

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

NOVEMBER 2020

WWW.KHAASBAAT.COM

EDITOR@KHAASBAAT.COM

813-758-1786



Accounting
Entity structure

6



Business Buzz
Strategically wicked!

9



Classifieds
Help wanted

10



Stream This!
"Ludo"

13



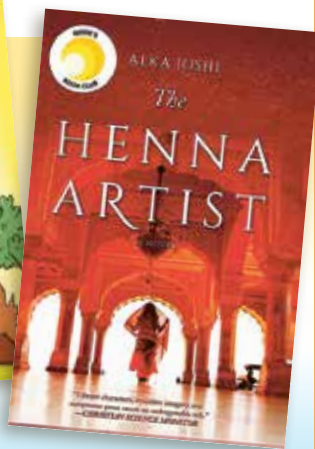
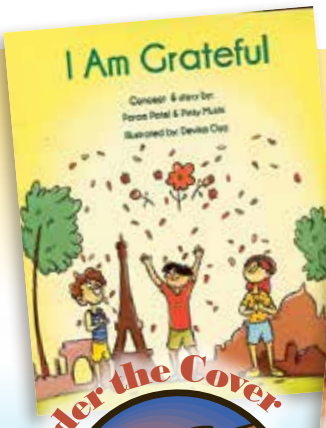
Guest column
Functional medicine

15



News
Visa, passport services

18



BOOK REVIEWS,
page 12

By Nitish Rele

Happy Diwali

Usually our Diwali issue highlights numerous festivities taking place across Florida. With public gatherings on hold this year, we're sharing information on the significance of Diwali (source: Hindu American Foundation.)

Diwali is one of the world's oldest religious holidays. The word Diwali derives from Sanskrit and means "a row of lights." Like many Hindu holidays, Diwali is synchronized with the lunar calendar so the actual dates vary from year to year and typically falls between October and November. This year, Diwali is on Nov. 14. Known as "Festival of Lights," the holiday is celebrated annually by Hindus, Sikhs, Buddhists, and Jains throughout India and across the globe. While each faith has its own historical legends and celebratory events, the holiday represents the same symbolic victory of good over evil, knowledge over ignorance, and light over spiritual darkness.

Most Hindus begin the festival with a deep cleaning of their homes and surroundings, similar to spring cleaning. Homes will be illuminated with colorful lights, rangoli art, and other festive decorations. It is believed that cleanliness invokes the presence of Goddess

Lakshmi, the Goddess of Prosperity and Wealth. Diwali is also a time for dana (charitable giving) and seva (selfless service), so as to share the blessings of Goddess Lakshmi. The festival is also a time for friends and family to gather, share meals, and take part in special rituals. People often recite scriptural stories and contemplate on their meaning and the values they wish to live by. Many people will start the new business year at Diwali and offer special prayers for a prosperous year ahead.

There are several stories about the origins of Diwali. Many Hindus recognize Diwali as a day celebrating the return of Prince Rama of Ayodhya, his wife Sita, and brother Lakshman after 14 years of exile. Prince Rama is considered to be an incarnation of Lord Vishnu and an embodiment of dharma or righteousness; and Sita is an incarnation of Lakshmi, who is the Goddess of wealth and prosperity.

Continued on page 3

FAMILY MATTERS – A SEASON FOR LIGHT IN THE DARKNESS

By ANU VARMA PANCHAL



Remember how hectic Novembers used to be? The remains of October awaited cleanup. Chaniya cholis, pooja paraphernalia and dandiya sticks had to be reassessed and reorganized. Styrofoam gravestones and skeletons damp from fall storms had to be rounded up from front yards and bid farewell for a year.

Ahead, the commotion of November beckoned: Diwali party group texts. Procuring of sweets. Tailors to be found for blouse alterations. Travel

plans for Thanksgiving to be made, with pleasant anticipation of Christmas festivities just beyond. If you lived in or around Tampa Bay, there was also the commotion of India Festival, of driving kids to practices all over town and the fun drama of backstage volunteering. The seasonal hullabaloo played out against the ceaseless background of work, school and kids' activities.

Oh, how we humbledragged about the constant coming and going. It was too much, we told each other every weekend, this crazy desi social life. We needed some peace and quiet!

Cliché number one that has turned out to be a slogan for the times: Be careful what you wish for.

Continued on page 2

PUBLISHER'S NOTE

Dear Readers:

We hope the lights of Diwali illuminate your hearts and homes with joy and prosperity. We trust you will find meaningful ways to celebrate safely with loved ones at home. Some community groups are holding virtual activities; please share them with us. We want to thank those who have recently subscribed or sent contributions to sustain our publication. As always, we welcome your support, story ideas and letters to the editor. Checks can be addressed to Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647. Payment can also be made via PayPal to PP ID: nitishrele@gmail.com

CHANGE SERVICE REQUESTED

KHAAS BAAT
8312 WINDSOR BLUFF DRIVE
TAMPA, FL 33647

PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 489
TAMPA, FLORIDA

WHO'S WHO

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

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

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

Anything that appears in Khaas Baat cannot be reproduced, whether wholly or in part, without permission. Opinions expressed by Khaas Baat contributors are their own and do not reflect the publisher's opinion. Khaas Baat reserves the right to edit and/or reject any advertising. Khaas Baat is not responsible for errors in advertising or for the validity of any claims made by its advertisers. Khaas Baat is published by Khaas Baat Communications.

SIGNIFICANT DATES

NOV. 13: DIWALI FESTIVITIES BEGIN

NOV. 30: GURU NANAK JAYANTI

A SEASON FOR LIGHT

Continued from page 1

As Covid-19 roared across the world like a demon, we learned what those whose lives have been upended by accidents, health setbacks, poverty and war have always known. Anything can happen.

Since that pivotal moment in March when the world as we knew it shut down, we were forced into a crash course in patience and humility as we watched world leaders wrestle with the tidal wave. For a few months, it was like we all operated with a collective consciousness. Years from now when we look back at this surreal time, certain phrases will become hallmarks of the weeks following that March shutdown: Clapping for healthcare workers. Zoom cocktail hours. Drive-by birthday parties. The gourmet cooking phase. The Dalgona coffee phase. Tiger King! Murder hornets! My cousins even upped the ante with a family scriptwriting competition that resulted in a 20-minute short film. Resourceful friends began making masks and meals for healthcare workers.

Many suffered harsher disruptions — opportunities were lost, trajectories that might never be regained changed. Some went through a parallel crisis simultaneously, working through complicated health issues or job displacements along with navigating a pandemic world. Those already suffering from mental health issues now struggle with isolation compounding their conditions. And still, all of the above are lucky when compared to anyone who suffered the ultimate horror of losing a loved one to this disease.

Throw in the most contentious political climate we can remember in recent history, and we have all the ingredients of a year-end that has us simmering in anxiety. Never before has the world so badly been in need of a little light. Thank goodness that the next major item on the holiday agenda is Diwali.

From the literal definition of lamps lighting the darkness to the metaphorical one of dispelling ignorance with truth, Diwali is the spiritual state of mind the world needs right now. We need a way to look beyond this current tense holding pattern.

I've searched for bright spots close to home and been fortunate to find them. I miss seeing family in person, but have enjoyed Zoom reunions with extended family and high school and college friend groups that haven't spoken in years. Watching the news almost always leaves me tense and outraged, but the dedication of those fighting the disease and working for justice has inspired me. While I'm sad about my kids' loss of socialization and real school, I'm grateful to have them so accessible to me at home all day. I've gained compassion for those who for various reasons have always had a difficult time engaging fully with the world.

When all else fails, I turn to the adorable babies in my life, particularly my nephew and two sweet nieces, whose videos and Facetime sessions work as instant pick-me-ups. Watching my niece do garba in her backyard or my nephew cheerfully warble songs in toddler-ese makes me happy because of their complete innocence. But it also makes me yearn for the time when I can hold them next, and reminds me to never again take for granted the luxury of time spent in person with loved ones.

We humans have been through hard times before. Optimism, hope and participation can make a difference between surviving, enduring or really living through the next few months. Let's wish each other light, love and tolerance as we round the final lap of 2020.

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





CYBER CHASSE

Are you looking for a JOB?

Cyber Chasse Staffing is a top-notch cybersecurity staffing firm in the USA. Our Super-talented recruiters have helped place thousands of skilled candidates. Our recruiters go that extra mile to extend top-notch services to ensure that you realize your career goals.

Looking to improve your technical skills?

Cyber Chasse Learning Academy brings to the table the most revolutionary online technical training courses so you can stay ahead of the game.

● Business Analyst	● Full Stack Java
● Python	● Microsoft Azure
● AWS DevOps	● SAP HR Payroll
● Angular JS	● SQL Server
● .Net	● ETL and much more...

Get in touch with us to fulfill your life goals!
<https://cyberchasse.com/careers>
 ☎ +1 813-544-4009
 ✉ info@cyberchasse.com



KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

www.khaasbaat.com (editor@khaasbaat.com)
813-758-0518

■ **ONE-YEAR SUBSCRIPTION: \$24**
 ■ **FIVE-YEAR SUBSCRIPTION: \$100**

To subscribe please send this completed form and check addressed to Khaas Baat to:

KHAAS BAAT
8312 WINDSOR BLUFF DRIVE
TAMPA, FL 33647

Name _____

Address _____

City _____

State _____ ZIP _____

E-mail _____

Credit Card# _____

Expiration Date: _____

Authorized signature: _____



INNOVATION PREPARATORY ACADEMY

5 Reasons Students thrive at InPrep

1. Our learning model challenges students to stretch and build their 21st century skills of collaboration and communication
2. An emphasis on science and health ultimately provides an opportunity to graduate with 5 high school credits
3. A technology based learning environment with innovative open accessible areas and modularized spaces
4. A focus on student wellness which completes and binds our model together, inclusive of social and emotional skills programs that foster a positive school culture
5. A supportive community and ongoing communication with families

TRANSFORMING POTENTIAL Into Possibilities
 Learn More at innovation-prep.org or Call us at 813-640-0210

@inprepacademy
 /innovationprepacademy



DIWALI

Continued from page 1

The residents of Ayodhya were overjoyed at the return of their rightful King and lit lamps in his honor.

Other Hindus commemorate Diwali as the day Lord Krishna defeated the demon king Narakasura. Ever since, people light lamps at Diwali to remember that light triumphs over dark, knowledge prevails over ignorance and good triumphs over evil.

As one of the most widely celebrated Hindu festivals, the rituals and customs vary based on the regional traditions of India and the cultural customs popular in those areas. Generally, Diwali is celebrated over five days, each holding a special significance.

Day 1: Dhanteras On this day, many dedicate their worship to Goddess Lakshmi. People will clean the house, make rangolis or kolam (colored patterns made on the floor with flowers, powder, rice or sand), go shopping, and make sweet and savory Indian treats.

Day 2: Chhoti Diwali, Kalichaudas This day is referred to as small Diwali and people will decorate their homes with rangolis and clay lamps are displayed.

Day 3: Diwali People dress in new clothes, visit the temple to perform a puja (a worship service) for Goddess Lakshmi and Lord Ganesh, light diyas around the house, keep all the lights on, eat delicious food and sweets, and enjoy fireworks celebrations with family and friends.

Day 4: Annakut, Padwa, Govardhan Puja This is the first day of the new year for many regions and people celebrate by exchanging gifts and best wishes. Many will take time to be grateful for all they have and share with others.

Day 5: Bhai Duj, Bhai Bheej This day is dedicated as a siblings day to honor sister-brother bonds. It is common for all siblings to get together on this day and enjoy a nice meal.

While it has great significance to Hindus, Diwali is also celebrated annually by Sikhs, Buddhists and Jains. The Sikhs recognize Diwali as a celebration of the release of the Sixth Guru, Hargobind, who was one of their spiritual leaders, from captivity by the Mughal Emperor Jehangir. In his honor, lamps were lit all the way to the Golden Temple, welcoming his return. For Jains, Diwali is the day Lord Mahavira, the last of the Jain Tirthankaras (the great teachers of Jain dharma), achieved moksha or enlightenment/nirvana. Whereas Buddhists, especially newer Buddhists, commemorate Diwali as Ashok Vijayadashami, the day the great Emperor Ashoka embraced Buddhism as his faith.

