

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

APRIL 2021

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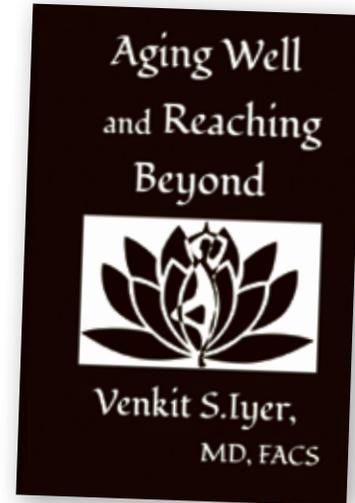
By Nitish Rele

BOOK REVIEW

"Aging Well and Reaching Beyond" (234 pages; \$16.97) by Venkit S. Iyer, MD, FACS; published by Evershine Books (www.amazon.com)

How do you prepare for death? What is the exact moment and time life begins and ends? What is hospice care? What are the legalities to be addressed in the last few months? Living will? Durable power of attorney? Estate planning? These and many more difficult issues are the mainstay

of a practical, informative and well thought-out book by the retired physician Venkit S. Iyer of Palm Harbor. Written in simple language that does not intimidate the reader, the book looks at wellness (diet, exercise, stress reduction) and preventative (cancer screening, yoga) health care measures, good living, treatment of medical problems in a timely manner, and planning for the end so one can enjoy a long and happy life. Quoting vital stats, Dr. Iyer notes that the need for health care of the elderly will be overwhelming with one in five Americans over the age of 65 by 2030.



Continued on page 2

IN DEFENSE OF THE (PANDEMIC ERA) TEENAGER

By ANU VARMA PANCHAL



With my daughters turning 16 and 13 this year, we are firmly in the middle of what we had been told to dread: The Teen Years. We were warned about the backtalk, the escalating car insurance, the resistance to authority, the mood swings, the deplorable hygiene and all sorts of frightening, rebellious behavior. Is it all true? Perhaps — on a sliding scale and depending on the individual child — but this year of all years, I think the much-maligned teenager needs a break.

The pandemic has posed challenges for every age group, but teenagers may have suffered some of the worst social losses. At a time in their life when they are supposed to be spreading their social wings and hanging out with peers, they are cooped up at home, missing proms, graduations, performances and entire sports seasons. Our teenagers are navigating all the awkwardness of e-learning — trying to connect with teachers and students they may have never met in person and working up the nerve to ask a question into a monitor full of foreheads and ceiling fans. We complain that they're glued to screens all day long, but how can they not be, when everything from school to piano to seeing friends now has to happen on a phone or laptop?

Continued on page 3

TAMPA, ORLANDO CELEBRATE CHETICHAND THIS MONTH

Story provided by Assan Shahdadpuri of Lakeland

The Sindhi communities in West Central Florida will celebrate Chetichand or Sindhi New Year. The event is held in honor of their patron God Sai Jhulay Laal. The Sindhi Society of Central Florida will hold Chetichand celebrations on Tuesday, April 13, from 6:30 to 8 p.m. followed by aarti/mahaprasad at Sanatan Mandir, 311 E. Palm Ave. Also, the Maa Durga SriSaibaba Mandir in Orlando will celebrate from 5:30 pm. to 8 p.m. on Sunday, April 18. The temple is at 11414 S. Apopka Vineland Road. For more information, call Assan Shahdadpuri at (863) 602-6561.

All Hindus believe that there is one God but he has various names and worship many deities. Sindhis also believe the same and have their own deity Lord Jhulay Laal who is known as Uderolal, Lal Sai, Dool Halal, Zinda Pir, Khawaja Pir, etc. He is also worshiped as Ishta Dev, Varun Dev by the Hindus, who is the incarnation of Sri Krishna.

Sri Krishna in the Gita says that whenever adhama (evil) tries to overcome dharma and injustice or unrighteousness on earth, he shall come as an avatar to rescue people. Some scholars believe that Rig Veda was written on the banks of river Sindhu.



ACCOUNTING

Columnist Sanjay Gupta, CPA, offers an overview of the recently passed American Rescue Plan Act.

Story, page 6

Dear Readers:

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Are you a talented writer? Send us your short essay, story or poem for consideration. Story ideas are always welcome. To community leaders planning activities, please let us know about them. Email editor@khaasbaat.com
To highlight more community news, we request you to inform us about noteworthy professional accomplishments and also youth successes, academic or extracurricular.

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

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WHO'S WHO

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APRIL 12: RAMADAN BEGINS

APRIL 13: GUDI PADWA/UGADI/CHETI CHAND (HINDU NEW YEAR)

APRIL 13: BAISAKHI

APRIL 21: RAM NAVAMI

APRIL 25: MAHAVIR JAYANTI

APRIL 27: HANUMAN JAYANTI

AGING WELL AND REACHING BEYOND – REVIEW

Continued from page 1

To get things in order, he recommends a living will, a durable power of attorney, as well as wills, trusts, estate planning, charitable foundations, life insurance, etc. On the topic of funeral arrangements in case of a death at home, he cautions against calling 911 and having paramedics come to the house. It becomes time-consuming and more costly. Instead, he suggests, "If the person dies at home it would be better to have the family physician or hospice physician come to the house and do the certification." The heart, lungs and brain keep the entire body working, says the doctor. "Only when all three of these organs have stopped working for sure, is when they declare the person is dead." Dr. Iyer willingly admits that certain medical treatments can easily be referred to as being aggressive or even unnecessary. "They are done either out of fear or ignorance or pure greed to make money," he concedes while calling the medical system "a broken and morally-adrift labyrinth." Not to be neglected, he says, is prevention of death in the youth due to gun violence, suicides, accidents and drug addiction. Clearly, the book isn't a light read but written with considerable thought and care on unnerving topics. We will leave you with some unassuming do's and don'ts to live longer by the vastly experienced and knowledgeable author: "You must know your diagnosis, medications, and treatment plans." "You have a right to obtain a second opinion." "Stay engaged with brain activities." "Prayer, peace, and accept destiny or God." "You cannot control others – so control yourself." "Don't mix alcohol and medications." "Avoid arguments and those who irritate you."



