

# KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JULY 2023

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SASTA  
PRESENTS  
**ILAIYARAJA**  
SATURDAY  
**JULY 22**  
LAKELAND



**MUSIC LEGEND ILAIYARAJA TO PERFORM IN LAKELAND**

Sri Ayyappa Society of Tampa (SASTA) will present music composer, lyricist and singer Ilaiyaraaja on July 22 at RP Funding Center in Lakeland. He will be accompanied by a 40-piece orchestra and popular singers. Well-known for integrating Indian folk music and traditional Indian instruments with Western classical music techniques, the legend has

composed more than 8,500 songs in 1,418 feature films in over nine languages. He is also composer of Netflix's popular "Stranger Things 4" show theme.

Nicknamed as "Isaignani" (musical genius) is also referred to as "Maestro," among others by the Royal Philharmonic Orchestra, London.

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**COMEDIAN  
KAPIL  
SHARMA  
IN ORLANDO  
ON JULY 29**



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**FLORIDA'S  
DEV SHAH  
WINS 2023  
SCRIPPS  
NATIONAL  
SPELLING BEE**

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# WHO'S WHO

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

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## EVENTS

### TAMPA/ST. PETERSBURG/CLEARWATER

**JULY 11: HANUMAN CHALISA;** second Tuesday of month; Vishnu Mandir Tampa, 5803 Lynn Road; 7 to 9 p.m.; for information, call Deo Gajadhar at (813) 817-9714.

**JULY 17-21: LIFE TRANSFORMATION PROGRAM;** discourse by Swami Mukundananda; Hindu Temple of Florida, 5509 Lynn Road, Tampa; 6:45 p.m. to 9 p.m.; prasadam will be served; for information, call Bill (727) 432-1020 or Simmy (813) 300-0584; free registration is at [www.jkyog.org/FL](http://www.jkyog.org/FL)

**JULY 19: ICC SENIORS GET-TOGETHER;** India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; only for 65 years and older; for information, text email address along with your name to Bhikhu Nayi at (631) 560-2718 to receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

**AUG. 19: SITAR, TABLA AND INDIAN DANCE;** presented by Shruti Foundation; sitar player Indro Roy Choudhury, tabla player Shankh Lahiri and Kuchipudi dancer Kuhokee Kumari Das; 100 Mirror Lake Drive, N., St. Petersburg; \$20 per person, \$35 couple; for information, call (813) 549-9288 or visit [www.shrutifoundation.org](http://www.shrutifoundation.org)

### LAKELAND/WINTER HAVEN (POLK COUNTY)

**JULY 22: ILAIYARAJA IN CONCERT;** music composer, lyricist and singer will be accompanied by 40-piece orchestra; presented by Sri Ayyappa Society of Tampa (SASTA); 5:30 p.m.; George Jenkins Arena, R.P. Funding Center, 701 W. Lime St., Lakeland; tickets starting at \$55 can be purchased at [https://mpv.tickets.com/?orgid=39189&agency=LKLD\\_PLAGENCY\\_MPV&eventid=3667](https://mpv.tickets.com/?orgid=39189&agency=LKLD_PLAGENCY_MPV&eventid=3667); or sponsorship or ticket enquiries, call (813) 220-1999 or (813) 310-7225.

### INVERNESS

**JULY 5-9: MAHA KUMBHABHISHEKAM;** Shirdi Sai Florida Center (temple), 4707 S. Pleasant Grove Road, Inverness; call (352) 860-2181, visit [www.shirdiusa.com](http://www.shirdiusa.com) or email [info@shirdiusa.com](mailto:info@shirdiusa.com)

### ORLANDO/CASSELBERRY

**JULY 1-4: VRAJDHAM HAVELI OPENING CELEBRATIONS;** July 1-2 – Vachnamrut/cultural program from 4 p.m., Hindu Society of Central Florida, 1994 E. Lake Drive, Casselberry; July 3 – Sudarshan Chakra Pujan, 10 a.m. to noon, Hindu Society of Central Florida; July 3 – Shobha Yatra, Patotsav Tilak and grand opening of Vrajdharm Haveli from 4 p.m., 5733 N. Dean Road, Orlando; July 4 – Vachnamrut and Maharas Darshan at 9.30 a.m. followed by Bagicha Manorath Darshan at 5 p.m.; Vrajdharm Haveli; for information, call Amit Shah at (703) 200-2945.

**JULY 9: HSCF NEW AGE GROUP;** celebrate America's birthday; 1:30 to 5 p.m.; Hindu Society of Central Florida community hall, 1994 Lake Drive, Casselberry; tea/coffee with snacks; free for annual paid 2023 members, non-members \$5 per person; RSVP to [hscfnewagegroup@gmail.com](mailto:hscfnewagegroup@gmail.com)

**JULY 23: MYSHADI BRIDAL EXPO;** presented by Desh-Videsh Media Group; Caribe Royal Orlando, 8101 World Center Drive, Orlando; noon to 5 p.m.; free admission, parking; several booths to showcase latest trends and products for weddings; for information, call (954) 784-8100.

**JULY 29: KAPIL SHARMA LIVE;** Indian stand-up comedian, television host, actor, dubbing artist, producer and singer Kapil Sharma performs; presented by Krish Patel; 8 p.m.; Amway Center, 400 W. Church St., Orlando; to purchase tickets starting at \$39, visit [www.bollywoodeventsfl.com](http://www.bollywoodeventsfl.com) or call Patel at (407) 454-3334.