Compiled from Hindu American Foundation (HAF) Diwali Toolkit 2020. Promoting dignity, mutual respect, and pluralism. HAF is a 501(c)(3) nonprofit organization. To learn more, visit www.hinduamerican.org

BUYING SELLING INVESTING

YOUR
RESIDENTIAL
AND
COMMERCIAL
AWARD
WINNING
TEAM



SHEETAL 'SHELLY'
SIDHU



SUNNY SIDHU

#1 RE/MAX
SIDHU TEAM
BROKER ASSOCIATE
RE/MAX PREMIER GROUP
813.995.1600



SAVE THOUSANDS WHEN BUYING OR SELLING WITH US

LIST WITH US AND GET TOP DOLLAR FOR YOUR HOME WITH
OUR EXTENSIVE MARKETING STRATEGY

www.AllTampaHomes.com

SIDHU GETS IT SOLD

Meenakshi Jain, M.D., FACOG

Video
consultation
is available
with Dr. Jain!

Telemedicine consults
available for patient
convenience on

Kaigie.com

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

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

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

She also offers many cosmetic procedures in her office like **Laser Hair removal**, **Thermage** for skin tightening, **Fraxel** laser for removal of wrinkles and skin discolorations, **I-Lipo** for body sculpting.

Her office now offers a new innovative minimally invasive painless office procedure for Vaginal rejuvenation called **MONA LISA TOUCH**.

**Meenakshi Jain,
M.D., FACOG**

3275 66th Street North, St. Petersburg, FL 33782
Telephone: 727-343-2568 Fax: 727-345-6410

www.jaingynecology.com

OFFICE HOURS
Monday to Friday from
8.30 a.m. to 4.30 p.m.



SANATAN MANDIR TAMPA

HINDU SAMAJ INC. (501 C (3) RELIGIOUS ORG)
311 East Palm Avenue, Tampa, FL 33602







MONTHLY EVENTS	WEEKLY EVENTS
<p>TUESDAY, NOVEMBER 03 (6:30 PM to 7:30 PM)</p> <ul style="list-style-type: none"> • KARWA CHAOUTH PUA (Only one batch) <p>SATURDAY, NOVEMBER 14 (6:00 PM to 7:00 PM)</p> <ul style="list-style-type: none"> • DEEPAWALI SHRI MAHALAXMI CHOPAD PUJA <p>SUNDAY, NOVEMBER 15 (8:00 AM to 8:00 PM)</p> <ul style="list-style-type: none"> • NAV VARSH DARSHAN (All Day) • ANNKOOT GOVARDHAN PUJA at 5:00 PM • MAHA AARTI at 6:30 PM <p>THURSDAY, NOVEMBER 19 (6:30 PM)</p> <ul style="list-style-type: none"> • LABH PANCHAM • LAXMI HAVAN <p>WEDNESDAY, NOVEMBER 25 (7:00 PM)</p> <ul style="list-style-type: none"> • HARI PROBIDHINI EKADASHI <p>SUNDAY, NOVEMBER 29 (3:00 PM to 6:00 PM)</p> <ul style="list-style-type: none"> • TULSI VIVAH • GARBA 	<p>EVERY MONDAY - 6:30 PM</p> <ul style="list-style-type: none"> • SHIV ABHISHEK AND 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 style="text-align: right; font-size: small;">Pandit Manikya Sharma 813-484-9568</p> <p style="text-align: right; font-size: small;">Pandit Rushi Vyas 813-503-3388</p>
<p style="text-align: center; font-weight: bold; font-size: small;">IMPORTANT</p> <ul style="list-style-type: none"> - 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. 	



Phone: 813-221-4482 Email: info@sanatanmandirtampa.org Web: www.sanatanmandirtampa.org

CORONAVIRUS PANDEMIC – PART VI BOOSTING YOUR IMMUNE SYSTEM

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



The pandemic continues its surge all over the world. With the arrival of winter, we are beginning to see a sudden outbreak of clusters in many northern states. This has been particularly heavy in states such as Wisconsin, Iowa, Utah, etc., that are forced to set up field hospitals to accommodate the patient load! In other words, we are going backward to the same situation we were in 3-4 months ago! This current wave of the virus is heading towards a dangerous climax and public health experts predict that total deaths may go up to 400,000 by the end of February 2021!

This virus is deadly, so prevention is our best option. By this time, you know the drill to prevent exposure to Covid-19: wearing masks, social distancing, avoiding close contacts with those who are sick, cleaning and disinfecting frequently touched surfaces, observing strict personal hygiene and less outing into crowded areas. Seniors and other vulnerable groups need to be more vigilant. Coronavirus is a novel disease and hence new to our immune system. Since the virus is not going away any time soon and a vaccine is still months away, it is incumbent on us to think about boosting our immune system. Here are the main points for consideration:

1. Nutrition plays a key role in developing and maintaining a healthy immune system. Any virus or bacteria that enter your body is the antigen that stimulates the production of antibodies, which in turn fight the disease causing organism. All antibodies are protein based, so it makes sense to take a high-protein diet. It doesn't matter how you get your proteins – meats, eggs, legumes, milk, fruits and nuts are great sources of protein. And many of the medicines we take are plant-derived and hence a diet rich in veggies, fruits, nuts and seeds would go a long way in boosting immunity. Here is a recommendation for an 'immune supportive diet': "Keep your breakfast, lunch and dinner menus simple but make sure each meal has a protein, a fat (low in saturated fat) and a carbohydrate to fuel your immune system." One caution. Because of lockdown and house confinement, obesity is on the rise and it is a major risk for Covid-19 infections!

2. Drink enough fluids: Water is the best drink and it helps to eliminate toxins from the body. You can also use unsweetened beverages, milk, non-dairy milks like soy, etc. Avoid sugar- sweetened food and drinks since they help the bacteria and viruses thrive in our body.

3. Limit alcohol consumption: Alcohol can weaken the immune system, so avoid it altogether, if you can; otherwise limit your intake. A glass of wine daily is acceptable but if you don't drink now, don't start.

4. Exercise: Exercise increases blood flow to every cell in the body, reduces stress and inflammation, and can strengthen antibody production. Regular exercise can definitely boost your immune system and may be the single most potent elixir for healthy aging. It improves the muscle strength, cardiovascular and respiratory function, and limits the risk of getting diabetes – all important in our fight against infections. So, get moving.

5. Don't smoke! Cigarette smoking is associated with numerous diseases especially that of heart and lungs, and it certainly affects the body's immune functions too. In scientific terms, "Smoking impacts both innate and adaptive immunity and plays dual roles in regulating immunity by either exacerbation of pathogenic immune responses or attenuation of defensive immunity. In particular, cigarette smoke acts as a double-edged sword that either exacerbates abnormal immune reaction as happens in the initial phase of Covid-19 infection or attenuates the normal defensive function of the immune system."

6. Reduce stress: Studies clearly show that "Stress and anxiety impair the immune system and make us more susceptible to illnesses." So, practice stress-reducing techniques like yoga, meditation and regular exercise.

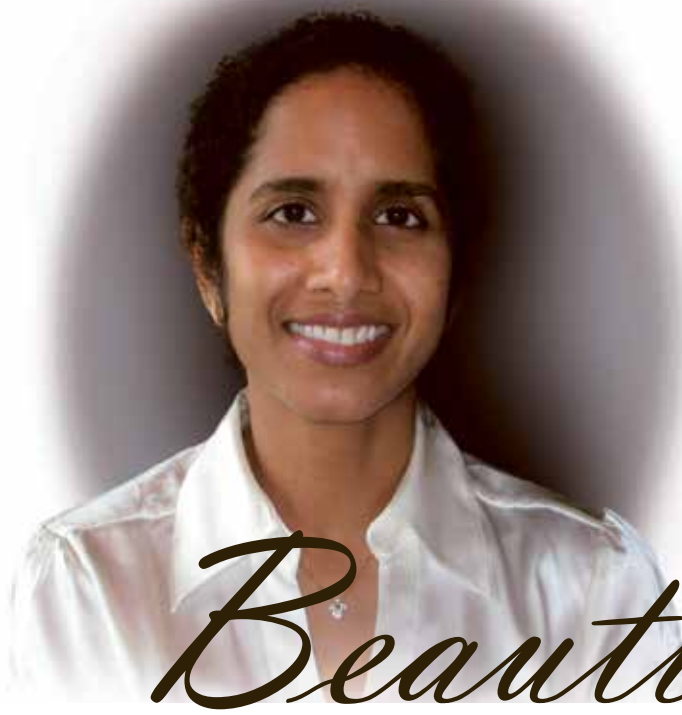
7. Use supplements as needed: Theoretically, a healthy diet can provide the necessary vitamins and minerals you need but older people and those with preexisting problems like cardiac, gastrointestinal, renal, etc., may end up not getting enough of these from the food, especially vitamins B and D and calcium. A standard multivitamin tablet may do the trick but sometimes you have to take additional vitamin D and calcium. Zinc has assumed some importance at this time since it has been associated with reduced antibody production and hence administration of zinc supplement has a potential to enhance antiviral immunity.

8. Consider preventive medicine: Low-dose aspirin is known to decrease the risk of heart attacks and strokes. Since coronavirus is notorious to produce blood clots in the body, low- dose aspirin, being a mild blood thinner, may be especially beneficial. Discuss with your doctor as to what supplements and other drugs you should be on, especially if you are an older person.

These are some of the measures you can adopt today to boost your immune system and help prevent catching this infection.

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



Beautiful Smiles

Created by Dr. Neeraja Jasthi



High Tech Digital Dental Office • Crowns • Veneers • Implants

New patients welcome • Most insurance and credit cards accepted • Finance options available

Invisalign®
Braces without wires

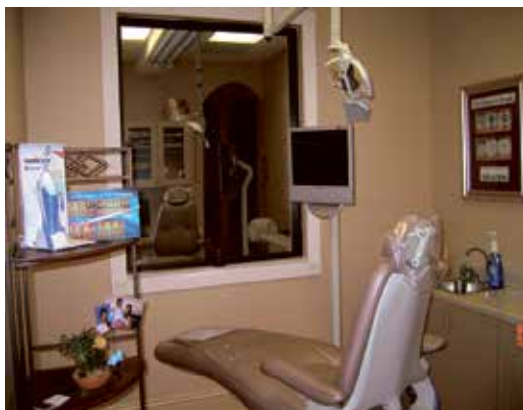
ZOOM!™
Professional Whitening System

813-866-9913

www.drjasthi.com

20441 Bruce B. Downs Blvd.,
Tampa, Florida 33647

Across the street from Wharton High School, just North of Wal-Mart





ATLANTIC AMERICAN PARTNERS

A Safe and Easy Path to Permanent U.S. Green Card

A Diversified Fund Approach to EB-5 Investment



LEADER IN THE EB-5 INDUSTRY FOR OVER 10 YEARS



34 SUCCESSFULLY COMPLETED EB-5 PROJECTS



700+ FAMILIES HELPED WITH THEIR IMMIGRATION PROCESS



100% I-526 AND I-829 PROJECT APPROVALS



\$350 MILLION+ OF EB-5 CAPITAL INVESTMENT



CAPITAL AND PROFITS RETURNED ON MULTIPLE OFFERINGS



Benefits of the EB-5 Visa

- ✓ USD \$900,000 Investment required*
- ✓ U.S. green card to applicant, spouse and children under the age of 21 years old
- ✓ Live and work anywhere in the U.S.
- ✓ No travel restrictions
- ✓ No language skills required
- ✓ No age restrictions
- ✓ No business or special training experience required
- ✓ Ability to start a business, go to school, retire
- ✓ Option to become a U.S. citizen after five years
- ✓ Ability to sponsor Green Cards for relatives

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

CONTACT US TODAY

Pardeep Kumar, CFA
Managing Director

pkumar@atlanticamericanpartners.com

+1 (813) 226-8844 Office
+1 (813) 361-9122 Cell/ Whatsapp
+1 (813) 223-5870 Fax
Skype ID: pardeepnbp

101 East Kennedy Blvd., Suite 3300
Tampa, FL 33602

www.atlanticamericanpartners.com

ENTITY STRUCTURE FOR NEW BUSINESS

By SANJAY GUPTA, CPA, FCA



We hope that you are keeping yourself, your loved ones, and your community safe from COVID-19.

We have received so many calls and requests about what kind of business legal entity should be formed when incorporating a business. It is important

to select the right type of entity because it affects your day-to-day business operations, business risks, liability, taxes and earnings. The most common business entities when starting a business are Corporation and Limited Liability Company (LLC).

Corporation is a legal entity that is separate from its owner. Shareholders are not personally responsible for any business liability and debts. The two most common types of corporations are C Corporations and S Corporations for federal and state income tax purposes.

Generally, C corporations are taxed twice, business pays taxes at the corporate level and then shareholder again pays taxes on income received as dividends. Although it is "double taxation," C Corporations can have unlimited shareholders, no restriction on ownership and stock classes, and more options to raise capital to grow the company.

