

# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

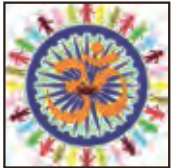
SEPTEMBER 2021

WWW.KHAASBAAT.COM

EDITOR@KHAASBAAT.COM

813-758-1786

## Inside:



Florida News  
HFSS

2



Classifieds  
Help wanted

3



Nutrition  
Super seeds

5



Motoring  
Genesis G80

10



The Bridge to  
College  
College essays

12



Astrology  
September forecast

14

## PUBLISHER'S NOTE

### Dear Readers:

With events on hold once again because of the Delta variant Covid surge, we urge you to inform us about noteworthy professional accomplishments, youth successes, academic or extracurricular, and story suggestions.

Thanks to those who have recently subscribed or sent contributions. To subscribe, see page 2. As always, we welcome your suggestions, sponsorships and support. 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

## 3RD ANNUAL MULTINATIONAL EVENT, HINDU MATRIMONIAL USA, SET SEPT. 24-25 IN TAMPA

Story provided by HMUSA

Prospective brides and grooms, forget those online matrimonial sites full of promises and fake fronts. Instead, here's your opportunity to find the perfect person, face-to-face! Hindu Matrimonial USA (HMUSA) for Hindus, Jains, and Sikhs will be held Sept. 24-25 in Tampa.

The event was conceived by Devyani and Nainan Desai and Malti Pandya. Through support of over 30 volunteers, the group has

brought the concept to fruition. The event is now backed by Mt. Kailash Foundation, a charitable 501c3 organization. "In previous events, participants came from Canada, U.K. and 30 states of the United States. The right life partner may not be in the neighborhood!" said Nainan Desai. "After successful previous events, singles called to conduct the event again this year in spite of the pandemic threat, as they could not put life on hold forever. Accordingly, we decided to do the

event this year, and are taking precautions described on our website."



"The goal is to make finding a life partner more personal than the current online or app-based forums which are repetitive, distant, and often behind a computer screen" says organizer Malti Pandya. "Unlike similar events that have come before it, Hindu Matrimonial is open to all Hindus, Jains and Sikhs regardless of caste, language or regional background." Single men and women are encouraged to register to meet each other and "swipe right in person."

This year, the event has two age groups, 25 to 39 years, and 40 and above, while allowing mixing of these groups for those who wish. The benefits that come from an event like this are endless but mainly, participants can meet several in-person and get a better understanding of their personality, says Pandya. "This allows for a better first impression and true connections. Having been to similar events, I can honestly say that I am more excited for HMUSA because the format is different, rather than the same old speed-dating. The organizing team has added a lot of unique and fun ideas, with a more modern mindset, and a proprietary app for the participants," says Pooja, a past event participant.

The two-day program starts Friday evening, Sept. 24, at the Comfort Suites Tampa Airport North, and all-day Saturday, Sept 25, at India Cultural Center, 5511 Lynn Road. The program will consist of a variety of segments for attendees to connect with one another. Registration is open, visit [www.HinduMatrimonial.org](http://www.HinduMatrimonial.org) For more information, call (769) 241-0675.



27TH ANNUAL  
OCTOBER 2-4

ENZIAN & THE ASIAN CULTURAL ASSOCIATION PRESENT

# SOUTH ASIAN

FILM FESTIVAL • ORLANDO 2021

BEYOND BOLLYWOOD

**FOR MORE INFORMATION, GO TO PAGE 13**

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.

# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

[www.khaasbaat.com](http://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: \_\_\_\_\_



## SHARE YOUR HAPPY OCCASION WITH A SPECIAL ANNOUNCEMENT IN KHAAS BAAT

whether it's a birthday, graduation, engagement, wedding or anniversary.

For information and rates, email [advertising@khaasbaat.com](mailto:advertising@khaasbaat.com)

## TAMPA'S HINDU FAMILY SUPPORT SERVICES SERVES DOMESTIC ABUSE VICTIMS

Story provided by HFSS

Hindu Family Support Services (HFSS) is a Tampa based non-profit organization helping domestic abuse survivors since 2017. Started by a dedicated group of volunteers who saw a need in the South Asian community, HFSS provides free and confidential service to these victims.



A staggering 1 in 4 women (and 1 in 9 men) are victims of domestic abuse (according to National Coalition against Domestic Violence) and that number is unfortunately even higher in the South Asian community. That means you yourself, or someone you know, is dealing with some type of physical, emotional, or financial abuse. In the South Asian community, there are additional barriers, including the stigma associated with divorce or personal pressures to save the marriage for the children due to lack of social or extended family support. To add to the complexity of these situations, many victims feel that they have no outlet or resource to get the help they need – especially with language barriers, varying education levels of the victims, financial instability and oftentimes there is also fear of deportation or having to return to India.

HFSS has become a trusted organization for these victims. The multifaceted group has helped over 100 South Asian victims in the Tampa Bay area. It is led by volunteers who provide much needed emotional support as well as day-to-day help (child care and transportation options) and longer term needs, including financial assistance and legal aid. With this combination of compassion and understanding as well as expert resources, many victims have been able to break through their darkest periods to find their independence, achieve happiness and hope for their future.

If you or someone you know is experiencing domestic violence, reach out to HFSS for help: Email: [help@hfssusa.org](mailto:help@hfssusa.org), phone number (813) 591-0250, website [www.hfssusa.org](http://www.hfssusa.org)

## PROTECT YOURSELF FROM CREDIT REPAIR SCAMS

By SEEMA RAMROOP



Every day, companies promise consumers who have poor credit histories that, for a fee, they will clean up their credit report so they can get a car loan, a home mortgage, insurance or even a job. The truth is, these companies cannot deliver an improved credit report using the tactics they promote. It's illegal to remove accurate, negative information from your credit report. So after you pay them hundreds or thousands of dollars in up-front fees, you are left with the same credit report and a lot less money.

Attorneys at the Federal Trade Commission (FTC) say they have never seen a legitimate credit repair operation. The fact is, there is no quick fix for bad credit. The only legitimate credit repair starts with you – and it takes time and a conscious effort to pay your debts.

### Recognizing a Credit Repair Scam

If you see a credit repair offer, here's how to tell if the company behind it is up to no good:

- The company wants you to pay for credit repair services before they provide any services. Under the Credit Repair Organizations Act, credit repair companies cannot require you to pay until they have completed their promised services.
- The company does not tell you your rights and what you can do yourself for free.
- The company recommends that you do not contact any of the three major national credit reporting companies directly.
- The company tells you they can get rid of most or all of the negative credit information in your credit report, even if that information is accurate and current.
- The company suggests that you try to invent a "new" credit identity – and then a new credit report – by applying for an Employer Identification Number to use instead of your Social Security number.
- The company advises you to dispute all the information in your credit report, regardless of its accuracy or timeliness.

To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free 877-FTC-HELP.

Article adapted from "Credit Repair: How to Help Yourself" at [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm).

This article was written by Advicent Solutions, an entity unrelated to Prudential. Material is provided courtesy of Prudential Advisors. "Prudential Advisors" is a brand name of The Prudential Insurance Company of America and its subsidiaries. Prudential and its representatives do not give legal or tax advice. Please consult your own advisors regarding your particular situation. ©2018 Advicent Solutions.