**Disclaimer: Event details are subject to change. Please check with local organizers. Event submissions are free, e-mail information to editor@khaasbaat.com by the 20th.**

## MALE VOLUNTEERS ARE NEEDED FOR CHILDREN IN FOSTER CARE

### Story provided by Guardian Ad Litem

Father's Day may be behind us, a time when dads are celebrated with a flood of social media posts, cards and gifts, can be difficult for foster youth, many without a father.

Florida Guardian ad Litem Office male volunteers who dedicate their time and energy toward a child in foster care can positively impact their life. A male volunteer can fill a need in the child's life during a difficult, traumatic time.

Many Florida Guardian ad Litem Office Volunteers are female, and the need

for positive male volunteers from your local community is critical. You may have experienced struggles as a child or teen, when there was that adult male, a teacher, a grandparent, or a coach who took the time to listen to you and provide you with the support and guidance. You shared your joys and fears with the male figure and felt stronger with his presence in your life. Children with positive influences in their lives are resilient and believe that they can accomplish great things.

National research shows that children with a Guardian ad Litem have fewer placement

changes, spend less time in foster care and receive more services while they are in foster care.

The Statewide Guardian ad Litem Office represents Florida's abused, abandoned and neglected children in court and the community. In 2022, the Statewide Guardian ad Litem Office represented over 36,000 children in Florida.

Learn how to get involved at [www.guardianadlitem.org](http://www.guardianadlitem.org), call (813) 272-5110, or sign up for one of the weekly online information sessions.





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MONTHLY EVENTS	WEEKLY EVENTS
<b>SATURDAY JULY 1ST (9:30AM TO 12 PM)</b> SHRI JAGANNATH HAVAN ( CALL MANDIR )	<b>EVERY MONDAY - 6:30 PM</b> • SHIV ABHISHEK AND PUJA
<b>SUNDAY JULY 2ND AT (11AM -1 PM PURNIMA)</b> GROUP SATYANARAYAN PUJA ( CALL MANDIR )	<b>EVERY TUESDAY - 7:00 PM</b> • SUNDARKAND • HANUMAM KATHA
<b>SUNDAY JULY 2ND AT ( 4PM TO 7:30 PM)</b> VYAS GURU PURNIMA PUJA ABHISHEKAM BHAJAN	<b>EVERY THURSDAY - 7:00 PM</b> • SAI BABA SATSANG • MAHA PRASAD
<b>WEDNESDAY JULY 5 ( 6PM-8PM )</b> SANKASHTI GANPATI PUJA ABHISHEKAM /HAVAN	<b>Rajji Ramesh, emple Manager</b> 813-990-9175
<b>NORTH SHRAVAN SOMVAR (MONDAYS 7PM PUJA )</b> JULY 10,17,24,31 AUG 7,14,21,28,	<b>Pandit Manikya Sharma</b> 813-484-9568
<b>SHRAVAN ADHIK PURUSHOTTAM MASS 18TH JULY -16AUG</b> SPECIAL MONDAYS SHIV ABHISHEKAM 6:30PM	<b>Pandit Rushi Vyas</b> 813-503-3388
<b>THURSDAY JULY 13TH ( 7PM -7:20PM)</b> EKADASHI PUJA VISHNU SAHASRANAMAM	<b>Pandit Pranav Bhatt</b> 813-720-1460
<b>FRIDAY JULY 14TH ( 6:30 PM TO 8 PM )</b> PRADOSHAM PUJA	
<b>FRIDAY 28TH EKADASHI 7 PM</b>	
<b>SATURDAY 29TH JULY AT 4PM TO 7PM</b> PUJA PURUSHOTTAM YAGNA	
<b>SUNDAY 30TH AT 4 PM TO 6 PM</b> BAHUCHAR MA ANAND KA GARBA	

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**LIFESTYLE MEDICINE: PART VI: YOGA AND HEALTH**

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



Did you watch the recent French Open tennis finals in Paris? Novak Djokovic exhibited a spectacular display of power tennis and won the championship, becoming the player to hold the record of winning the maximum number of Grand Slam tournaments. What has this got to do with yoga, you ask? Well, Djokovic is a totally committed yoga enthusiast and regular practitioner of yoga. And he embraces “the physical side of the discipline as well as the more spiritual, reflective practices of meditation and prayer.” Djokovic once said, yoga and meditation help him stay at an optimal state of mind and have

peace and calm in life. There are several other tennis players like Roger Federer, Andy Murray, Serena Williams, etc., and many other well-known athletes who avidly practice yoga.

We just celebrated the International Yoga Day on June 21, and this annual celebration originally proposed by our great Indian Prime Minister Narendra Modi, is to raise awareness worldwide of the many benefits of practicing yoga. The original draft resolution establishing the International Day of Yoga was proposed by India and endorsed by a record 175 member states. So, it has become a practice of global significance.

You want to keep your body healthy and running as long as you can, right? A fit and healthy body – mentally and physically – brings discipline, motivation and happiness to all aspects of your life. As the saying goes, a “healthy mind in a healthy body” is what you need to lead a happy life. For this, you need to observe four things at the minimum. 1. Aerobic exercises like walking, jogging, swimming, bicycling, etc. Done regularly, this improves your cardiopulmonary fitness, especially your heart health. 2. Flexibility training to keep your joints and muscles healthy and in shape. Hatha Yoga would be ideal for this. 3. Breathing exercises to keep your lungs working well, so the much vital oxygenation in the blood will be maintained. As we always say, you are only as good as your last breath. So, your lung function is important, and this is where Pranayama or yogic breathing comes in. 4. Spirituality and mindful meditation. The practice of meditation helps in “improving the quality of sleep, relieving stress and boosting the immune system” as the famous Guru Daaji says.

