JULY 2021 EDITOR @ KHAASBAAT. COM

CHASING THE DREAM OF REPRESENTATION

By ANU VARMA PANCHAL













One of my favorite postquarantine traditions is junk food Friday nights with my daughters. We pick up terrible fast food and settle down in front of the TV. I then force upon them great quantities of '80s, '90s and even some early '00s shows and movies, many of which haven't aged

well ("Neverending Story," anyone?). Currently, we're on season four of "Gilmore Girls." Like many comfort shows of this era, stepping back into the cozy environs of Stars Hollow where nothing really terrible ever

happens has been for the most part, enjoyable. Except for the episode where this dialogue happened:

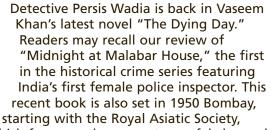
LORELAI: Oh, you're ordering the Indian food? RORY: Yup.

LORELAI: Good, enjoy. Can you burn the house down afterward, 'cause that's the only way we'll get the smell out.

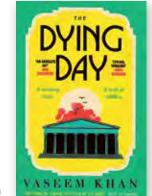
My mouth fell open. It was so casually, breathtakingly rude. And this show came out in the 2000s — we're not talking about some distant past when casual racism was acceptable. The sad part? We were so starved for representation back then that just the mention of Rory ordering Indian food probably caused a brief thrill of recognition and response. Yes, we've come a long, laborious way.

Continued on page 13

"The Dying Day" (330 pages; \$26.99) by
Vaseem Khan; published by Hodder & Stoughton (www.hodder.co.uk)



By Nitish which for more than a century safely housed a 600-year-old copy of Dante's "The Divine Comedy"



in its archives. As the author describes the Darbar Hall in the society, "Whitewashed walls, dark wooden flooring, cast-iron pillars topped by ornate capitals, and Gothic chandeliers in which pigeons routinely roosted. Light flooded in from lead-lined windows to illuminate a succession of marble busts of the great and the good." Continued on page 13



By BHAVI NIRAV



Seeds enable a new plant generation, they are rich in nutrients to protect and provide for the embryonic plant inside. Seeds aptly fall under the category of functional foods since they are the powerhouse of nutrition, energy and known to provide numerous health benefits, making them an integral part of our diet. Large categories of seeds are cereals/grains, legumes/beans and nuts. Smaller categories of seeds come from flowers, fruits or vegetables.

The focus of this article will be the smaller categories of seeds like flax, sesame, hemp, chia, sunflower and pumpkin seeds.

Research studies indicate a definite association in seed consumption with decrease in risk of diabetes Type 2, some cancers, high blood pressure and high cholesterol. Seeds are known for their high fiber, lignan, phytosterol, vitamins and mineral

content but the following discusses some other unique benefits.

Flax seeds - Grown worldwide and a good source of plant based essential omega 3 fatty acid, Alpha linolenic acid(ALA). High in lignans, soluble fiber, vitamins, minerals like potassium, calcium, magnesium, phosphorus, iron and vitamin A. Continued on page 12



Independence Day celebrations and more!

Page 2

CHANGE SERVICE REQUESTED

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Dear Readers:

PUBLISHER'S NOTE

We have resumed listing events as activities slowly pick up. Community leaders, please keep us informed about upcoming events. Have a story idea? Tell us.

Thank you 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

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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.

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EVENTS

TAMPA BAY AREA

JULY 12-16: KALOTHSAVAM; weeklong, all-day interactive workshop presented by Rudram Dance Company; yoga/body conditioning, Bharatanatyam, folk dances of India, theater, storytelling with slokas, public speaking, music; 8 a.m. to 5 p.m. daily; \$300 includes lunch and snacks; Hindu Temple of Florida, 5509 Lynn Road, Tampa; for information, email rudramdancecompany@gmail.com

JULY 18: UTSAV: FOLK DANCES OF INDIA; presented by Rudram Dance Company; raas, bhangra, manjira, garba, karam, kurathi, kummi, thiruvadhira, santhal, chanda melam and yakshagana; \$25, \$35 and \$15 for students; 5 to 7:30 p.m.; USF School of Dance, Theatre 1, 3837 USF Holly Drive, Tampa; for information, email rudramdancecompany@gmail.com

JULY 21: ICC SENIORS GET-TOGETHER; India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; no age restriction; for information, call Ram Jakhotia at (813) 962-4172 or (813) 863-3048.

AUG. 29: INDIA INDEPENDENCE DAY CELEBRATION; hosted by Federation of Indian Associations of Tampa Bay (FIA of Tampa Bay); delayed by two weeks to ensure health safety of community members; India Cultural Center, 5511 Lynn Road, Tampa; for information, call Event Chair Jai Chandran at (813) 992-2014 or FIA President Jigisha Desai at (813) 731-7747.

SEPT. 24-25: HINDU MATRIMONIAL USA; Tampa Bay's third annual matrimonial meet & match; two separate events for two different age groups: 26 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

As more activities resume, we request organizers to email us event details to editor@khaasbaat.com by the 20th of the month for the following month's issue.

NEW BOOK PUBLISHED

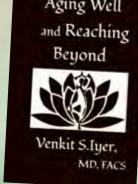
Aging Well and Reaching Beyond



retired general and vascular surgeon and a long time resident of Palm Harbor, Florida has recently published a new book with the above title. It contains

Dr. Venkit S. Iyer, a

published a new book with the above title. It contains useful information on



preventive health, wellness measures.

elder care and end of life issues. Aging is a process and not a disease. Part of it is due to built in codes in our genes, which is "Nature". However part of it is due to our habits, behavior and conduct, which is "Nurture". The book is based on facts and science. It is a must read book for senior citizens, providing information as to how to live well, age gracefully and end the journey of life peacefully.



KIA SORENTO CAN TAKE YOU OFF-ROAD TOO!

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

It's bigger in wheelbase by 1.4 inches and height by 1 inch. Also, overall cargo volume is up by 2.5 cubic feet from the previous version. Best of all, the 2021 Kia Sorento is offered in a



SORENTO X-LINE (AWD)

Wheelbase: 110.8 inches

Suspension: MacPherson front

Steering: motor-driven power

Fuel capacity: 17.7 gallons

Price as tested: \$44,290

Web site: www.kiausa.com

Tires: 255/45R20

Length: 189 inches

Width: 74.8 inches

Height: 70.3 inches

strut, multilink rear

Highway: 28 mpg Base price: \$42,590

City: 21 mpg

wide range of trims and power trains, including hybrid. Our test of this fourth-gen SUV was the all-new Prestige X-Line AWD trim. Believe it or not, the ride packs guite a punch.



A 2.5-liter turbocharged GDI 4-cylinder engine cranks out 281 horsepower @ 5800 rpm and 311 pounds-feet of torque @ 4000 rpm. Seating six (seven is also offered in other trims), the midsize SUV is coupled to a solid 8-speed dualclutch auto gearbox. Eco, smart, comfort, sport and snow drive modes are offered. Tow capacity is OK at 3,500 pounds.

The front shows off a dark hyper

silver radiator "tiger nose" grille mesh flanked by LED headlights and daytime running lights. The bumper delivers a

rough appearance thanks to molded-in skid plates. But it is the classy interior in the steel unibody SUV, packed with abundant creature/tech goodies, that wins hands down. The gigantic 12.3-inch digital instrument



cluster sports an analog speedometer and tachometer with fuel and engine temp readings. Space is plenty with a one-touch, slideand-fold second-row Captain's chairs and a 50/50 third-row seat. All in all, you get 75.5 cubic feet of space with both seats down. Other conveniences are 10-way

power heated/cooled front seats, dual auto a/c, push-button start, satinchrome door handles, robust leather shifter and tilt/telescopic steering column, 10.25-inch infotainment touch screen, panoramic sun roof, power lift gate and nice-looking wood on doors and dashboard.

