charging capability, which takes just 38 minutes. Buyers do get three years to use Electrify America fast charging systems free of cost.

The RWD ID.4 is equipped with a single rear motor putting out 201 horsepower and 229 pounds-feet of torque. The AWD version gets an additional electric motor cranking out 295 hp and 339 pounds-feet of torque. In the underbody is the 82kWh lithium-ion battery pack. The result is a vehicle that can take off from 0 to 60 in a remarkable 5.4 seconds.

It is definitely a bold-looking vehicle, especially up front with the illuminated light bar and the VW logo located centrally while surrounded by

ID.4 PRO (RWD)
Tires: 235/55R19 front;
 255/50R19 rear
Wheelbase: 108.9 inches
Length: 180.5 inches
Width: 72.9 inches
Height: 64.4 inches
Suspension: Strut-type front, multilink rear
Steering: electric power
Weight: 4,559 pounds
Tow capacity: 2,700 pounds
City: 107 MPGe
Highway: 91 MPGe
Combined: 99 MPGe
Web site: www.vw.com



LED projector headlights. As soon as the driver settles into the six-way (12-way are optional) power leatherette seats, he is greeted by a configurable 5.3-inch digital display or what the carmaker called an ID.Cockpit. A Discover Pro 10-inch (12-inch is offered) touchscreen for infotainment controls sits atop the dashboard. Passenger volume for the compact vehicle at 99.9 cubic feet is quite creditable. Front-seat passengers gets 41.1 inches and rear has 37.6 inches. Fold down the second row and you have 64.2 cubic feet. Other goodies include dual auto

a/c, 60/40 fold rear seat, 7-speaker sound system, heated front seats and leather-wrapped steering wheel, panoramic glass moon roof and hands-free power lift gate.

The up to-260-mile-range ID.4 shows plenty of promise in the electric SUV segment. It touts ample power and superb balance. Truly, the ride handled the twists and turns of Chattanooga roads with ease and steadfastness. It could prove to be a far better viable option for buyers (thanks to the fed tax credit) looking at the ever-popular but pricey Tesla or the Mustang Mach-E.

2022 GENESIS G70 WILL TEST RIVALS IN LUXURY SPORTS SEDAN SEGMENT

One more down, as in the stick shift. For 2022, Genesis has nixed the manual gearbox for the G70, one of the finest luxury sports sedans on the road. Rarely to be found in the cars of today, the manual transmission now is even scarcer than before. However, the sedan does get a refresh and a restructured dashboard look.

Introduced in 2019, the entry-level Genesis G70 combines performance and luxury to result in an outstanding ride. The rear-wheel-drive car is equipped with a 3.3-liter twin-turbo V-6 pumping out 365 horsepower @ 6000 rpm and 376 pounds-feet of torque @ 4500 rpm. The winner of the North American and Motor Trend Car of the year awards, among several other accolades, delivers power to the rear wheels via a seamless 8-speed auto transmission with eco, normal, sport and snow drive modes.



GENESIS G70
Tires: P225/40R19 front;
 P255/35R19 rear
Wheelbase: 111.6 inches
Length: 184.5 inches
Width: 72.8 inches
Height: 55.1 inches
Weight: 3,580 pounds
Suspension: MacPherson strut front, multilink rear
Steering: motor-driven electric power
Fuel capacity: 15.8 gallons
City: 18 mpg **Highway:** 27 mpg
Base price: \$42,100
Price as tested: \$51,945
Web site: www.genesis.com

console and pedals. Quilted Nappa leather seats convey class. The floating but practical and larger 10.25-inch touchscreen display for phone, nav and audio is prominent. Pampering the occupants are dual auto a/c, leather-wrapped tilt/telescopic steering column, electro-luminescent display for speedometer, tachometer, coolant temperature, fuel level, odometer and trip computer gauges, 12-way power front

heated seats, 60/40 rear seat, and much more. This sleek and extravagant Genesis is equipped with an impressive power train, well-appointed and elegant cabin, and several safety features. And compared to its European competitors such as Benz, BMW and Audi, the G70 is a reasonably priced ride.

Just to keep up in line with the larger SUVs in its roster, the G70 acquires a bold and mammoth crest grille with a winged Genesis emblem atop, flanked by quad LED auto headlights. The rear also gets a similar quad LED tail lamp treatment with dual chrome asymmetrical exhaust tips. Step inside and you will discover generous sprinkles of brushed aluminum on the doors,

F SPORT ADDS PIZZAZZ TO LEXUS NX300h

Leave it to Lexus to shine in the compact luxury crossover segment. The add-on of the F Sport Black Line to the NX 300h makes it even more fun drive, responding with quickness in any driving situation while loaded with luxury and tech goodies. Zero to 60 is an impressive 9.1 seconds in this lively ride, which gets standard blind spot monitor and rear cross traffic alert for 2021.