Now, let us look at the many health benefits of regular Yoga practice. It is now well known that there is considerable healing power in regular yoga practice. This will include the physical part or Hatha Yoga, breathing exercises or Pranayama and the yogic or at least a modified yogic diet – primarily vegetarian based with no vices like smoking or excessive alcohol usage. This results in greater strength, increased flexibility, more energy, better balance and more. Add to that ‘Mindful Meditation,’ which decreases physiological stress and unwanted arousal in the body (more about meditation later.) Adding yoga to aerobic exercises will also help lower high blood pressure, one of the most prevalent medical conditions with great potential for complications.

As you get older, you become frail, and your core muscles become weak. You lose balance and tend to fall resulting in many serious injuries, a major cause of mortality in the elderly. As per a recent Harvard newsletter, “Strengthening your core muscles is one of the best ways to ensure you stay active and independent as you age. That’s because your core muscles are critical for nearly every move you make, from bending and stretching to twisting and standing.” Yoga exercises are helpful for this. “Soothing, effective yoga moves make it so simple to build strength and flexibility, boost energy, melt away tension, improve mobility, and more!”

There is something else that is common and quite detrimental to the body. It is called chronic, low-grade inflammation that often turns into a silent killer, and it contributes to heart disease, cancer, Type 2 diabetes and many other diseases. In addition to a proper diet and avoiding bad habits like smoking and excessive alcohol, regular yoga practices would be helpful. It is just amazing how good yoga can be in every aspect of your life, which is why we should all incorporate it into our daily living. Initially, you need to have a yoga instructor to learn each pose properly. Regular practice is important to get the maximum benefit from this highly regarded ancient Indian system.

*To be continued ...*

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



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## 2023 VW ID.4 ELECTRIC SUV SHOWS PROMISE!

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



Nearly two years ago, we drove the ID.4 on the roads, hills of Chattanooga, Tenn., where the all-electric SUV's assembly plant is based. Employing 3,800 people, VW has invested \$800 million more in the \$2.6 billion factory to produce solely electric vehicles.

Recently, the German automaker dispatched over the 2023 ID.4 S for us to test in the Tampa Bay area. Similar in size to the Tiguan, our RWD SUV was equipped with a single rear motor putting out 201 horsepower and 229 pounds-feet of torque. In the underbody is the 62kWh lithium-ion battery pack. But range is just around 208 miles on a full charge. There is also

an AWD version, which gets an additional electric motor that develops out 295 hp and 339 pounds-feet of torque. And that has a reach of 275 miles. Plus, there is a \$7,500 federal tax credit to be applied. Plugging in the 11 kW charger can take 7½ hours, or best is the 125 kW DC fast charging capability, which requires just 38 minutes. Buyers do get three years to use Electrify America fast charging systems (30-minute session) free. Eco, comfort, sport and custom modes are offered.

It is definitely a bold-looking vehicle, especially up front with the illuminated light bar and the VW logo located centrally while surrounded by LED projector headlights. As soon as the driver settles into the 12-way power leatherette seats, he is greeted by a configurable 5.3-inch digital display or what the carmaker calls an ID.Cockpit. A Discover Pro 12-inch



### ID.4 S (RWD)

**Tires:** 235/50R20  
**Wheelbase:** 108.9 inches  
**Length:** 180.5 inches  
**Width:** 72.9 inches  
**Height:** 64.5 inches  
**Suspension:** Strut-type front, multilink rear  
**Steering:** electric power  
**Weight:** 4,416 pounds  
**Tow capacity:** 2,200 pounds  
**City:** 115 MPGe  
**Highway:** 99 MPGe  
**Combined:** 107 MPGe  
**Web site:** [www.vw.com](http://www.vw.com)

touchscreen for infotainment controls sits atop the dashboard. Passenger volume for the compact vehicle at 99.9 cubic feet is quite creditable. Front-seat passengers get 41.1 inches and rear has 37.6 inches. Fold down the second row and you gain 64.2 cubic feet. Other goodies include dual auto a/c, 60/40 fold rear seat, 7-speaker sound system, heated front seats and tilt/telescopic leather, heated steering wheel, panoramic glass moon roof and hands-free power lift gate.

Base-priced at \$43,995, the well-balanced ID.4 shows lots of potential as the electric SUV segment heats up. It is definitely a far better viable option for buyers (thanks to the fed tax credit) looking at the ever-popular but pricey Tesla or the Mustang Mach-E.

## 2023 TOYOTA COROLLA HYBRID AN INVALUABLE GAS SIPPER

We first test drove the Toyota Corolla hybrid when it debuted about four years ago in Savannah, Ga. Then, the compact car boasted bold styling, competitive price and consistent value. Same and more applies to the slightly more powerful 2023 Corolla hybrid in which we recently spent some time.

The hybrid is equipped with a 1.8-liter 4-cylinder engine mated to two motors/generators for a total 138 horsepower (up by 17) @ 5200 rpm and 105 pounds-feet of torque @ 3600 rpm. Depending on the model, you can get the continuous variable transmission or a 6-speed manual gear box. The MacPherson strut front and a multilink rear suspension soak up obstacles with ease and maintain stability in all types of tricky situations. And the revamped electric power steering is precise and crisp. Normal, eco and sport modes are offered.