Our hats go to Kia for installing the 2.5 turbo engine into the well-rounded Sorento lineup. By no means is the new power train inadequate to haul the nearly 4,000-pound SUV. This eminently useful package is a smart choice for the SUV buyer who at times likes to venture off the beaten path.



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MATA KI CHOWKI

MONDAY, JULY 12 (6:00 PM to 8:30 PM)

SHRI JAGNNATH RATH YATRA

SUNDAY, JULY 18 (6:00 PM to 7:00 PM)

JHULAY LAAL JI BHAJAN

TUESDAY, JULY 20 (6:30 PM)

SHRI JAGNNATH JI BHAURA

WEDNESDAY, JULY 21 to SUNDAY, JULY 25 (10:30 AM to 11:30 AM)

EVERYDAY GAURI /JAYA PARVATI VRAT PUJA

FRIDAY, JULY 23 (6:00 PM to 8:00 PM)

VYAS GURU PURNIMA

MONDAY, JULY 26 (10:30 AM to 6:00 PM)

NORTH SHRAVAN SHIV PUJA START

WEEKLY EVENTS

EVERY MONDAY - 6:30 PM

SHIV ABHISHEK AND PUJA

EVERY TUESDAY - 7:00 PM

SUNDARKAND

HANUMAM KATHA

EVERY THURSDAY - 7:00 PM

SAI BABA SATSANG MAHA PRASAD

Pandit Manikya Sharma 813-484-9568

Pandit Rushi Vyas 813-503-3388

IMPORTANT

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





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HOW TO BOOST YOUR IMMUNE SYSTEM

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



The pandemic seems to be subsiding in the U.S. and the precautions are being lifted slowly. However, we are still not over with this virus and the new Delta variant, currently spreading in the U.S., is of great concern because it is particularly dangerous to young people. Thankfully, our vaccination rate is going up and already 62 percent of the U.S. population has received at least one dose of Covid-19 vaccine and the infection rate is steadily declining.

We have had many pandemics before, including the 1919 Spanish Flu, AIDS-HIV, SARS, Ebola, H1N1, H2N2 and such. Epidemiologists warn there will be more in

the future; and we still don't know when we will be rid of this virus. So, what are we supposed to do in the meanwhile? Now is the time to think about boosting your immunity and build resistance to all infections be it a virus or bacteria. Here are a few helpful suggestions.

- **1. Nutrition** plays a key role in developing and maintaining a healthy immune system. A well- balanced diet rich in fruits and vegetables, whole grains, nuts and seeds, proteins, especially fish and egg whites, would be a strong immune booster. 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 the recent lockdown and house confinement, obesity has been on the rise and it is a major risk for any infection!
- **2. Drink enough fluids:** Water is the best drink and it helps to eliminate toxins from the body. Unsweetened beverages, skim milk, non-dairy products like soy milk, etc., are okay too. 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 the production of antibodies that fight the invading organism. 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, keep moving.

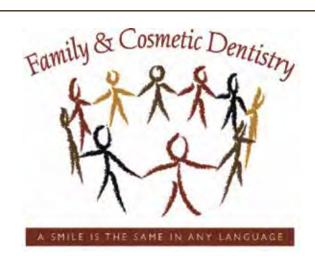
- **5. Don't smoke!** Tobacco use in any form and cigarette smoking, in particular, is associated with numerous diseases, especially that of heart and lungs. It certainly affects the body's immune functions too. Cigarette smoke is a double-edged sword in that it either exacerbates abnormal immune reaction 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, spirituality 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 diseases may end up not getting enough of these from the food, especially vitamins B and D, calcium and magnesium. A standard multivitamin tablet may do the trick but sometimes you have to take additional Vitamin D and calcium.
- **8. Get enough sleep.** Adults should try to get 7-8 hours sleep at night. Practice good sleep hygiene like going to bed and getting up at the same time every day; don't take any stimulant drinks like tea or coffee late in the day and, spend some time outdoor every day if you can.
- **9. 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.
- **10. Keep current with all recommended vaccines,** including Covid-19 vaccine and flu vaccine. Vaccines prime your immune system to fight off infections before they take hold in your body.

A strong immune system will help avoid getting sick by reducing your susceptibility to infections, so you can enjoy a long healthy life. And don't forget the drill to prevent exposure to whatever may be the epidemic or pandemic that's affecting the community at a given time. And always observe strict personal hygiene.

To be continued ...

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





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ESTATE PLANNING FOR NEWLYWEDS

By SEEMA RAMROOP



Estate planning might sound like something only your wealthy great-uncle Frank has to worry about. You may wonder how your worldly possessions could possibly qualify as an "estate." Believe it or not, almost everyone needs to take care of some basic estate planning, especially newlyweds. Most newlyweds don't want to think of the possibility of losing their spouse, but the fact is that losing your spouse could be an even worse experience without the proper estate plan in place.

Wills

If you only do the bare minimum of estate planning, make it a will. In your will, you can leave your property to your spouse or whomever else you'd like. You should also determine secondary beneficiaries in the event that both of you die at the same time. Your will should name a designated executor, the person responsible for making sure your wishes are carried out.

Without a will, your property is at the mercy of your state's laws. Depending on which state you live in, this could leave your spouse out in the cold. Additionally, if you have children, your will should designate guardians in case you and your spouse die at the same time.

Avoiding Probate

While creating a will is a great first step in estate planning, it cannot help you avoid probate. Probate is the process of executing a will, and it can take months or even years, and cost up to 5 percent of the value of the estate. The time and money involved in probate is probably not what you had in mind for your beneficiaries. If you live in a community property state, your property will automatically transfer to your spouse at the time of your death (unless noted otherwise in your will or prenuptial agreement). In a common law state, however, you'll have to make sure that you and your spouse hold large property in "joint tenancy with right to survivorship." This will ensure that your spouse automatically acquires ownership upon your death.

Another method of avoiding probate is the use of living trusts. A trust is a separate legal entity that holds property, so anything within a trust is exempt from probate upon your death. Marital trusts are trusts that address the specific needs of married couples. There are several types to choose from, with options for various circumstances.

Prenuptial and Postnuptial Agreements

A prenuptial agreement is a contract made between two people before their marriage begins. A postnuptial agreement, as the name suggests, is created after the marriage takes place. Both agreements generally specify what property is held While creating a will is a great first step in estate planning, it cannot help you avoid probate by each party prior to marriage and how that property will be divided in the case of divorce or death of one spouse. Prenuptial and postnuptial agreements are especially useful for couples where one party owns a business, has children outside the marriage or has considerable property from before the marriage. These agreements can be helpful in determining property ownership, especially for couples living in a community property state who do not want all property evenly divided, or

vice versa.

Beneficiary Designations

Certain property can be passed directly to beneficiaries without the use of a will or trust. For instance, life insurance benefits, retirement plans and bank accounts can all be left to your spouse when you die, as long as you name him or her as the account beneficiary. When you designate a beneficiary, your account becomes "payable on death," thus avoiding probate court and fees. If you don't want to leave an entire account to your spouse, you can split up the assets among various beneficiaries. It's also a good idea to list secondary beneficiaries in case the primary beneficiary also dies. Naming beneficiaries on your accounts is fast and can be done without the help of a lawyer.