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TEENAGER

Continued from page 1

We complain that they are always in their rooms, but where else can they go to get their own space? They are juggling hard classes, competitions, college applications and dorm life in a completely altered landscape. Some are even caring for siblings or working while trying to zoom school —often with little grace from a system that has not backed down on expectations despite the fractured nature of the school year. And they're doing this without any of the social rites of passage that would normally ease the way. As my daughter told me: "It's all the hard parts of school without any of the fun."

Despite this, many of the teens I know are trying to change the world. They are smart, informed and interested. They use social media to fundraise and spread awareness of political, social justice and environmental causes, and take to streets and boardrooms to advocate. They are so much more accepting of people different from them than I remember being at that age, and quick to correct assumptions and protect and speak up for others. Are they sometimes strident? Yes, but remember when you were 15 or 16? No feelings are as intense as the ones you have in the grips of an adolescent brain and body. If you have teen girls, there's extra expectation of drama — but beware the underlying misogyny behind interpreting a girl expressing her feelings as "drama." How many women out there like having their anger or sadness dismissed as an overreaction? I'll take their strong emotions over jaded sullenness or adult cynicism any day.

That's not to say you won't bump heads about everything from school to fashion. My sweet child who let me put bows in her hair now scorns my sartorial suggestions, and I have learned that it is better for my peace of mind to not open her closet door. I am appalled by some of her music choices, yet also humbled by the realization that I have arrived at an age where my child recognizes more people at the Grammys than I do. It's tough to resist the temptation to launch into a lecture or recite a to-do list each time I get a rare sighting of a teenager in the living room, but not wanting them to vanish back into their rooms for another six hours, I try and force myself to just listen instead.

So, to those of you with younger kids: While the teen phase may test your patience to the max, it's a beautiful thing to watch your children go through this complicated process of figuring out who they are. They are test-driving a more grown-up version of themselves that they will soon be launching into the world. It can be hard because it forces you to replace the idealized version of the child you thought you had with the reality of who they are turning out to be. But it is such fun, and also a privilege to see them growing into themselves and to be alongside them for the ride. And as for the future? It's in excellent hands.

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

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MONTHLY EVENTS	WEEKLY EVENTS
<p>SUNDAY, APRIL 04 (10:30 AM)</p> <ul style="list-style-type: none"> SHEETLA SAPTMI ASTMI <p>TUESDAY, APRIL 13 to WEDNESDAY, APRIL 21</p> <ul style="list-style-type: none"> CHAITRA NAVRATRI SANATAN NEW YEAR KALASH STHAPAN MATA PUJA (10:00 AM) SHRI JHULAY LAAL CHETI CHAND (6:30 PM to 7:30 PM) <p>WEDNESDAY, APRIL 14 to WEDNESDAY, APRIL 21</p> <ul style="list-style-type: none"> EVERYDAY MATA KI PUJA (7:00 PM to 8:00 PM) <p>TUESDAY, APRIL 20</p> <ul style="list-style-type: none"> DURGASHTMI HAVAN (6:00 PM to 7:30 PM) KANYA PUJA (7:30 PM) <p>WEDNESDAY, APRIL 21 (6:30 PM)</p> <ul style="list-style-type: none"> PATOSTSAV SHRI RAM NAVMI PUJA ABHISHEKAM <p>TUESDAY, APRIL 27 (6:30 PM to 8:00 PM)</p> <ul style="list-style-type: none"> HANUMAN JAANMOTSAY PUJA ABHISHEKAM 	<p>EVERY MONDAY - 6:30 PM</p> <ul style="list-style-type: none"> SHIV ABHISHEK AND PUJA <p>EVERY TUESDAY - 7:00 PM</p> <ul style="list-style-type: none"> SUNDARKAND HANUMAM KATHA <p>EVERY THURSDAY - 7:00 PM</p> <ul style="list-style-type: none"> SAI BABA SATSANG MAHA PRASAD <p>Pandit Manikya Sharma 813-484-9568</p> <p>Pandit Rushi Vyas 813-503-3388</p>

IMPORTANT

- Puja services have been resumed with guidelines.
- Please follow CDC guidelines when visiting temple.
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CORONAVIRUS PANDEMIC – XI: IS THE END IN SIGHT?