**Seema Ramroop, financial planner at Prudential Advisors, can be reached at (813) 957-8107 or email [seema.ramroop@prudential.com](mailto:seema.ramroop@prudential.com)**



**SEPT. 4: PARYUSHAN (JAIN FESTIVAL) BEGINS**

**SEPT. 10: GANESH CHATURTHI**

**EVENTS**

**TAMPA/ST. PETERSBURG/CLEARWATER**

**SEPT. 2 ONWARD: TAMPA PREMIER LEAGUE YOUTH CRICKET CLINIC;** every Thursday from 6:30 to 8:30 p.m.; New Tampa Recreation Community Field, 17302 Commerce Park Blvd., Tampa; for registration, call Nagesh Nayak at (813) 230-4421, email tampapremierleague@gmail.com or visit www.tampa-cricket.com

**SEPT. 24-25: HINDU MATRIMONIAL USA;** Tampa Bay's third annual matrimonial meet & match; two separate events for two different age groups: 25 to 39 years old and 40 years and above; India Cultural Center, 5511 Lynn Road, Tampa; for information, call (769) 241-0675, email FloridaHinduMatrimonial@gmail.com or visit www.hindumatrimonial.org



**CLASSIFIEDS**



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

**MATRIMONIALS**

Hindu-Punjabi parents seek match for U.S. citizen daughter 29/5' 3", slim, very pretty, fair complexioned, family oriented. Health care worker. Prefer suitors from southeast. All serious inquiries will be promptly responded to. Biodata, photos to: nudaak@gmail.com

USA-based Gujarati Patel family, invite alliance for their son, 21 years of age, well-educated, never married. Settled in Maryland. Email: Rajubpatel369@gmail.com

**HELP WANTED** Fast growing Indian street food restaurant in Orlando is looking for help! Available positions: Line cooks, Cashiers and Kitchen Help. We will assist with accommodations. Salary based on experience. Visit www.kathirollsortlando.com Call (407) 866-0007 or e-mail kathirollsfloida@gmail.com

**HELP WANTED** Tampa restaurant looking for servers, food runners and front host. Good pay. Call (972) 900-1526 or email minervatampa@gmail.com

**HELP WANTED** Part-time position to cook Indian food at home two days a week. Starting at \$15-20/hour based on experience. Transportation expenses will be provided. Location is East Lake Woodlands, Oldsmar, FL 34677. Call (727) 687-9427.

**SERVICES OFFERED** – PAL, VIDEOTAPE CONVERSION R&M Video Services, 1940 Bay Drive, Miami Beach. PAL and many other videotape formats converted

to USB thumb drive, USB external hard drive or DVD. Also, home movie film and 35mm slides. Web: rmvideoservicesflorida.com; Email: randmvideo@atlanticbb.net; Tel: (786) 344-2296.

**HELP WANTED** UPS stores at the Palms, Cross Creek Boulevard, State Road 54 and State Road 56 in Wesley Chapel (all in the Tampa Bay area and surrounding) are looking for motivated and hardworking individuals. Retired people looking for part-time position can also apply. Call Syed at (609) 458-6786.

**HELP WANTED** Days Inn Motel in Saint Augustine, FL, looking for housekeeping couple as well as front desk clerk. Accommodation will be provided. Call Vijay at (904) 671-3147 or email daysinn2560@gmail.com

**HELP WANTED** Front desk and housekeeper needed in local motel in St. Petersburg. Both are in day shift. Accommodation provided. Contact (727) 686-0807.

**BUYING  
SELLING  
INVESTING**

**YOUR  
RESIDENTIAL  
AND  
COMMERCIAL  
AWARD  
WINNING  
TEAM**



**SHEETAL 'SHELLY' SIDHU**



**SUNNY SIDHU**

**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**

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

| MONTHLY EVENTS  | WEEKLY EVENTS  |
|---|--|
| <b>THURSDAY, SEPTEMBER 2 (6:30 PM)</b><br>• EKADASHI PUJA BHAJAN VISHNU SAHASRANAMAM                                | <b>EVERY MONDAY - 6:30 PM</b><br>• SHIV ABHISHEK AND PUJA<br>• SHRAVAN SOMVAR PUJA   |
| <b>SATURDAY, SEPTEMBER 4 (7:00 PM)</b><br>• SPECIAL SHANI PRADOSH SHIV PUJA   | <b>EVERY TUESDAY - 7:00 PM</b><br>• SUNDARKAND<br>• HANUMAM KATHA  |
| <b>MONDAY, SEPTEMBER 6 (6:30 PM to 8:00 PM)</b><br>• SOMVATI AMAVASYA SHIV ABHISHEKAM<br>• SPECIAL RUDRA ABHISHEKAM | <b>EVERY THURSDAY - 7:00 PM</b><br>• SAI BABA SATSANG<br>• MAHA PRASAD<br>Pandit Manikya Sharma<br>813-484-9568  |
| <b>THURSDAY, SEPTEMBER 9 (7:00 PM to 8:00 PM)</b><br>• HARTALIKA TEEJ VRAT PUJA                                     | Pandit Rushi Vyas<br>813-503-3388  |
| <b>FRIDAY, SEPTEMBER 10 to SATURDAY, SEPTEMBER 18 (6:00 PM)</b><br>• SANATAN GANPATI UTSAV WITH GANESH PURANA PATH  | <b>IMPORTANT</b><br>• Puja services have been resumed with guidelines.<br>• Please follow CDC guidelines when visiting temple.<br>• For private puja at Temple or at your place, please contact Temple or Pandit Ji. |
| <b>SUNDAY, SEPTEMBER 19 (5:00 PM to 6:30 PM)</b><br>• GANPATI VISARJAN  |  |
| <b>MONDAY, SEPTEMBER 20</b><br>• PURNIMA PUJA & PITRU SHRADH  |  |
| <b>TUESDAY, SEPTEMBER 21 to TUESDAY, OCTOBER 5</b><br>• SHRADH PAKSHA   |  |
| <b>SATURDAY, SEPTEMBER 25 to SUNDAY, SEPTEMBER 26 (11:00 AM)</b><br>• SAMUHIK PITRU TARPAN                          |  |
| <b>SATURDAY, SEPTEMBER 25 (6:30 PM)</b><br>• MONTHLY JAGNNATH BHAJAN  |  |

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



**CORONAVIRUS PANDEMIC – XVI WHAT IS ‘LONG COVID-19’?**

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



When 47-year-old T.J. developed symptoms of slight fever, cough, sore throat and a little loss of smell, he immediately got tested for Covid-19, which as expected was positive. And then he became short of breath and soon was hospitalized briefly to be treated with seemingly good recovery. Being young and otherwise healthy, he thought he should be back to his normal self. But some of his symptoms like fatigue and shortness of breath persisted and he also developed intermittent memory lapses, quite unusual for him. All these led to further doctor’s visits, tests and treatment. And the final conclusion of the

specialists who treated him was that T.J. was suffering from a special complication called “Long Covid-19,” a condition that has become the focus of much attention and debate recently.