Living Wills

Your estate plan is not only a plan for your death, but also in case you were to become incapacitated. It's important to determine what should happen to you and your property if you become unable to communicate or make decisions for yourself. A living will can specify health care treatments you do and do not want, and how you'd like to be treated in the hospital. For instance, do you want to be kept on life support? Do you want to be fed through a tube if necessary? Will you donate your organs? When and if the time comes, you won't be able to answer these questions yourself. Avoid putting the decision-making burden on your spouse by listing your wishes in a living will.

Your estate plan should also include a power of attorney designation, which is the person to make decisions for you if you become unable to do so yourself. You'll probably assign your spouse with power of attorney, because he or she is most likely to know your wishes. Even if you have a living will, your power of attorney can make decisions that aren't specified there. For instance, the power of attorney can make financial decisions such as paying your bills or managing your money. You can invoke the power of attorney even if neither spouse becomes physically or mentally incapacitated — if one of you is out of town, for example, the other can sign important documents and make decisions on his or her behalf.

There are two major myths about estate planning. The first is that it is a grueling, depressing process. Getting your estate in order does not have to be difficult to complete. If you are relatively young and have a small estate, the process should be quick and can even bring couples closer to each other. The other myth is that your estate isn't large enough to warrant an estate plan. If you'd like to override the state laws pertaining to property ownership, or if you'd like to ease the burden on your spouse in the event of your death, estate planning is definitely for you.

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

HOW ABOUT SOME CAREFREE STYLES?

By KIRAN BAHL



Is it hot enough yet? The weather is sunnier (and more humid) and the temperatures are in the 90s. Indian clothing, the jewelry and even the makeup all together may seem like a job to wear in this heat. But before the holiday season begins next month with a sneak peek celebration of Eid this month, let's focus on the light and the airy to relax a little. It goes with the weather's mood of summertime!

WEAR WHITE

Yes, white is not a popular choice of color when we think of Indian fashion or a desi occasion. But it can look casual or formal depending on how you wear it. And it's a scientific fact – light bounces off white, creating an airier feel. That's what we want for summer!

An all-cream sari with chikankari work in a pastel shade is oh-so-pretty. A white lengha or salwar kameez with silver or gold embellishments scream elegance but in a cooler way, literally. Keep jewels and makeup light for daywear and darker for evening events. The only pop or contrast that could be added on are with your heels or sandals. A bright pink or green with white is tropical, vibrant and now.

JEWELRY HIGH

Jewels are finally making a massive comeback for the upcoming holiday months. A year of lockdown and Covid-19 woes had us all mostly home in nothing but bedwear with our Netflix. Dressing up is revived even higher.

The traditional sets are coming out with full chokers, layered in tiers and tiers of kundan or stones. Earrings are full and wide, not just long. Tikkas and bindis are taking a backseat for now. Neutral gold and silver bases with matching stonework is trending. Or, for sharp contrast, wear a multi-colored rainbow set to mix and match with every ensemble. Feeling it's all too hot and too much to wear? Opt out the earrings or the necklace in your set. For

balance, choose an updo if wearing the earrings or let your hair loose to cover your bare ears but give attention to a beautiful neck piece.

Big rings, a multitude of bangles, waist belts, and anklets have come into runways and look books for these next few holiday months, keep them handy and ready!

MAKEUP BUT DOWN

Lots of makeup feels necessary when dressing up for a desi holiday or occasion. We want the full on kajal in the eyes and the deep, dark lips and tips to shine. Here are some easy ways to decorate your face but also not have it melt into a mess, especially if outdoors.

For eyes, use your face powder first to dab both eyelids and on underneath your eyes. This will give you a foundation, a dry base of sorts Layer on the eyeliner, mascara and eyeshadows for any fancy gathering. For a daytime get-together or pooja, just keep the eyeliner and swipe on one shade of shadow. Use an eyelash curler for those lashes and you're

For lips and tips (both finger and toe nails), go dark if you want. Just be sure to use lipliner so your color doesn't 'bleed' out. If wanting a bolder dark lip look in the day, keep eyes simple and try a plum or rust lip shade. Very pretty! For nails, nudes are still in but if you want some color, try maybe an inversed French manicure or French manicure outline in one (or several) neon shades. You'll shine.

Happy summer to all. Enjoy the long lazy days, grab an iced tea or chai and take a dip in the ocean! Before you know it, they'll be replaced by schools starting back up, work feeling busier and then there are the fun upcoming holidays. But most important, enjoy each other, 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











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THE EVOLUTION OF THE ART MARKET

By BRINDA PAMULAPATI



For hundreds of years, art fairs and art galleries were the primary places to purchase original art.

Art galleries have had the responsibility of finding artists with great creative ability, promoting their work, and supporting the artists. They have

traditionally been highly expensive and prestigious venues, where only art collectors with deep pockets willing to spend a fortune were entertained.

Art fairs are places where many artists, galleries, art lovers, and art collectors have come together to enjoy and purchase art. To participate in mega fairs, such as Art Basel in Miami Beach and the Armory Show in New York, galleries have had to pay huge amounts to reserve a booth, and art lovers have had to buy tickets to gain access. Comparatively smaller art fairs, such as "LeMoyne's Chains of Park" in Tallahassee, are more artist friendly and have not required entrance tickets.

As awareness of art has spread, more people beyond wealthy collectors have developed an appreciation for hanging original works of art in their home. As a result of online shopping becoming more accepted and a long confinement indoors, more people have been browsing and purchasing artwork online.

Some businesses have developed innovative ways to sell art remotely. A few examples include gallery partnerships with sites like Artnet and Artsy, which agree to showcase works of art in exchange for monthly membership fees and/or commission on sales. Singulart, an online gallery, represents individual artists and takes commissions.

Prestigious galleries, such as David Zwirner, have also come up with unique online initiatives. David Zwirner selects 100 works of art, chosen from galleries around the world, and introduces them to their private collectors. They take a small percentage of the sale price, but only when the piece is sold.

Virtual galleries have helped new and mature collectors connect to art and artists remotely and further normalized the online purchase of art. This change has enabled galleries to feature artists from distant places without the burden of transporting the delicate artwork for a physical show. Collectors, meanwhile, have gained access to a broader range of collections. From wellcurated online galleries, they are now able to build

a museum-quality collection with a few clicks of a mouse.



Figure 1:

Inspiration, Oil on Linen, present online show at Venvi Art Gallery by New York artist Austin Palmer Smith.



Figure 2:

Marker 5, Oil on Canvas, by Nancy Dillen from Melbourne, now representing in the Tallahassee gallery.

Venvi Art Gallery, too, has expanded to online shows and begun to feature more artists from New York, Berkeley, and other parts of Florida without having to ship the artwork to the physical venue. From the time I opened the doors of Venvi to the age of online viewing and purchasing, I have seen people from all different age groups, social statuses, and geographical locations purchase art. Both mature collectors as well as millennials have browsed and bought art from the physical gallery as well as online. As the artsy website states, "91 percent of the luxury buyers do not buy art." As art has become more accessible to the general public, art collecting has grown increasingly more democratic.

Brinda Pamulapati, owner/managing director, of Venvi Art Gallery in Tallahassee, can be reached at (850) 322-0965 or visit www. VenviArtGallery.com

THE IMPORTANCE OF HONEST FEEDBACK

By DR. KARYN MATHURA-ARTHUR



In any organization, growth and improvement are important. If you do not improve on systems, services or products, then you risk losing your competitive edge. Yet, what better way to improve your products or services than to seek feedback?