A 2.5-liter Atkinson 4-cylinder engine that cranks out 154 horsepower @ 5700 rpm. The battery-powered electric motor ups the total to 194 hp. It is mated to an ordinary continuous variable transmission. But drivers can pick the following modes: normal, eco and sport. During deceleration and braking, the vehicle uses regenerative decelerating to apply much of the wasted energy to recharge the hybrid battery.

The familiar Lexus spindle grille with stylish satin chrome trim is flanked by bi-LED headlights, while the blue tint in the emblem and the penciled hybrid on the rear doors are a giveaway. Step into the well-lit and airy cabin and you will quickly get cozy and comfy in the plush semi-aniline leather seats. A mouse-like, easy-to-use Remote Touch enables the driver to toggle navigation, climate, audio and phone controls on the 8-inch touch screen. A 4.2-inch TFT LCD screen displays audio, eco charge, outside temperature, odometer and tire pressure readings. Also standard are dual auto a/c, driver information center, power adjustable



LEXUS NX 300h (AWD)
Tires: P225/60R18
Wheelbase: 104.7 inches
Length: 182.3 inches
Width: 73.6 inches
Height: 64.8 inches
Suspension: MacPherson strut front; double wishbone rear
Steering: electric power
Fuel capacity: 14.8 gallons
Mileage: city 33, highway 30
Weight: 4,180 pounds
Base price: \$46,810
Price as tested: \$47,835
Web site: www.lexus.com

heated/cooled front seats and manual recline/fold 60/40 rear seat, leather-wrapped steering wheel and shifter, 8-speaker premium sound and power tilt/telescopic steering column. Besides sport-tuned suspension, F Sport comes with aluminum pedals, blue-stitched interior, heated steering wheel, front fog/cornering lights, black headliner and more.

Standard safety features include dual front and side airbags, side curtain airbag, driver knee airbag, front-passenger cushion airbag are standard along with side-impact door beams, four-wheel antilock brakes, electronic brake distribution and brake assist, vehicle stability and traction control,

rearview camera, push-button start, three-point seatbelts with pretensioners, and front and rear crumple zones. These are complemented by a pre-collision system that detects pedestrians and bicyclists, lane trace assist and departure alert, and dynamic cruise control, all part of the no-cost Lexus Safety Sense.

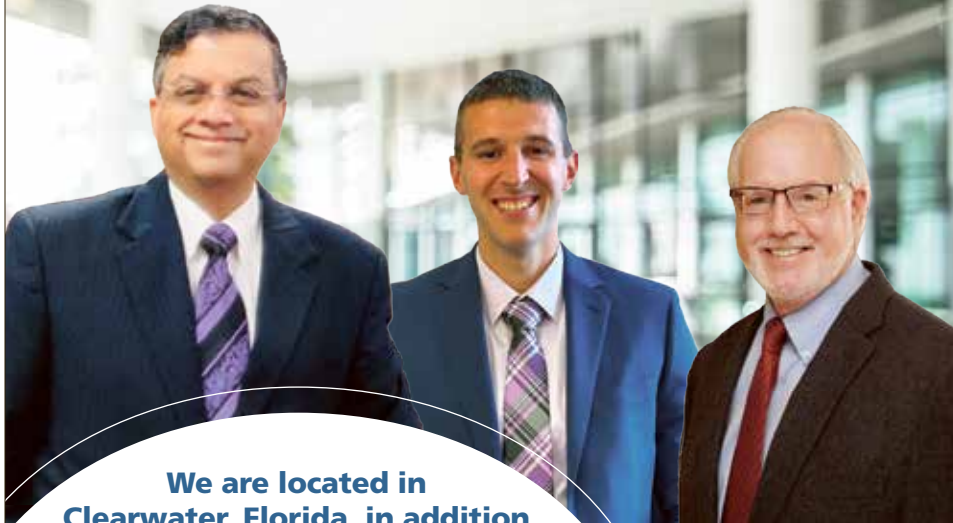
If in the market for a compact luxury crossover with a forceful engine, decent gas mileage and plentiful creature comforts, the NX 300h fits the bill. The F Sport trim factor adds even more thrill to the ride!