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



When and how is this pandemic going to end? This is what everyone wants to know. So, I posed this question to Dr. Mary Barsanti, Assistant professor of Medicine and Infectious Disease at Loyola College of Medicine, Chicago. Here's her answer:

"We are currently at a delicate junction with the SARS CoV-2 pandemic. Multiple vaccines are approved and inoculation rates are increasing across the country. During the month of March, over 2 million adults have been receiving vaccines per day in the U.S. As the numbers of vaccinated individuals climb, the virus will have fewer and fewer people to infect. With fewer Covid-19 infections, the virus will also have less ability to mutate and create variants, which will be essential to ending this pandemic. If we are able to continue on this steady trajectory with increasing vaccine rates and continued safety measures and, once at least the older children and teenagers have the opportunity to get vaccinated, I am hopeful to see the end of the pandemic by 2022. The projections are we need close to 85 percent of the population to develop full immunity to bring an end to this crisis. And that could take up to a year. We have the tools to get there with the vaccines and appropriate public health safety measures such as masking and social distancing; we just have to be patient. Masks will likely be here for awhile, but it is a small price to pay to slowly get back to a near 'normal' life. We also have to remember that the U.S. does not live in isolation and it will also be imperative to have an efficient world-wide vaccination program, to end the pandemic on a global scale. As we have learned, diseases can swiftly travel across the globe."

More vaccines are becoming available to all sections of the public and distribution is better. As of now, nearly 45 million (about 15 percent) of the population has been vaccinated. Vaccine is the first chapter in the end game and mass vaccination seems to be our best hope; and we are steadily cruising toward the finish line. Hopefully, by the end of fall, close to 85 percent of the population will be vaccinated, the magic number for herd immunity to develop for a drastic reduction in the rate of infections.

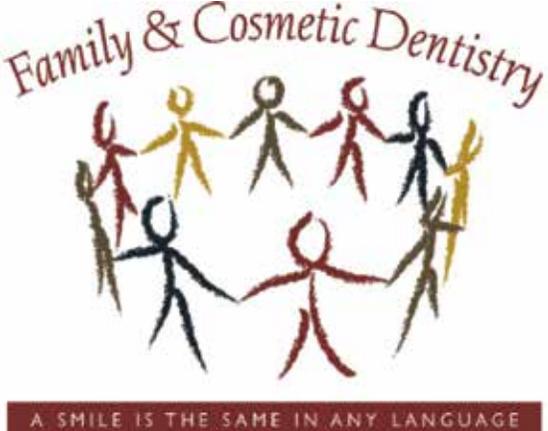
Encouraged by the news, many states are opening their businesses, ending mask mandates and easing on other pandemic precautions. But experts say, "This fairly liberal approach to reopening is potentially dangerous because we know from history that there is a concrete risk of seeing new waves of infection, potentially more virulent than the first one." To give support to this concept, suddenly many countries like Brazil, Spain, Italy and a few others are experiencing a true second wave of infection and indeed this second wave is deadlier than the first. If that happens, the entire U.S. will go into another lockdown! Also remember, up to 10 percent of the vaccinated individuals may still not be completely protected. However, once you are fully vaccinated, you can move around with more ease amid other vaccinated people. The virus is not going anywhere soon, so we will still have to observe all the current precautions for some more time, may be indefinitely? Since the virus is mutating as they always do and the current vaccine may not protect against the future new variants, it's entirely possible we may wind up getting vaccinated every year like we do with flu vaccines. As per Timothy Sheahan, a corona virologist at the University of North Carolina at Chapel Hill, "Over time, human responses primed by a vaccine or natural exposure could mean that Covid-19 will be no worse than the common cold." That would be great.

Currently, the projection is that the U.S. can transition toward normalcy by the end of 2021 or early 2022. This only means that the virus may have weakened with establishment of herd immunity through vaccination and so less chance for widespread infections and mortality. Consumer surveys suggest that a portion of the population is still cautious about vaccination. This simply won't do and in my opinion everybody needs to be vaccinated. Return to normalcy will depend on a combination of factors that include near complete vaccination of the population, seasonality, increasing natural immunity, healthy living and a strong public-health response.

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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OVERVIEW OF THE NEW AMERICAN RESCUE PLAN ACT, 2021 (ARPA) TAX RELIEF

By SANJAY GUPTA, CPA



The American Rescue Plan Act (ARPA) was signed into law on March 21, 2021. The new law provides roughly \$1.9 trillion in much-needed financial relief to individuals, businesses, not-for-profit organization, and state and local governments during the pandemic. Here are some of the key ARPA provisions that will affect federal income for some people in 2020 and 2021.

KEY CHANGES FOR INDIVIDUALS

The new law includes the following tax and financial provisions for individuals and families:

Additional EIPs. A third round of economic impact payments (EIPs) will provide \$1,400 for eligible individuals (\$2,800 for married couples) and \$1,400 for each qualifying dependent. For this round of EIPs, qualifying dependents may include individuals over 16. However, the income caps for receiving these payments have been significantly reduced from the caps that applied to prior EIP payments. These payments generally will be based on your 2019 tax return, unless you have already filed your 2020 return. For details, visit: <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

Expanded and partially exempt unemployment benefits. Federal unemployment benefits of \$300 per week have been extended through Sept. 6, 2021. In addition, taxpayers who report less than \$150,000 of adjusted gross income (AGI) may exclude up to \$10,200 of unemployment benefits from gross income for tax years beginning in 2020. Married couples with AGI of less than \$150,000 may exclude up to \$20,400 of unemployment benefits if both spouses received these benefits in 2020. If you have already filed your 2020 Form 1040 or 1040-SR, there is no need to file an amended return. For details, visit <https://www.irs.gov/forms-pubs/new-exclusion-of-up-to-10200-of-unemployment-compensation>

Expanded and increased Child Tax Credit (CTC). This credit has been expanded for 2021 to include qualifying children under age 18, and for eligible taxpayers, the amount has been increased from \$2,000 to \$3,000 per qualifying child (\$3,600 for children under age 6 at year end).

