

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

SEPTEMBER 2021

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PUBLISHER'S NOTE

Dear Readers:

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

Thanks to those who have recently subscribed or sent contributions. To subscribe, see page 2. As always, we welcome your suggestions, sponsorships and support. Checks can be addressed to Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647. Payment can also be made via PayPal to PP ID: nitishrele@gmail.com

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

Story provided by HMUSA

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

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

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



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

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

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



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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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TAMPA'S HINDU FAMILY SUPPORT SERVICES SERVES DOMESTIC ABUSE VICTIMS

Story provided by HFSS

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



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

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

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

PROTECT YOURSELF FROM CREDIT REPAIR SCAMS

By SEEMA RAMROOP



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

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

Recognizing a Credit Repair Scam

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

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

To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free 877- FTC-HELP.

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

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

SEPT. 4: PARYUSHAN (JAIN FESTIVAL) BEGINS

SEPT. 10: GANESH CHATURTHI

EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

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

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



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MATRIMONIALS

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

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

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

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

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

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

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

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

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

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

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

MONTHLY EVENTS

- THURSDAY, SEPTEMBER 2 (6:30 PM)**
• EKADASHI PUJA BHAJAN VISHNU SAHASRANAMAM
- SATURDAY, SEPTEMBER 4 (7:00 PM)**
• SPECIAL SHANI PRADOSH SHIV PUJA
- MONDAY, SEPTEMBER 6 (6:30 PM to 8:00 PM)**
• SOMVATI AMAVASYA SHIV ABHISHEKAM
• SPECIAL RUDRA ABHISHEKAM
- THURSDAY, SEPTEMBER 9 (7:00 PM to 8:00 PM)**
• HARTALIKA TEEJ VRAT PUJA
- FRIDAY, SEPTEMBER 10 to SATURDAY, SEPTEMBER 18 (6:00 PM)**
• SANATAN GANPATI UTSAV WITH GANESH PURANA PATH
- SUNDAY, SEPTEMBER 19 (5:00 PM to 6:30 PM)**
• GANPATI VISARJAN
- MONDAY, SEPTEMBER 20**
• PURNIMA PUJA & PITRU SHRADH
- TUESDAY, SEPTEMBER 21 to TUESDAY, OCTOBER 5**
• SHRADH PAKSHA
- SATURDAY, SEPTEMBER 25 to SUNDAY, SEPTEMBER 26 (11:00 AM)**
• SAMUHIK PITRU TARPAN
- SATURDAY, SEPTEMBER 25 (6:30 PM)**
• MONTHLY JAGNNATH BHAJAN

WEEKLY EVENTS

- EVERY MONDAY - 6:30 PM**
• SHIV ABHISHEK AND PUJA
• SHRAVAN SOMVAR 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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CORONAVIRUS PANDEMIC – XVI WHAT IS ‘LONG COVID-19’?

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



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

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

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

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

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

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

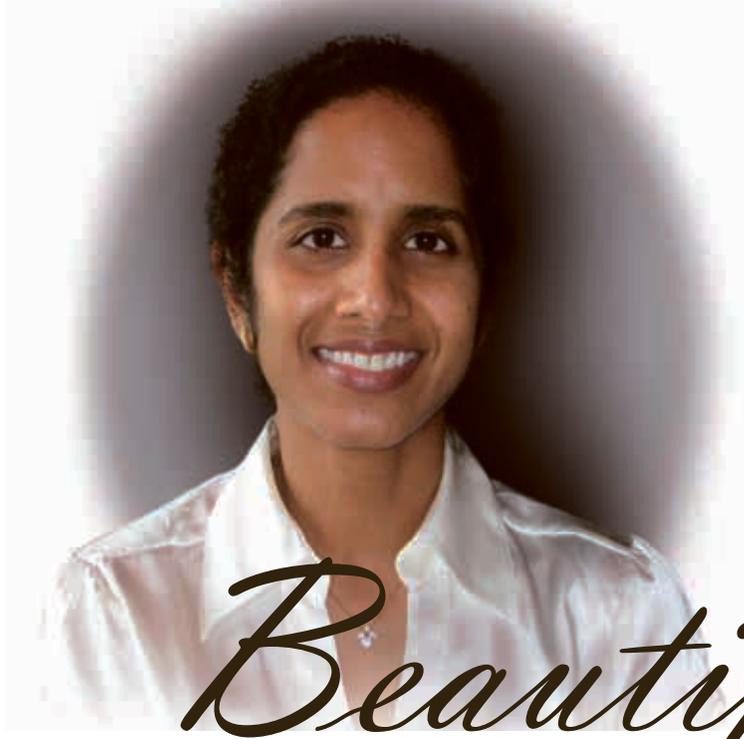
In a recent study of 669 patients diagnosed with Covid-19, nearly a third of the patients developed symptoms of long Covid-19. Dr Mary Barsanti, M.D., assistant professor: of Infectious Diseases at Loyola Medical Center, Chicago, said: “What I have observed in my practice is: These patients seem to suffer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