At the beginning of 2021, we hoped the pandemic would be winding down by this time but instead new surges from variants like Delta have gripped the nation and suddenly we are back to square one. And this after 1½ years into the pandemic! Even in our rural Hernando County hospitals, majority of the admissions are Covid-related and ‘tent hospitals’ are now being re-introduced to handle the unexpected load! Sadly, most of these patients are unvaccinated. So, it’s critical for everyone to get vaccinated to prevent the infection or at least mitigate its effects.

Originally, we hoped that the infection would be mild and uncomplicated except in older people and in those who have immune deficiency for one reason or other. But it’s not that simple. Many young adults and children are suffering from severe infections from the vicious Delta variant leading to serious complications. And many of those who have recovered from Covid-19 are still experiencing some symptoms – what is now well recognized as a post-Covid condition, referred to as “long Covid.” It’s important for all those who have recovered to be aware of these symptoms.

Some of the most common symptoms of ‘long Covid’ include shortness of breath, fatigue and cognitive dysfunction, which is called brain fog. However, many more symptoms have been reported and the list includes intermittent chest pain, difficulty in speaking, anxiety or depression, even

panic attacks, muscle aches, fever, loss of smell and taste.

In a recent study of 669 patients diagnosed with Covid-19, nearly a third of the patients developed symptoms of long Covid-19. Dr Mary Barsanti, M.D., assistant professor: of Infectious Diseases at Loyola Medical Center, Chicago, said: “What I have observed in my practice is: These patients seem to suffer from an array of symptoms that include incredible amounts of fatigue, some shortness of breath even on mild exertion (but this is not from heart failure), occasional night sweats, at times nonspecific joint pains and even rashes. An interesting and uncomfortable feature of this disease is some develop what is called ‘brain fog’ that involves difficulty in concentration, occasional memory loss and even cognitive decline. And yet there are no identifiable localizing lesions in the brain.”

So, how do you treat this condition? Patients often get agitated when they realize that after good recovery, symptoms still persist. So, the most important aspect of treatment is to reassure them that this will eventually subside and is not due to any serious complication. “Recognizing the persistence of symptoms could legitimize patients’ concerns in an unknown and new disease. Adequate communication can provide reassurance, reduce anxiety, and potentially optimize recovery,” as per one expert. Supportive care with good nutrition, cardiac rehabilitation, psychiatric support if needed – all will go a long way toward the recovery. For some patients, gentle regular physical exercise appears to be beneficial – they seem to get out of this exhaustion quickly and it lessens the extent of brain fog. Although these symptoms may last for a few weeks to months, they tend to subside eventually.

As I mentioned earlier, the powerful Delta variant is spreading rapidly and Florida hospitals are running out of beds. So, you want to be extremely careful at this time. If you’re not vaccinated yet, run and get both of your shots. And those who have been vaccinated earlier, it may be time to get your booster shot and Walgreens and other pharmacies have started giving it. And continue to observe all the mitigation measures diligently.

*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](http://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

**813-866-9913**  
[www.drjasthi.com](http://www.drjasthi.com)  
**20441 Bruce B. Downs Blvd.,**  
**Tampa, Florida 33647**  
*Across the street from Wharton High School, just North of Wal-Mart*



**Invisalign®**  
*Braces without wires*

**ZOOM!™**  
*Professional Whitening System*






## STORY OF THE SUPER SEEDS – PART 2

By BHAVI NIRAV



Hemp seeds or Hemp hearts: contain 30 percent fat, rich in two essential fatty acids Omega 3 and Omega 6, and almost 30 percent high-quality protein.

The seeds can be eaten raw or roasted, sprinkled on salads, added to smoothies, or used as an ingredient in rotis, parathas, gravies and cookies. One tablespoon (tbsp) of hemp seeds (10 g) provides 60 kcal and 3 g protein. Hemp seeds contain a noteworthy amount of iron (20 percent of your recommended daily diet). This helps prevent anemia.

Hemp seed oil has numerous health benefits for skin, hair and heart health. It contains arginine, which reduces the risk of cardiovascular disease.

Chia seeds come from the mint family plant, *Salvia hispanica*. Sixty percent of oil in chia seeds is from Omega 3 fatty acid. These seeds are also a good source of calcium, phosphorus and fiber (5 g per tbsp). One tbsp provides 70 calories and 2 g protein.

The mucilage fiber in the chia seeds slows digestion there by regulating the spike in blood glucose after meal and may lower LDL (low-density lipoprotein).

Research suggests that a healthy diet, supplemented with chia seeds, may lower triglycerides, cholesterol and blood pressure. There is also evidence from a recent study that consuming 5 g of chia seeds over three weeks improved cognitive function in young adult subjects. A recent study on rats found that long-term consumption of chia seeds increased bone mineral content and reduced fat deposits in the

liver and rise in intestinal muscle layers.

The skin of the chia seeds is delicate and susceptible to breakage when exposed to moisture so they can easily be mixed with liquid like fruit juice, water, milk and eaten whole. Dry chia seeds are absorbed well when grounded. Chia seeds can be sprouted as well and used as micro greens in salads.

Sunflower seeds. There are more than 1,000 seeds in one flower; they are rich in the potent antioxidant combo of Vitamin E and selenium. Sunflower seeds are abundant in beneficial plant compounds, including phenolic acids and flavonoids, and help prevent chronic disease. A 1-oz serving alone contains almost half of the daily value of Vitamin E. They're exceptionally rich in phytosterol, fiber and protein content. The seeds have a pleasant nutty flavor, perfect crunch, protein and a storehouse of nutrients. You can top your salad with roasted or raw sunflower seeds, substitute it for peanuts in any chutney, make sushi dips with soy sauce, throw it on oatmeal, pasta, rice or grind and put in breads. One tablespoon of seeds contains 51 calories, 2 g protein.

Pumpkin seeds contain good range of nutrients: several Vitamin B, folate, Vitamin E, magnesium, iron, zinc and calcium. Good source of protein, Omega 6 fatty acids and unique blend of antioxidants. They contain small amounts of several forms of Vitamin E, and research suggests there's a health benefit to consuming Vitamin E in all its different forms. These seeds can be eaten raw, roasted or in a powder form. To preserve the nutrient quality of pumpkin seeds, roast it only for about 15 minutes. One tbsp pumpkin seeds provide about 47 calories and 2 g of protein.

### Recipe:

### Plant Power bites

#### Ingredients

Hemp - 1 tbsp  
Walnut halves - 2 tbsp  
Pecans - 2 tbsp  
Almonds - 2 tbsp  
Sunflower seeds - 1 tbsp  
Cinnamon powder - ¼ tsp  
Saffron - 1 tsp  
Maple syrup - 3-4 tbsp  
Shredded coconut - 2 tbsp

#### Method:

Pulse and grind the nuts in a coffee grinder. Then grind the seeds separately. Mix both the powders in a bowl, add cinnamon and saffron. Make a well in the center of the powder and add maple syrup in it. Mix it well with the powder and make small bite size balls of the mixture and roll it in dry shredded coconut.

These bites satisfy the sweet tooth and the fiber regulates the spike in the blood sugar post consumption of this laddoo.

To our health!