Up front, the new design is sleek, sharp and eye-catching. Flanking the slim, J-shaped bi-beam LED headlights and fog lamps is a rounded nose with a sport mesh black grille, sculpted bulging wheel arches and sharp body lines. A color keyed spoiler, gloss-black diffuser and dual chrome exhaust tips bring up the rear. The practical cabin is simply laid out with metallic accents on the dashboard and chrome door handles. Basic amenities include auto a/c, sport fabric trimmed seats, six-way driver and four-way front-passenger seats, new 8-inch touch screen for audio, phone and nav controls with wireless Apple CarPlay and Android Auto, 4.2-inch TFT multimedia screen, leather-wrapped manual tilt/telescopic



### COROLLA (SE)

**Tires:** P225/40R18  
**Wheelbase:** 106.3 inches  
**Length:** 182.3 inches  
**Width:** 70.1 inches  
**Height:** 56.5 inches  
**Fuel capacity:** 11.3 gallons  
**Weight:** 2,850 pounds  
**Web site:** [www.toyota.com](http://www.toyota.com)

steering wheel, six-way driver adjustable and four-way front-passenger seats, four USB-C ports, digital clock and a 60/40 rear fold seat.

The no-cost and updated Toyota Safety Sense 3.0 translates into a pre-collision system that detects pedestrians, proactive obstacle anticipation/road sign/lane trace assists, lane departure alert and dynamic cruise control.

Folks, this one's a no-brainer as gas continues to hover around the \$3.20 gallon range. Base-priced at \$25,500 and peaking at \$29,000, the Corolla SE hybrid touts 50 mpg city and 43 mpg highway figures with combined mpg at 47. With its agility, good looks, fun-to-drive character, fair price and roominess, this Toyota should march ahead of the competition, again!





**SASTA Presents The Maestro**

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# ILAIYARAJA

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**IN PRAISE OF THE LIBERAL ARTS**

By **ROBERT A.G. LEVINE**



“Return on investment.” What’s the point of paying for college if your major doesn’t translate into a good career? Isn’t a liberal arts education basically useless for getting a job?

No. I’m a big believer in the liberal arts as a foundation for all things, including making money.

Let’s start by recognizing that like most terms, “liberal arts” has different definitions and connotations. Some consider those words as describing a type of school, as in “small liberal arts colleges.” While that phrase is often used,

it does not adequately explain the actual education presented by a college. For example, Stanford University – which is not considered an SLA – professes that it “embodies the cornerstones of a strong Liberal Arts education.” and Harvard considers itself “a liberal arts and sciences college nestled within a world-class research university.”

However, many of our clients think of education purely as job training. Beyond the requirements of a major, they do not appreciate how a student’s other classes can assist them in obtaining and performing on the job. Wouldn’t more education in the direction of your chosen career help you make more money?

Again, no. More is not better; at least “more depth” is not better. In my opinion, “more breadth” IS better.

Let’s define liberal arts simply, to mean “broad foundation.” Then let’s discuss how “off-topic” classes can help you achieve.

In my experience – and I’ve been working for 40 years – we learn more during the first one or two months immersed in a job than we did in all the classes and internships that were supposed to train us. Career education – while valuable to get things started – provides only a foundation for the future. Things change. Even in the best school, much of what you learn becomes obsolete.

In engineering, new materials, better software and now Artificial Intelligence will make the solutions of tomorrow very different from the practices of today. In medicine, new pharmaceuticals, procedures and tests will change patient care and best practices quickly. I remember as a young professional when this new thing called “MRI” came out. What did we know about Magnetic Resonance Imaging? Well, it was less painful than a CT myelogram with contrast, and you had to take off your watch during a scan! Today, newer and more advanced diagnostic tests make medicine better. My daughter is now pregnant with her second child, and her medical care has changed dramatically in the two years since my first grandchild was born. It’s amazing how blood tests can give gender and health information so much earlier!

Yet aren’t those merely advancements within the field? Isn’t this why professionals go through continuing education? Yes. Then why be concerned with the liberal arts?

Because some things never change.

Human nature – despite differences in our surrounding environments – is a constant, one which is too often overlooked or underappreciated. Understanding the human condition is a key component of every job.

In business, understanding buyers is critical for sales. If you don’t know the wants and needs of your market, your success will be limited. Language, culture, psychology, sociology, economic structures, politics, even religion ... all of these human factors determine your success or failure. For this reason, I worry about specialized business programs (for example, Wharton and Stern) as being too limited in scope.

In engineering, problem solving happens after issue spotting. Because applied science is (usually) applied to human needs, things can go wrong if you understand tech but not the people who will use the tech. Steve Jobs is an infamous example. Fired after Apple’s Lisa and Macintosh computers failed to live up to sales projections, Jobs had spearheaded the development of excellent tech while misapprehending the public’s desire to purchase his tech. In the pursuit of excellence, Jobs had forgotten the business side of compsci. Oops...

In medicine, a proper diagnosis merges patient history, clinical examination, and diagnostic testing. With an incorrect or incomplete history from the patient – where does it hurt, how did it occur, etc. – the diagnosis and treatment plan will both be flawed. This is one reason why Brown University’s PLME program is designed to be a “Liberal” medical education: understand humans and humanity. Unfortunately, not all advanced medical programs are so broad-based.

Just because a school has a good reputation does not mean that its specialized curriculum is enough for you. In selecting classes, appreciate how broad, “liberal arts” concepts will affect your future more than career-focused classes that may prove obsolete or incomplete over time.