The increased CTC is subject to lower phase out thresholds than the original \$2,000 credit per qualifying child, however. So, for 2021, the credit is subject to two sets of phase out rules. To be eligible for the full payment, you must have a modified AGI of under \$75,000 for singles, \$112,500 for heads-of-households and \$150,000 for joint filers and surviving spouses. The credit phases out at a rate of \$50 for each \$1,000 (or fraction thereof) of modified AGI over the applicable threshold.

Under the new law, eligible taxpayers will receive advance payments of the child tax credit for the year, rather than waiting until next year's tax season to start benefiting from the credit. The IRS has been directed to create a program to make monthly payments (generally by direct deposits) equal to 50% of eligible taxpayers' 2021 CTCs, from July through December 2021.

If you aren't eligible to claim an increased CTC for 2021, because your income is too high, you may be able to claim the regular CTC of up to \$2,000, subject to the existing phase out rules.

Expanded EITC. The earned income tax credit (EITC) has been increased for certain people without children for 2021. The new law also eliminates the age cap for older workers and raises the income threshold for this credit.

Enhanced child and dependent care credit. For 2021, this credit will be refundable, and the amount will increase for eligible taxpayers. For taxpayers with AGI of \$125,000 or less, the maximum amount of the credit for 2021 is \$4,000 for one qualifying child or dependent (\$8,000 for two or more qualifying children and dependents). The credit is phased out at higher income levels.

Exclusion for student loan forgiveness. Partial and full discharges of certain student loans given after Dec. 31, 2020, but before Jan. 1, 2026, may be exempt from federal income tax.

KEY CHANGES FOR BUSINESSES

The new law includes the following tax-related provisions for businesses and self-employed individuals:

Expanded Employee Retention Tax Credit. This credit has been extended through the end of 2021 (before the law, it had been scheduled to end on June 30). It's also been expanded to apply to recovery startup businesses that launched after Feb. 15, 2020, and have average annual gross receipts under \$1 million.

Increased exclusion for employer-provided dependent care assistance. The exclusion for assistance provided under a qualified dependent care assistance program has been increased to \$10,500 (\$5,250 for married people who filed separate returns) for 2021.

Exclusion for EIDL advances. Eligible small businesses that receive targeted Economic Injury Disaster Loan (EIDL) advances may exclude the amounts received from gross income for federal tax purposes. Because these advances are treated as tax-exempt income, they will be allocated to partners or shareholders and increase their bases in their ownership interests.

Exclusion for restaurant revitalization grants. Businesses that provide food or drinks — such as restaurants, food trucks and bars — may receive restaurant revitalization grants from the U.S. Small Business Administration. These grants are excluded from gross income for federal tax purposes. Because these amounts are treated as tax-exempt income, they will be allocated to partners or shareholders and increase their bases in their ownership interests.

Sanjay Gupta, CPA, FCA, who has 33 years of experience in accounting and taxes, is based in Plantation. He can be reached at sanjayg@sanjayguptacpa.com or www.sanjayguptacpa.com

PUT SOME COLOR, SHINE AND LOVE IN YOUR WEAR!

By KIRAN BAHL



The temps are finally heating up! Happy Navratri and happy Easter to our readers. This month, I thought it apt to focus on Indian wear that's also light and airy but also fancy and party ready. Events are opening up and making a comeback (finally?).

Let's get ready for them with some color, shine and lots of love!

TRIED AND TRUE – LIGHT HUES COOL YOU

It's all in the head maybe, but it's so true too. Light and pastel shades evoke a cooler feel when worn. The same goes with somber neutrals too!

A lilac or baby blue floral print sari with cream blouse is oh-so-pretty and just flowy looking and feeling. A peach palazzo suit or pale yellow churidar can go from any day to night event with just a few edits. For example, a mint green or pale pink printed lengha will work for a day pooja or picnic, then easily

convert to a fancy evening occasion with upgrades of more jewelry, heavier makeup and higher heels.

Neutrals are surprisingly appealing when worn in the spring and summer months. Whites, creams and beiges stand out bright amongst a probable sea of navy blues, fuchsias and plums. A beige sari with a light pattern or cream suit with contrast color tassels or fringe is beautiful.

METAL ACCENTS, THE HIGHLIGHT OF YOUR OUTFIT

Stonework and mirror work have taken a backseat in updated fashion looks. For a lighter version of sparkle and shine, metallic accents are thriving in outfits everywhere. Gold and silver zari/thread embroidery are topping designers' lists.

Especially woven into lighter cotton and linen looks – perfection!

Foil work is still prominent too and it looks fancy enough when paired with any color really. Light and dark shades level up with an all foil worked blouse of dupatta. Avoid complete foil looks, they'll look bulkier in

these warmer months.

SELF-LOVE, ADD YOUR SIGNATURE LOOK

You're seeing this trend more and more here in Florida, here in America. Incorporate it into your desi wear more than ever now too. It's the DO-YOU trend. If you're attached to waist belts, wear them with any sari or suit. If you're biased towards extra-large earrings, show them off all the time. It's about self-love and what you love most should be put out there. It may even become your signature look. You'll be the girl that always wears the big bindis or the one who always wears her sari not like a sari. Get creative here!