On the other hand, corporation can elect as S Corporation which is a special tax status granted by the IRS that lets corporations pass their income, loss, deductions and credits to the shareholders with some restrictions. To be eligible for an S Corp, business must be a domestic corporation, cannot have more than 100 shareholders, shareholders must be individuals and the U.S. citizens or residents, only one class of stock, cannot be an ineligible corporation (financial institutions, insurance companies, and domestic international sales corporations), and must complete and submit Form 2553. The main advantage of S-Corp is that it helps the business to avoid double taxation and only taxed on owner's personal

Here is the chart to help you understand the key facts of different business

	C CORP	S CORP	MULTI MEMBER LLC	SINGLE MEMBER LLC
LIMITED LIABILITY	YES	YES	YES	YES
SEPARATE LEGAL ENTITY	YES	YES	YES	YES
# OF SHAREHOLDER	UNLIMITED	LESS THAN 100	UNLIMITED	ONE
DOUBLE TAXATION	YES	NO	NO	NO
PASS THROUGH TAXATION	NO	YES	YES	YES
CORPORATE INCOME TAX	21% plus State Income Tax	NO	NO	NO
QBI DEDUCTION	NO	20% DEDUCTION	20% DEDUCTION	20% DEDUCTION
FICA TAX	7.65 % EMPLOYER 7.65 % EMPLOYER	7.65% EMPLOYEE 7.65% EMPLOYEE	7.65 % EMPLOYER 7.65 % EMPLOYER	7.65% EMPLOYEE 7.65% EMPLOYEE
		On Reasonable Stockholder Compensation Only. Not on K-1 Income	On entire net profit to General/Material Participation Partner	On entire net profit
TAX RETURN	1120 C	1120S	DEPEND ON ELECTION	SCHEDULE C OF 1040

income level. Owner working in S-Corp is considered an employee. You can minimize FICA tax obligation by paying a reasonable salary to yourself, and the business net profit could be taken as distribution, which subject to federal income tax only and not subject to FICA tax.

Another common business entity type is Limited Liability Company (LLC), it combines the tax flexibility of partnership and personal liability protection of Corporation. Owners (members) of LLC can be individuals, corporation, other LLCs, and foreign entities with no limitation on number of members. It offers pass-through taxation in which income and loss are taxed only on owner's personal level.

LLC can choose to be taxed as Sole Proprietorship, Partnership, or Corporation depending on election made by the LLC and the number of members. If an LLC only has one member and does not elect to be treated as corporation, it is considered as a disregard

entity that does not require to file federal corporate tax return but profit and loss need to be reported on Schedule C of owner's personal tax return (Form 1040). The owner of a single member LLC is subject to tax on the net earnings from self-employment of the business. If an LLC has two or more members, its default classification is partnership for federal income purposes. But you can file a Form 8832 to elect as a C Corporation and file Form 2553 to elect as an S Corporation.

Every taxpayer's situation is different; therefore, you should talk to your tax adviser first before you incorporate or form a new business entity.

Sanjay Gupta, CPA, FCA, who has 30 years of experience in accounting and taxes is based in Plantation, can be reached at sanjayg@sanjayguptacpa.com or visit www.sanjayguptacpa.com

CELEBRATION AND GATHERING IN THE TIME OF COVID

BY MICHELLE A. BOSCO, PSY.D.

At the end of 2019, the world learned of a new virus that has since spread across the globe. Along with it has come fear, the unknown, and the necessity of adjusting our own lives to fight an invisible, yet very real, enemy. Consequently, the importance of human connection has struggled to find expression eight months into this plague called Covid-19, as has maintaining a sense of normalcy in daily life, special occasions and celebratory gatherings. As a season of celebration begins to rise as 2020 comes to a close, so do questions about how we approach those events. In moving toward others (physically, emotionally, energetically), we must also move inward toward truly honoring connection and gathering with others in the safest possible ways. We must look beyond the surface level of traditional methods of gathering, into the deeper levels of connection, even if that makes the celebrations we organize and attend look different than they have looked in the past. How do we stay connected and gather when merely attending an event or gathering together could expose our loved ones to a virus we might not even know we carry, or be exposed to it ourselves? How do we unite if we cannot (or should not) travel to visit family or friends, if we cannot (or should not) be in the same physical space?

First, we must acknowledge that what we do affects others, and relatedly, second, we must acknowledge that this virus may remain asymptomatic and therefore readily spread if we do not maintain vigilance and acceptance that how I live my life affects how you live yours. This celebratory season, in essence, requires us to truly and fully examine how our behavior impacts others — how what we do affects those people we love most. We do not live in a vacuum; humans are social creatures, we need connection yet now more than ever, we need to inform that connection with honoring the fact that what we do, how we practice (or how we do not practice) personal and interpersonal safety has a direct consequence on those around us: physically, emotionally and energetically. Arming ourselves with this fundamental truth could be the building blocks of a fun, connected, birthday, baby

shower or Diwali.

Third, we must acknowledge that how we gather needs to look different this year. Shifting mindset from "different" or "loss" to "creativity" and "growth" can be a powerful practice. As such, we must tap into our creative centers to find ways to connect in pleasantly unexpected ways. If we gather in person, in order to honor our impact on others and on the physical environment, we must respect and practice crowd limits, social distancing practices, wearing masks, properly cleaning and de-contaminating surfaces, etc. An increasingly popular and accessible alternative to in-person gatherings is gathering over virtual social platforms (Zoom or Houseparty). Games and feasts can be organized and prepared in each household then played and eaten together across the miles. Laughter, joy and togetherness may fill the space rather than anxiety about distancing and mask wearing.

Fourth, we must find ways to continue our celebrations and stay connected. Maintaining a sense of normalcy by continuing to engage in events that bond us is paramount in staving off depressive processes, isolation/isolative behaviors and anxiety. While how we celebrate might look different in practice, the underlying processes of connectedness and sharing remain intact.

In conclusion, we must fully practice the energy that underlies Namaste. The fundamental tenet of Namaste, the light in me shines and honors the light in you, is how we may safely, respectfully and joyfully enter the festival season and stay attached energetically with loved ones. 2020 has been a challenging year.

However, out of challenge comes growth ... if we let it. The choice is ours. May you choose growth. May fear never drive you. May your celebrations be safe, joy-filled and opportunities for progress and light. Namaste.

Michelle A. Bosco is a research psychologist and yoga instructor in Tampa and can be reached at mab0296@gmail.com



**BIDEN
HARRIS**

JOE BIDEN AND KAMALA HARRIS WILL **BUILD BACK BETTER.**

- Expand and protect access to affordable quality health care
- Ensure free access to COVID-19 testing, treatment, and vaccines for everyone
- Fight for the resources our country needs to safely reopen

JOE BIDEN will ensure that **INDIAN AMERICANS ARE REPRESENTED** in his administration, starting with his vice presidential nominee, **SENATOR KAMALA HARRIS**, whose **MOTHER EMIGRATED FROM INDIA** to study and build a life in the United States.

PAID FOR BY BIDEN FOR PRESIDENT

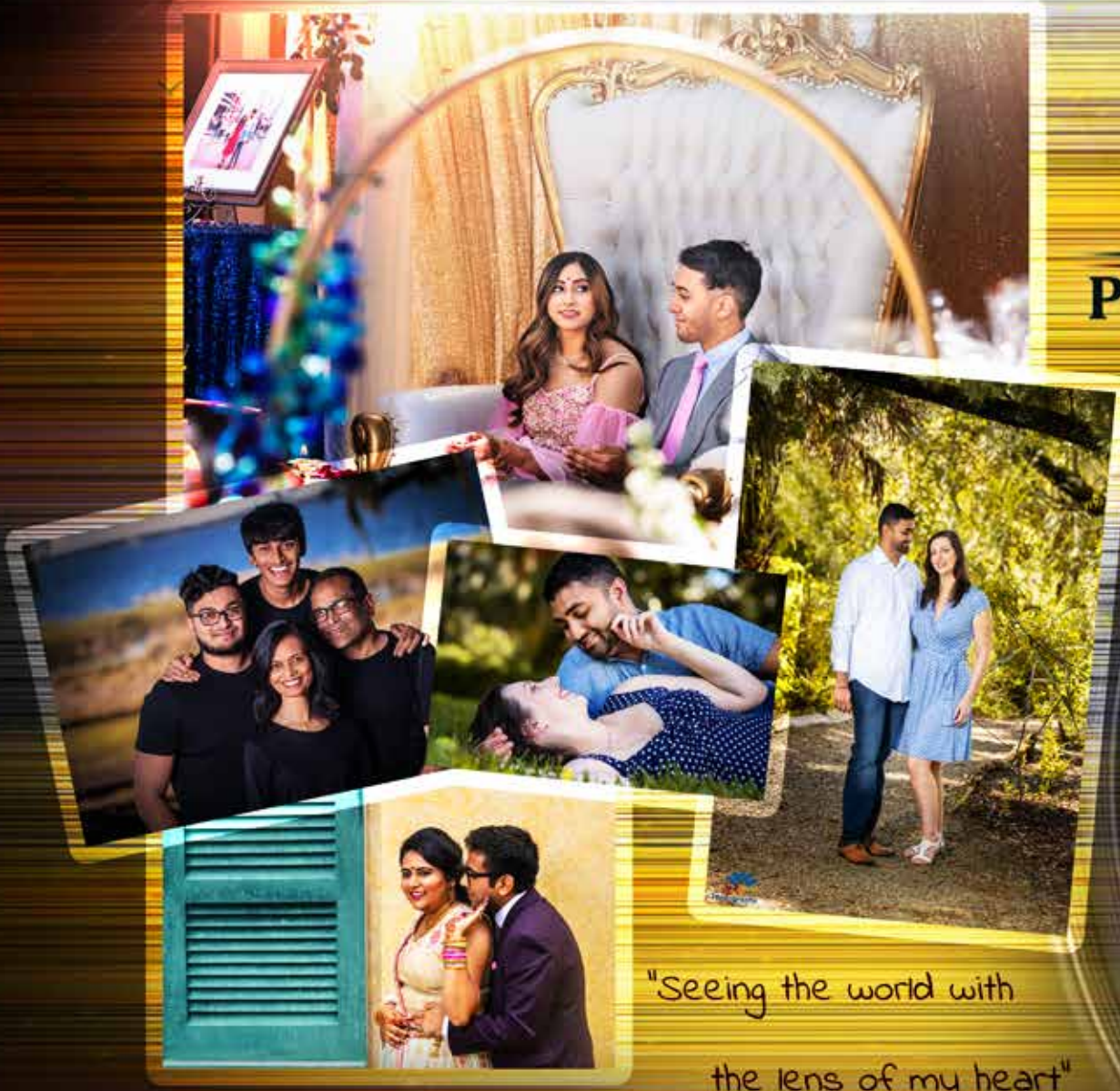
We need leaders who have a plan for our country's future, will invest in the next generation and value the rich contributions of Indian Americans.

MAKE A PLAN TO VOTE EARLY

By Nov 3rd vote for
**JOE BIDEN AND
KAMALA HARRIS**



TO FIND OUT WHERE AND HOW YOU CAN VOTE, VISIT [IWILLVOTE.COM](https://www.iwillvote.com)



"Seeing the world with
the lens of my heart"

CALL NOW (321) 315 1831
FOR FAMILY POTRAIT, WEDDING & ENGAGEMENT SHOOT



Happy Diwali from Florida's Only Indian American Owned Bank
Proud to support Khaas Baat for serving our community for 16 years

**Serving three
markets in
Florida and
now Atlanta**



www.CentralBankFL.com

- Personalized Service & Great Rates
- Commercial / Business Loans
- SBA / USDA Loans
- Residential Mortgages
- Jumbo & Construction Financing
- Investment Residential Loans
- Local Decision & Faster Closings
- Manufactured Homes Financing



Tampa | 813-929-4477
20701 Bruce B. Downs Blvd, Tampa, FL 33647
Winter Park/Orlando | 407-755-3160
701 N. Orange Ave., Winter Park, FL 32789
St. Augustine/Jacksonville | 904-853-3255
2300 Ponce de Leon Blvd., St. Augustine, FL 32084
Dade City LPO | 813-549-4206
36739 State Road 52, Ste 211, Dade City, Florida 33525
Atlanta LPO | 813-929-4477
6251 Smithpoint Dr., Ste 120, Peachtree Corners, GA 30092



Happy Diwali from Florida's Only Indian American Owned Bank
Proud to support Khaas Baat for serving our community for 16 years



Residential Mortgages

We are a Nationwide Lender where every decision is made locally
We are extremely cost effective and fast

Please contact us for preapprovals, purchase financing, or re-financing

Mortgage rates are at their historic low.
Please take this opportunity to achieve your dream.