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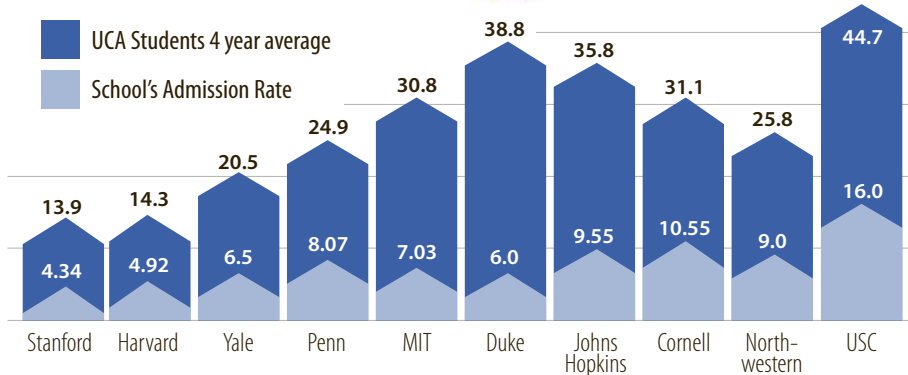
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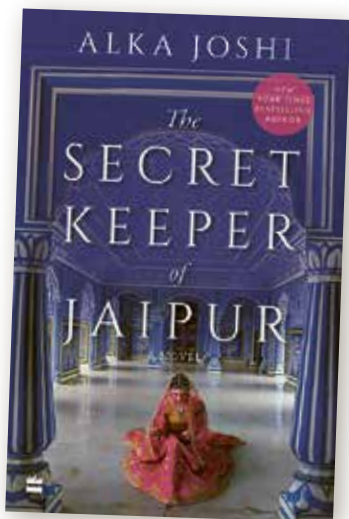


By Nitish Rele

"The Secret Keeper of Jaipur" (384 pages; \$27.99) by Alka Joshi; published by Mira (www.mirabooks.com)

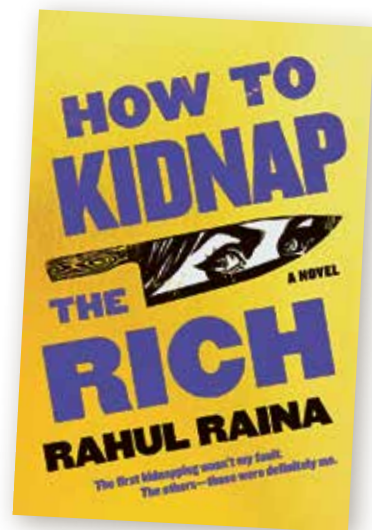
Fast forward to 1969 from the '50s. Following up on her debut novel "The Henna Artist," the author continues with the story of henna painter Lakshmi, now married to Dr. Jay Kumar, working at a Simla community clinic. Her protégé Malik, now a graduate of a private school, is an apprentice at the Jaipur palace. At 20,

he is in love with Nimmi, 23, a tribal woman of the Himalayan hills, and a mother of two. Malik describes beautifully the opening night of the state-of-the-art Royal Jewel Cinema, the royal's latest project, "A thousand lights twinkle in the ceiling of the immense lobby. White marble steps leading to the upper balcony reflect the glow of a hundred wall scones. A thick crimson carpet hushes the sound of thousands of footsteps. And inside the theater: every one of the eleven hundred mohair seats is occupied." But when a balcony at the theater crashes killing two and injuring 43, the blame game starts. Not before long, Lakshmi finds herself back in the Pink City to fix the mess while Malik unearths sinister reasons behind cost overruns and construction delays that led to the theater's downfall. Once again, author Joshi vibrantly brings Jaipur's Rambagh Palace to life: "The waiters are dressed in maroon maharaja coats cinched with orange cummerbunds, orange turbans on their heads. Overhead, multi-tiered chandeliers hang from the ceiling, their lights bouncing off the gems on the fingers, wrists, necks and ears of diners." Though Lakshmi's sister Radha doesn't make an appearance in this storyline, we do get to catch up with Ravi Singh, his wife Sheela, and mother Parvati, and of course the maharanis Latika and Indira. Kudos to Alka Joshi for a wonderful read written eloquently and evocatively to match her debut. We can only hope that this novelist has more stories to tell us.