Once again, happy Navratri, happy Easter and just happy all to all. Staying safe is a little easier now with the Covid-19 vaccine more accessible and so is going out and feeling more spirited once again about celebrations, particularly with loved ones. Keep enjoying spring, keep those masks on 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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YOU CAN GET PERFECT GRADES!

By **ROBERT A.G. LEVINE**



Excuses. I'm tired of hearing them. Compared to what you will face in college and beyond, high school isn't that hard. When you encounter the real world beyond what I call Day Prison, you'll understand what "hard" really means. Perfect grades? Yes, you can do it – many people

do – but you're probably not learning as well as you can. It doesn't take hours and hours of misery to learn new material. Here are some easy strategies for success in the classroom.

First, get some rest. Too many students waste time, play video games too long, and pull all-nighters. Your bodies are still growing – do you realize how much energy it takes to grow bones? – and losing sleep obviously affects your ability to function. I wouldn't have to work another day if I had a dollar for every time I had to tell a student "Go to bed!"

Second, improve your focus by avoiding distractions. In the classroom, put the mobile phone away, stop gossiping with friends, and just try to pay better attention to your teacher. With online learning, put away distractions (phones, games, open tabs), try to avoid the refrigerator, and go to a different room or a library or a Starbucks to give yourself a different learning environment.

You probably knew those two tips. But there's more ... Our third strategy recognizes a deficiency in the educational system. Professional educators design curricula with intention. There's a reason

certain courses are required. But what are those reasons? The adults never say. Students thus lack context for what they are told to learn. They are forced to take classes for no known reason. The subjects just don't seem relevant to their futures. If the material doesn't matter, then the student's attention is challenged. Poor attention translates to poor absorption. So, students study at home to teach themselves material they just don't care about. It doesn't work well.

Instead, talk with your teacher. They know how everything fits together. They know why their subjects should matter to you. Just a few minutes to ask "How does this fit into my future" can suddenly make sense of everything. If it matters, it will be easier to learn.

Our business students are good examples of the "I will care if it matters" philosophy. Invariably, they say they are not interested in learning a foreign language if it's not required. However, when I mention that China is a big player in international business, and if they don't know anything about Chinese language or culture they cannot benefit from that huge economic resource, they immediately decide to study Mandarin. It's a tool for business success.

As a fourth strategy, don't complain about the competency of your teachers. When one student told me that his AP History teacher "sucked," I told him that was unfortunate, but the problem was the student, not the teacher. "But my teacher is bad!" Yeah, I know, and so do you. Why let an inferior instructor destroy your future?

Instead, look beyond the stuff they force-feed you. If you understand that some educational institution like AP or IB or Cambridge designed the curriculum, then you should also realize that teachers are given not only the syllabus, but

also a teacher's manual. That's a hint: there are additional materials available. Look online. Did you know that both AP and IB have educational partners that provide online instruction for each section of each course? Quite literally, they break everything down, piece by piece, and teach it in different formats, both written and video. Plus, there are also lots and lots of unofficial sources for every course you take. Look in a search engine, or YouTube, and you'll find efficient, easy supplements to what is provided in class.

Finally, do not forget that there are professional tutors who teach the materials presented in your classes. UCA works with tutors who can help you. Just ask us.

Ultimately, nobody's perfect, so when things start to feel imperfect, be responsible to yourself. Seek help. Don't run away from the challenges. Go toward your teachers, find the online materials that have been designed to help students, and get a tutor if necessary. Why struggle?

One more thing: remember your parents. They have taken care of you for your entire life. Parents are the most important part of your team, and they will help you. Run toward them, not away.

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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LAVISH INFINITI QX80 CAN GO ON- AND OFF-ROAD

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

THE RIDE: Four-door, up to eight-passenger (our trim seated seven) full-size 2021 Infiniti QX80 4WD.

DOWN THE ROAD: Based on a fully boxed all-steel frame, the power in the Infiniti is abundant to propel the 5,706-pound plus vehicle. The luxurious ride is quiet and graceful whether you are on the highway or testing the Infiniti off-road talent.

TECH & PERFORMANCE: A 5.6-liter V-8 DOHC engine pumps out 400 horsepower at 5800 rpm and 413 pounds-feet of torque at 4000 rpm. It is mated to a 7-speed auto transmission but our all-wheel-drive version also was equipped with an auto-leveling air suspension to smoothen the bumps while towing a boat or a small trailer. Tow capacity? An astonishing 8,500 pounds. The four-wheel-drive system can be driven in auto, 2WD, 4Hi or 4Lo modes depending on road and weather conditions. Up front and in the rear is an independent double wishbone suspension with stabilizer bars. The power-assisted, rack-and-pinion steering is accurate and direct. Stopping power is left up to the massive 13.8-inch ventilated disc rotors. The SUV sits on enormous 22-inch forged dark aluminum-alloy wheels.

LOOK & FEEL: We test-drove the Premium Select model, which is packed with tech and luxury goodies. This means dark chrome and black decked up the double-arch grille, fender vents, door mirror caps and rear tailgate strip. The side-step rails will

come in handy for the little tykes to ingress and egress from the vehicle. Space is at a premium in the full-size QX80 with storage areas in the center console, overhead console and doors. Want cargo space to haul plywood from the local home improvement store? Then fold flat the third-row seat for 49.6 cubic feet of space. Or press a button and watch the 60/40 third-row seat fold flat to open up 95.1 cubic feet of space (that's with both second and third row seats down). The InTouch infotainment system, which comes with 8-inch dual touch screens atop each other, is convenient to use. Wood trim on the doors and the dashboard above the glove box conveys a tasteful appearance. Also standard are tri-zone auto a/c, 10-way power and eight-way front-passenger heated/cooled seats, power-fold outside mirrors, roof rails and power slide/tilt moon roof and rear lift gate.