Contact: **Anand Sabapathy**
(NMLS# 448106)
813-803-7564



SBA - USDA Loans

We are a leading Florida lender for Government Guaranteed Loans
SBA 7(a) | SBA 504 | USDA

We were at the forefront of Paycheck Protection Program (PPP) loans resulting in saving thousands of jobs.

David Newton (West Coast)
813-803-7599

Chris Tomlinson (East Coast, Georgia)
904-328-9622

www.CentralBankFL.com



HOW TO BE STRATEGICALLY WICKED

By Dr. KARYN MATHURA-ARTHUR



"If you are not floating or swimming, you are sinking." It takes more than sheer will and gargantuan capital to survive the global marathon of the business world. With mega-companies getting swallowed into the vortex of anonymity due to feeble and wrong strategies, there is a far greater need to be "strategically wicked" in your business. Traditional linear processes – identifying the issue, gathering data, studying all the options, choosing one strategy – don't work with wicked problems. They instead demand social processes that constantly engage stakeholders, explore related issues, reevaluate the problem's definition, and reconsider the assumptions of stakeholders.

While the term 'wicked' has a lot to do with poor conduct both morally and socially, being strategically wicked on the hand refers to the ability to interpret and apply a high-rate, multi-faceted, boundless results from numerous and unselective data iterations and suggestions. To be strategically wicked means to attack problems that cannot be accurately understood by data alone.

Things you should know about being strategically wicked (solving a wicked problem)

- There is no formal method of engaging a wicked problem.

Problems like these require separate parameters and multiple methods for solution. They are not necessarily tough to crack, but they present negative effects much like an 8-headed hydra.

- There are no True or false solutions.

Of course, problems like this generally end up needing to be calibrated with the compass of 'good

or bad' as opposed to True or False. With Wicked problems, your solutions are only classified either as good or bad.

- Every wicked problem leads to another.

The complicated nature of 'wicked problems' means they are mostly a network of problems intertwined together as in a web. For every level you "win", you discover other problems. Also, each of the problems is novel.

Tools that can help you to be strategically wicked

To achieve the high thought process associated with the analysis that trumps wicked problems, there are some qualities you should cultivate:

- **Systems thinking:**

This is the ability to have deep insight into the relationship between different systems/models within a series. With this, you will be able to discover what business problems are bordering on "wicked problems"

- **Agile inclusive network:**

It involves numerical analysis and visualization of problems that the business faces. This can help to improve a system model by employing collaborative/team efforts from stakeholders and players within the market. This method glorifies the need for raw, unpredictable input from humans.

Attaining strategic wicked (ness)

Executing these methods and tools above to solve wicked problems can be categorized into steps;

1. **Break down** the information available into little chunks/groups that can be easily analyzed.
2. **Perform a critical introspection** of the problem; this can involve breaking your team into smaller groups to tackle a problem
3. **Build on networks;** this will provide you with

fresh and radical perspectives in conquering the problems. Remember, there are no True or False solution to a wicked problem

4. **Encourage feedback** from the solutions or models you propose for the problems: feedbacks and user replies are the best form of criticisms and inspirations you can get.
5. **Conduct multiple tests** and scenarios for your model: Wicked problems are always multi-faceted; your solution will not be viable if it works on the singular aspect of the problem. Perform as many iterations until you get the desired outputs.

The art of being strategically wicked as a business strategist/ entrepreneur is non-negotiable, the market drifts from traditional modes by day, and business processes are no different. By being strategically wicked, you will seek to discover the deep factors not present in data, graphs, accounting sheets, and market projections.

Innovative leaders "use creative and lateral thinking techniques to transform their organization into a hotbed of entrepreneurial spirit brimming with new ideas." They manage change by focusing "on developing the skills of the team in innovation, creativity, risk taking and entrepreneurial endeavor." Being strategically wicked is just one approach to consider.

Dr. Karyn Mathura-Arthur is an agile implementation leader with experience in Operational Excellence, Continuous Process Improvement, Business Transformation, Process Engineering and Organizational Change Management across multiple industries (banking, insurance, healthcare, telecom, government, retail, etc.). For comments and suggestions, email editor@khaasbaat.com

We Are



Enrolling!

Age 2 - 12th Grade

CARROLLWOOD DAY SCHOOL

Bearss Avenue Campus | 1st - 12th grade
1515 W. Bearss Avenue, Tampa, FL 33613

Early Childhood Campus | Ages 2 - Kindergarten
12606 Casey Road, Tampa, FL 33618

Amit Dehra, Esq. • Dehra Miotke, LLC
IMMIGRATION ATTORNEY

LLM, The George Washington University, Washington, DC
 LLB Punjab University Chandgarh, India

Family based petitions • Employment based petitions
Deportation Defense • Asylum • Naturalization

Call our office to schedule appointments
WE SPEAK HINDI AND PUNJABI
 E-mail: adehra@dmimmigration.com
 facebook.com/dmimmigration



www.dmimmigration.com

TAMPA	ORLANDO	JACKSONVILLE
5404 Hoover Blvd, Unit 26, Tampa, FL 33634 (813) 221-0733 (T)	5401 S. Kirkman Rd., Suite 310 Orlando, FL 32819 (407) 965-2455 (T)	4720 Salisbury Road Jacksonville, FL 32256 (904) 746-4344 (T)

PRACTICE LIMITED TO IMMIGRATION & NATIONALITY LAW.



Dinesh Gandhi
 CA license # 0G95100
 Qualified Member MDRT 2009-2010-2013
 Financial Services Professional*
 New York Life Insurance Company

"AGENT YOU TRUST"

Licensed Agent
 Life Insurance - Long Term Care Insurance - College Funding
 IRA Funding - Key Person Protection

Cell 727 858 4123
dpgandhi@ft.newyorklife.com
 LLC, Member FINRA, A licensed Insurance Agency
 3109 West Milk Blvd, Suite 300 Tampa FL 33607

Happy Diwali!

Sushrut K. Pandya, Esq., J.D., LL.M.
 407-926-0345 (Office) 845-893-6500 (Cell)
 5401 S. Kirkman Road, Suite 310, Orlando, FL 32819
www.SKPLaws.com

- * Car Accidents - Slip & Fall Accidents
- * Insurance Claims
- * Social Security Disability Claims
- * Wills & Trusts
- * Business - Buy/Sale/Lease
- * Business Agreements & Disputes
- * Family Law

A full service Law Firm for your business and personal legal situations.

A&B Insurance and Financial
"Solving the Insurance Puzzle For You"

Health • Life • Dental

Raees Dasankop, MBA
Licensed Agent

Medicare Supplements
 Medicare Advantage

1408 N. Westshore Blvd. #708 Tampa, FL 33607
 Cell: 813.846.1689 Fax: 813.288.9520

raeesabins@gmail.com
 National Producer #: 3598009

Your Local Agency for **Florida Blue**

Open enrollment for: Medicare over 65 yrs starts October 15, 2020, and ends on December 7, 2020. Effective date is January 1, 2021.
 For ACA (Obama care) under 65 yrs starts November 1, 2020, and ends on December 15, 2020. Effective date is January 1, 2021.

CLASSIFIEDS

To list your classified ad (for sale, help wanted, services offered, matrimonials), call (813) 758-1786 or e-mail editor@khaasbaat.com

MATRIMONIAL Gujarati, U.S. citizen boy. Florida resident. Born 1979. Works in IT/Quality Control. Looking for Hindu U.S. citizen girl. Email jls179@yahoo.com

- HELP WANTED**
 Live-in caretaker needed for independent and ambulatory mother in Hernando, Florida. Gujarati or Hindi speaking preferred. Excellent salary. Call (937) 726-8415 or email ketakibirthday@gmail.com
- HELP WANTED**
 Help wanted in convenience store located near Tampa. Require experience to run store. We will help with accommodation. Please contact Andy at (732) 925-9250.
- HELP WANTED**
 Wyndham motel – now hiring. Looking for experienced professional couple to operate and manage Wyndham franchised motel in Sarasota. Will help with accommodation. Motel managing experience required. Call or text Ankit Shah at (732) 925-9250 or Ken Amin at (727) 597-0897.

Authentic
INDIAN CUISINE

To-go and dining available
 Safety is our priority
 100% halal meat

Minerva
 INDIAN RESTAURANT

\$5.00 OFF
 Any Order of \$40 Or More
 Dinner Menu Only.
 When You Bring in this Ad!
 Cannot be combined.
 Expires 11/30/2020

Buy One Get One
1/2 OFF ENTRÉE
 2nd Entrée of Equal or Lesser Value
 When You Bring in this Ad!
 Cannot be combined.
 Expires 11/30/2020

\$2.00 OFF
LUNCH BUFFET
 When You Bring in this Ad!
 Cannot be combined.
 Expires 11/30/2020

www.minervatampa.com
 19050 Bruce B. Downs Blvd., Tampa, FL 33647 • (813) 978-8586

Advertise your restaurant here!
 Call (813) 758-1786 or e-mail advertising@khaasbaat.com for information.

Helping to Build Your Future

LIFE FINANCIAL SERVICES ANNUITIES LONG TERM CARE INSURANCE*

Seema Ramroop, CRPS®
 Financial Planner
 The Prudential Insurance Company of America
 2300 Curlew Road, Suite 212
 Palm Harbor, FL 34683
 Office: 813-957-8107
 Fax: 844-894-5274
 seema.ramroop@Prudential.com

For insurance and financial services, **The Rock®** is the place to be.

Life insurance and annuities are issued by The Prudential Insurance Company of America, Newark, NJ and its affiliates. Offering financial planning and investment advisory services through Pruco Securities, LLC (Pruco), doing business as Prudential Financial Planning Services (PFPS), pursuant to separate client agreement. Offering insurance and securities products and services as a registered representative of Pruco, and an agent of issuing insurance companies. 1-800-778-2255. Securities products and services are offered through Pruco Securities, LLC (Pruco). Each company is solely responsible for its own financial condition and contractual obligations. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide. *Availability varies by carrier and state. 1001006-00002-00 D5080

AccounTax Services
 "PROUD TO BE BORING ACCOUNTANTS"

- Monthly & Quarterly Bookkeeping
- Payroll & Sales Tax
- Personal Tax Returns
- Business Tax Returns
- New Business Formation
- Business Licensing
- SNAP (EBT) Retailer Services
- WBENC (Women Owned Business) Certification
- Debt Consolidation Assistance
- Management Svc for Sr. Citizens
- Check Cashing Business Services

BOB PATEL
 (407) 710-5818
 bob@accounttaxservice.net

2323 TOPAZ ISLE LANE • APOKA, FL 32712



FOR ALL HINDU RELIGIOUS POOJA

Highly Qualified Priest
Fluent in English, Gujarati,
Hindi & Sanskrit

Expert in:
Shrimad Bhagwat Saptah
Ramayan, **Sundar Kand**,
and Bhajan Programs



AACHARYA RAMESH MEHTA
TRIPLE AACHARYA M.A. MEDALIST

Cell: 813-453-9334 or Hm: 813-661-6297

THE RAM LAW FIRM PA

IMMIGRATION ATTORNEYS

- ★ EMPLOYMENT / WORK VISAS
- ★ INVESTOR / EB-5
- ★ PERM / EB-2 NIW / EB-1
- ★ NON-IMMIGRANT VISAS
- ★ NATURALIZATION / CITIZENSHIP
- ★ FAMILY-BASED IMMIGRANT VISAS
- ★ INADMISSIBILITY WAIVERS
- ★ DEPORTATION DEFENSE

*PRACTICE LIMITED TO IMMIGRATION AND NATIONALITY LAW
We also speak ESPAÑOL and PORTUGUÊS

ORLANDO 5812 S. Semoran Blvd Orlando, FL 32822 (407) 270-9554	BRADENTON 435 12th Street West Bradenton, FL 34205 (941) 773-1523	SARASOTA 6151 Lake Osprey Dr. Sarasota, FL 34240 (941) 773-1523
--	--	--

WWW.RAMIMMIGRATIONLAW.COM

RAM BALARAMAN, ESQ.
E-MAIL: INFO@RAMIMMIGRATIONLAW.COM



Licensed Mortgage Broker



Call Raja Paleja



Licensed Realtor Broker

**Now we can help you Buy, Sell
& Finance Properties under one roof.**

- Retail Centers, Office Buildings & Apartments
- Hotels / Motels, Flagged & Independent
- Industrial Buildings, Mini Storage
- Mobile Home Parks
- Land Development, Commercial & Residential
- Multi Family Homes, Conventional, Fannie & HUD Loans
- Construction Loans & Business Development Loans
- Commercial & SBA Lenders

We are Serving Florida Community for Last 30 Years

Tel: 407-262-0470 • Fax: 407-262-0474 • Cell: 321-689-6568
1073 Willa Springs Dr., Suite 1001, Winter Springs, FL 32708
Email: Rajapaleja@gmail.com • www.maharajafinancial.com

UNDER NEW MANAGEMENT NS FOODS IS NOW



OPEN:
TUES-SUNDAY
10:30 a.m.-8.30 p.m.