Giving feedback is not just an avenue for criticism, but a free and quality way to get reviews about your work from the outside. It is easier, kinder, and swifter to take an inward introspective look on things, but the most effective form of assessment comes by accepting feedback.

Unfortunately, not many people know how to give/request honest feedback, and this can affect/limit the improvements.

Here are great tips to request/give honest feedback.

- Assure the giver that their feedback is welcomed and will be viewed objectively.
- Sound curious when receiving feedback, rather than argumentative or defensive.
- When giving/asking for feedback, be specific.
 Do not say "your presentation was ok" rather, say "while I loved your presentation, I felt the flow and smooth delivery of the speech were missing".
- Explore non-conventional methods of

requesting feedback.

 Always consider and investigate all feedback, and make necessary adjustments.

These, among others, will greatly improve the quality of feedback you receive and how you act on them. Feedback is analogous to market surveys; they can be random, specific, real, and sentimental.

Feedback is great in their random and honest form in that:

• It gives a clear goal/purpose.

Before a new product/service launches for the public, it usually undergoes a "testing stage." Here, the manufacturers try to determine the public's perception. The results of this testing stage help them adjust their products before launch.

So it is with our corporate ideas and other services. Feedback is specific and it leads to direct improvement.

It promotes good working ethics.

Honest feedback fosters positivity and efficiency. When people/colleagues can accept honest criticism, it will improve overall team efficiency.

• Promotes innovation and change.

These days, the easiest way for products or companies to improve their process is to act on the feedback from users.

Pure innovation stems from inefficiencies in earlier processes.

• It improves the sense of belonging.

Asking for feedback from members of the team, consumers, and other groups fosters a community. People appreciate it more when they are involved in the processes of a project (in any

When you request their input/"correction" it makes them happier and motivated.

It toughens up the process.

Getting feedback is the easiest way to get hundreds of ideas and useful opinions about a process. Any project/service that is backed by ideas can hardly be shaky.

Even in intelligent AI and machine learning systems, the easiest way to improve their systems is through feedback (data learning). And it has become a useful industrial breakthrough of all time

Any organization, process or person that is averse to feedback risks a lot for the future.

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

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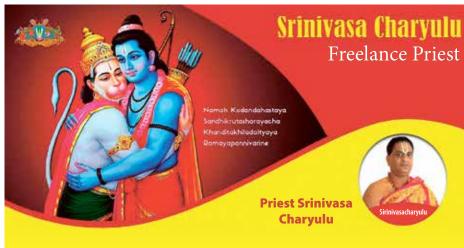
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11

REVAMPED 2022 HYUNDAI TUCSON WILL ENTICE BUYERS

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

Vivid and stunning desert landscapes, splendid and picturesque drives, unbelievable viewpoints, magnificent mountain ranges, marvelous biking and riding trails, serene picnic spots, and the extraordinarily enduring saguaro cacti make Arizona's second largest city into a bewitching metropolis. And the perfect venue for the Hyundai folks to kick off their overhauled 2022 Tucson. Welcome to Tucson the city and more importantly, Tucson the SUV.

First introduced in 2004, the compact SUV has undergone a makeover in the past. But the inside out redesign and power train transformation (with hybrid and plug-in hybrid) for the front-wheel or all-wheel-drive Tucson is major. And for the better, we must say.

It's a bigger vehicle than the predecessor in every respect. Length is up by 6.1, width and height 0.6 and wheelbase 3.4 inches; cargo volume increases by 7.7 and passenger volume 6 cubic feet. In essence, there is plenty of leg room now for rearseat passengers. Make it a total of 108.2 cubic feet for total passenger room. Cargo space is a cool 80.3 cubic feet with the rear seat down.

A 2.5-liter direct-injection gasoline engine puts out 187 horsepower @ 6100 rpm and 178 pounds-feet of torque @ 4000 rpm. A 1.6-liter turbocharged gas engine develops 226 hp and 258 pounds-feet of torque with an electric motor and battery pack. The plug-in hybrid is also 1.6 but packs a punch at 261 hp and with an electric-only range of 28 miles before fuel kicks in. A 6-speed or 8-speed auto gearbox is offered depending on the trim you pick. The front MacPherson strut and multilink rear suspension have been re-engineered while body rigidity, sound damping and safety have improved with advanced high-strength steel.

A top-selling SUV for Hyundai, the fourth-gen Tucson boasts a sporty, modern, sleek look up front as diamond-cut elements gaze at you from the



sharp parametric-jewel grille. The cabin is "hidden tech" as the Hyundai team likes to call it with a lowered and hoodless digital instrument cluster, button less center stack, capacitive touch controls, multi-air mode, new ambient lights, 10.2-inch color touch display, Hyundai digital key (lock/unlock vehicle with phone), latest version of Bluelink and remote smart park assist. Standard features on the base SE include tilt/telescopic steering column, 6-way adjustable driver seat and 60/40 fold seat with recline/center armrest.

Safety is paramount for Hyundai with dual front and side airbags, side curtain with rollover sensor, lane keep/follow assist, forward-collision warning, four-wheel antilock brakes with electronic brake distribution and brake assist, front/rear parking sensors and crumple zones, electronic stability and traction control, blind-spot warning, forward collision avoid-assist, remote keyless entry, daytime running lights and tire pressure monitoring system standard.

Starting at \$24,950, the Tucson peaks at \$37,350 for the limited hybrid AWD. Now that is a heck of a deal. The three power trains result in a responsive ride, sharp handling and decent overall cornering balance. And Hyundai's five-year, 60,000-mile basic, and 10-year, 100,000-mile power train warranties should convince you to sign on the dotted line.

<u>STORY OF THE SUPER SEEDS – PART I</u>

Continued from page 1

Seeds enable a new plant generation, they are rich in nutrients to protect and provide for the embryonic plant inside. Seeds aptly fall under the category of functional foods since they are the powerhouse of nutrition, energy and known to provide numerous health benefits, making them an integral part of our diet. Large categories of seeds are cereals/grains, legumes/beans and nuts. Smaller categories of seeds come from flowers, fruits or vegetables.

The focus of this article will be the smaller categories of seeds like flax, sesame, hemp, chia, sunflower and pumpkin seeds.

Research studies indicate a definite association in seed consumption with decrease in risk of diabetes Type 2, some cancers, high blood pressure and high cholesterol. Seeds are known for their high fiber, lignan, phytosterol, vitamins and mineral content but the following discusses some other unique benefits.

Flax seeds – Grown worldwide and a good source of plant based essential omega 3 fatty acid, Alpha linolenic acid(ALA). High in lignans, soluble fiber, vitamins, minerals like potassium, calcium, magnesium, phosphorus, iron and vitamin A.

Omega 3 fatty acids in flaxseeds contribute to reducing inflammatory mediators. Soluble fiber in flax seeds helps in treating digestive disorders like constipation, irritable bowel syndrome and diverticular disease.

According to a study on 29 Type 2 diabetic patients, supplemented with 10 g of flax seed powder for a period of one month, fasting blood glucose was reduced by 19.7% and glycated hemoglobin (HbA1c) by 15.6%. A favorable reduction in total cholesterol (14.3%), triglycerides (17.5%), Idl cholesterol (21.8%) was also observed.

Flaxseeds should be eaten ground since whole seeds pass through the intestine undigested.

Ground flax seeds are oily and slimy. They are excellent as egg substitutes in baking or for thickening broths, gravy or sauces. They are great to add to flours, oatmeal, shakes, smoothies and milk before bed.