SAFETY FIRST: Dual front and side airbags, side curtain airbag for all rows, four-wheel disc brakes with electronic brake distribution and brake assist, two-speed transfer case, blind spot monitor, lane departure warning, forward emergency brakes with pedestrian detection, 360-degree camera, hill start and distance control assists, adaptive cruise control, daytime running lights and a tire pressure monitor are standard.

OUT THE DOOR: Based at \$78,450 (with options totals \$80,185), plus tax, tag, delivery and



destination charges.

BY THE NUMBERS: Wheelbase, 121.1 inches; length, 210.2 inches; Width, 79.9 inches; Height: 75.8 inches; fuel capacity, 26 gallons; city, 13 mpg; highway, 19 mpg; Web site: www.infinitiusa.com

WHY DIG IT: Packed with luxury, plentiful room for passengers and cargo, as well as admirable tow capacity backed by a potent engine. What's there not to like? If you looked past the fuel economy figures (we did eke out just 16.9 mpg in combined driving, beating EPA estimates), this full-size SUV should serve the needs of large households quite well.

REDESIGNED 2021 TAHOE SERVES ALL PRACTICAL PURPOSES

It's a fact. Even if gas prices reached \$4 a gallon and beyond, there would still be a demand for full-sized SUVs such as the truck-based 2021 Chevrolet Tahoe. After all, few rides on the road can tow up to 8,200 pounds, carry up to eight passengers comfortably and boast cargo space of 122.9 cubic feet. And the overhauled ride is bigger than ever before. Here are the impressive figures: wheelbase and length are up by 4.9 and 6.7 inches respectively; third-row leg room increases another 10.1 cubic feet as does the cargo area behind the third row; and maximum cargo room grows by a gigantic 28.2 cubic feet.

Chevy's large SUV is equipped with a 5.3-liter V-8 engine generating 355 horsepower @ 5600 rpm and 383 pounds-feet of torque @ 4100 rpm. Mated to a smooth-shifting 10-speed auto gearbox, the fully boxed frame Tahoe is offered in rear-wheel or all-wheel-drive versions. An independent coil-over-shock front and a new independent rear suspension (out goes the traditional solid-axle) work well to eagerly tackle sharp, sudden curves on the road. An accurate and well-weighted power-assist rack-and-pinion steering works incredibly well to guide the large SUV into a tight parking spot.



Magnetic Ride Control, which adjusts the four-wheel independent suspension as per road conditions, brings toughness and rock-solid stability to the ride. GM's Dynamic Fuel Management system deactivates half of its eight cylinders to conserve gas while cruising or at slower speeds. EPA estimates are 16 city/20 highway and 18 combined.

The Tahoe makes its presence known wherever you go, thanks to the familiar but massive centered bowtie on a black-ice finish grille, LED headlights

CHEVY TAHOE (RST)

Tires: P285/45R22
Wheelbase: 120.9 inches
Length: 210.7 inches
Width: 81 inches
Height: 75.8 inches
Weight: 5,661 pounds
Fuel capacity: 24 gallons
Base price: \$60,100
Price as tested: 68,485
Web site: www.chevy.com

and tail lamps and 22-inch black-painted wheels. Step into the capacious cabin and you will realize there is no need to remove the third-row seat. Instead, press a button in the cargo hold and watch the bench fold. The second-row

seat moves fore and aft 5.5 inches. The two-gauge analog instrument cluster is well-lit and crystal clear. And the huge center console can swallow a laptop. Other notable goodies include tri-zone auto a/c, tilt/telescopic steering column, 10.2-inch color touch screen for infotainment readings, 9-speaker Bose surround system, heated front seats, hands-free power lift gate, wireless phone charge and several USB slots.

The Tahoe power plant delivers a calm and compliant ride, responsive braking and remarkably good body control despite its weight. No wonder, this full-sized SUV is a functional miracle that has served its buyers well for over 25 years.

ST PERFORMANCE TRIM HAS AN 'EDGE' OVER ITS RIVALS

In 2019, the Edge ST entered the market, the first utility from Ford Performance. Though the midsize crossover segment is packed with tough competition such as the solid Toyota Highlander, Nissan Murano and Chevy Equinox, the appealing five-passenger Edge has always stood its ground. The ST trim reinforced its established roots.

Under the hood sits a 2.7-liter V-6 EcoBoost engine cranking out 335 horsepower @ 5500 rpm and 380 pounds-feet of torque @ 3000 rpm. That's 0 to 60 mph in just under 6 seconds for an SUV weighing 4,525 pounds. EcoBoost is essentially twin turbochargers and a smaller-displacement engine working in tandem with gasoline direct injection to produce a powerful but fuel-efficient engine. Coupled to the power train is an 8-speed automatic gear box with steering-wheel paddle shifters. All-wheel drive is standard in the ST trim. Guiding the sprightly SUV is an electric power-assist steering while the specially tuned suspension is handled up front by a MacPherson strut and an integral-link with coil

EDGE ST

Tires: P265/40R21
Wheelbase: 112.2 inches
Length: 188.8 inches
Tow capacity: 3,500 pounds
Fuel capacity: 18.5 gallons
City: 19 mpg
Highway: 26 mpg
Base price: \$43,265
Price as tested: \$51,195
Web site: www.ford.com



springs in the rear.