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

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

To be continued ...

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



Beautiful Smiles

Created by Dr. Neeraja Jasthi

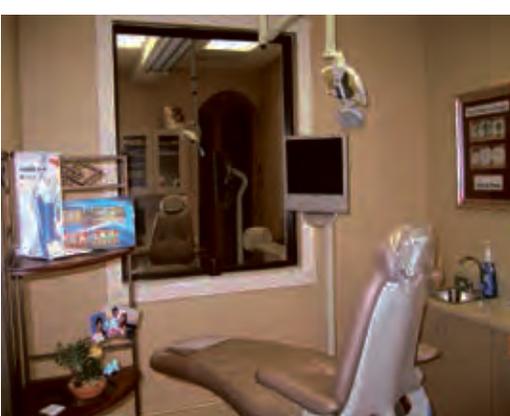
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STORY OF THE SUPER SEEDS – PART 2

By BHAVI NIRAV



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

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

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

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

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

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

liver and rise in intestinal muscle layers.

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

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

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

Recipe:

Plant Power bites

Ingredients

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

Method:

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

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

To our health!

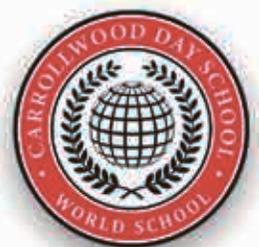
Bhavi Nirav is a certified Iyengar yoga teacher, Registered Dietitian/M.S., R.D., L.D., and can be reached at swarayog@gmail.com



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THE ALTERNATIVE MINIMUM TAX (AMT) - PART 2

By D. BROOK BAHRENBURG



AMT exemption amounts

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

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

AMT Exemption Amounts by Filing Status

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

AMT Exemption Phaseout Threshold

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

Technical Notes:

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

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

AMT rates

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

taxed at a flat rate of 28%.

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

Summing up

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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



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

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

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

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

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

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

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

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



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

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

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

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



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COLLEGE ESSAYS, FROM THE EDITOR'S PERSPECTIVE

By **ROBERT LEVINE AND SARINA PATEL**



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

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

essay, and how not to write.