*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.*

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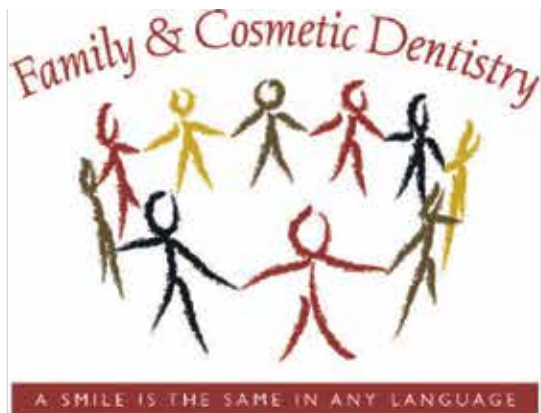
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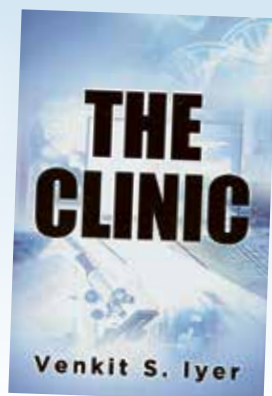
# THE CLINIC

by Venkit S. Iyer, MD, MS, FACS, FRCS-C



Dr. Venkit S. Iyer

A fertility clinic, a genetic research laboratory, and a dark website collaborate to assist in reproductive needs, genetic manipulations, and human experimentations done in high secrecy. Scientists want to explore and experiment, while clients demand cutting-edge technology to satisfy their interests. Medical technology keeps advancing steadily and is looking towards reaching goals that were unthinkable a few years ago. This fictional medical thriller will take you through futuristic possibilities for the human race.



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**TAMPA'S MANASVI VIJAYARAGHAVAN IS CAPTAIN OF SCHOOL FLAG FOOTBALL TEAM**



Numbers may not mean a lot to many people, but for Manasvi Vijayaraghavan, every time she puts on her flag football jersey #1, it signifies a community bigger than just her. At 17 years old, the three-time state champion, is the first South Asian head captain of Tampa's Robinson High Knights Flag Football Team, a honor she does not take lightly.

As a head captain, Manasvi not only has the skills to consistently perform at the highest level, but also serves a constant motivator and light for the girls on her team to continue fighting despite all odds.

This dedication earned their team a Nike sponsorship, where they were personally flown out to the company headquarters in Oregon to showcase their talent. The team's resilience has stolen the hearts of many Tampa natives, Mayor Jane Castor frequently showing support and appreciation,

while the Buccaneers frequently partnering with the Knights for NFL segments.

Now, every time she steps on the field, the No. 1 signifies the first step towards expanding opportunities for those who look like her, especially young Indian American girls in a sport typically dominated by males. As she enters senior year, Manasvi is all set to utilize her role to inspire future generations to reach for their dreams and prove that is no barrier for passion and hard work, a reality proven to her through the sport of flag football.

*Send us your news on youth accomplishments to editor@khaasbaat.com Please include relevant details and contact information.*





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**EMBARK ON A LIFE-TRANSFORMING JOURNEY WITH SWAMI MUKUNDANANDA JULY 17-21 IN TAMPA**

Story provided by JKYOG

Swami Mukundananda will conduct a Life Transformation Program (LTP) July 17-21 in Tampa at the Hindu Temple of Florida. The transformative program offers an incredible opportunity to learn, grow and progress as Swamiji delivers enlightening discourses on five core facets of life based on his latest best-seller, "Golden Rules for Living Your Best Life."

Swami Mukundananda, a distinguished alumnus of IIT and IIM, is a renowned global spiritual leader and a best-selling author. With profound insights into the ancient Vedic scriptures, scientific research and practical wisdom, Swamiji's impactful workshops and programs have reached audiences of all ages, from adults to youth and children.

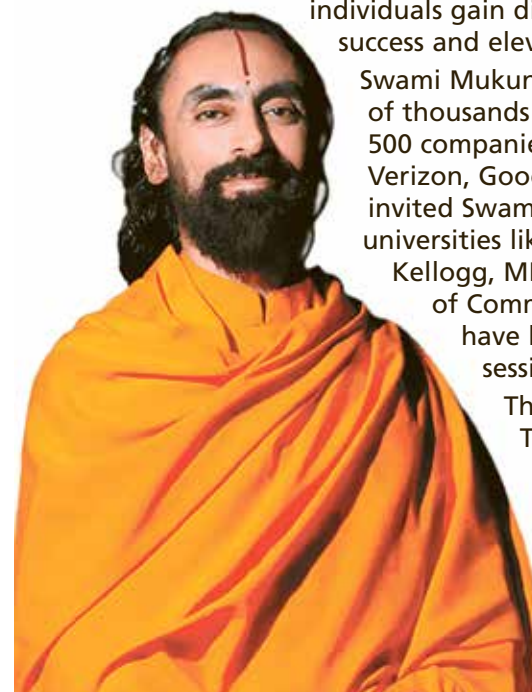
The LTP program at the Hindu Temple encompasses a range of enlightening sessions designed to uplift and inspire attendees. Participants will have an exclusive one-to-one interaction opportunity with Swamiji, while they delve into enthralling discourses on the "Golden Rules for Living Your Best Life." These teachings aim to help

individuals gain divine wisdom, achieve spiritual success and elevate the quality of their lives.

