

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

OCTOBER 2023

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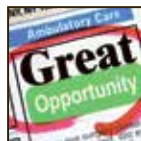
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Shubh Navratri

THE FESTIVAL OF NINE NIGHTS IS BACK!

Here are the Florida communities celebrating Navratri:

TAMPA/VALRICO

The Gujarati Samaj of Tampa Bay will celebrate Garba Dandiya Night from 8 p.m. on Oct. 13-14. Performer will be Garima Khiste. On Oct. 20-21, Master Rana's group will perform for Garba Nights. Both events, which are free for GSTB members and \$20 for non-members, begin at 8 p.m. at Florida State Fairgrounds, 4800 U.S. 301 N. For information, call GSTB President Mukesh Patel at (727) 505-4636.



ORLANDO/KISSIMMEE/CASSELBERRY

Hindu Society of Central Florida (HSCF) temple will hold Navratri Utsav with music, raas and garba from 8:30 p.m. Oct. 15-24 in the community hall, 1994 Lake

Drive, Casselberry. Kids garba will be 7 to 8 p.m. Family pass for 10 days is \$125. For more information, call Mahendra Kapadia at (407) 595-9224 or visit www.orlandohindutemple.org

SOUTH FLORIDA
DAVIE: The Indian Regional & Cultural Center (IRCC) will celebrate Navratri from 8 p.m. Oct. 14 and Oct. 21 at Indian Ridge Middle School, 1355 S Nob Hill Road, Davie. Tickets per day are \$30 members, \$40 non-members and can be purchased at www.irccflorida.org For information, call Dr. Durgesh Thaker at (954) 554-8739 or email board@irccflorida.com

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A TRIBUTE TO EDUCATOR DR. MONA JAIN OF BRADENTON/SARASOTA

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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 / SIGNIFICANT DATES

EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

OCT 1-7: SHRI RAM KATHA BHAKTI GYAN

YAGNA; presented by Friends of India Tampa Bay; in Gujarati by Triple Acharya Shri Rameshbhai Mehta; Hindu Temple of Florida auditorium, 5509 Lynn Road, Tampa; Saturday-Sunday: 10 a.m. to 2 p.m. and 5 to 9 p.m., Monday-Friday: 6 p.m. to 9 p.m.; for information and sponsorships, call Himatlal Parekh at (813) 922-8090, Jigisha Desai at (813) 731-7747.

OCT. 8: "NIYAM VA ATI LAAGU!" Marathi play starring Sankarshan Karhade, Amruta Deshmukh and Prasad Barve; organized by Maayboli Melawa Tampa Bay and Bruhan Maharashtra Mandal of North America; Hillsborough Community College Brandon Auditorium, 10451 Nancy Watkins Drive, Tampa; 4:30 to 7 p.m.; to purchase the \$20-\$100 tickets, visit <https://www.tugoz.com/TampaBay>

OCT. 10: 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.

OCT. 18: 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.

OCTOBER 29: CONCERT; organized by Swaralaya of Tampa; 4 p.m.; Hindu Temple of Florida Cultural Hall, 5511, Lynn Road, Tampa; vocalist Kruthi Bhat, Vittal Rangan on violin, Shivaramab on mridangam, Chandrasekhara Sharma on ghatam; for more information, email swaralayaoftampa@gmail.com

NOV. 4: 34th ANNUAL INDIA FESTIVAL; organized by the Gujarati Samaj of Tampa Bay; 11 a.m. to 10 p.m.; Florida State Fairgrounds, 4800 U.S. 301 N., Tampa; for information, call Chair Jyoti Gandhi at (727) 534-3767 or visit <https://www.indiafestivaltampabay.com/>



Tampa India Festival participants.

OCT. 15: NAVRATRI BEGINS

OCT. 24: DUSSEHRA

NOV. 8: BOLLYWOOD FILM SERIES; "Dabangg" (Hindi with English subtitles) starring Salman Khan; New Tampa Performing Arts Center, 8550 Hunters Village Road, Tampa; 7:30 p.m.; \$5; for information, visit www.NewTampaArtsCenter.org

OCALA

NOV. 19: DIWALI FESTIVAL CELEBRATION; organized by Strategic Community Alliance; Citizens' Circle, downtown Ocala; 11:30 a.m. to 6 p.m.; free; Indian dance, music, fashion show, saree experience, trivia quiz; arts and crafts, food vendors; for details, visit <https://scacommunities.org/>

ORLANDO/CASSELBERRY/MAITLAND



Deepti Naval, left, and Kalki Koechlin in "Goldfish"

OCT. 7-9: "BEYOND BOLLYWOOD: 29th ANNUAL SOUTH ASIAN FILM FESTIVAL";

presented by Enzian and Asian Cultural Association; Enzian Theater, 1300 S. Orlando Ave., Maitland; for details, visit www.enzian.org, or call (407) 333-3667.