Sesame seeds – Primarily an oil seed crop, they are grown in Asia and east Africa. Part of a wide variety of cultures Asian, Mediterranean, South American, Mexican, because of their amazing health benefits. They are rich in fiber, phytosterols, protein, many vitamins, minerals and antioxidants such as copper, manganese and magnesium. Sesame seeds are one of the most prevalent sources of lignans in the diet, being rich in lignans such as sesamin and sesamol. Sesamol is a phenolic compound in sesame seeds, having anti-cancer, antioxidant and anti-inflammatory properties.

As per the ancient science of Ayurveda: sesame is a blood builder, it preserves body heat, and strengthens bones, muscles and even willpower. Consumption of sesame seeds moisturizes skin, hair, strengthens liver and eyes. Due to the health benefits it offers, the effect of sesame seed and its oil have been studied on human health. According to one study conducted on 50 participants with osteoarthritis of the knee, 40 gm daily supplementation of sesame seeds for two months significantly lowered serum total cholesterol, LDL-cholesterol and malondialdehyde MDA (biomarker of oxidative stress) (P<0.05), while no significant difference in serum values of lipid profile and oxidative stress parameters was seen in the control group (P>0.05).

A review (eight controlled trials, 843 participants) published in Journal of the Science of Food and Agriculture, 2017, concluded that sesame consumption can reduce systolic BP (-7.83 mmHg) and diastolic BP (-5.83 mmHg).

Sesame can be eaten raw, roasted or ground. Roasted golden or black sesame are used to make ladoos, chikki (brittle), mouth fresheners, tahini, zatar seasoning, toppings on sushi, pad thai, etc. Sesame oil is used in Asian cooking to impart distinct aroma and flavor.

Recipe Of The Month

Tahini yogurt dip

Ingredients

Sesame seeds 3 tbsp

Yogurt 1 cup

Mustard - 1 tsp

Maple syrup - 1 tsp

Salt to taste

Lime juice ½ tsp depending on

sourness of yogurt

Garlic - 2 big cloves

Method:

Roast golden sesame seeds, cool and grind in a coffee grinder.

In a chopper pulse yogurt, salt, little mustard, garlic, lime juice and maple syrup, until all ingredients are mixed well.

Mix in sesame powder to the yogurt and pulse one or two times.

Enjoy this healthy refreshing dip with wraps, sandwiches, burger, pita bread/chips.

To our health!

To be continued ...

Bhavi Nirav is a certified Iyengar yoga teacher, Registered Dietitian/M.S., R.D., L.D., and can be reached at swarayog@gmail.com

CHASING THE DREAM

Continued from page 1

We went from a brown face Peter Sellers in "The Party," to Amrish Puri eating monkey brains in the "Temple of Doom," to heavily accented convenience store clerk Apu on "The Simpsons" (for which Hank Azaria publicly apologized this year). Things got better, and people like Mira Nair made movies like "The Namesake." We were still only telling purely Indian stories, but at least they were integrated into the American landscape in which we lived.

And now? We have Hasan Minhaj filling seats around the country with his "The King's Jester" tour this fall. Aziz Ansari's "Master of None" won critical acclaim and several industry awards. Maitreyi Ramakrishnan broke barriers by starring in Mindy Kaling's Netflix series "Never Have I Ever." Disney Junior introduced "Mira Royal Detective," a show I wish my girls would have had when they were little, with an all-South-Asian cast and creative crew and no ridiculous accents.

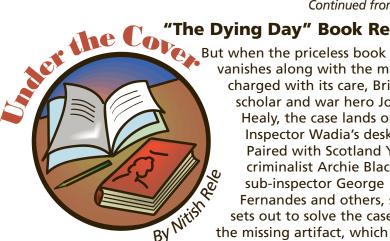
But while all this progress and control over the narrative is fantastic, it's still not enough. True representation, as my frustrated 16-year-old vented to me, is more complex than just seeing brown people on screen. True representation will be when there doesn't have to be "the Indian girl TV show." True representation will be when we are just cast as interesting characters whose ethnicity is just one part of their story. It has started to happen (Jameela Jamil and Tiya Sircar in "A Good Place," Irfan Khan in "Jurassic World," or Manish Dayal in "The Resident"), but it will take a lot more work to undo and overcome years of stereotyping. Who cares, you might ask. It's just entertainment! But on-screen stereotyping is harmful because it reflects and reinforces what we as a society find to be acceptable.

Take this seemingly innocuous incident that occurred in one of my younger daughter's classes while e-learning this past year. During a conversation about mental health, the topic of yoga and meditation came up. Looking around the screen, the teacher called on a South Asian classmate (who was born and raised in America) to add insight to the discussion with expertise from "his country" because of course, every brown kid surely meditates after breakfast before signing in for his first zoom class. It reminded me of a morning when I was volunteering at the media center at my daughters' elementary school. The Internet went down, and another volunteer asked if I could fix it because, "Aren't you guys good at that stuff?" Being associated with yoga or computer proficiency aren't bad things in themselves — I'm flattered anyone would associate me even erroneously with technological proficiency but they are lazy stereotypes. And dismantling these notions onscreen is one way to allow for more authentic, diverse and realistic expressions of our identities, which will hopefully translate to real life as well. We owe it to ourselves and our children to demand better, whether it's from the screen ... or the audience.

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

Continued from page 1

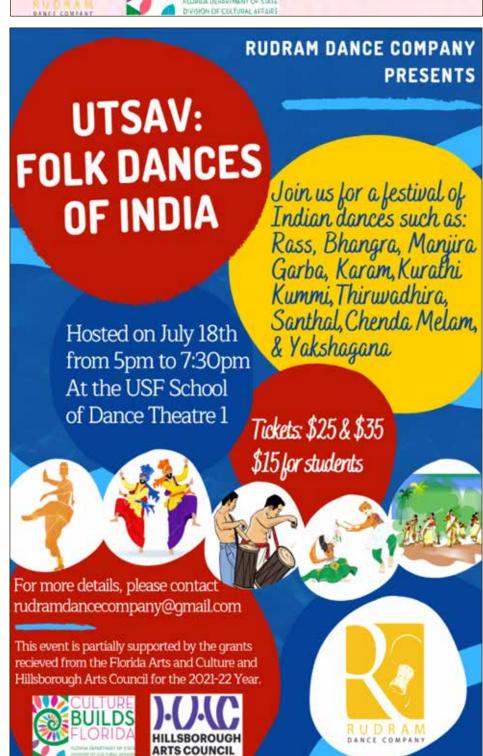
"The Dying Day" Book Review



vanishes along with the man charged with its care, British scholar and war hero John Healy, the case lands on Inspector Wadia's desk. Paired with Scotland Yard criminalist Archie Blackfinch, sub-inspector George Fernandes and others, she sets out to solve the case of the missing artifact, which slowly

becomes a murder mystery (Nazis, freemasons and more) as the deaths pile up. Evidently, she has a soft corner and liking for Blackfinch. "His smooth cheeks gleamed in the overhead lighting, and his thatch of dark hair had been Brylcreemed back, giving him the neatness of an otter. He looked at her through black-framed spectacles, his green eyes crinkling with good humour." Other interesting characters rounding out the story are the inspector's wheelchair-bound father Sam, who owns a bookshop, his old friend Dr. Shaukat Aziz, and Auntie Nessie who desperately wants her niece to tie the knot. Truly, the Bombay of the 1950s, now Mumbai, comes back to life as in: "... a seven-storey art deco building on Marine Drive, overlooking the Back Bay. The mid-morning sun made prisms on the water as boats bobbed on the chop. Beneath her feet, traffic moved along the road: a steady stream of pedestrians wandered along the curving promenade beside it." Like the first in the Malabar House series, "The Dying Day" is serious stuff involving codes, riddles and puzzles. But you will be hooked onto it like us as we await the next in the Persis Wadia crime series.