Swami Mukundananda has touched the lives of thousands of seekers worldwide. Fortune 500 companies such as Amazon, Microsoft, Verizon, Google, Oracle, and Yahoo have invited Swamiji to speak, while prestigious universities like Princeton, Stanford,

Kellogg, MIT, Duke, and Shri Ram College of Commerce (SRCC) Business Conclave have hosted his empowering sessions.

The program at the Hindu Temple of Florida, 5509 Lynn Road, will be held from 6:45 p.m. to 9 p.m. July 17-21. Prasadam will be served. For information, call Bill (727) 432-1020 or Simmy (813) 300-0584. Free registration is at [www.jkyog.org/FL](http://www.jkyog.org/FL)



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**ILAIYARAJA CONCERT** *Cont'd from page 1*

In 2014, American World Cinema portal "Taste of Cinema" placed him at the ninth position in its list of 25 Greatest Film Composers in the History of Cinema. He is recipient of five National Awards, Sangeet Natak Akademi Award, Padma Vibhushan and Padma Bhushan.

The 5:30 p.m. concert will be at the George Jenkins Arena, RP Funding Center, 701 W. Lime St., Lakeland. Tickets starting at \$55 can be purchased at [https://mpv.tickets.com/?orgid=39189&agency=LKLD\\_PLAGENCY\\_MPV&eventid=3667](https://mpv.tickets.com/?orgid=39189&agency=LKLD_PLAGENCY_MPV&eventid=3667)

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*Sri Ayyappa Temple in Tampa.*

**KAPIL SHARMA TO PERFORM IN ORLANDO JULY 29**

The namesake of The Kapil Sharma Show on Sony TV will take the stage in Orlando on July 29. Indian stand-up comedian, television host, actor, dubbing artist, producer and singer Kapil Sharma is winner of "The Great Indian Laughter Challenge" season 3 in 2007. He has hosted and produced television comedy shows such as "Comedy Nights with Kapil" and "Family Time with Kapil" on Colors TV and Sony TV channels respectively.



He has won multiple seasons of the comedy show "Comedy Circus" on Sony TV along with various partners and in 2011 participated in the singing reality show "Star Ya Rockstar" of Zee TV, where he finished as a second runner-up.

Krish Patel will present Kapil Sharma Live at 8 p.m., Amway Center, 400 W. Church St., Orlando. To purchase tickets starting at \$39, visit [www.bollywoodeventsfl.com](http://www.bollywoodeventsfl.com) or call Patel at (407) 454-3334.

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**AVOIDING A TAX SURPRISE WHEN RETIRING OVERSEAS**

By TEJAL DHRUVE



Are you approaching retirement age and wondering where you can retire to make your retirement nest egg last longer? Retiring abroad may be the answer. But first, it's important to look at the tax implications -- because not all retirement country destinations are created equal.

**Taxes on worldwide income**

Leaving the United States does not exempt U.S. citizens from their U.S. tax obligations. While some retirees may not owe any U.S. income tax while living abroad, they must still file a return annually with the IRS -- even if all of their assets were moved

to a foreign country. The bottom line is that you may still be taxed on income regardless of where it is earned.

Unlike most countries, the U.A. taxes individuals based on citizenship, not residency. As a result, every U.S. citizen (and resident alien) must file a U.S. tax return reporting worldwide income (including income from foreign trusts and foreign bank and securities accounts) in any given taxable year that exceeds threshold limits for filing.

The filing requirement generally applies even if a taxpayer qualifies for tax benefits, such as the foreign earned income exclusion or the foreign tax credit, substantially reducing or eliminating U.S. tax liability.

These tax benefits are not automatic and are only available if an eligible taxpayer files a U.S. income tax return.

Any income received or deductible expenses paid in foreign currency must be reported on a U.S. return in U.S. dollars. Likewise, any tax payments must be made in U.S. dollars.

Also, retired taxpayers may have to file tax forms in the foreign country where they reside. They may, however, be able to take a tax credit or a deduction for income taxes you paid to a foreign country. These benefits can reduce taxes if both countries tax the same income.

Nonresident aliens who receive income from U.S. sources must determine whether they have a U.S. tax obligation. The filing deadline for nonresident aliens is generally April 15.

**FBAR Reporting**

U.S. persons who own a foreign bank account, brokerage account, mutual fund, unit trust, or another financial account are required to file a Report of Foreign Bank and Financial Accounts (FBAR) by April 15 if they have:

Financial interest in, signature authority or other authority over one or more accounts in a foreign country, and

The aggregate value of all foreign financial accounts exceeds \$10,000 at any time during the calendar year.

A foreign country does not include territories and possessions of the United States, such as Puerto Rico, Guam, the U. S. Virgin Islands, American Samoa, or the Northern Mariana Islands.

**Income From Social Security or pensions**

If Social Security is your only income, your benefits may not be taxable, and you may not need to file a federal income tax return. If you receive Social Security, you should receive a Form SSA-1099, Social Security Benefit Statement, showing the amount of your benefits. Likewise, you should receive a Form 1099-R for each distribution plan if you have pension or annuity income.

Retirement income is generally not taxed by other countries. As a U.S. citizen retiring abroad who receives Social Security, for instance, you may owe U.S. taxes on that income but may not be liable for tax in the country where you're spending your retirement years.

However, if you receive income from other sources (either U.S. or country of retirement), from a part-time job or self-employment, for example, you may have to pay U.S. taxes on some of your benefits. Each country is different, and you may also be required to report and pay taxes on any income earned in the country where you retired.