**WE ALSO
DO SPECIAL
CATERING**

Shivam Foods & Groceries

5522 Hanley Road, Suites 104 and 105, Tampa, FL 33634
Store: 813-570-7329 Cell: 848-252-8787

QUALITY FOODS & INDIAN GROCERY

It's HAPPENING.. RADIO at its BEST



Manoranjan

THE RADIO SHOW
MANORANJAN.NET & 1440AM
SATURDAY 6PM - 8PM

Your Favorite **SONGS** from **YESTERYEARS** to **NOW**

The **BEST** of **BOLLYWOOD**... a **JOURNEY** of **EMOTIONS**
Requests • Dedications • Announcements • Advertising:

407-687-8466 or info@manoranjan.net

BOLLYWOOD Email us YOUR
MUSIC TALENT and we will
LOVERS AIR it in THE SHOW !!!
For the **WHOLE WORLD** to HEAR



THE RAM LAW FIRM PA

IMMIGRATION ATTORNEYS

- ★ EMPLOYMENT / WORK VISAS
- ★ INVESTOR / EB-5
- ★ PERM / EB-2 NIW / EB-1
- ★ NON-IMMIGRANT VISAS
- ★ NATURALIZATION / CITIZENSHIP
- ★ FAMILY-BASED IMMIGRANT VISAS
- ★ INADMISSIBILITY WAIVERS
- ★ DEPORTATION DEFENSE

*PRACTICE LIMITED TO IMMIGRATION AND NATIONALITY LAW
We also speak ESPAÑOL and PORTUGUÊS

ORLANDO 5812 S. Semoran Blvd Orlando, FL 32822 (407) 270-9554	BRADENTON 435 12th Street West Bradenton, FL 34205 (941) 773-1523	SARASOTA 6151 Lake Osprey Dr. Sarasota, FL 34240 (941) 773-1523
--	--	--

WWW.RAMIMMIGRATIONLAW.COM

RAM BALARAMAN, ESQ.
E-MAIL: INFO@RAMIMMIGRATIONLAW.COM

Srinivasa Charyulu Freelance Priest



Namah Kadamahastaya
Sankhikrutasharaya
Khandakhiladaitya
Ramayapannivarin



**Priest Srinivasa
Charyulu**

All Hindu Religious Services Performed at Home and Community

Services: Ganapathi Homam • Sathya Narayna Vratam • Gruha Pravesham | **Languages:** Hindi • Telugu
Sai Vratam • Kalyana Uthsavam • Wedding Ceremony, Vaastu & Shradham, etc. | Tamil • Kannada • English

Cell: (813) 735-0188 • Home: (813) 425-2216
20716 Whitewood Way, Tampa, FL 33647

E-mail: srinivasa.acharyalu@gmail.com Web: www.acharyalu.co

VEDIC POOJA VIDHI (METHOD)

**“For a Pooja to be beneficial,
it must be done in Your Name,
Gotra, Nakshatra, Rashi Lord, Isht
Devi/Devata, and Lagna Lord”.**



Also know your **“Janmaank or Lucky No.”**,
“Tattwa or Element of Air, Water or Heat” in
your body; coz **imbalance of these Tattwas**
is the root cause of our ailments!

If you don't know the above, contact,
Astrologer and Vedic Mantra Therapist,
Pankaj Kohli to create your Horoscope and
perform a Personalized **Pooja that Blesses**
YOU with Positive results.

Call: Pankaj Kohli, Astrologer & Vedic Mantra Therapist
T: 905-910-1441

IMMIGRATION ATTORNEY

- More than 20 years of experience
- 1 of only 78 lawyers in Florida to be Board Certified in Immigration and Nationality Law
- Florida's Super Lawyer in 2008 and 2009

We speak Gujarati.

અમે ગુજરાતી બોલીએ છીએ.



Kashmira Bhavsar

Bhavsar Law Group
Attorney & Counselor at Law
Offices in Orlando

407-425-1202
information@kiblawgroup.com
www.kiblawgroup.com



DEALING WITH PERIODS OF CRISIS – PART II

By HAREN MEHTA



Find support

When you're sick or hurt or caring for someone else who is, it's vital to have a support network. Hopefully, you have close friends and relatives that will help you. But many people don't come forward to help and even well-intentioned friends and relatives may not give you as much help as you need. Fortunately, there are many community resources available to help you.

Find a way to pay your bills

Paying your bills when you're sick can be hard because you can't work at all or perhaps can work only part-time. If you own your own disability insurance policy, check your coverage and contact your insurance company for claims information. Your employer may have group disability insurance that you aren't aware of that will help you. If you were hurt or became sick from job-related causes, you may be able to collect benefits from workers' compensation. If your disability is expected to last a year or more (or even result in your death), you may be eligible for Social Security disability benefits. But if you have no hope of receiving disability insurance benefits, you'll have to cut your expenses and rely on your savings or spousal income. If you have limited income, you may be able to qualify for Supplemental Security Income (SSI) benefits or other government programs.

Determine how the illness will affect your job

If you work and become sick or get hurt, or if you have to care for someone else who is ill, you're probably worried about how you're going to keep your job. First, talk to your employer about what benefits you are entitled to in the event you are disabled. Your employer may be used to dealing with situations like yours and may have programs in place that you don't know about. Next, be aware that if you work for a company that employs 50 or more people, you may be entitled to take up to 12 weeks unpaid leave under the Family and Medical Leave Act of 1993 if you need time off to recuperate or to care for someone else.

Example(s): When her mother was seriously injured in a car crash, Marcy wanted to fly to Dallas to take care of her. Because of the Family and Medical Leave Act of 1993, Marcy was able to take eight weeks of unpaid leave from her job, and she was restored to her former position at the same level of pay and benefits when she returned to work.

Plan for the future

Planning for the future is vital. When you're sick, you suddenly realize the limits of your own mortality and your priorities may become clearer. It's a good idea at this point to set new priorities and goals for the future. If you're terminally ill, this step is critical. You may also need to quickly revise your financial and estate plans. Even if you expect to recover from your illness, you'll benefit from reviewing your insurance coverage and your financial plans and by applying lessons learned from your illness to planning for the future.

Dealing with unemployment

Deal with your emotions

When you lose your job (unless you've quit), you're usually angry and discouraged. It's natural if your self-esteem is ebbing, and you may be tempted to run away from your problem instead of facing it. You may be tempted to make a drastic career change, start your own business, or continue your

education. Although doing one of these things may be right for you, be careful. You may be reacting emotionally rather than logically. Following your dream can be wonderful, but it can also be a way to escape from the crisis that confronts you. Check out your options carefully, and don't forget that finding a new job is one of them.

Example(s): When Lou was 53, he was laid off from the automobile manufacturing plant where he had worked for 18 years. A month later while still depressed, Lou decided to take his life savings and invest in his dream. Six months later he opened Lou's Lakeside Restaurant. Unfortunately, Lou's restaurant failed because he hadn't taken the time he needed to plan his business or to learn about running a restaurant. He lost all his money.

Find support

If you're married, you may be tempted to rely upon your spouse for support, and he or she is probably happy to give it to you. Remember, though, the most loving spouse in the world can't solve all your problems and is probably more anxious over your job loss than you realize. Share your burden with your friends, a support group, a career counselor, or a financial professional.

Find a way to pay your bills

If you've lost your job through a layoff or because you were fired, immediately contact your state's unemployment office. You may be able to apply by phone or by mail, and you may receive benefits quickly once your application is verified. You'll also need to find ways to cut expenses or increase your income. If you know that you are losing your job a few weeks or months before it happens, you'll have time to restructure your debt, take a part-time job to fund your future unemployment, or borrow against your savings, home, or investments. If your job loss is sudden, however, you may need to rely upon your savings and find ways to reduce your payments on bills.

Find a new job

One of the first things on your mind when you lose your job is finding another one. You may be surprised at how difficult this is, particularly if you've worked at the same job for a long time. If you've dealt with unemployment before, you probably know the drill: update your resume, check the want ads, begin to network, etc. Even if you're an experienced job seeker, there are resources that can help you.

Dealing with the death of a family member

When your spouse or a family member has died, you may need to plan the funeral, organize your finances, and claim life insurance benefits. You may need to serve as executor of your loved one's estate, and you may need to be familiar with estate settlement procedures.

IMPORTANT DISCLOSURES

Securities offered through Sage Point Financial, Inc., (SPF), member FINRA/SIPC. SPF is separately owned and other entities and/or marketing names, products or services referenced here are independent of SPF. Fixed and/or Traditional Insurance Services may be offered through Capital Insurance & Asset Protection LLC, which is not affiliated with SPF or registered as a broker-dealer.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

Haren Mehta, managing partner of Capital Insurance & Asset Protection in Tampa, can be reached at (813) 679-5204 or email haren@mycapitalinsurance.com

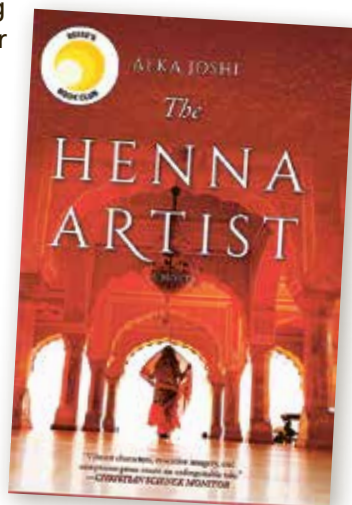


"The Henna Artist" (368 pages; \$26.99) by Alka Joshi; published by Mira (www.mirabooks.com)

Set in the 1950s, "The Henna Artist" traces the story of Lakshmi Shastri, 17, who escapes an unhappy marriage in a small village to begin a new life in Jaipur. In the Pink City, she flourishes as a highly skilled and in-demand henna painter, as well as a trusted friend to high-caste and affluent women. She also discreetly sells contraceptive tea sachets to men with mistresses. Author Joshi vividly brings the Pink City Bazaar of that era to life: "... women in patterned saris selecting

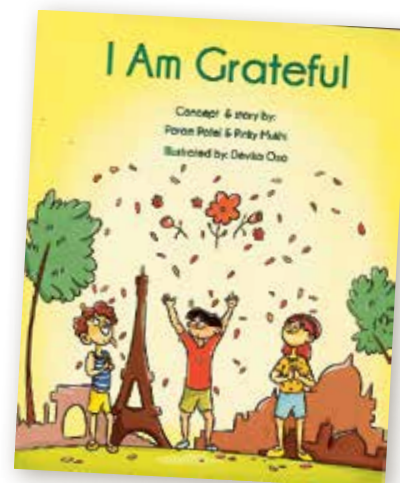
hairpins, men in kurthas munching spicy chaat, old men killing time, their

glowing beedis cutting orange arcs through the dusky night." But the past catches up after husband Hari tracks Lakshmi down. He is accompanied by Radha, a sister whose existence is unknown to Lakshmi. Also shocking is the news of the death of their parents. Of course, it isn't long before sisterly love takes hold as Radha begins accompanying Lakshmi on trips to henna parties. And that is when all the twists and turns begin for the siblings. Post-independence era Rajasthan is evocatively detailed: "Torches glowed along the edges of the velvety lawn beyond. Bearers in red turbans and white coats offered drinks and hors d'oeuvres to guests on silver trays. Gold rings flashed on the gentlemen's fingers as they raised glasses filled with ice and sharab. The women's pallus, threaded with gold and silver, fell like shimmering streams from their shoulders." As the protagonist unveils her lifelong saga, themes such as prostitution, abortion, infidelity, women's rights, arranged marriages and familial bonding come to the forefront. For a debut novel, Alka Joshi uses eloquent and wonderful prose to offer a peek into Indian culture of the 1950s. She is no less than a master storyteller.



"I am Grateful" (46 pages; \$8.95) by Param Patel and Pinky Mukhi; illustrations by Devika Oza; published independently.