"How to Kidnap the Rich" (300 pages; \$17) by Rahul Raina; published by Harper Perennial (www.harpercollins.com)

This one is plain hilarious, a riot that will have you in splits with every page. Educational consultant Ramesh Kumar, 24, makes a living taking tests for sons of New Delhi's elite. Little does he realize that one day his client Rudi Saxena, 18, will come top in the All Indias, the national university entrance exam. It doesn't take long before Rudi becomes a celebrity with his own game show with Ramesh, serving somewhat like a manager. The fame brings trouble when they are kidnapped. But Ramesh somehow outfoxes the criminals by turning the tables and becoming an abductor himself. Thus begins the story of an India depicting interesting and colorful characters, from the bottom to the very ultra-rich. Read on for some funny liners by Rahul Raina from his debut novel: "If you're fat and Indian, you're rich; if you're fat and poor, you're lying. It's only the West where the rich are thin and vegan and moral." "The Western rich, or the Indian, if their children fail, they become social entrepreneurs. The Chinese? Their children fail and become lunch." "...we were in New Delhi, get-up-and-go New Delhi, center-of-the-world's-greatest-democracy New Delhi. None of that Old Delhi antiquated, snake-charming nonsense—just homicidal drivers, aggressively corrupt police, and choking, lung-throttling pollution." "He looked as if he was having a fit, the kind the rich fake to get out of jury duty." "Should I have worked in a call center, left at three every morning, earned five thousand measly Gandhis a month bullshitting Floridians that my name was Dan and there was a fault on their PC?" " 'I will even donate to Congress now,' he said. My God? No need to go that far, man, there's no crime in the world serious enough that its price is giving Rahul Gandhi money!" "Her head was twitching like a Parsi finding a hole in his accounts." "... but as Bill Gates says, you need to know failure before you can know success. Or maybe that was Adolf Hitler." "I tell you this country cannot plan space satellite launches or solar energy farms or infant vaccination, but when it comes to festivals, the phooljhadis, the patakas, the food, they are all taken care of many moons in advance with military precision." Author Raina who lives in England and New Delhi will have you in stitches from the first page to the last. We can assure you that once you open the book to read you won't put it down till the end in this frolic-driven, social parody.



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DECEMBER FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part) Arians, be extra careful with regards to domestic peace and health. Avoid arguments or confrontation of any kind. One needs to take care of health, especially people with prostate, UTI symptoms, etc. Transition of your sign lord Mars is somewhat compromised; this means success could come with lot of obstacles, things may go wrong at the last minute. Professionally, this is a great time for you and your spouse.

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

Venus is conjoined with Saturn to ensure financial gains. It is a highly beneficial time for many professionals, especially lawyers. Medically, people with weak digestive and immune system will need to be extra cautious; there is a chance of catching infection easily. Professional upliftment is seen for many. It is a good time to look for a job change, promotion or wage increase. Gains from real estate are seen too.

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

Success in financial matters is likely. Every minute is precious, convert each opportunity into success. Positional strength of Mercury and Sun brings in lot of positivity. Success in marriage and business alliances are possible for many. Happy developments are seen in business and in domestic setup. Professional elevation improves monetary conditions tremendously. For some, their spouse's luck could bring success in business ventures.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22)

Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha

Exercising control on speech and anger may save one from trouble. Think and evaluate any decision about real estate. Do not plan to change jobs at the moment; it might prove negative. Also, be cautious with emotional decisions. Take care with regards to personal and financial matters. Be wise with spending money. Marital boredom sets in for many, it is time for a short vacation with your spouse.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22)

Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part)

Your sign Lord Sun continues to be in a powerful house. Unexpected positive results in most activities are seen. Excellent time period for professional and financial growth, though rewards may come later than expected. It is a good month with regards to personal development as Sun, Mercury and Mars are posited in powerful houses. For professionals, it is likely beneficial time with due gains. Luck favors and virtues shine. In brief, it is a productive month for Leo natives.

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

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

Planets derive strength from their position. The transitional position of Sun, Mercury and Mars elevate one's place in society. Positive development in financial matters with due gains cannot be ruled out. Professionally, it is a good time. Health is excellent too. Unexpected sources may provide one with

rich gains. Avail all opportunities that come your way. Enjoy this time and use it to your advantage.

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

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

Your sign lord Venus is transiting through powerful houses. This brings positive results in real estate, finance and prosperity. Love life is great, enjoy and don't complain. Professionally too, some may expect encouraging news. Health part needs special attention. Great month Librans, enjoy it.

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

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

Mars transits in own house. This is a positive point with regards to personal life, success, finance and gains. At the same time, other planets are not congenial, so move cautiously. However, your personal interest cannot be impaired by adverse conditions. Be alert in personal dealings, one will be on the go. Elevation in social status is seen too. Many are running a good time period.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21)

Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)

Your sign lord Jupiter sits in a highly powerful position. From here, it aspects the house of luck, income, marriage, wishes, spouse and profession. All these sets for a gainful month, and financially too. Overall, it's a highly beneficial time for your finance, love, and personal and professional life. In other respects, you should not expect much. It is time for developing spiritual powers.