LEGENDARY FORD BRONCO CHARGES BACK TO SHOWROOMS!

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

After 25 years out to pasture, the Ford Bronco has returned to the rodeo! And what a comeback! Ford engineers have brought tough competition to the game in response to its chief rival: the immensely successful and iconic Jeep Wrangler.

The Bronco Sport version (Badlands 4X4 trim) Ford gave us comes with rough-and-ready looks and offroad prowess.

Though offered with a base 1.5-liter 3-cylinder power train, our Bronco had plenty more muscle with its 2.0-liter turbocharged Ecoboost inline 4-cylinder engine. It pumps out 250 horsepower @ 5500 rpm and 277 pounds-feet of torque @ 3000 rpm.

EcoBoost is essentially twin turbochargers and a small-displacement engine working in tandem with gas-direct injection to produce a powerful but fuel-efficient engine. It's mated to the standard lively 8-speed auto gear box. An independent MacPherson strut front end with tuned struts and stabilizer bar, and rear double lateral link semitrailing arms suspension, isolate occupants from road noise and imperfections to ensure a safe jaunt. Providing superb on-center feel to the driver is an electric power system. G.O.A.T. (Goes Over Any Type of Terrain) modes are normal, eco, sport, slippery, sand, mud/ruts and rock crawl.

Up front, rounded LED headlights flank the signature cartridge gray grille with BRONCO etched in white letters. Metal bash plates, front tow hooks, active grille shutters and mainly short front and

rear overhangs convey off-road prowess of a vehicle that can wade through 23.6 inches of water.

The cabin, though comfy, offers features such as rubberized flooring (and cargo area too) and zipper pockets (with Molle straps) for extra gear that proves it's safe to venture into nomad

land. Other goodies include:

- tilt/telescopic steering column;
- 60/40 split fold rear seat;
- power lift gate;
- paddle shifters;
- eight-way power and six-way manual front passenger heated seats;

Web site: www.ford.com

- second-row under seat storage bin;
- eight cup holders;
- a 6.5-inch instrument panel, Sync3, which accesses audio, telephone, navigation controls via a voice command,
- and the 8-inch touchscreen tap or button click are simple to use.

The standard Ford CoPilot360 bundles together driver-assist safety features such as blind spot monitor, cross-traffic alert, pre-collision and lane-



keep aid with auto emergency brake, auto high beams, and rearview camera. Also included are dual front and side airbags, front knee airbags, side curtain airbag, four-wheel antilock brakes with electronic stability and traction control, front 180-degree camera, trail control (essentially cruise control while off-roading), tire pressure monitor, and daytime running lights.

The Bronco's gallop back into the wilderness, this time with the Sport 4X4, is a tremendous and much-needed addition to the already-impressive Ford lineup. If you like to go off the beaten path or customize your vehicle (as in Jeep), the exciting and cool Bronco offers endless choices. Kudos, Ford engineers! It's a job well done!

<u>INFINITI Q50 SPORT SEDAN IS A SMART PICK!</u>

It may not be on a potential shopper's radar like an Audi, Benz or BMW but this luxury sport car from Infiniti deserves attention. Oodles of it. Carrying over from last year mostly with little change, the Q50 is equipped with a 3.0-liter V-6 twin-turbocharged engine blasting off 400 horsepower @ 6400 rpm and 350 pounds-feet of torque @ 5200 rpm. Available as a rear-wheel or all-wheel drive, the lively midsize sedan is mated to a 7-speed automatic gearbox. An independent double-wishbone front and a multilink rear suspension ensure safety for occupants in adverse road/weather conditions. Credit for the superbly accurate steering goes to a power-assist, rackand-pinion system. Behind the wheels hide large rotors: front four-piston 14 inches at front and rear two-piston 13.8 inches to inspire confidence in the driver. Lest we forget, you can enjoy the Q50 in standard, eco, snow, sport, sport+ and personal

Up front, the double-arch grille and wide hood are surrounded by LED headlights and daytime running lights. Distinct brushed finish exhausts and dual chrome bars deck the rear. If anyone tells you that the Infiniti cabin isn't on par with its German rivals, point out the gorgeous-appearing Kaachu



aluminum trim and maple wood on the instrument panel, center console and door panels. The InTouch infotainment system, which comes with dual 8- and 7-inch touch screens atop each other, is convenient to use. Also standard are eight-way power front leather seats, dual auto a/c, magnesium paddle shifters, 60/40 rear seat, overhead sunglass holder, Bose audio with 16 speakers, aluminum pedals and sill plates with 'Infiniti' insignia, and power

Q50 RED SPORT (AWD)

Tires: P245/40R19 front; 265/35R19 rear

Wheelbase: 112.2 inches Length: 189.6 inches Width: 71.8 inches Weight: 3,998 pounds Fuel capacity: 19 gallons

City: 20 mpg
Highway: 26 mpg
Base price: \$57,750
Price as tested: \$62,355
Web site: www.infiniti.com

steering column and moon roof. But we could have used slightly more space in the 13.5-cubic-foot trunk area. Dual front and side airbags, side curtain airbag, four-

wheel antilock

brakes, vehicle

tilt/telescopic

dynamic and traction controls, front seatbelts with pretensioners, remote keyless entry, rearview camera, zone body construction, blind spot, lane-departure and forward-collision warnings, rear cross traffic alert, auto brakes with pedestrian detection, hill start assist, energy-absorbing steering column, tire pressure monitoring system and daytime running lights.

The Q50 displays energetic handling, superb cornering skills and a strong steering feel. It is one of the cleverest and coolest choices for a potential sport sedan buyer. And a head-turner ride to boot.

<u>REDESIGNED NISSAN SENTRA IS AFFORDABLE, FUN.</u>

Redesigned just last year, the 2021 Nissan Sentra is an even more attractive proposition than ever before. The small sedan is quick off the mark, with immediate and smooth acceleration from any speed, and agile handling/balance.

Under the hood sits a 2.0-liter direct-injection inline-4 cylinder engine that generates 149 horsepower @ 6400 rpm and 146 pounds-feet of torque @ 4400 rpm. Our test drive was mated to a fairly silent continuous variable transmission. An up front strut suspension and a rear multilink system soak obstacles with skill and self-assurance. Providing positive on-center response is an electric power steering.

Boomerang-shaped reflector LED headlights flank the dark chrome V-motion grille to portray an aggressive look. Boosting the appearance further are lower body side sill extensions, black-painted outside mirrors, and a rear spoiler and chrome tip. The practical cabin is plentiful with creature comforts such as dual auto a/c, tilt/telescopic steering column, 60/40 split fold rear seat, leather steering wheel and shifter, power-



slide moon roof, six-speaker audio. New for 2021 are standard Apple CarPlay and Android Auto. The 7-inch Advanced Drive-Assist, located between tachometer and speedometer, displays vital info. Trunk space is an admirable 14.3 cubic feet.

Dual front and side airbags, side airbag curtain for both rows, front knee airbags, vehicle dynamic and traction control systems, four-wheel antilock brakes with electronic brake distribution and brake assist, SENTRA (SR) Tires: 215/45R18

Wheelbase: 106.6 inches Length: 182.7 inches Weight: 3,084 pounds Fuel capacity: 12.4 gallons

City: 28 mpg
Highway: 37 mpg
Base price: \$21,750
Price as tested: \$25,910
Web site: www.nissanusa.com

blind spot and lane departure warnings, rear-cross traffic alert,

auto emergency brake with pedestrian detection, tire pressure monitoring system, three-point front seat belts with pretensioners, rearview camera and daytime running lights are standard.