After "We Are One" a couple years ago, Param and Pinky Mukhi are out with another educational, fun and well-illustrated book for children. What are you grateful for in life? For the answer, the authors take us around the world to such places as France, Brazil, China, India, Japan, Turkey, among others, as children of the world talk about thankfulness. We learn that the kids are appreciative for love, friends, Mother Nature, sun and moon, food, home, learning, toys. San Francisco Bay area resident Param, 9, conceptualized



the subject matter for the book three years ago. His mother, Pinky, engages with children teaching Gujarati language as well as stories, arts and crafts. Kudos to Oza for eye-catching illustrations of landmark and symbol backdrops of the Bamboo Forest, Mount Fuji, Taj Mahal, Eiffel Tower, etc. that will keep the reader gleaned to the story. This simply told and well-designed book will surely arouse the imagination of 4- to 9-year-olds.



STREAM THIS! ▶

HERE'S SOME NEW MOVIES TO WATCH:



"Ludo" (Netflix, Nov. 12)

The movie revolves around the lives of four people who cross paths with each other due to some twist of fate. From a resurfaced sex tape to a rogue suitcase of money, four wildly different stories overlap at the whims of fate, chance and one eccentric criminal. According to Netflix, "Ludo is about the butterfly effect and how, despite all the chaos and crowd of the world, all our lives are inextricably connected." This is not the first time director Anurag Basu of "Barfi" and "Gangster" fame is helming

an anthology. Remember "Life in a Metro?" It also was a collection of stories where the main characters' lives intersect. Interesting visuals and an impressive cast stand out in the trailer of "Ludo." The film stars Abhishek Bachchan, Aditya Roy Kapur, Pankaj Tripathi, Rajkummar Rao and Fatima Sana Shaikh.

"Chhalaang" (Amazon Prime, Nov. 13)

This is a hilarious yet inspirational journey of a PT teacher from a semi government-funded school in Uttar Pradesh. Rajkummar Rao stars as Montu, a typical PT teacher for whom it's just a job. When circumstances put everything that Montu cares for at stake, including Neelu, played Nushrat Bharucha who he loves, Montu is forced to do what he has never done – teach. Through Montu's journey, "Chhalaang" humorously addresses the value of sports education in the school curriculum. Directed by Hansal Mehta and produced by Ajay Devgn, Luv Ranjan and Ankur Garg, the social black comedy also stars Mohammed Zeeshan Ayyub.



1968 **52 Years** 2020

Corbett Preparatory School of IDS

PreK3-8th Grade

Call to schedule an on-campus or virtual personal tour!

RSVP: (813) 961-3087
admissions@corbettprep.com
www.corbettprep.com

PEOPLE'S CHOICE 2020 **BEST OF THE BEST** Tampa Bay Times

Transportation Available

TRINITY MEMORIAL GARDENS
12609 Memorial Drive,
Trinity, FL 34655

Hindu Funeral Service

Trinity Memorial Gardens Delivers **PREMIER HINDU FUNERAL SERVICE** in the TAMPA BAY area.

For Details Call: **LOU BRAVO**
813-920-4241 • 727-376-7824

ALL INCLUSIVE PACKAGE PRICE

- Service and Cremation conducted ANY day of the week
- Crematory on our premises • Custom designed rental casket
- Live internet streaming of the service
- Special package discount price for pre-need
- Financing available: 0% Interest for 48 months
- Large open parking area

Discounts Apply on Pre-Need Sales Only.
Offer Expires June 30, 2020.

At Need Retail	Pre Need Pricing	Includes
\$6,595	\$5,595	1 Day Funeral Service Rental Cremation Casket
Financing: 4 Years, 0% Interest		
\$1,119	Down Payment	
\$93.58	48 Monthly Payments	

MAJOR NEW RULES FOR H-1B'S AND GREEN CARD PROCESS

By DILIP PATEL



On Oct. 8, 2020, the Trump administration published two regulations that will significantly impact H-1B and employment-based green card processing. One rule was published by USCIS (the "USCIS Rule") and the other was published by the Department of Labor (the "DOL Rule").

The DOL Rule was effective immediately, while the USCIS Rule is set to be effective Dec. 7.

The USCIS regulation significantly tightens the definition of "Specialty Occupation." The DOL regulation significantly changed the methodology of calculating prevailing wages, which are necessary for H-1B's as well as for green cards based on job offers.

Most commentators agree that the rules would adversely impact not only new H-1B's but also applications for extensions. Almost immediately, three new lawsuits were filed challenging the new rules. We wait to see if courts will issue injunctions halt application of the new rules.

The complaints argue that the new H-1B rules will make it near impossible for many U.S. businesses to hire foreign workers — particularly those in the Science, Technology, Engineering, and Math (STEM) fields. The timing of these rules — with the Covid-19 pandemic still raging in the United States — could not be worse.

All three lawsuits challenge the way in which the agencies enacted the rule. The

agencies did not provide the public notice and an opportunity to comment. The lawsuits also claim the rules are not supported by adequate reasoning and evidence.

The first lawsuit to challenge DOL's rule — IT Serve Alliance, Inc. vs. Scalia — was brought on behalf of a membership organization of information technology companies and seven member companies. Plaintiffs argue that DOL will require "exponentially higher rates" with no notice. They also take aim at the rule because it is based on "outdated, incorrect, or limited empirical data."

The second lawsuit to challenge DOL's rule, Purdue University vs. Scalia, was brought on behalf of Purdue University, Indiana University, the University of Michigan, as well as several trade associations.

A third lawsuit was filed by the U.S. Chamber of Commerce, Stanford University, Cornell University, the California Institute of Technology, and several business associations in the Northern District of California on Oct. 19. The lawsuit, U.S. Chamber of Commerce vs. DHS, challenges both the DHS and DOL rules.

The lawsuits attack the way in which the rules were issued as "Interim Final Rules." That means that the public and advocates don't have an opportunity to inspect and comment on the rules before they go into effect. A rule can only be issued as "interim final" if the agencies can show "good cause," which DHS and DOL fail to do.

The lawsuits also challenge the economics — or lack thereof — that inform the DOL rule and in the case of the Chamber of Commerce

lawsuit, the DHS rule as well. Both lawsuits claim that the agencies did not adequately explain why they were adopting the rules or consider the interests of various constituents who would be affected by the rules.

Without explanation, employers "now must pay dramatically higher wages for foreign national employees as compared to similarly situated Americans; in some case, the required wages increased 50 percent overnight," according to the Purdue University complaint.

The consequences "are extraordinary," according to the Chamber of Commerce lawsuit: "If left unchecked, they would sever the employment relationship of hundreds of thousands of existing employees in the United States, and they would virtually foreclose the hiring of new individuals via the H-1B program."

The lawsuits seek preliminary injunctive relief, which would mean a fast decision to halt the new rules and keep the status quo in place.

Now more than ever, the status quo for highly skilled workers cannot be disrupted. The U.S. needs highly skilled workers, especially in the fields of science and medicine, to wage the war on Covid-19. These lawsuits act as a check on the administration's efforts to stop the flow of foreign workers by any means necessary.

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

CHEVY CORVETTE KICKS IN THE ADRENALIN HIGH!

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



Zora Arkus-Duntov may not be a household name but his vision has come true after over 60 years. The late 'father of Corvette' imagined a mid-engine for the iconic car but bumps along the way kept it just a pipe dream. Until now. The 2020 Corvette Stingray has finally made the leap to a mid-engine configuration that gives the ride outstanding weight distribution, handling and forward visibility.

The Stingray is powered by a 6.2-liter naturally-aspirated V-8 engine that thumps out a pulse-raising 495 horsepower @ 6450 and 470 pounds-feet of torque @ 5150 rpm. It is mated to Chevy's first 8-speed dual-clutch gear box, which should provide quick shifts and first-rate power transfer. And of course the driver can use the paddle shifters for a more lively, in-control experience. Zero to 60 in the muscle car is possible in less than 3 seconds with top speed of 184 mph. The adrenaline rush that kicks in as the engine roars to life in this high-performance sports car is something not to be missed. A drive mode selector, which can be operated via a rotary knob, offers tour, weather, MyMode, track and sport options. A silver "Z" button on the squared-off steering wheel (reminiscent of Z06, ZR1 performance packages) allows the driver to fine-tune engine, transmission and steering settings.

It is no secret that the front fascia of the Corvette was inspired by F-19 fighter jets and Formula One racing (Ferrari, hint, hint!). Out goes the stretched hood as the rear deck gets longer with a cabin that moves forward by 16.5 inches. Wide front air dams, carbon-flash accents, low-set LED headlights and door handles hidden under side air intakes accent the robust look.

Continued on page 20



HAPPY DIWALI TO OUR CUSTOMERS!

Kiran Indian Grocery

**OPEN EVERYDAY
10 A.M. TO 8 P.M.**

813-994-6202
www.facebook.com/kiranindiagrocery

Kiran Indian Grocery
10042 Cross Creek Blvd., Tampa, FL

Opposite the New Tampa Regional Library (behind Shell gas station).

IDENTIFY THE ROOT CAUSE OF STRESS SYMPTOMS WITH FUNCTIONAL MEDICINE

By SHILPA P. SAXENA, MD



Let's face it. Becoming and being a successful South Asian Indian American can be mentally exhausting on students and adults alike. Emerging medical literature suggests South Asians commonly view psychiatric symptoms as "appropriate reactions to life stress" and tend to reduce the significance of mental health issues such as anxiety and depression.

To complicate matters, Asian Indian Americans are more likely to have diabetes and atherosclerosis, and common psychiatric prescriptions can further increase weight gain, diabetes and heart rhythm risks.

Fortunately, an integrative science exists that combines the non-pharmaceutical solutions of Eastern medicine (e.g. Ayurveda) with the scientific understanding of brain biochemistry in Western medicine. It's called functional medicine and respected institutions like Cleveland Clinic have dedicated a full department to promote its use. Here's a case from our office.

Reena, a mother of 2 teenagers and practicing ER physician for 20+ years, was born in America and raised by two very traditional immigrant parents. Like many of us, she pushed herself with a fear of not being "good enough" for her parents, friends and community. Reena chose late afternoon or overnight ER shifts to be available to her kids during the day, and soon thereafter developed sleep problems. After a few years, she noted her tendency to cry easily (something new for her) was increasing, to have thoughts of "running away from it all" were more frequent, and found herself routinely

overthinking her decisions, feeling overwhelmed. Many times, she was rationalizing her cravings for sweets and breads and lack of motivation to exercise with her hectic life. Convinced her symptoms weren't "bad enough" to seek medical advice, she self-medicated with over-the-counter aids. That was all acceptable until her worsening blood sugar and cholesterol levels were too concerning to ignore.

Reena sought our functional medicine approach because she wanted to reduce her cholesterol and diabetes risks without the use of pharmaceuticals. However, during my evaluation, I noted several brain functions such as sustained focus, memory, mood optimization, restorative sleep patterns, craving control and motivation were all at reduced capacity. From a root cause analysis of dysfunction, it was clear that her demanding lifestyle was driving several hormone and neurotransmitter systems into imbalance. Reena's stress levels increased the production of cortisol, and cortisol combined with rising insulin levels increased her belly fat. This in turn, triggered the gradual loss of muscle mass in legs and arms, resulting in her worsening blood sugar, heart disease and weight risks. Reena's demanding lifestyle was not matched by an adequate supply of neurotransmitters in her brain (the natural compounds that both relax and activate the brain to do its major functions). Without a healthy amount of neurotransmitters that are usually derived from a nourishing diet and a functionally relaxed digestive system, Reena was lacking enough 1) GABA to calm her brain down to stop overthinking and becoming anxious, 2) serotonin to have healthy sleep cycles and calmness during the day, 3) dopamine to energize the brain to stay focused and motivated, and 4) endorphins to provide a source of natural pleasure and joy to

break sugar, alcohol and bread cravings.

Through BrainRx, our neurotransmitter restoration program, we prescribed a specific regimen of food-based amino acid supplements by mouth to provide Reena's brain what ingredients it needed to normalize her mood, focus, cravings and sleep. She noticed a benefit in the first few days and was feeling more energy and sleeping better within two weeks. After two months, she reported her stress tolerance had dramatically improved; she was doing yoga and walking regularly, and her belly fat was reducing nicely. Repeat lab studies showed her blood sugar and cholesterol had dropped considerably, and confirmed to her she was on the right path.

The functional medicine approach to Reena's case evaluated each of her systems and then connected them to identify the mostly likely root cause(s) for her health concerns. A patient knowing what to do is not the same as patients doing what they know to do. So, a key part of functional medicine is partnering with patients so they can successfully implement the non-pharmaceutical therapies and recommended lifestyle choices to achieve the mental, emotional and physical goals we all have for a full and vibrant life at any age.