*Bhavi Nirav is a certified Iyengar yoga teacher, Registered Dietitian/M.S., R.D., L.D., and can be reached at [swarayog@gmail.com](mailto:swarayog@gmail.com)*



# APPLICATIONS OPEN

## SCHEDULE A TOUR TODAY!

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



**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



## THE ALTERNATIVE MINIMUM TAX (AMT) - PART 2

By D. BROOK BAHRENBURG



### AMT exemption amounts

While the AMT takes away personal exemptions (no longer applicable from 2018 to 2025) and a number of deductions, it provides specific AMT exemptions. The amount of AMT exemption that you're entitled to depends on your filing status.

Your exemption amount, however, begins to phase out once your taxable income exceeds a certain threshold. (Specifically, your exemption amount is reduced by \$0.25 for every \$1.00 you have in taxable income over the threshold amount).

### AMT Exemption Amounts by Filing Status

|                             | 2020      | 2021      |
|-----------------------------|-----------|-----------|
| Married filing jointly      | \$113,400 | \$114,600 |
| Single or head of household | \$72,900  | \$73,600  |
| Married filing separately   | \$56,700  | \$57,300  |

### AMT Exemption Phaseout Threshold

|                             | 2020        | 2021        |
|-----------------------------|-------------|-------------|
| Married filing jointly      | \$1,036,800 | \$1,047,200 |
| Single or head of household | \$518,400   | \$523,600   |
| Married filing separately   | \$518,400   | \$523,600   |

#### Technical Notes:

In the context of AMT exemption amounts and tax rates, taxable income really refers to your alternative minimum taxable income (AMTI). Your AMTI is your regular taxable income increased or decreased by AMT preferences and adjustments.

When it comes to the phaseout of AMT exemption amounts, a special calculation applies to individuals who are married filing a separate federal income tax return. These individuals have to add an additional amount to their AMTI before calculating the exemption phaseout.

#### AMT rates

Under the AMT, the first \$199,900 (for 2021, \$197,900 for 2020) of your taxable income is taxed at a rate of 26%. If your filing status is married filing separately, the 26% rate applies to your first \$99,950 (for 2020, \$98,950 for 2020) in taxable income. Taxable income above this amount is

taxed at a flat rate of 28%.

The lower maximum tax rates that generally apply to long-term capital gain and qualifying dividends apply to the AMT calculation as well. So, even under AMT rules, a maximum rate of 20%, 15%, or 0% (depending on your taxable income) generally applies for 2020 and 2021. However, long-term capital gain and qualifying dividends are included when you determine your taxable income under the AMT system. That means large capital gains and qualifying dividends can push you into the phaseout range for AMT exemptions, and can indirectly increase AMT exposure.

#### Summing up

Owing AMT isn't the end of the world, but it can be a very unpleasant surprise. It also turns a number of traditional tax planning strategies (e.g., accelerating deductions) on their heads, so it's a good idea to factor in the AMT before the end of the year, while there's still time to plan.

If you think you might be subject to the AMT, it may be worth sitting down to discuss your situation with a tax professional.

**TIP:** If you owe AMT, you may be able to lower your total tax (regular tax plus AMT) by claiming itemized deductions on Form 1040, even if your total itemized deductions are less than the standard deduction. This is because the standard deduction is not allowed for the AMT and, if you claim the standard deduction on Form 1040, you cannot claim itemized deductions for the AMT.

Source: 2019 Instructions for Form 6251, Alternative Minimum Tax Individuals

**NOTE:** The Tax Cuts and Jobs Act, signed into law in December 2017, substantially increases the AMT exemptions and exemption phaseout thresholds from 2018 to 2025 (with inflation adjustments after 2018). After 2025, the amounts revert to their pre-2018 levels and are substantially reduced.

Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Ecliptic Wealth Management is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.

Prepared by Broadridge Advisor Solutions Copyright 2021

This information, developed by an independent third party, has been obtained from sources considered to be reliable, but Raymond James Financial Services, Inc. does not guarantee that the foregoing material is accurate or complete. This information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. This information is not intended as a solicitation or an offer to buy or sell any security referred to herein. Investments mentioned may not be suitable for all investors. The material is general in nature. Past performance may not be indicative of future results. Raymond James Financial Services, Inc. does not provide advice on tax, legal or mortgage issues. These matters should be discussed with the appropriate professional.

D. Brook Bahrenburg, FA, of Thakar Financial LLC., Raymond James Financial Services, Inc. in Clearwater, can be reached at (727) 677-9700, via email at [brook.bahrenburg@raymondjames.com](mailto:brook.bahrenburg@raymondjames.com) or visit <http://www.raymondjames.com/thakarfinancial>

## Building Lifelong Learners

Get to know the people and programs available at **Shorecrest** and discover how we support students and families throughout the educational journey.

Visit Us Today!

### Shorecrest | Preparatory School

Serving a diverse community of students from 3 years old through 12th grade

5101 1st St. NE | St. Petersburg, FL 33703 | 727-522-2111 | [www.shorecrest.org](http://www.shorecrest.org)

Schedule your visit to campus at:

[www.shorecrest.org/visit](http://www.shorecrest.org/visit)





ELEMENTARY  
INSURANCE AGENCY



813-212-8504



Cover  
your business

With  
Elementary

INSURANCE

MADE SIMPLE



Commercial Insurance featuring

- | Hotels
- | Lessor's Risks
- | Commercial Property
- | Convenience Stores
- | General Liability
- | Worker's Compensation
- | Business Auto

1101 E Cumberland Avenue  
Tampa, FL 33602

www.elementaryagency.com  
Info@Elementaryagency.com

Elementary Insurance Agency





**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](http://www.dmimmigration.com)

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

PRACTICE LIMITED TO IMMIGRATION & NATIONALITY LAW.



**NEW YORK LIFE**  
The Company You Keep

**Dinesh Gandhi**  
CA license # 0695100

Qualified Member MDRT 2009-2010-2013  
Financial Services Professional\*  
New York Life Insurance Company

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**  
**LABOR DAY**

"AGENT YOU TRUST"

*Authentic*  
**INDIAN CUISINE**

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

**Minerva**  
INDIAN RESTAURANT

**Introducing Thursdays and Sundays Special Biryani \$10 Only**

|   |  |   |
|---|--|---|
| <p><b>\$5.00 OFF</b><br/>Any Order of \$40 Or More<br/>Dinner Menu Only.<br/>When You Bring in this Ad!<br/>Cannot be combined.<br/>Expires 9/30/2021</p> | <p><b>Buy One Get One</b><br/><b>1/2 OFF ENTRÉE</b><br/>2nd Entrée of Equal or Lesser Value<br/>When You Bring in this Ad!<br/>Cannot be combined.<br/>Expires 9/30/2021</p> | <p><b>\$2.00 OFF</b><br/><b>LUNCH BUFFET</b><br/>When You Bring in this Ad!<br/>Cannot be combined.<br/>Expires 9/30/2021</p> |
|---|--|---|

[www.minervatampa.com](http://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](mailto:advertising@khaasbaat.com)  
 khaasbaat.com for information.