Conveying a revamped, brawny appearance, and understandably so, is a black wide-mesh grille with LED signature headlights, body-color door handles and dual exhaust tips. Take a seat behind the firm steering wheel and you find yourself staring at a speedometer flanked by two LCD screens. ST badging on the steering wheel and seat backs (as well as on the exterior) is an instant giveaway that this is a performance-oriented ride. Sync3, which accesses audio, telephone, navigation controls via a voice command, 8-inch touchscreen tap or button click, is simple to use. The center console features

a practical rotary gear shift dial. Other comforts include dual auto a/c, 10-way power front seats, aluminum sport pedals, 60/40 easy-fold rear bench, overhead sun glass holder and push-button start.

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 and rear three-point seatbelts, tire pressure monitor and daytime running lights.

As noted, the midsize crossovers are battling hard in a crowded field. But this Ford with its vigor, thanks to a forceful engine, sharp appearance, fun-to-drive character and spaciousness, has an 'Edge' over its competition. With performance, to boot!



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APRIL 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) Sun's movement in your sign mid-month bestows excellent blessings in almost everything you desire. Professional and career results may fetch positive results, which will be worthwhile. However, some planets may cause unnecessary strain on health. Kidney ailments, uterus or reproductive problems can be troublesome due to negative placement of planets.

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) Personal,

professional and career changes observed. Few planets sit in positive house. However, in second half of month, some may see benefits waning away because of harmful placement of few planets. Be careful working with electronic devices or dealing with government authorities, this period could be troublesome. Indication of dental problems is seen.

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) Major planets sit in positive houses bringing positive news with regards to job changes, promotions and monetary gains. You stand to gain on almost anything and everything. Venus ensures love life, fortune to shine bright.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Sun, Mercury, Mars, Venus and Jupiter bestow divine blessing on almost every front. However, watch and guard against marital or business alliances, which may cause some negative influences. Great time for promotions, change of job and salary raise is shown. Manage finances cleverly.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Your sign lord Sun transits into exaltation mid-month erasing negativity. Positive time starts mid-month, bringing cheerfulness and smile on self and family. However, in first half of the month, one needs extra care with regards to unnecessary strain on domestic life, mental ailments, kidney, uterus or reproductive organs, which can be troublesome due to harmful situation of planets.

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) Full divine grace is upon your sign by major planets. Jupiter's drishti on your sign enlightens all efforts and rewards you accordingly. Professional development, career changes and income gains can be expected for most people with strong planetary influences. Beware of heavy and unwanted expenses; however, Jupiter gives you the resources to meet these expenses. Overall, it is a highly beneficial month.

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) Venus may cause fertility issues this month alone. Problems with government authority and communication-related problems may be expected in first half; however, it will be temporary in nature. Some strong planets may give you the strength to fight against all problems. Good time is seen on buying property or vehicles. Certain rich gains are possible. Some may be overloaded with factors of events.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha

Family and wealth part; this may not be the best time as adversities are overweighing favorable currents. Cease unnecessary activity for a few months and live a normal life. Planets may produce mixed currents only; hence, you are advised to be cautious on every movement.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Major planets transit in promising houses. This is highly beneficial for finance, family, profession and love life. It is a good month. However, due precautions and care should be taken when buying vehicles, sale and purchase of houses and buying electronic devices, plus health grounds. Some physical ailments cannot be ruled out. Barring above, every other aspect is in a favorable house; all activities will bring success.

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) Venus, Mercury, Mars and Sun's position in positive houses is most suitable for bringing good effects on wealth, family, spouse relationship and love life. Professional development, salary increases, job changes for the better is possible for some time in future! However, Rahu may cause health problems or even problems with government authorities.

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) It is a highly beneficial month in money matters, family, and wealth, professional and domestic front as Venus, Mercury, Mars, Sun, stand positive for you in every way. Practically, this is a highly auspicious time. Execute your plans for job change, home change or vehicle change; these all will bring constructive results.

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 Different sources of income are seen as this is a good time for you. Professional success is ensured through shift of powerful planets. In short, almost all planets are transiting through gainful positions as such it is a greatly useful month for professional and other material factors.

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

EYES ON YOUR LADY!

By DR. ARUN GULANI



As we wrapped up the FAPI (Florida Association of Physicians of Indian Origin) event focused on women in Clearwater recently, it struck me to write my next column about eye conditions more prevalent in women and the need for precautions, health and unique aspects for surgical consideration in their cases.

And what better time to write and review about this than in the month of April, which is officially National Women's Eye Health month.

Ladies, did you know that women are more likely to suffer from vision problems and at higher risk of permanent vision loss than men? In fact, women account for more than two-thirds of the world's blind and visually impaired people. If you did not know that, you are not alone. Most women don't know that, which means that many of them aren't taking the necessary precautions to prevent eye damage and vision loss.

Many of the major vision problems studied show that women have a higher percentage of prevalence than men. These include and in many cases are more than 50 percent prevalence:

- Cataracts
- Dry eyes
- Age-related Macular Degeneration
- Glaucoma
- Refractive error (nearsightedness, astigmatism, farsightedness)

- Vision impairment.

With more computer usage and screen time due to this recent pandemic, dry eyes are more common and even so more in women since they are more susceptible to chronicity of dry eyes. This can be impacted by hormonal changes during pregnancy and menopause or other conditions such as ocular rosacea or Sjögren's (which are far more common in women than men).