Dr. Shilpa P. Saxena is CMO of Forum Health, a nationwide network of integrative and functional medicine practices. Dr. Saxena is a board-certified family physician with 15-plus years of integrative medicine experience. She serves on faculty at the Institute for Functional Medicine and is a fellow of the Arizona Center for Integrative Medicine.

For more information on the BrainRx program, visit www.forumhealth.com/brainrx

desi eating desi gifting!!!

This Diwali gift your loved ones a bag full of Indian delicacies. To buy our products visit your nearest Indian Grocery Stores in Florida.

#godesi



Shubh deepawali!



Follow us on: [desithelausa](https://www.facebook.com/desithelausa) [@desi_thela](https://www.instagram.com/desi_thela)

FOR DISTRIBUTION PLEASE CONTACT:

Hariohm Traders LLC 205 South Wickham Rd, Melbourne, FL- 32904 | Phone: (321) 373 0875
Cell: (321) 750 4245 | Fax: (321) 837 3632 | Email: hariohmtraders@gmail.com | Web: www.desi-thela.com



ALL-NEW CADILLAC XT6 WILL PAMPER OCCUPANTS

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

Another three-row luxury crossover from Cadillac? Like the Escalade, you wonder. Not at all. Unlike the truck-based Escalade, the XT6 debuting this year sits on a car-like framework but offers all the bells and whistles of its larger and renowned sibling.

This all-new vehicle is packed with ample power, oodles of it, and luxury that only a Cadillac can offer. Under the hood sits a 3.6-liter V6 engine pumping out 310 horsepower @ 6000 rpm and 271 pounds-feet of torque @ 5000 rpm. The front-wheel-drive SUV, which goes from 0 to 60 mph in 6.9 seconds, is coupled to a seamless 9-speed auto gearbox. A MacPherson strut front and a five-link independent rear work well to absorb unpleasant road bumps or curves. Steering response with the electric power rack-and-pinion is swift and accurate. Tow capacity is a satisfactory 4,000 pounds. And you can select tour, sport and snow/ice drive modes.

Bright Galvano accents on the front grille, roof rails, side window surround and door handles lend the XT6 a sophisticated and bold look. The crossover boasts an upscale and luxurious interior with exceptional fit and finish, gloss levels and materials. An 8-inch color touchscreen in the center stack includes capacitive controls,

XT6 PREMIUM LUXURY
Tires: P235/55R20 all season
Wheelbase: 112.7 inches
Length: 198.8 inches
Width: 77.3 inches
Height: 68.9 inches
Fuel capacity: 19 gallons
City: 18 mpg
Highway: 25 mpg
Web site: www.cadillac.com

haptic feedback, gestures and voice recognition (yes, Apple CarPlay and Android Auto are available). Replacing the redundant knobs is a rotary dial controller with a new jog function. To accommodate drivers of all heights, Cadillac has equipped the XT6 with a power tilt/telescopic three-spoke steering wheel. There is plenty of room – 78.7 cubic feet behind the first row; and total passenger volume is a laudable 149.9 cubic feet. Standard goodies are tri-zone auto a/c, wood accents, eight-way power driver and front-passenger heated seats, remote start, sun roof, third-row power fold seat, hands-free lift gate and hands-on CUE (Cadillac User Experience).



Of course, the coddling comes at a price. Our test drive was based at \$52,695 and peaked at \$70,000 after options. But don't be deluded into believing that the nearly 4,500-pound vehicle lacks power. In fact, the gas pedal unleashes strong acceleration to make this a nimble, smooth and easy-riding companion. Now, all you need is an inflated bank balance to indulge yourself and the family.

OVERHAULED SONATA HYBRID IS A SPLENDID GAS-SIPPER!

Heading over to Atlanta for vacation? Or to West Palm Beach and back? Then we suggest checking out the redesigned 2020 Hyundai Sonata hybrid. The sedan can go more than 550 miles on a tank (13.2 gallons), thanks to its gas/hybrid technology.

A 2.0-liter GDI 4-cylinder engine develops 150 horsepower @ 6000 rpm and 139 pounds-feet of torque @ 5000 rpm. When paired with the 39-watt kW electric motor, the car boasts 192 hp. A powerful 56 kW lithium-ion polymer battery pack contributes to improved gas mileage. Another gas saver is an all-new solar roof, which recharges the battery when the car has been turned off, thereby boosting driving range. And as always, during regenerative braking, the battery is recharged by the captured energy as the driver brakes or slows down. At stops, the gas engine shuts down for fuel savings and zero emissions. Eco, smart, sport and custom drive modes are offered.

Totally redesigned for 2020, the seventh-generation Sonata hybrid conveys a four-door coupe appearance. LED headlamps and daytime running lights surround the cascading cross-hole grille adorned in a mix of liquid chrome and dark metal with active air flaps. Step into the roomy cabin and for the driver's convenience,



an analog instrument gauge solely devoted to the hybrid display, portrays charge, eco and battery readings. With 104.4 cubic feet of passenger volume, the cabin is comparable to other passenger sedans. And trunk capacity is up by 2.5 cubic feet to 16, beating Toyota Camry volume. Standard amenities include dual a/c, eight-way power driver and four-way front-passenger heated and cooled seats, 60/40 rear seat, leather tilt/telescopic steering wheel with paddle shifters, and a 10.25-inch touch screen for phone and audio capabilities.

Safety is paramount for Hyundai as is evident from standard dual front and side airbags, side curtain airbag, driver knee airbag, four-wheel antilock brakes with electronic brake

SONATA HYBRID (LIMITED)

Tires: 215/55R17
Wheelbase: 111.8 inches
Length: 192.9 inches
Height: 56.9 inches
Width: 73.2 inches
Transmission: 6-speed automatic
Suspension: MacPherson strut front; multilink rear
Steering: motor-driven power steering
Weight: 3,530 pounds
Web site: www.hyundaiusa.com

distribution and brake assist, front/rear parking sensors and crumple zones, electronic stability and traction control, blind-spot, forward and rear cross-traffic collision assists, highway driving and lane-keep assists, front seatbelt pretensioners, remote keyless entry and tire pressure monitoring system.

Base-priced at \$35,300 (our Limited edition totaled \$36,430), the Sonata hybrid is even more appealing once you factor in EPA fuel estimates of 45 mpg city, 51 highway and 47 combined. The sedan responds with nimbleness irrespective of road/weather conditions ensuring a pleasant and comfortable ride. And, of course, bold styling, a trait missing in hybrids.

2020 NISSAN FRONTIER GAINS MOMENTUM

It's a new territory for the Frontier, i.e. the 2020 Nissan Frontier. And a welcome one too, we should point out. The midsize pickup has been overhauled with a fresh powertrain and transmission. And come 2021, the truck will acquire a much-needed redesign inside out. For now, the previous 4- and 6-cylinder engines have been replaced with an all-new 3.8-liter V-6 direct-injection engine that puts out 310 horsepower @ 6400 rpm and 281 pounds-feet of torque @ 4400 rpm. Gone is the former 5-speed transmission to be replaced with an impressive 9-speed auto gearbox. Tow capacity is a respectable 6,720 pounds.

An all-steel double wishbone front and solid axle in the rear make up the suspension system, resulting in a secure ride. The power rack-and-pinion steering system shifts seamlessly. That brings us to some of the abundant standard safety features in the pickup: dual front and side airbags, side airbag curtain, four-wheel antilock brakes with electronic brake distribution and vehicle dynamic control, hill start assist and control, rearview monitor, front/rear crumple zones, front seat active head restraints, tire pressure monitoring system and daytime running lights. Our PRO 4-X version was equipped with a shift-

on-the-fly four-wheel drive with 2WD/4H/4LO modes, electronic rear differential locker 4-wheel limited slip, Bilstein off-road shock absorbers, and steel skid plates to tackle the vigor of off-road driving.

The sporty look of the fully boxed ladder frame Frontier can be attributed to an angled but body-colored, satin-chrome grille flanked by halogen headlights, fogs and daytime running lights. Other distinct exterior characteristics include large bumpers, short front and rear overhangs, tailgate spoiler and a roof rack with crossbars. It sits on standard 16-inch all-terrain alloy wheels with a 59.5-inch-long bed. Stepping into the roomy and pleasing cabin is trouble-free, thanks to full-size, forward-hinging doors. Push-button start is now standard. Dual auto a/c, leather shifter, manual tilt steering wheel, power door locks, cruise control, heated eight-way power driver and four-way passenger seats,



FRONTIER (PRO-4X)
Wheelbase: 125.9 inches
Length: 205.5 inches
Width: 72.8 inches
Height: 73.9 inches
Weight: 4,696 pounds
Fuel capacity: 21.1 gallons
City: 17 mpg
Highway: 23 mpg
Base price: \$37,490
Website: www.nissan.com

overhead sunglass holder, dual glove box, CD player, moon roof, 5.8-inch color touch display, and satin chrome ring accents around the white-faced analog gauges come at no extra cost. The 60/40 rear seat flips up to reveal a hidden stowage bin. A revised powertrain and transmission, as well as improved fuel mileage numbers, prove that the Frontier is making inroads into the midsize truck segment. Plus, the pickup packs tons of power while boasting ample creature comforts and praiseworthy towing figures. Go for the PRO-4X if you look to take the highly adept Nissan ride off the beaten path.



Home & Flood Insurance *Simplified!*

Providing quality insurance, without the hassle.

No obligation home & flood insurance quotes online at
www.TypTap.com

ASPIRE
MEDICAL
Family Practice



New patients welcome!



Dr Jamie Melichar DO,
Family Practice



Kristy Kahen ARNP

- Diabetes Education
- Well Woman Exams
- School/ Sports Physicals
- Preventative Care Exams
- Chronic Condition Management

NOW ACCEPTING



ASPIRE MEDICAL

Appointments (727) 807-5900

7278 State Road 54 • New Port Richey, FL 34653

HOURS: Monday - Friday 9:00AM - 5:00PM

[facebook.com//aspiremedicalgroupllc](https://www.facebook.com/aspiremedicalgroupllc)



UNIVERSITY CONSULTANTS OF AMERICA

*Provides **WORLD'S BEST** Coaching
for Undergraduate, Transfer and
Graduate Admissions*



**Find Out About our
Programs, Seminars, Webinars
AND NEW
Town Hall Meetings**

Sign Up for our Mailing List or a Free Consultation:

info@universitycoa.com

www.universitycoa.com • 1-800-465-5890

NOVEMBER FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Kritika (1st Part) Transiting planets create mental tension, stress and confusion. Take utmost care on domestic front; financially, it is a good time. Beware of business losses that may be cause of concern. Avoid monetary transactions

in the first half of the month; thereafter, situation improves.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Kritika (last 3 parts), Rohini, Mrigashira (first 2 parts) Good time in terms of wealth, peace, happiness and prosperity! Favorable stretch for professional raise or job change is possible. Your mind will be engrossed in future investments such as in real estate. Month will be free of sickness and mental disturbances.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (3 parts) Minimize any monetary activity to avoid losses or heavy expenses. Stick to routine; avoid misadventures or befriending unknown people, especially in first half of the month. Take calculated risk or avoid speculation if you can. With proper effort, you will be comfortable financially.

CANCER / Karaka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Beware of gaining weight, stress, emotions and sensitivity. Excellent time for financial progress and growth; execute business plans now! Land, housing or real estate deals may be profitable. Vein-related complications may create severe headache or strain on the nervous system.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part) Profession wise and financially, this is a good period for growth. Promotions, salary increases can be negotiated bearing beneficial results. Sudden expenses on vehicles can be seen. Benefit from abrupt real estate deals is possible. Execute all pending or overdue important activities now.

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) (Aug. 23-Sept. 22) Mercury Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts) This month brings good results in finance, job, growth, recovery, inheritance, legacy and real estate. Only be careful as loss in speculative activities seen in first half of the month! Domestic- and money-related issues need maximum attention also. Unexpected positive real estate deals, house or land deals may materialize in second half. Recovery of old debts and outstanding dues can be expected quickly.

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) Restrict activities to minimum; actions won't fetch fruitful results. It's a peaceful month that urges restraint, fasting, meditating and internal cleansing! Better times are ahead!

Domestic tensions with regard to expenses, mental worries and confusion may win out. Word of caution: stick to only essential routine activities.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Avoid speculation, gambling and betting in stocks! Also, shun any new venture in the first half of the month. However, there are positive signs for career change or promotion in current job. Second half proves to be lucky; execute all pending projects then. Domestic happiness prevails, spend more time with family.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Beware of liver, piles, fistula, abdomen, intestinal or stomach problems; if untreated, they can become chronic or permanent. Beware of feeling miserable and defeated. There is possibility of financial loss if one loses sight. Be careful and protective toward savings. Think before you spend.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shrivana, Dhanistha (first 2 parts) This is a great time for work and business opportunities! Expect people to contact you with favorable prospects. Professional elevation seen in workplace!