Affordably priced, the Sentra is nimble, fuel efficient, sporty and earns a report card full of great marks. The enjoyable and energetic car should be on the list of every first-time owner's test drive.

1 4 K H A A S B A A T JULY 2021



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15

THE COLLEGE PERSONAL STATEMENT – WHAT IT IS, AND WHAT IT'S NOT

By ROBERT A.G. LEVINE



It's that time of year again: essay season!

An important part of the undergraduate admissions puzzle, the personal statement essay can be the difference between acceptance and rejection. But there is a lot of bad information about what makes for a great essay. We want you to be well-informed.

Let's begin with five things the personal statement is not:

One: It is not an expanded resume. The application already has a place for that information. Do not restate your activities, accomplishments and achievements. "More of the same" does not add value. In fact, it's downright boring. Although you can use your extracurricular activities as the setting for a learning moment, focus on the method, not the results. But please avoid emphasizing your "merit."

Two: The personal statement is not a writing assignment. You do not need to follow a prompt. In fact, prompt 7 of the Common Application says explicitly: "Share an essay on any topic of your choice." This effort is not about answering a question. It's about sharing yourself to help them understand you. Seriously, please do not fret over "which prompt should I use?" If you wonder about the prompts, you are missing the point.

Three: This is not a writing sample. They are not picking an essay. They are selecting a person. Don't be sloppy, but don't overstress about grammar, punctuation, syntax, linking verbs and

the like. They're going to skim your essay, and they know you're not a perfect writer. In fact, being too perfect is a red flag that you had too much help.

Four: The story in your essay need not be a big, world-changing event. In fact, small moments make for better stories. (Besides, if you do actually change the world, your essay will be unnecessary. Cure cancer or Covid-19, and you're getting in regardless of any essay.)

Five: Please don't being a "downer." Avoid negativity. Admissions readers review literally thousands of essays each year, sometimes 60 files per day. They are tired and very, very overworked. Serious discussions about death, depression, drugs or divorce are not the way to inspire positivity. Making them feel bad with sad stories will not help them feel good about you. Now, here are five things you should do:

One: present the proper message. A Personal Statement is about you, but it's also about "us." Colleges are trying to place you into their communities. They want to predict you in their groups. Don't be the only person mentioned in your essay. Show yourself with others. Fact: The best essays are both personal and interpersonal.

Two: use the best possible essay structure. All writings should have a purpose, and their structures should reflect those purposes. The structure of a fiction novel like War and Peace is much different than the structure of the instructions for building a bookcase from Ikea. One has twists and turns; the other better not! Personal statements should have a different structure than essays that ask "why our school?" Essays of 300 words should have a different structure than those of 50 words. You get the idea: pay attention to how the admissions office

can best absorb your information.

Three: incorporate deep, specific detail. As we always say around the office: Details win! If a reader can visualize something, then they can understand the message better and embrace the applicant better. If you want them to see something, you have to give them something, but the only things that are "things" are called "nouns." Verbs, adjectives and adverbs do not create visualization as effectively.

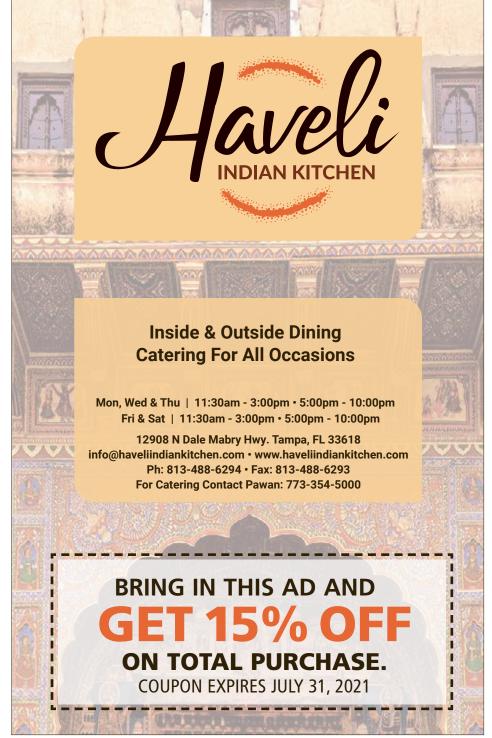
Four: Express your voice. Be real, be genuine, be honest, be conversational, be you! This is not formal writing. This is a personal statement. Admissions is a selection process, one in which a primary concern is whether the readers like you as a good fit in their campus community. Don't be stuffy. Be loose and natural.

Five: Show some self-reflection. Let them understand that you learn by experience. Use the essay not only as a story that reflects your nature, but also as a springboard for your further growth. Think of it this way: having an amazing day is good; learning a lesson from an amazing day is great; applying that lesson to other facets of life is fantastic.

If there is one takeaway from these 10 suggestions, let it be this: make the essay your personal statement.

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







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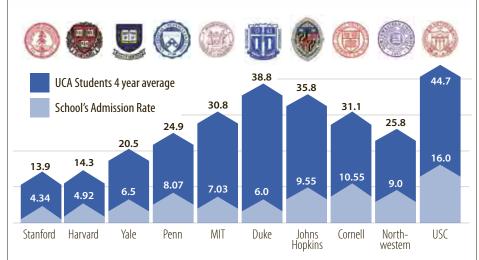
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JULY FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part) For Arians, sign lord continues to be debilitated until third week of the month. All actions must be well thought before doing anything. One may have to take losses in terms of real estate or spending on luxury items. Spousal relations or business partnerships may not be at their best either. Directional aspects indicate one may have to work hard to generate additional income. Driving with caution is advised. Try to avoid arguments, especially people in government authority. On health front, maintain a healthy heart. Weak immunity and health issues cannot be ruled out.

Expenses can be high, especially on home maintenance. Use of red, copper tone or orange red colors advised.

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)Oversensitivity may lead to misunderstandings and unnecessary rift in relationships. Caution is advised in driving or dealing with electrical/mechanical work. Creative ideas are born due to excellent planetary placement of some stars. Make best use, try and implement them. One may feel lazy and procrastinate; this may go against your best interest. Recovery of outstanding debt seems possible. Positive aspect blesses the professional house. On day of your Janma-Nakshatra this month, start a health campaign, detoxication drive for self to help minimize chronic health issues.

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) Your sign lord produces mixed results. High expenses, office politics, undue stress cannot be ruled out in the first half of month. Second half may bring in better results with regards to improvement in health, wealth, prosperity. Matrimonial alliances, business partnerships may be useful and bring positive results. Intellectual faculties may work at their best; therefore, one is advised to work on creative ideas that come to their mind. People will effectively listen to words of advice bringing an elevation in your social circle of influence.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha One's mental faculties operate at its best as Sun enters your sign mid month. Better health recoveries are seen along with increase in channels of income. Winning over disputes or arguments and upliftment in social circle is possible too. However,

to you. On one side, income gains are seen with all possible positives, but on the other hand, a delay or last minute slip-up may not be ruled out. Enthusiasm within may wear down due to not getting desired results as expected. One can tilt balance of scales favorably if problems are faced head-on.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Leo lord Sun is

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Leo lord Sun is excellently placed in the first half of the month. It marks an increase in money, fame and health. Sun's position is such from where it aspects the house of intellect, desire and wishes positively. Intellectual faculties and wishes may come true during this time period. Invest time in children and their education, it will be highly rewarding. Settlements and migration into foreign land is seen for some whose Sun is strongly placed in natal chart. Stay calm while dealing with situations without getting angry or frustrated. Stay away from stress as it could lead to rising blood pressure or ulcer, which is not worth the risk.