**SEEMA RAMROOP, CRPS®**  
 Financial Professional  
 The Prudential Insurance Company of America  
 2300 Curlew Rd Ste.212  
 Palm Harbor, FL 34683  
[seema.ramroop@prudential.com](mailto:seema.ramroop@prudential.com)

**INSURANCE AND FINANCIAL SERVICES**

Insurance Issued by The Prudential Insurance Company of America, Newark, NJ and its affiliates.

**AccounTax Services**  
 "PROUD TO BE BORING ACCOUNTANTS"

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

2323 TOPAZ ISLE LANE • APOKA, FL 32712

**BOB PATEL**  
 (407) 710-5818  
[bob@accounttaxservice.net](mailto:bob@accounttaxservice.net)

- 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.

**Pandya Law**

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](http://www.SKPLaws.com)

**RAYMOND JAMES®**  
**Dinesh (Babubhai) Doshi**  
 Financial Consultant

Through Raymond James I Provide Unbiased Financial Advice and the Following Services:

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Stocks &amp; Bonds</li> <li>• Mutual Funds</li> <li>• Fee-Based Portfolios</li> <li>• Managed Portfolios</li> <li>• Education Plans (529s, Education IRAs)</li> <li>• IRAs, Roth IRAs, SEP IRAs</li> </ul> | <ul style="list-style-type: none"> <li>• Retirement Planning</li> <li>• 401K Plans, Profit Sharing Plans, Defined Benefit Plans</li> <li>• Variable &amp; Index Annuities</li> <li>• Term, Universal &amp; Whole Life Insurance</li> <li>• Long Term Care</li> </ul> |
|---|--|

**Doshi Financial, LLC**  
 18940 N. Dale Mabry Hwy.  
 Suite 102 Lutz, FL 33548  
 Office: (813) 949-7773  
 Mobile: (919) 272-7955  
 Fax: (844) 378-5631  
 Email: [dinesh.doshi@raymondjames.com](mailto:dinesh.doshi@raymondjames.com)

# CLASSIFIEDS

**To list your classified ad**  
 (for sale, help wanted, services offered, announcements),  
 call (813) 758-1786 or e-mail  
[editor@khaasbaat.com](mailto:editor@khaasbaat.com)

**Join Khaas Baat on facebook**  
[facebook.com/khaasbaat.florida](https://facebook.com/khaasbaat.florida)

*Krishna*  
**Video Photo Studio**  
 CINEMATIC VIDEO & PHOTOGRAPHY

LAKELAND, FLORIDA  
 email: [kyp1753@gmail.com](mailto:kyp1753@gmail.com)  
 Dilip Panchal  
 Cell: 863 651 8899





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

[WWW.RAMIMMIGRATIONLAW.COM](http://WWW.RAMIMMIGRATIONLAW.COM)

**RAM BALARAMAN, ESQ. \***  
E-MAIL: [INFO@RAMIMMIGRATIONLAW.COM](mailto: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](mailto:Rajapaleja@gmail.com) • [www.maharajafinancial.com](http://www.maharajafinancial.com)



## Tejal Dhruve CPA LLC

Count on us to Account for you

Dhruve Wealth MGMT Group

Taxes | Insurance | Financial Planning



Florida  
2142 Ashley Oaks Circle  
Wesley Chapel, FL 33544

813-675-3152

[info@dhruvecpa.com](mailto:info@dhruvecpa.com)

[www.DhruveCPA.com](http://www.DhruveCPA.com)

- Personal & Business Tax Preparation
- Small Business Accounting
- Payroll
- Retirement Planning
- College Planning
- Foreign Bank Account Reporting
- IRS Representation



Ohio  
3960 Brown Park Dr, Ste H  
Hilliard, OH 43026

**Srinivasa Charyulu**  
Freelance Priest

Namah Kadandehastaya  
Sandhikrunasharaya  
Khandisakshidaitya  
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.acharyulu@gmail.com](mailto:srinivasa.acharyulu@gmail.com) Web: [www.acharyulu.co](http://www.acharyulu.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**

**It's HAPPENING..**  
*RADIO at its BEST*



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](mailto:info@manoranjan.net)

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

**IMMIGRATION ATTORNEY**

- 25 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.**

**Bhavsar Law Group**  
Attorney & Counselor at Law  
Offices in Orlando

407-425-1202  
[information@kiblawgroup.com](mailto:information@kiblawgroup.com)  
[www.kiblawgroup.com](http://www.kiblawgroup.com)





## 2021 GENESIS G80 RIGHT BLEND OF OPULENCE, POWER, TECH!

Test-drive stories by NITISH S. RELE [motoringtampabay@gmail.com](mailto:motoringtampabay@gmail.com)

Think of midsize luxury sedans and a Benz, Audi or BMW may come to mind. But you are making a huge mistake if you pass on the Genesis G80, which for 2021 has been totally redesigned inside out. The previous 3.3-liter power train now comes with a bigger and better engine that is also in its SUV sibling, GV80.

Our rear-wheel-drive G80 came with a 3.5-liter twin-turbo V-6 engine blasting off 375 horsepower @ 5800 rpm and 391 pounds-feet of torque @ 5800 rpm. A smooth 8-speed auto transmission provides smooth upshifts and speedy downshifts. Drive modes included comfort, eco, sport and custom. Acceleration is swift and fast from any speed with the sedan steadily absorbing bumps on the road.

Similar to its SUV big brother, the extended hood of the G80 meets a massive crest grille with a winged Genesis insignia atop, surrounded by quad LED auto headlights. Step inside and you will discover a large 14.5-inch split screen HD display for phone, nav and audio that can be controlled via a knob. Need to shift into park? The rotary dial selector is a nice touch. So is the suede headliner. The interior is lush with reassuring seats and logical controls. The driver and occupants are further pampered with tri-zone auto a/c, 12-way front heated/cooled leather seats, power tilt/telescopic steering column and tilt-and-slide sunroof, 12.3-inch

**GENESIS G80 RWD**  
**Tires:** P245/40R20 front;  
 P275/35R20 rear  
**Wheelbase:** 118.5 inches  
**Length:** 196.7 inches  
**Width:** 75.8 inches  
**Suspension:** independent  
 multi-link  
**Steering:** motor-driven  
 electric power  
**Fuel capacity:** 20.3 gallons  
**City:** 17 mpg **Highway:** 25 mpg  
**Weight:** 4,497 pounds  
**Base price:** \$59,100  
**Price as tested:** \$66,645  
**Web site:** [www.genesis.com](http://www.genesis.com)



digital cluster, matte finish wood on center console, dash, doors; Lexicon sound system with 21 speakers; power rear window sunshades; and much more.

Standard safety features include a front center airbag (located between the driver's seat and center console, a first in its segment), dual front and side airbags, side curtain airbag, driver knee airbag, four-wheel antilock brakes with electronic brake distribution and brake assist, electronic stability and traction control system, front/rear parking sensors, smart cruise control, rearview camera, blind spot detection with

rear cross-traffic alert, lane departure warning/lane keep and forward collision avoid assists, tire pressure monitoring system and daytime running lights.

Since its introduction 11 years ago, the nimble G80 sedan has been received with accolades by the automotive press, including us. Indeed, it is an impeccably balanced package of extravagance, tech and performance. And at a more convenient price than its rivals in the midsize luxury sedan segment.