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

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

Days are positive, which will fetch good results in personal matters. Major planets are favorably posited blessing one with divine grace. Your sign lord Saturn paves way for financial growth and health recovery. Happy family set-up and friendly monetary assistance and economic development are possible. You are happy and bouncing with renewed strength, courage and vigour.

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

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

Saturn, your sign lord, is transiting through own 12th house, which is not favorable. However, other major planets are powerfully placed to reward you with personal and financial success. But few planets may create problems on health and expenses, so be careful. Expenditures are on the heavier side and cannot be ruled out. Love life is good.

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

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

Your sign lord Jupiter is in the 12th house, which creates hurdles and obstacles in health. However, other planet positions look highly promising to bring the best in everything, almost everywhere. Major planets bring bhagya (luck), professional and financial gains on all fronts. It is a positive month in most respects except health. Your courage and positive attitude have no boundaries; divine blessing is with you.

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

HOW TO TALK MONEY WITH YOUR FAMILY

By SEEMA RAMROOP



Start the discussion

Once you start thinking about the future and how you want your wealth to live on, it's tempting to dive right in and start putting money strategies into place immediately. However, without a comprehensive family discussion about this wealth transfer, problems can arise when it comes time to put these strategies into action. Talking about money with your family can be uncomfortable, but it is a necessary step to achieving your financial goals. It can also help create a more open

and trusting relationship within your family, allowing you to pass down more than just monetary wealth.

Involving your future heirs in setting a multigenerational wealth plan can greatly improve your chances of following through with that plan. By establishing open communication from the beginning, children and grandchildren are given the opportunity to express their opinions and money values, which helps to develop mutual respect between you and your heirs. It also provides a way to teach financial management skills to children and grandchildren by involving them in processes such as family philanthropy and investment. If all family members are involved in the decision-making process, it can help avoid later arguments over who is given what. If the reasons behind financial decisions are made clear before your death, heirs are more likely to stick to the plan after your death.

Setting common goals

Before you talk to your financial professional, it's good to get an idea of where family members stand on money values. Even something as simple as an interview process with future generations can help to highlight common and differing areas of money management. More than just dollars and cents, however, it is important to get an idea of what the wealth will mean to the members of your family. Even with the most carefully thought out plans, without a sense of family cohesiveness and shared values, money can be lost due to arguments among beneficiaries or careless spending by descendants. Making sure your financial principles are in line with those of your future heirs, beneficiaries and trustees can help to establish the direction of your wealth transfer and prevent future conflicts.

Change your thinking

One of the hardest parts of transferring wealth can be forcing yourself to think of your money in a different way. Instead of thinking of your money as your own, you are now forced to think of it in terms of "us," and how to make that wealth live on through future generations. This can be especially frustrating since you don't know and can't control how future generations will take care of this wealth. "The denominator problem," or the fact that your wealth will be split into smaller and smaller portions as new branches of your family tree appear, is an important factor to consider when thinking about the future. The next generation will almost certainly look to you for financial guidance, whether consciously or subconsciously. However, when talking to and setting an example for the next generation in terms of spending, you must remember that their amount of family wealth may be considerably less than yours if they rely solely on inheritance. This realization allows you to be more realistic when helping the future generation plan and can encourage the next generation to look to education or skills training to get the tools to build their own wealth.

Non-financial wealth

When you hear the term "wealth transfer," it's easy to focus solely on financial assets — money, investments, businesses, real estate, etc. However, a successful wealth transfer should focus on money as part of a larger transition and consider what else predecessors pass down besides financial wealth. This can include family stories, values or principles. How does this relate to keeping your money secure? If you focus on what you hope your heirs can achieve and talk with them about these hopes, it can help establish cohesiveness, which in turn can help them focus on these goals rather than squabble over money.

Planning is never truly "done"

After talking to an advisor and putting money transfer strategies into place, many people consider themselves "done" with multigenerational planning. However, changes in financial standing, health issues and gaining new family members are all natural parts of life. Each of these adjustments will affect how you want to plan for the future, so checking in with your financial advisor after a change to adjust your wealth transfer plan is important. It's equally important to do evaluations of your plan every few years, as factors like family member personal growth or attitude development aren't always obvious enough to do on an "as needed" basis.

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