Saturn's drishti somewhat subdues and slows down the rewards that are owed

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) Your sign lord is placed in two highly positive houses. It transits from house of luck in middle of the month to its own house of profession. Luck and profession play a significant role. Some may see material benefit coming from maternal side. Expect positive results in finances and monetary growth. Speculative winning is on the cards. Happy domestic conditions prevail. Professionally, this is one of the best times for change. Some may even expect a promotion or a raise in the current place. However, do not take uncalculated risks; sometimes luck can be elusive too!

LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23)Venus Sign - Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts) Your sign lord moves from house of profession to the house of income and gains. Gains for some on income or professional front for people with a strong Venus in natal chart cannot be ruled out. Health improvement is seen, matrimonial and business alliances gain strength as well. Financial gains are on the increase as well. However, slight disturbance cannot be ruled out on health grounds. With Saturn aspecting Venus, kidney UTI or reproductive problems cannot be ruled out.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Stay away from getting into arguments, luck may not be on your side. Expenses can be high too. Good relations with siblings create a healthy and happy atmosphere at home. New opportunities will come your way through strong willpower and hard work. There is a strong possibility of creating new channel of income generation. Planetary movement is conducive for investment in real estate. Dealing with people may lead to arguments on domestic front. Hard work will be rewarding in accordance to actions; do not expect to be lucky; you are on your own.

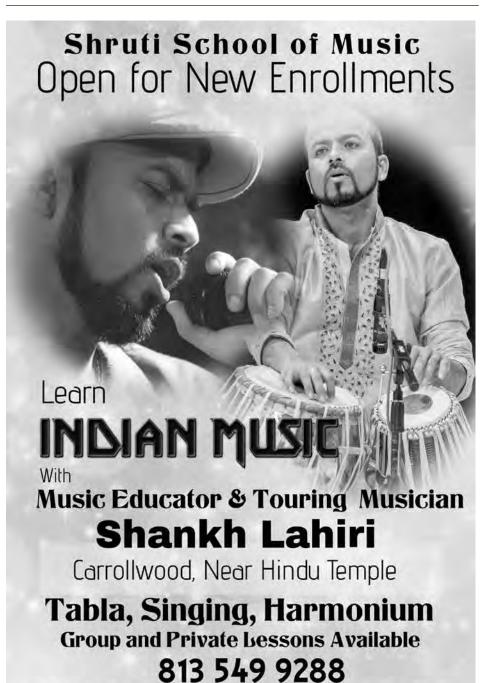
SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Stay away from procrastination and putting things off. Your sign lord can still be in a better position. Some may be given to vices and getting into wrong habit at this time, which can be easy. Expenses can be high if actions are done with proper planning. People with diabetes need to be extra careful with sugar levels. Dental or thyroid problems and weight gain cannot be ruled out either. Business or matrimonial alliances should only be considered in second half of the month. With many major planets aspecting house of comfort in your chart, be careful in buying or selling or real estate.

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) Saturn your sign lord sits in his own house bringing peace, prosperity and comfort. People with powerful Saturn in natal chart may earn a special place in their circle. Matrimonial or business alliances need to be carefully evaluated before entering into one. Professionally, this is not the best time for a job change or to expect a promotion in current workplace. Spousal relationship, matrimonial or business alliances may not be at their best. Health might not be at its best either so be extra careful, eat, work, feast in moderation. Monetary position will be fine if you are careful with expenses.

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) Your star lord follows your house and is currently placed in 12th house. Medical treatments, health side effects cannot be ruled out. Disturbance in spousal relationship may be possible. Beware of dealings in real estate; chance of suffering a loss is possible. Some arguments may lead domestic issues. On career front, one needs to safeguard their position, no adventure in profession advised at this time.

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 Financially, this is not the best of times. Expenses may be higher than income. Domestic happiness, spousal relations may be compromised. One is able to sail through all problems if they are handled properly. Communicate and express clearly what is in your mind. This may help in clearing lot of issues. Keep anger under control. Professionally, any misadventure may prove to be costly. It is advised to keep a yellow thread under your pillow and another in the purse.

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



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EB-5 INVESTOR VISA UPDATE

By DILIP PATEL



The EB-5 Investor Green Card program received a lot of attention during June 2021. First, on June 22, there was a federal court injunction, which some are advertising as having reduced the minimum investment amount to \$500,000 from \$900,000. Second, the law which authorizes the EB-5 Regional Center program expired on June 30, 2021. We will explain those in this article, but, what does this all mean? More confusion and uncertainties for a program that had the potential for tremendous economic impact and job creation. EB-5 is not for the faint hearted, and certainly not

for those who cannot easily afford to have the funds tied up for a long time and a potential loss of the amount invested. Here are the details. EB-5: Amount of Investment

The program was created in 1990 and the law specified that the standard amount required was \$1 million, but if the investment was in a targeted employment area, the required amount was reduced to \$500,000. The 1990 law contained a process by which the Secretary of Homeland Security could increase the standard amount. On July 21, 2019, then-Acting Homeland Security Secretary McAleenan signed a Final Rule, which, among other things, increased the standard investment threshold to \$1.8 million and the reduced investment threshold to \$900,000 effective November 21, 2019. On June 22, 2021, in Behring Regional Center, LLC v. Wolf, et al., the U.S. District Court for the Northern District of California held that there was a procedural defect in the July 21, 2019 regulation and therefore the increase was not legal. Since the July 21, 2019 regulation was no longer effective, the required amount would revert to \$1 million and \$500,000. But the story does not end here. There are many ways by which U.S. Citizenship and Immigration Services (USCIS) can potentially overcome the court decision and revert to the higher amount. Some investors are rushing to file using the lower amount before any further action is taken by USCIS.

EB-5 Regional Center Program Law Expiration Date June 30, 2021 It is important to remember that there are two EB-5 programs. The 1990 law created what is commonly called the "EB-5 Direct Jobs Program" or "Stand-Alone Program." That program does not expire and continues. However, only the second program, the one commonly known as the

"Regional Center Program," is the one which terminates and needs reauthorization. The Regional Center Program was introduced as a "pilot program" for five years in 1992 and allowed for the jobs requirement to be satisfied by counting not only the full time jobs directly created by the enterprise, but also the indirect jobs created by the investment. Most EB-5 applications used the Regional Center Program because of the ability to count indirect job creation and pool investments from multiple applicants.

After the initial five-year term in 1992, Congress has extended the Regional Center Program more than 15 times in both long- and short-term increments for almost 29 years. Most recently, on Dec. 27, 2020, President Trump signed a law extending validity of the RC Program through June 30, 2021. The RC Program must be reauthorized to continue after that date.

Unless the RC Program is extended, we expect USCIS to follow it prior policy of rejecting any new applications and holding action on any pending Regional Center based EB-5 applications until Congress is able to pass appropriate legislation. Even for Regional Center based approved EB-5 Petitions, USCIS would not be able to approve the required pending Adjustment of Status applications or issue the immigrant visas for those Consular processing the EB-5 Regional Center based immigrant visa.

Quite apart from the June 2021 issues, the EB-5 program continues to be plagued by extreme delays by USCIS in processing the applications. Most potential applicants are advised to wait for the uncertainty to clear.

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



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