## OFF-ROAD OR ON ROAD, 2021 LEXUS LX570 IS A JOY!

So, you fancy going off the beaten path but you want to do it in style and luxury? There aren't a whole lot of choices on the road but the 2021 Lexus LX570 comes to mind. And don't for a minute believe that the 6,000-pound-weight is a drag on this body-on-frame SUV. Zero to 60 is an impressive 7.3 seconds as you take a seat amid opulence. Indeed, it is a blast to drive, responding with quickness in any driving situation while packed with extravagant treats. Drive modes include eco, comfort, sport and sport+. To top it all, you can tow up to 7,000 pounds.

Under the hood of the full-time four-wheel-drive SUV resides a 5.7-liter V-8 engine blasting off 383 horsepower @ 5,600 rpm and 403-pounds-feet of torque at 3600 rpm. It is mated to a standard 8-speed auto gearbox. Showing off a muscular posture, the LX570 sports a massive spindle chromed grille flanked by triple-beam LED headlights and daytime running lights. As soon as we stepped into the airy and well-appointed cabin, we noticed the spacious power-sliding, second-row seat while the 50/50 third-row seat folds flat via the touch of a button. A TFT LCD screen displays rounded analog speedometer,



**LEXUS LX570**  
**Tires:** 285/50R20 all-season  
**Wheelbase:** 112.2 inches  
**Length:** 200 inches  
**Width:** 78 inches  
**Height:** 75.2 inches  
**Suspension:** coil spring-type  
 double wishbone front; 4-link  
 coil spring lateral rod type rear  
**Steering:** hydraulic power  
 with variable gear ratio  
**Fuel capacity:** 24.6 gallons  
**Mileage:** city 12, highway 16  
**Base price:** \$91,580  
**Price as tested:** \$99,740  
**Web site:** [www.lexus.com](http://www.lexus.com)

tachometer, and smaller fuel and temp gauges. Some fine goodies include four-zone auto a/c, 14-way power driver and 12-way front-passenger seats, power tilt/telescopic steering column, and moon roof. Ample splashes of wood on the dashboard, instrument panel and doors convey a cool appearance. The mouse-like Remote Touch can be used to toggle navigation, climate, audio and phone controls on the 12.3-inch screen. And

there is a CD player to boot, whether you use it or not!

If in the market for a full-size rugged but luxury SUV that can tackle the tough landscape (thanks to multi-terrain select and crawl control) with confidence, the LX570 fits the bill. You won't be disappointed as long as the steep price tag (topping \$100,000 and over) is within your reach!

## MAZDA MIATA MX-5 AN EXCITING, ENJOYABLE SPORTS CAR!

Top-down motoring enthusiasts are ardent fans of this cool, engaging sports car. And that shouldn't be a surprise to anyone. The rear-wheel-drive Mazda MX-5 Miata, which is in its 32nd year, continues to reign over the opposition. Thanks to added power and torque, standard tilt/telescoping steering column and rearview camera two years ago, the 2021 Miata continues without any significant changes.

Power for our Grand Touring trim comes from a Skyactiv-G 2.0-liter DOHC inline-4 cylinder engine, which puts out 181 horsepower at 7000 rpm and 151 pounds-feet of torque at 4000 rpm. The direct-injection Skyactiv uses a torque boost via a high compression ratio to increase fuel economy. It is mated to a 6-speed auto gearbox though a 6-speed manual also is offered. The sport-tuned suspension, which uses Bilstein shock absorbers, is skillfully controlled by a double wishbone front and multilink rear system. Guiding the lively convertible, with its manual z-shaped folding cloth top, is a double-pinion power-assist steering.

Probing inward LED headlights flank the familiar Mazda insignia as eyes gaze up to a



**LEXUS LX570**  
**Tires:** 285/50R20 all-season  
**Wheelbase:** 112.2 inches  
**Length:** 200 inches  
**Width:** 78 inches  
**Height:** 75.2 inches  
**Suspension:** coil spring-type  
 double wishbone front; 4-link  
 coil spring lateral rod type rear  
**Steering:** hydraulic power with  
 variable gear ratio  
**Fuel capacity:** 24.6 gallons  
**Mileage:** city 12, highway 16  
**Base price:** \$91,580  
**Price as tested:** \$99,740  
**Web site:** [www.lexus.com](http://www.lexus.com)

long hood with a pushed-back windshield and short roof. The interior is elegant, lavish and expensive-looking. Take leather on the tilt/telescopic steering column, shifter, hand brake, and of course the comfy seats. Other eases include push button ignition, 7-inch navigation, phone and audio touch screen, heated front seats, Bose audio with 9 speakers, auto a/c, piano black seatback bar trim, mesh aero board, and power door locks and windows.

The only minus is the tiny trunk, which is understandable.

Indeed, the MX-5 is a thrill of a ride. Open-air motoring buffs will have a blast on the highway or tackling the rigors of daily driving, thanks to the convertible's swift and nimble character. And at just \$31,770 (\$33,310 price as tested), it's a bargain. May the world's best-selling roadster bring smiles and pleasure for another 32 years ... and more!





Thakar Financial, LLC is built on principles of strong work ethics, integrity and placing client's interest first.

We strive to provide exceptional service to our clients and never forget that our success lies in the success of our clients.

**"Wealth is nothing without Wisdom. Wealth and Wisdom is nothing without Health."**



**We are now located in Clearwater, Florida, in addition to Pittsburgh, Pennsylvania.**

Since our inception 26 years ago in Pittsburgh, Pennsylvania, we have been proud to serve many Non-Profit organizations, Physicians, and High-Net-Worth individuals like you. We look forward to many more years of working together. For all your "Financial Health and Wealth" check-ups, please contact us today.



D. Brook Bahrenburg Financial Advisor  
611 Druid Rd E, Suite 403 • Clearwater, FL - 33756  
Tel: 727-677-9700 • Fax: 727-677-9705

Girish Thakar M.S, MBA, AWMA®, President, Registered Principal - RJFS  
2 Robinson Plaza, Suite 320 | Pittsburgh, PA | 15205  
Tel: 412-809-0990 • Fax: 412-809-0995

Securities offered through Raymond James Financial Services, Inc. Investment Advisory Services offered through Raymond James Financial Services advisors, Inc. Thakar Financial, LLC is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.

Left to right: Girish Thakar, M.S, MBA, AWMA®, President, Registered Principal - RJFS.  
Sonia Chowdhry, MBA, Associate.  
Traci McFadden Client Services Manager  
D. Brook Bahrenburg Financial Advisor



**HAPPY STUDENTS SERIOUS EDUCATION**



**CALL FOR A PERSONAL TOUR**

**Corbett Preparatory School of IDS**



PreK3-8<sup>th</sup> Grade  
(813) 961-3087 • [www.corbettprep.com](http://www.corbettprep.com)



Transportation Available

# Premier **HINDU FUNERAL SERVICE** in Tampa

**Our HINDU SERVICE PACKAGE includes...**

- Funeral Service and Cremation conducted on same day. Crematory located on our premises.
- Custom HINDU themed rental casket.
- Funeral Service accessories per the Pandit Ji.
- Live internet streaming of the Funeral Service.
- Renovated Chapel with large seating capacity.
- Ample parking facilities.