**Foreign Earned Income Exclusion**

If you've retired overseas but take on a full or part-time job or earn income from self-employment, the IRS allows qualifying individuals to exclude all, or part, of their incomes from U.S. income tax by using the Foreign Earned Income Exclusion (FEIE). In 2023, this amount is \$120,000 per person. If two individuals are married and work abroad and meet either the bona fide residence test or the physical presence test, each one can choose the foreign-earned income exclusion. Together, they can exclude as much as \$240,000 for the 2023 tax year.

Income earned overseas is exempt from taxation only if certain criteria are met, such as residing outside of the country for at least 330 days over 12 months or an entire calendar year.

**Tax treaties**

The United States has income tax treaties with many foreign countries, but these treaties generally don't exempt residents from their obligation to file a U.S. tax return. Under these treaties, residents (not necessarily citizens) of foreign countries are taxed at a reduced rate or are exempt from U.S. income taxes on certain items of income they receive from sources within the United States. These reduced rates and exemptions vary among countries and specific items of income.

Treaty provisions are generally reciprocal and apply to both treaty countries. Therefore, a U.S. citizen or resident who receives income from a treaty country and is subject to taxes imposed by foreign countries may be entitled to certain credits, deductions, exemptions, and reductions in the rate of taxes of those foreign countries.

**State taxes**

Many states also tax resident income, so even if you retire abroad, you may still owe state taxes unless you established residency in a no-tax state before you moved overseas. Some states honor the provisions of U.S. tax treaties; however, some states do not. Therefore, it is prudent to consult a tax professional for advice.

**Relinquishing U.S. citizenship**

Taxpayers who relinquish their U.S. citizenship or cease to be lawful permanent residents of the United States during any tax year must file a dual-status alien return and attach Form 8854, Initial and Annual Expatriation Statement. A copy of Form 8854 must also be filed with the Internal Revenue Service by the tax return's due date (including extensions).

Giving up your U.S. citizenship doesn't mean giving up your right to receive Social Security, pensions, annuities, or other retirement income. However, the U.S. Internal Revenue Code (IRC) requires the Social Security Administration (SSA) to withhold nonresident alien tax from certain Social Security monthly benefits. Unless you qualify for a tax treaty benefit, as a nonresident alien receiving Social Security retirement income, SSA will withhold a 30 percent flat tax from 85 percent of those benefits. This results in a withholding of 25.5 percent of your monthly benefit amount.

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# BOOK REVIEW

**Under the Cover**



By Nitish Rele

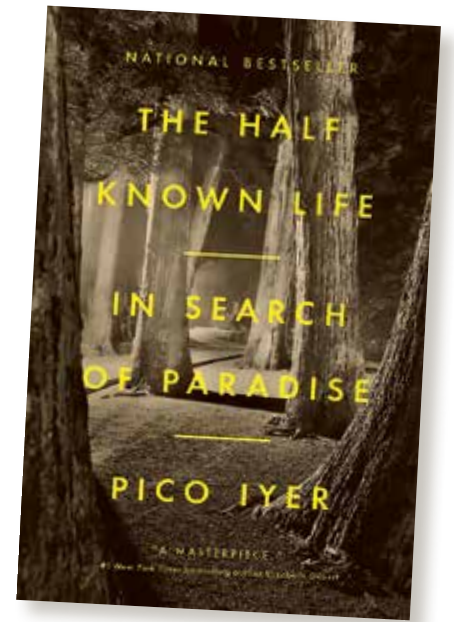
**“The Half Known Life: In Search of Paradise” by Pico Iyer (226 pages; \$26); published by Riverhead Books (www.penguinrandomhouse.com)**

Memoir, travelogue, essay collection, travel guide. Call it what you want, it is another fine gem by our favorite travel writer, addressing questions like: Where is that elusive place called paradise? Or does it exist only in the afterworld? And why are so many Shangri-Las of the world troubled places?

“After years of travel, I’d begun to wonder what kind of paradise

can ever be found in a world of increasing conflict – and whether the very search for it might not simply aggravate our differences,” writes Pico Iyer as he sets off to explore conflict-driven places such as North Korea, Iran, Kashmir, Sri Lanka, Belfast, Jerusalem, Ladakh, along with Western Australia, Japan and Varanasi. As he strolls the streets of Kashmir, he recalls Mughal Emperor Shah Jahan had proclaimed, “If there is a Paradise, it is this, it is this.” A peaceful place during World War II for his mother, he laments the state’s descension into chaos. “A parable, almost, about the way Paradise becomes something different in every neighbor’s head, and my enhanced garden can never be yours.” Amid the fires of burning bodies and “chanting in the distance, a shaking of bells” in Varanasi, Iyer realizes that “Paradise has to be

found not just in the middle of life, but in the midst of death; this city of burning bodies was a little like the skull on a monastic’s desk, reminding us that time is never so limitless as we think.” Throughout the book, he mentions his conversations with the Dalai Lama, who he has known for several decades. Recalling one such talk, Iyer says, “In all our time together, I always saw him avoid the otherworldly; the meaning of life, he said, lies in what we can do right now ... ‘You bless yourself with your actions.’” Peppered with doses of humor, tongue-in-cheek and sympathy, the journey with Iyer into unknown territory can only raise more questions than answers. As he wraps up his thoughts on paradise, he pens, “It was easy, in fact, to imagine that we were all caught up now in this half known realm, and a candlelit back alleyway would be the only true home – the deepest paradise – we could ever hope to find.” Thank you, Pico Iyer, for another splendid work that will send readers on yet one more soul-searching mission!