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

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

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

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

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

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

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

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

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

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

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

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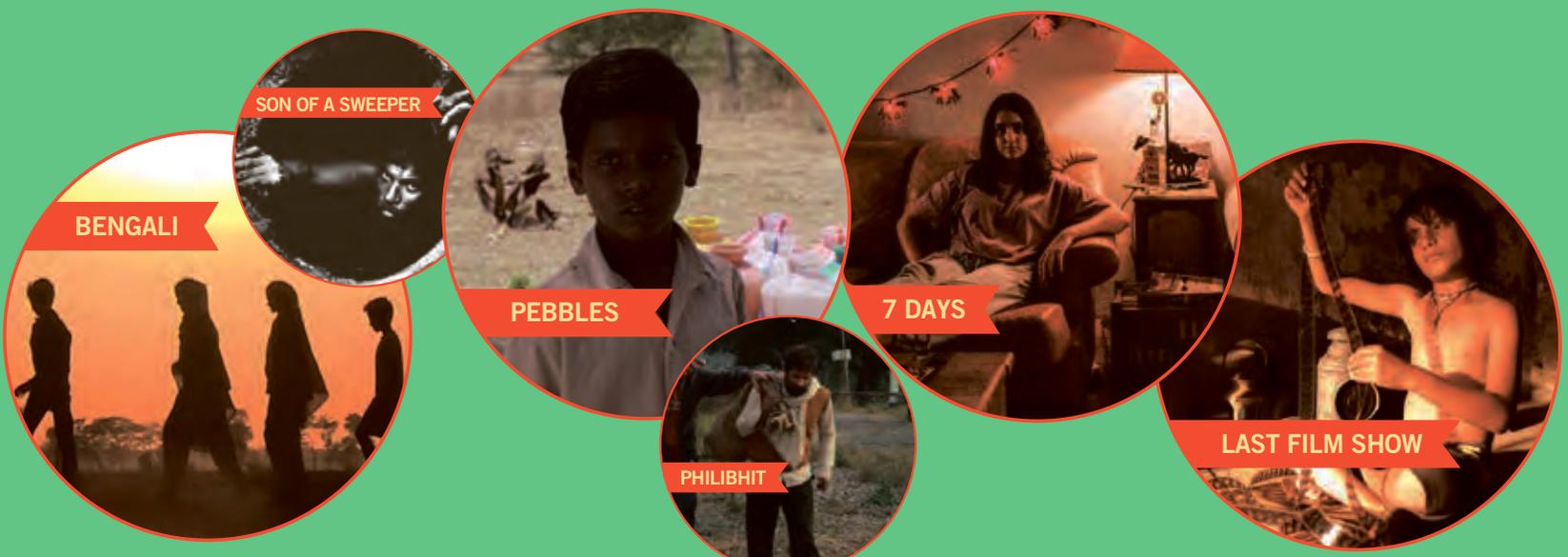
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SEPTEMBER FORECAST

By PANKAJ KOHLI



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

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

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

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

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

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) (Aug. 23-Sept. 22) Mercury Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts) Take care of your spouse's health; mother's health might be a matter of concern too. Loss is seen in real estate dealings, automobiles seen for some. New business or matrimonial alliances should not be formed. Planetary positional strength brings success in job, business and overall professional setup. Avoid mental anxiety and unnecessary tension. Your carefree and bold attitude may not be tolerated at workplace; be diplomatic at such places.

LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23) Venus Sign – Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts) Benefits of working overseas are rewarding for some. Gains from real estate, automobiles are seen! Some may enjoy success in commercial ventures. Financial benefits are on the increase. Material and monetary plans may meet with success; complete all pending projects. Planetary aspect on your sign also blesses one to fight any problem with ease. Some with prostrate, hernia or reproductive organ-related problems should get medical advice.

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

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

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

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

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

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20) Jupiter Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi Job change is not recommended. Business partnership and marriage alliances must be postponed. Some may suffer from liver complaints, anemia, piles or diabetes. Undue expenses on house, automobiles are seen; therefore, postpone any buying activity. Some planets may cause family and financial problems. Health may be an issue with allergies for many. However, rich gains are possible from overseas dealings.

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

NEW AGE OLD FAITH

READING AND INTERPRETING PANCHANG:

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

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

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

A real life example of malefic effect of a day:

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

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



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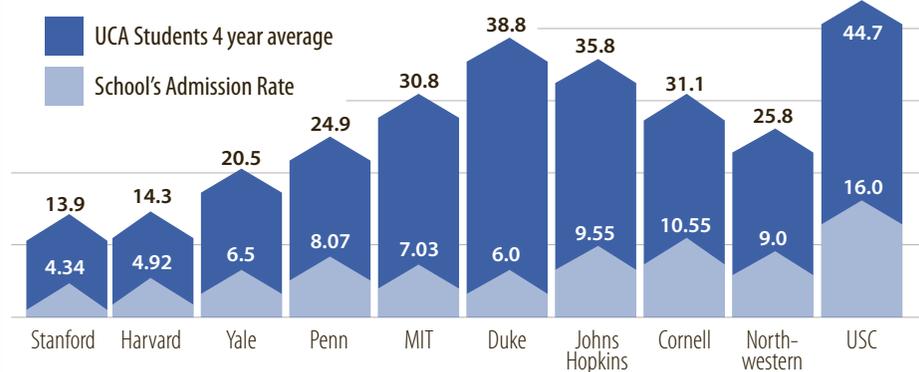
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