Many women do not seek help for this relentless condition and often relegate it to aging.

Prevention and protection will always go a long way. It is important for women to know the risks for eye-related diseases and vision impairment and steps to prevent vision loss:

- Learn about your family history of eye diseases and conditions.
- Wear 100 percent UV-blocking sunglasses when outdoors to protect your eyes from the sun.
- Do not smoke.
- Consume a healthy diet with proper nutrition.
- Follow contact lens hygiene and safety.
- Follow cosmetic hygiene and remove makeup properly after use.
- Protect your eyes against exposure to blue light (computers, smartphones, LEDs) for extended periods of time.
- If you are diabetic and pregnant or planning to become pregnant, monitor your eye health. Diabetic retinopathy can accelerate quickly during pregnancy and presents a risk for the mother and baby as well.

It is common for women to not take care of themselves, but to put their families first. Speak to your eye care doctor about your personal eye health and vision risks and the precautions and measures you should take to protect your sight. Encourage the other women in your life to do so too. Once vision is lost, it can be difficult to regain or in some cases there can be total irreversible damage. There are many steps you can take for prevention with proper knowledge and awareness. The most important way is to ensure you schedule regular eye exams.

Be proactive. Don't wait for symptoms to appear as many eye issues are painless and symptomless, and sometimes by the time you notice symptoms, vision loss is untreatable.

I personally teach eye surgeons to take into account the above-listed pathologies more prevalent in women so they differ in not performing cookie-cutter Lasik or Smile surgery or any such corneal-cutting procedures, but to design a "No-Cut, No-Blade" LaZrplastique surgery to help correct patients' nearsightedness (myopia), farsightedness (hyperopia), and astigmatism to vision without contact lenses or glasses.

Women provide the backbone for society and deserve our special care and attention at all levels. May I also encourage all to "focus" on their eyes too!

Arun C. Gulani, M.D., M.S., is director and chief surgeon of Gulani Vision Institute in Jacksonville. He can be reached at gulanivision@gulani.com or visit www.gulanivision.com

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FLORIDA DIRECTOR'S 'KOKO' RELEASED ON AMAZON PRIME, TUBI

The movie is about Randy, a guy who wants to marry his dog. It's an impressive work of art that has gathered attention as a fascinating subject matter.

Clearwater-based filmmaker Anjani Pandey's anticipated new movie "Koko" is an unusual story of the young financial expert, Randy and his solitary genuine friend ... his canine, named Koko. The movie, which forces the audience to re-evaluate the matrimony bond, tells the story about a man and dog who are going to tie the knot. It captures the mixed emotions from those around them. While some stand beside Randy and his decision; not everyone is celebrating.

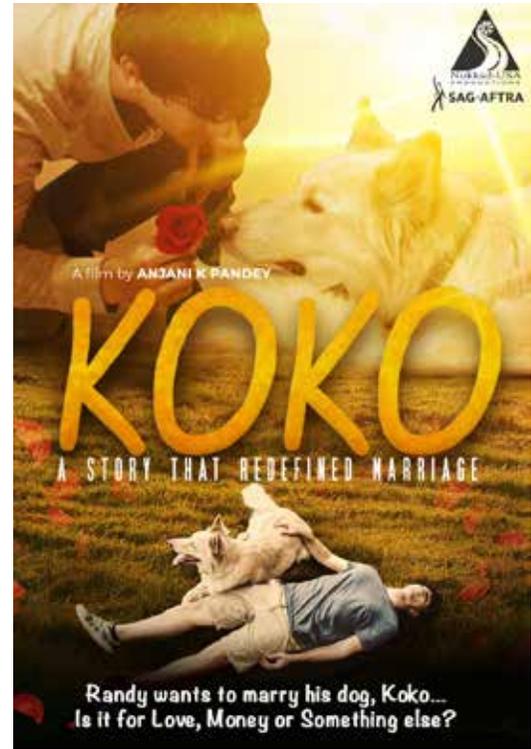
The feature film has been in festivals and awards circles, earning accolades and recognitions, including Best Screenplay at United States Film Festival, 2019, Critic Film Award at NJIFF, 2020, Best Audience Choice at Sunshine City Film Festival, 2021 and Award of MERIT at DOFIFF, 2021. It is now available on Amazon Prime and Tubi. The screenplay is written by J. Scott Vajner. Anjani Pandey is the director and producer. Some of the cast members include Anthony Esposito, Dulaney Sundin, Rachel Willis, Travis Chase,

Celia Isla, Sean Collins, Chhavi Gupta, Abi Bais, Andrew Kranz, John Parsonson and Nautic Von Horn.

What makes "Koko" so exciting and appealing to movie fans is the way it uniquely defines love. While same-gender couples have become widely accepted and their marriages validated, "Koko" takes the human-canine bond to the next level.

A Florida-based director and producer, Pandey is credited for the creativity and logistics of this extraordinary story. He would like to see it reach wider audiences worldwide. He has been directing and producing films in his unique style since 2005 in India and USA. His films continue to win acclaims. He won several regional, national, international awards in writing, acting and direction, including the World Humanitarian Award in 2015.

Pandey, who holds a B.S. in Electrical Engineering from NIT, Jamshedpur (1988), quit his IT/computer job in 2015 and now he is full time into filmmaking. He has acted, directed and produced more than 35 short films. His films all together have been screened at over 80 film festivals. "Koko" is his first feature film project.



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