Planetary positions look positive but put lot of burden.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Saturn Sign - Stars covered: Dhanistha (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) Real estate activities may bring promising results! Execute plans that have been pending for some time now. Avoid professional arguments. Think well before taking a major step.

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 Short journey with regards to professional development will be encouraging. Professional elevation, change, salary increase, promotion are seen in times to come. Execute all plans related to land, house or real estate. It's a good month, take benefit of this time.

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

WARMTH, COMFORT, HAPPINESS COLORS RULE THIS DIWALI!

By KIRAN BAHL



Happy Diwali! And finally, November finishes off our big fat Indian holiday season with Dhanteras, Bhai Dhooj, Diwali and for some, the New Year.

This season's theme of Indian fashion includes the colors of warmth, comfort and happiness versus the sometimes edgier, sexier

feel of Diwalis past. After all, during this time of unsurety in the world, isn't light and a light mood what we really are craving?

WARMTH – FLAMES

Think of the iDIYA of the diya! A candle and a light symbolize warmth. It's a holiday feeling! Think flame shades of oranges and yellows. An all orange sari with cream blouse or yellow suit with golden buttis will stand out and have you sparkle. Keep jewels golden for a flowier look.

To keep with the cozy vibe, keep with a seamless

looking white or beige base. For a unique and bolder look, use gray or brown as your base with oranges and yellows – wow! A sharp black contrast, however, will look more Halloween and less Diwali for now.

COMFORT – MITTAI

Let's think inside the box, the mittai (sweets) box! When we think of mittai, many go back to their childhood or moments of celebrations, big and small. Again, like with the flame theme, mittai is mostly of orange and yellow hues with that neutral base of cream. Imagine a black base especially here, not appealing.

Mittai also comes in pretty colors of pinks and greens! A hot pink lengha with dark green accents is oh-so-now. A patiala suit in yellow green and white with silver foil work is just pretty. Jewels here in silver on top of especially the pink and green hues will upkeep these traditional colors with a twist of modern.

HAPPINESS – FIREWORKS

Fireworks, or pataake, are beautiful and always

evoke happiness. Kick it up a notch and be a bomb.

In keeping with the festive colors of flame and mittai, fireworks too are mostly in oranges and yellows. But there are also some reds and blues that pop in for more eye appeal and pizzazz! Interesting enough, adding black or a dark blue as a base for your reds and blues works wonderfully (like the fireworks against a night sky).

A red sari with navy blue blouse is beautiful. Try a palazzo suit in blue with black accents. Mixing metals too can create a pretty chaos, more sparkle and definitely more heads turning your way!

As the holidays come near and leave till next year, keep the warmth, the coziness and the happiness with you, within and without. Above all, keep it all together with love – it's the most important thing really. Spread light throughout among yourself, your family, your friends and beyond. Stay safe and, as always, remember to 'gro' with style!

Kiran Bahl of Gro Styles, an Indian Boutique (www.grostyles.com), can be reached at (813) 843-9040 or kiran@grostyles.com

VFS GLOBAL TO PROVIDE VISA, OCI AND PASSPORT SERVICES FOR INDIA

As part of its expanding service network for the Government of India's Ministry of External Affairs worldwide, VFS Global (www.vfsglobal.com) will exclusively manage visa, OCI, passport, renunciation of Indian citizenship, and Global Entry Programme (GEP) verification services for the Government of India, in the U.S.: Atlanta, Washington D.C., New York, San Francisco, Chicago and Houston.

VFS Global will provide the following services for Indian or U.S. citizens, and for third country nationals, from November 2020: Overseas Citizenship of India (OCI) application, passport application, renunciation of Indian citizenship and Global Entry Program (GEP) verification services. Due to Covid-19 restrictions, India visa services remain suspended at present. The re-start date for visa services will be announced according to directives of the Embassy of India in USA.

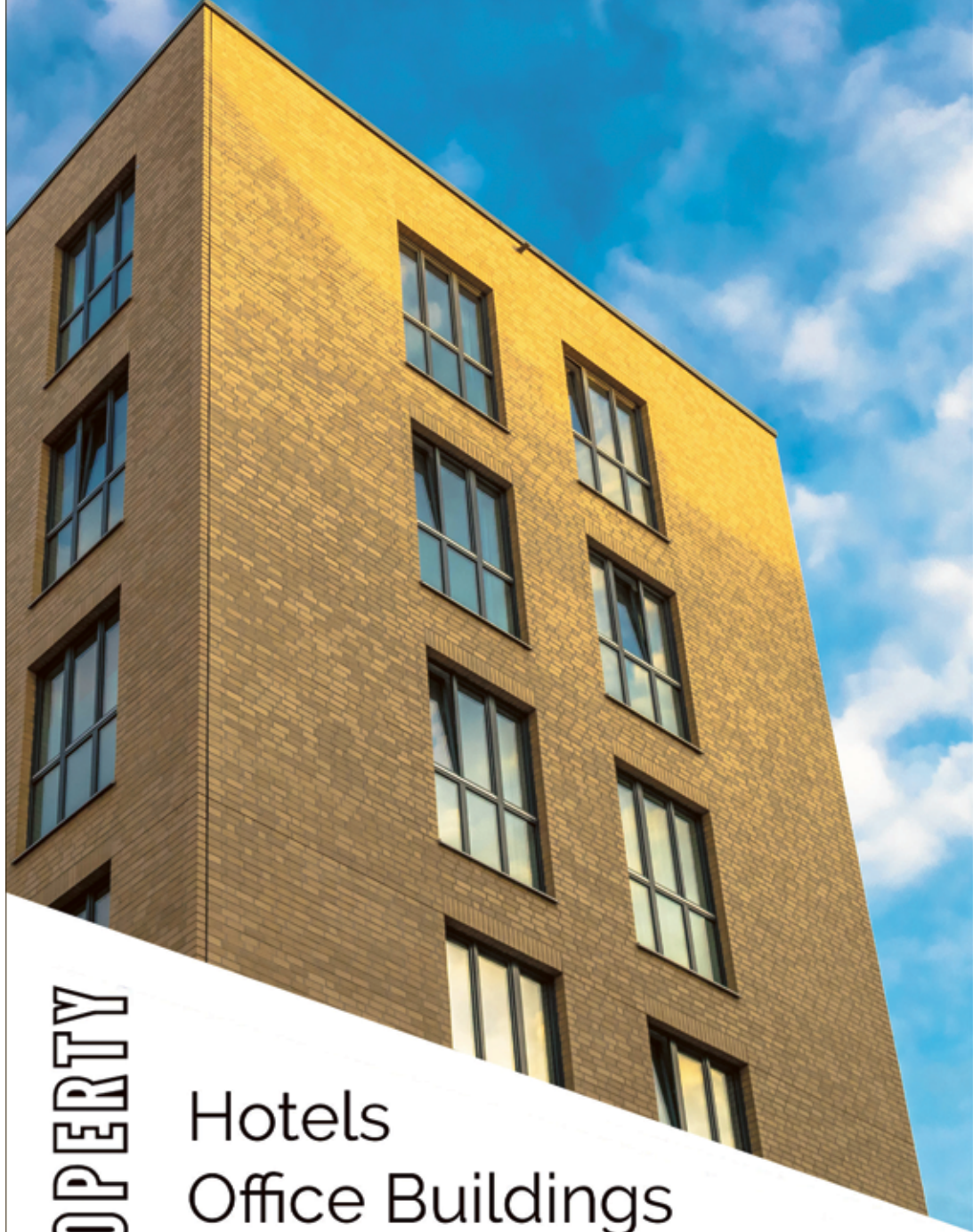
The centers will be equipped with world-class facilities aimed at providing an easily accessible and a superior application experience for customers and will make the application process more convenient for travelers. These services are expected to benefit the more than four million-strong Indian diaspora community in the United States, as well as customers who apply for India visas from the U.S.. Customers can visit <https://www.indianembassyusa.gov.in> for the latest information on the services offered.

VFS Global has been serving the Government of India since 2008. The United States is the 12th country in which VFS Global will provide passport, visa and consular services for the Indian Ministry of External Affairs.

At present, VFS Global manages 44 passport and visa Application centers for the Government of

India in 11 countries: Australia, Belgium, France, The Netherlands, Saudi Arabia, South Africa, South Korea, Spain, Switzerland, Thailand and the United Kingdom.

Vinay Malhotra, regional group Chief Operating Officer (South Asia, Middle East and North Africa and Americas), VFS Global, said: "We are delighted to have been chosen to offer these vital passport and consular services across the United States and are committed to providing a superior experience for each and every one of our customers here, in line with our service standards globally. I must add that as a company that has its origins in Mumbai – where the first VFS Global Application Center was set up close to two decades ago – it is a matter of immense pride for us to be given the opportunity to serve our customers right across the United States."



COMMERCIAL PROPERTY

- Hotels
- Office Buildings
- GL and Workers Comp.
- Liability Insurance
- Equipment Insurance
- Gas Stations
- Shopping Centers
- Business Auto/
- Commercial Fleet
- Business Insurance
- Warehouses
- Mini Warehouses
- Churches



ELEMENTARY
INSURANCE AGENCY

813-497-9002



INSURANCE PRODUCTS

ELEMENTARYAGENCY.COM

- Homeowners
- Condos
- Manufactured Homes
- Rental Properties
- Seasonal & Vacant Properties
- Flood Insurance
- Auto Insurance
- Boat Insurance
- Classic Vehicle
- Motor Sports
- Historic Military Equipment



KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

NOVEMBER 2020



WWW.KHAASBAAT.COM • EDITOR@KHAASBAAT.COM • 813-758-0518 • LIKE US ON FACEBOOK

CHEVY CORVETTE KICKS IN THE ADRENALIN HIGH!

Continued from page 14



Admitted, there aren't any scissor-type gullwing doors but the wing mirrors scream supercar, as in McLaren! Our coupe came with a removable roof panel that can be stored in the rear stowage area. There also is a frunk as in front compartment hold. The finest view of the speedster is the rear hatch window showcasing the intricate and minute details that went into the stunningly built engine.

Yes, this is a speed demon but let's not forget that the cabin is as enjoyable and gorgeous as the exterior. Relax in the first-rate, rich-looking eight-way power bucket leather seats as you play with the 8-inch driver/infotainment touch screen. But wait a minute, what's this vertical streak on the dashboard, you ask. Those, my friends, are the climate control and vent buttons, which may take some getting used to. Also, the ride becomes a mobile hub thanks to OnStar with 4G LTE and built-in Wi-Fi hotspot. Apart from several other packages, the available Performance Data Recorder with in-car video lets you record video of the driving experience, on or off track. Other welcome indulgences are dual auto a/c, power tilt/telescopic steering column, 12-inch instrument panel, Bose stainless-steel 10-speaker grilles, and



keyless open/start.

Safety features include dual front and side airbags, side curtain airbag, four-wheel antilock brakes, active handling with electronic stability control, safety belt pretensioners, limited slip differential, rearview camera, rear park assist, tire pressure monitoring system and daytime running lights.

Displaying astounding agility, power and response, the attractive and athletic Stingray will stop onlookers in their track. With a muscular-styled appearance, which matches the breathtaking cabin, this mid-engine speed monster should continue to be a huge draw with Corvette buffs admirers while gaining new well-wishers. And somewhere up there, Zora Arkus-Duntov is smiling!

2020 CORVETTE COUPE

Tires: P245/35R19 front; P305/30R20 rear

Wheelbase: 107.2 inches

Length: 182.3 inches

Width: 76.1 inches

Height: 48.6 inches

Suspension: short/long arm (SLA) double wishbone

Steering: variable-ratio rack-and-pinion with electric power assist

Weight: 3,366 pounds

Base price: \$58,900

Price as tested: \$80,315

Web site: www.corvette.com

Shorecrest PK3-12

VIRTUAL OPEN HOUSES

Please Join Us!

Brief presentation and live Q&A

RSVP at www.shorecrest.org/VOH2020

Learn more about the #1 School for STEM in the Area;
Ranked among the Best Schools in the State by Niche.com



Experiential School

(3, 4, and 5-year-old program)
Monday, November 9 at 6pm

Lower School

(Kindergarten - 4th Grade)
Tuesday, November 10 at 6pm

Upper School

(9th-12th Grade)
Wednesday, November 11
at 6pm

Middle School

(5th-8th Grade)
Thursday, November 12
at 6pm

Shorecrest | Be More
www.shorecrest.org