**Call to learn about Pre-Planning discounts and financing.**



Contact Lou Bravo for more details...  
727-376-7824  
813-920-4241





**COLLEGE ESSAYS, FROM THE EDITOR'S PERSPECTIVE**

By **ROBERT LEVINE AND SARINA PATEL**



When it comes to college essays, the most important concept is this: if the essay is dropped on the floor without the author's name on it, and if someone picks it up and recognizes who wrote the essay, then you have a great essay.

But to get to that point, you need to know how to write a great college

essay, and how not to write.

Every year, UCA (University Consultants of America) hires former students to assist with editing college essays. This allows us to get multiple sets of fresh eyes, but the greatest gift is to the new editor, who gets to see essays from the point of view of a reviewer rather than a writer. Among others, this year we brought in Sarina Patel, who is a published author and an excellent writer, to help with several outlines and drafts. The opportunity was eye-opening for Sarina. Here are some of her thoughts and tips:

"Write what you want, not what you 'should.' Despite what you may have heard, there is nothing you must write about. This is not an essay for a class. This essay is part of a presentation about you. If you don't believe that there are no limits, re-read one of the essay prompts on the Common Application: 'Share an essay on any topic of your choice.' If you were an admissions reader, would you want to read 1,000 essays about the same topic? Of course not.

Admissions is not about an essay; it's about selecting a person. Just write about yourself.

"Do not be afraid to dream big and write small. Many of the best essays synthesize small moments in the student's life to provide key insight into how the student acted and how their behavior will present in college.

"Flesh out your story. In reading your essay, admissions officers will take a trip back in time. As the narrator of your personal essay, you take them inside of the story. Just ask yourself: how would you normally tell people about your trip? Remember the five guiding questions that you were taught in grade school: who, what, when, where, and why. Answer those with as much detail as possible. Concrete imagery creates clarity.

"Do not edit as you write. Admittedly, I too was guilty of 'writing' until UCA set me straight. Think of drafting and editing as two separate actions, much like talking and eating. You wouldn't talk while you eat, would you? Likewise, you cannot edit well if the document is not complete, and worse yet, editing can disrupt your writing flow, stripping your essay of an engaging and entertaining voice. Do not remove your personality from your personal statement. The takeaway: we can always do spell check, but we can't get your voice if you don't provide your voice. Editors are essay fixers, not fairy godmothers!

"Do not spend all day writing your essay. At UCA, students should spend no more than 30 minutes in the 'flow,' to avoid burnout. There is no award for 'Most Time Spent Writing Your College Essay.' Even if

someone creates such an award, you should not try to achieve it. More time does not equate to a better essay. It just doesn't work that way.

"Know when to step away from the screen. Once finished, close your laptop and mentally decompress. Go outside, listen to music, do something that brings you joy. Being in a good mood definitely equates to better writing."

To be perfectly honest, Sarina Patel quite often told me how surprised she was that so many of our students are, at first, unable to write anything compelling (or even age-appropriate). There is a skill to college essay writing (and it's not grammar). College essays are not like academic writing, or fiction, or poetry. They are "sales" pieces, designed to get you selected by admissions officers, people who are looking for people to become part of their campus communities. There are different structures for different kinds and different lengths of essays. Because this is not something that students have ever done before, do not feel sheepish about asking for help. Just be sure not to embrace the hype, hyperbole and hysteria you see online. Remember: admissions officers selects great applicants, not great essays.

*Robert Levine is the founder and CEO of University Consultants of America, an independent educational consultancy assisting students around the world with applications to colleges, universities and graduate schools. For more information, call University Consultants of America, Inc. at 1-800-465-5890 or visit [www.universitycoa.com](http://www.universitycoa.com)*

**KWALITY FUSION**  
VEGETARIAN AND NON VEGETARIAN • SNACKS & FRESH JUICE BAR

**Lunch buffet available on weekend**  
**Variety of snacks and sweets available.**

2025 E Fowler Ave. Tampa FL 33612  
813-542-4000 or 813 977-6000

**BRING IN THIS AD AND GET 15% OFF ON TOTAL PURCHASE.**  
COUPON EXPIRES SEPTEMBER 30, 2021

**Haveli**  
INDIAN KITCHEN

**Inside & Outside Dining**  
**Catering For All Occasions**

Mon, Wed & Thu | 11:30am - 3:00pm • 5:00pm - 10:00pm  
Fri & Sat | 11:30am - 3:00pm • 5:00pm - 10:00pm

12908 N Dale Mabry Hwy. Tampa, FL 33618  
info@haveliindiankitchen.com • www.haveliindiankitchen.com  
Ph: 813-488-6294 • Fax: 813-488-6293  
For Catering Contact Pawan: 773-354-5000

**BRING IN THIS AD AND GET 15% OFF ON TOTAL PURCHASE.**  
COUPON EXPIRES SEPTEMBER 30, 2021



27TH ANNUAL

OCTOBER 2 - 4

ENZIAN & THE ASIAN CULTURAL ASSOCIATION PRESENT

# SOUTHWEST ASIAN

## FILM FESTIVAL • ORLANDO 2021

### BEYOND BOLLYWOOD



### CHHOTA CINEMA: NEW INDIAN SHORTS 2021



### SATURDAY, 10/2:

11:00 AM THE BENGALI preceded by "Son of a Sweeper"

2:00 PM PEBBLES preceded by "Pilibhit"

### SUNDAY, 10/3:

11:00 AM Chhota Cinema: New Indian Shorts 2021:

"Last Night in Vegas"

"Dammy"

"Strong Son"

"Runs in the Family"

"Nothing But a Human"

2:00 PM 7 DAYS

### MONDAY, 10/4:

6:30 PM LAST FILM SHOW

Enzian Theater  
1300 South Orlando Ave.  
Maitland, FL 32751

**ENZIAN**  
FILM • FOOD • FRIENDS

For more information visit:

[ACA-Florida.org](http://ACA-Florida.org)

[Enzian.org](http://Enzian.org)

Call 407-333-3667

**ACA**  
Asian Cultural Association

United Arts

OF CENTRAL FLORIDA



**SEPTEMBER FORECAST**

By PANKAJ KOHLI



**ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part)** Unexpected expenses may accrue on domestic front. Use of tonal language can create enemies. Some may have to deal with blood impurities, skin rashes, boils, stomach problems, skin rashes, piles or constipation. With unexpected expenses, sudden financial gains may not be ruled out either. Material prosperity is possible. Focus on health should be the primary goal.

**TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts)** Mental anxiety and strain can create health issues. Emotionally upset folks, chances are some might be putting extra load on the heart. Income can be seen in real estate dealings for some. Material comforts and benefits are possible. Unsteady marital relationships may strain spousal relations, so take control of your emotions. Because of malefic planet aspects of Sun, one may feel powerless to act or take decisions. Levels of Vitamin D, B6 and B12 must be checked. Avoid watery places or be careful near water.

**GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (first 3 parts)** Gemini ascendants: anger management, control over emotions need to be watched! Relations with siblings may not be the best. Stomach or intestinal disorders could be troublesome, refrain from acidic, fried or spicy food. Favorable aspects are good on the home front or real estate. Due to duality of this sign and turbulent mindset, ability to take correct decisions may be lacking.

**CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha** Speech and anger need to be checked; it might lead to problems in domestic affairs. Be wise with spending money, high expenses seen on unnecessary stuff. Some stand to gain material comforts and benefits through spouse. Dual channel of income can be possible. Planetary positional strength brings success in job, speculation, business and overall professional setup. Unexpected happy developments are likely in business and in domestic setup.

**LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part)** Being hot headed and getting into arguments may lead to unnecessary friction. However, carrying out well-planned decisions may lead to great results. In other words, planned risk taking could be profitable. Fortunes may shine; money and fame is possible. Watch out for irregular heartbeat, get medical advice. Business partnerships, matrimonial alliances likely to flourish due to planetary placement. Good time to form new alliances.

**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)** Take care of your spouse's health; mother's health might be a matter of concern too. Loss is seen in real estate dealings, automobiles seen for some. New business or matrimonial alliances should not be formed. Planetary positional strength brings success in job, business and overall professional setup. Avoid mental anxiety and unnecessary tension. Your carefree and bold attitude may not be tolerated at workplace; be diplomatic at such places.

**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)** Benefits of working overseas are rewarding for some. Gains from real estate, automobiles are seen! Some may enjoy success in commercial ventures. Financial benefits are on the increase. Material and monetary plans may meet with success; complete all pending projects. Planetary aspect on your sign also blesses one to fight any problem with ease. Some with prostrate, hernia or reproductive organ-related problems should get medical advice.

**SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha** Mental anxiety, depression and stress cannot be ruled out. Planetary influences indicate increase in wealth, relations and happy domestic conditions. Insomnia may be problematic for some. Stay away from taking toxic drugs, smoke, alcohol, which may be quite harmful. Unsteady marital

relationships could strain spousal relations, take control of emotional arguments. No excessive drinking and compulsive eating, watch what you eat. Keep away from gambling.

**SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)** Go full speed on the professional front. Rich gains and negative currents are removed for some. Planetary exchange produces highly favorable professional and personal success. Good news on job front is possible. Health part is manageable. Rich gains can be expected from unexpected sources. Plenty opportunities come your way.

**CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanistha (first 2 parts)** Month is positive, which may fetch good results in personal matters. Major planets are favourably posited blessing you with divine grace. Planetary influences bring success almost everywhere. Some planets might cause bit of health problems; due medical care should be taken. Family life and financially this is a good month. Professionally, it is a positive and a good period for a change. Growth in income in near future! Kapha-related issues, sinus congestion, throat, allergies, diabetes may affect some.

**AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan 21-Feb. 19) Saturn Sign - Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts)** Victorious attitude, pride, ambition, leadership traits are being displayed in your attitude. You are self-motivated and self-inspired; do not let spirits down. Your attitude will help boost you and the family. Domestic happiness, material comforts and worldly pleasures are yours to enjoy. Your sign lord is in its own house bestowing peace in family and domestic matters! Current transitory position of planets brings success almost everywhere. It is a highly positive month in every respect.

**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** Job change is not recommended. Business partnership and marriage alliances must be postponed. Some may suffer from liver complaints, anemia, piles or diabetes. Undue expenses on house, automobiles are seen; therefore, postpone any buying activity. Some planets may cause family and financial problems. Health may be an issue with allergies for many. However, rich gains are possible from overseas dealings.

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

**NEW AGE OLD FAITH**

**READING AND INTERPRETING PANCHANG:**

*Panchang is also known as Five Organs that govern 24 hours of day and night. Interpretations of the five are Tithi, Vaara, Nakshatra, and Yoga and Karana!*

Each day is governed by these five important features. There is a deep connection of the birth star (Nakshatra) and the lunar day (Tithi) and the day of the week (Vaara). The chemistry between the three produces an end result (Yoga). Karana determines the health of the day.

A learned person undertakes result-producing activities that correspond with the Yoga of the day. This is done by studying auspicious time slots in a day, which are not compromised with the presence of any malefic or harmful planetary effects. There are three harmful time slots every day: "Yama Kaal" and Rahu Kaal," where most activities should be restricted. When one maneuvers their activities in accordance to the "Panchang," they are awarded with meaningful results.

**A real life example of malefic effect of a day:**

Why do people feel lethargic or slow or depressed to go to work on Monday morning?

There is a two-hour window on Monday morning, which is governed by Rahu-Kaal. Monday or Moon-day is governed by Moon or Chandra and Rahu is inimical to Moon. So, when Rahu-kaal time starts in the morning of Monday, it produces a negative effect on the mind!





TypTap<sup>®</sup>  
Insurance

# Home & Flood Insurance

# Simplified!

Providing quality insurance, without the hassle.

No obligation home & flood insurance quotes online at  
[www.TypTap.com](http://www.TypTap.com)

## Shruti School of Music Open for New Enrollments



Learn

## INDIAN MUSIC

With

Music Educator & Touring Musician

## Shankh Lahiri

Carrollwood, Near Hindu Temple

**Tabla, Singing, Harmonium**

Group and Private Lessons Available

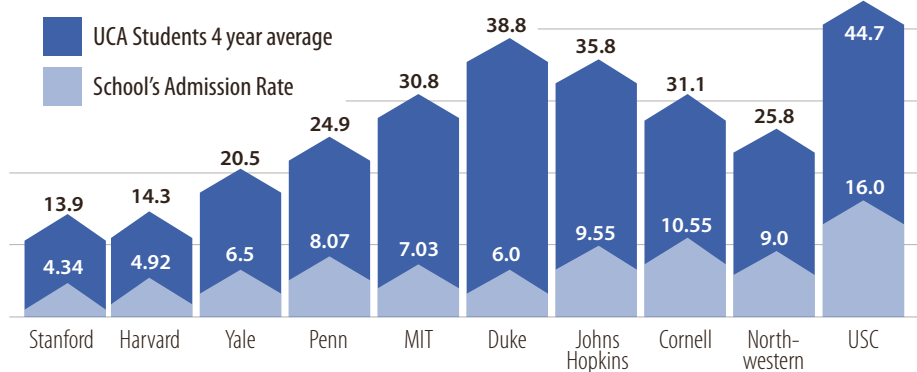
**813 549 9288**

[shrutischoolofmusic.com](http://shrutischoolofmusic.com) & [shankhmusic.com](http://shankhmusic.com)

[shrutiaimtampa@gmail.com](mailto:shrutiaimtampa@gmail.com)



We provide the **WORLD'S BEST** Coaching  
for Undergraduate, Transfer and  
Graduate Admissions



**UCA Students success rates exceed admissions averages**  
Contact us for a free consultation

**UNIVERSITY CONSULTANTS  
OF AMERICA**

[info@universitycoa.com](mailto:info@universitycoa.com)

[www.universitycoa.com](http://www.universitycoa.com)



# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

SEPTEMBER 2021



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



**MALANI**  
— Since 1897 —



## EXPLORE OUR EXCLUSIVE ROSE GOLD DIAMOND JEWELRY

     
WWW.MALANIJEWELERS.COM

**STORE AT TAMPA**  
14424 N. Dale Mabry, Tampa, FL 33618  
☎ 813.866.4653