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**By Swami Mukundananda**

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**Discourse:** 7:15 PM- 9PM

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**JULY FORECAST**

By PANKAJ KOHLI



**ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Kritika (1st Part)** A bold and courageous time will continue for a while. It is a positive time for economic and financial growth! Make good on marital or new business alliances. Progress is slower than expected. Take care of health, especially skin problems, problems related to Pitta (boils, ulcers, intestinal problems).

**TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Kritika (last 3 parts), Rohini, Mrigashira (first 2 parts)** Self-effort of

past will pay now; money growth from unexpected sources is seen. Addiction to smoking and drinking may grow, be careful. Growth in career, positive job changes, promotions are seen in future. Money is saved, will be spent only on family. Domestic happiness, material comforts and worldly pleasures are for you to enjoy. Expect good news. People are happy in your company.

**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)** Some natives have more enemies than friends, rely less on support instead and self-motivate yourself. Accountants, lawyers, artists and people in communications business may find additional growth in profession. Some need to work on marital relations, which can be better. Investments in property could be gainful. Professionally, no job changes are recommended.

**CANCER / Karaka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha** Scheming people may create stress, avoid arguments. Popularity in social circle grows yet brings in controversy. Trouble with government or law for some! Keep away from confrontation, fights and litigation. Dental cavities could be troublesome. Money and income growth is seen from multiple channels, good time to invest.

**LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part)** Daily cash flow may need attention; laziness and inertia set in. Victory is likely in legal battles. Physical ailments can be a problem for some; fighting and arguments without reason and unnecessary tensions mark the month. Someone close may need financial support; some of you may also seek finances from seniors in the family. Loss of material benefits is possible for few.

**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)** A transition time between buying and selling property is seen for some. Excellent time for career growth, promotion or job change; people in family businesses may flourish financially. Despite expenses, the possibility of high earnings cannot be ruled out.

**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)** Money

needs to be invested wisely. Business partnerships or marriage alliances, both need to be nurtured with love. Careful investments may result in long-term savings and profits. New marriage or business alliances cannot be ruled out. Work hard on domestic front; be sympathetic toward younger siblings. On Professional front, no job changes.

**SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha** Back, stomach, liver, skin, intestinal problems may be troublesome. Influential contacts develop proposing joint working and great partnerships. Watch expenses, money wastage on unnecessary things is seen. Excellent time for career growth, new job openings, salary increases in current jobs seen! Some marital issues need proper communication, understanding and resolution amicably.

**SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)** Marital discord and family atmosphere becomes better. Land deals, property-related matters, especially ancestral property, should be handled with care. Much expense on vehicle or electronic appliances is possible. Children’s study must be handled properly, they may need academic support.

**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)** Initial turbulence in new alliances, long-term marital commitment. Work hard on domestic front; frustration, bad relations with people close to you may back fire in near future! Money and income grow. Parents’ health may be concerning for some.

**AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Saturn Sign - Stars covered: Dhanistha (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts)** For some, new channels of income seem to be opening up. It is a favorable period for professionals; expansion in business is seen for some. Windy (Vaata) and phlegmatic (Kapha) diseases, troubles in the legs, unforeseen physical issues for some, laziness, weakness due to over-exertion, mental affliction, and stomach troubles could erupt.

**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** Growth in income in the near future! Great relations with neighbors, siblings and parents are possible. Confine to your own activities, time to reflect on career, relationship and marriage. Currently, some may feel isolated and left out. Kapha-related issues, sinus congestion, throat, allergies, diabetes may affect some. Be extra careful while driving; do not gamble and work hard.

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



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## FLORIDA’S DEV SHAH WINS 2023 SCRIPPS NATIONAL SPELLING BEE

By NITISH S. RELE – editor@khaasbaat.com

“Psammophile.” It was the last word that stood between Dev Shah and the championship title of the 2023 Scripps National Spelling Bee. For the Largo (Tampa Bay area) boy, spelling the word, which meant an organism that thrives in sand, was a piece of cake. He became the first Florida winner since 1999 when Nupur Lala of Tampa earned the title.

The win and the attention “have been very overwhelming at times since I am only 14,” says Dev in an exclusive interview with Khaas Baat. “And sometimes sleeping helps.”

The eighth-grader, who previously competed in the 2019 and 2021 national spelling bees, “did visualize myself winning before the bee began. But I just wanted to focus on the present. I was confident I would win.”

The competition began with 231 contenders who earned their spots by advancing through regional spelling bees. They represented all the 50 states as well as three countries outside the U.S.: Bahamas, Canada and China. The challengers then whittled down to 10 in the finals. Dev takes home \$50,000 in cash and a commemorative medal. “You can do anything with the money, I was told,” he says. “But I will use it mostly for college.”

Plans for the future? “I have given some thought but have no aspirations since a lot can change in four years,” he says. “In just weeks, so much has changed. But whatever profession I pick, I will make sure spelling has a role in it.”

His father, Deval Shah, a software engineer, recalled that Dev had a special fondness for words since he was just 3 years old. Now that he has won the ultimate spelling bee, “we are relieved. The last 10 years have been hectic,” taking part in several academic competitions, including the North South Foundation (www.northsouth.org), “What do we do now? It’s a different mindset.” Dev’s elder brother Neil attends Yale University and his mother Nilam is a physician.

A student at Morgan Fitzgerald Middle School in Largo, Dev’s favorite athlete is Roger Federer, movie is “La La Land” and game is Wordle. His hobbies include reading, tennis, playing the cello and solving math problems. He likes to learn and spend time with friends and watch historical fiction films and read historical fiction books. He also exercises to relax.



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