OCT. 13: EVENING OF INDIAN MUSIC; presented by Asian Cultural Association; performers include Yogesh Samsi, Shravan Samsi, Hardeep Chana, Bharat Kamat, Ameya Bichu, Pandit Raghunandan Panshikar; 6:30 p.m.; Orlando Family Stage, 1001 E. Princeton St., Orlando; \$25; for information, call (407) 333-3667 or visit www.aca-florida.org

NAPLES/BONITA SPRINGS/FORT MYERS

OCT. 8: "ANUBHAVA;" AIM for SEVA donor appreciation; performers are choreographer/dancer Rukmini Vijayakumar and violinist Ambi Subramaniam; 5 p.m.; Hinman Auditorium, Center for Performing Arts, 10150 Bonita Beach Road S.E., Bonita Springs; for information, call (973) 262-8449 or email swflaim@gmail.com



Rukmini Vijayakumar

SOUTH FLORIDA (DAVIE)

OCT. 8: VOCAL CONCERT; presented by Association of Performing Arts of India; Hindustani classical singer Dhananjay Hegde will be accompanied by Pranav Gurav on tabla and Dnyaneshwar Sonawane on harmonium; Palace Indian restaurant, 11422 W. State Road 84, Davie; 5 to 9 p.m.; \$50 per person includes dinner; purchase tickets at <https://www.apaiart.com/>

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.



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MONTHLY EVENTS	WEEKLY EVENTS
SUNDAY, OCTOBER 01 (11:00 AM) SATURDAY, OCTOBER 07 (11:00 AM) SUNDAY, OCTOBER 08 (11:00 AM) • SAMUHIK PITRU TARPAN PUJA SATURDAY, OCTOBER 14 (11:00 AM) • AMAVASYA SARV PITRU SHRADH TARPAN PUJA SUNDAY, OCTOBER 15 • SHARAD NAVRATRI • GHAT STHAPNA CHANDI PATH (10:00 AM to 1:00 PM) • MATA DI CHOWKI (4:00 PM to 8:00 PM) • MATA KA GARBA (8:30 PM to 10:00 PM) SUNDAY, OCTOBER 22 (11:00 AM to 7:00 PM) • DURGA ASHTAMI • MAHA CHANDI HAVAN & KANYA PUJAN SATURDAY, OCTOBER 28 (4:00 PM to 7:00 PM) • DUSSEHRA CELEBRATION • RAMLEELA & RAVAN DAHAN SUNDAY, OCTOBER 29 • AANAND NO GARBO (4:00 PM to 6:00 PM) • SHARD PURNIMA GARBA (6:00 PM to 9:00 PM) TUESDAY, OCTOBER 31 (6:30 PM) • KARWA CHAUTH VRAT PUJA	EVERY MONDAY - 6:30 PM • SHIV ABHISHEK AND PUJA EVERY TUESDAY - 7:00 PM • HANUMAM KATHA EVERY THURSDAY - 7:00 PM • SAI BABA SATSANG • MAHA PRASAD

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HEALTH IS WEALTH

By **DR. VENKIT IYER, MD, FACS**



I am humbled and honored to write this piece on health care. For the last many years, the column was being handled in a superb manner by Dr. M.P. Ravindra Nathan. His articles on various health care issues were widely admired and followed by the readers of Khaas Baat. It is a difficult task to follow him since he had set the bar so high. He has been a role model for me and many others. He has been doing a fabulous job for so many years and had become a permanent fixture and image in our eyes. His contributions and participations in various charitable, educational and cultural activities have been well-appreciated nationwide. He has made remarkable contributions to the literary world. In addition to the regular

column in Khaas Baat, he has been editor of various souvenirs, magazines, journals, author of two books, and penned numerous articles in newspapers, magazines, medical and non-medical periodicals.

I thank Nitish Rele, editor of Khaas Baat, for having faith in me, by asking me to continue writing this column on health care for the readers. I shall try and do my best. I hope the readers will bear with me for my deficiencies or drawbacks. I request you to feel free to write, call or e-mail me with any suggestions, questions or comments.

Maintaining good health is a top priority for everyone, irrespective of age, sex, ethnicity, job, position, power or money. Nothing matters if your health is not satisfactory to enjoy life, carry out your duties, work and meet obligations. It is said that one needs good genes, good health and good luck to have a good life.

Good health depends on 'nature' and 'nurture.' A good measure is dependent on our genes or DNA. It is predetermined at birth. There is not much we can do about it. Good health also depends on our habits, conduct and lifestyle. It is our making, and by nurturing good lifestyle measures, we can hope to have better health and quality of life and longevity.

So, what are these good lifestyle measures that will help us? They are ordinary common-sense measures that can be broadly categorized as diet and nutrition, exercise, stress reduction strategies and preventive health care. It may sound simple. But statistics show that nearly half of our illnesses and half of the hospitalizations are avoidable. In other words, the root cause of these problems can be traced to behavioral and lifestyle issues. Some of these items will be discussed in detail in subsequent issues in the following months.

Medical science has made remarkable progress during the last 100 years. Many wonder drugs, including antibiotics, were discovered. Several new surgical procedures, including transplantations, are being performed. Many innovative diagnostic tests such as CAT and MRI scans can detect disorders and cancers early. Additional therapeutic modalities are coming into vogue. We understand principles of asepsis, sanitation,

biology, cellular function, genetics and environmental influences better than before. The results show that we have doubled our life expectancy in the previous 100 years. But we can improve on these accomplishments and continue to make further progress. Numerous unnecessary deaths and disabilities in the younger age can be avoided by reducing gun violence, drug addiction, poor eating habits, poor behavioral problems, stress and related social issues. Common sense measures such as hand washing, cooking the food, clean drinking water, proper sanitation measures, regular medical checkups, and hygienic precautions can reduce infections and infestations.

Good health implies both physical and mental well-being. People are lonely and depressed. Several of their medical problems are related to mental status, depression and social situations.

American health care system is one of the most expensive ones in the world. However, it lags other countries in the outcome, upon measuring parameters such as life expectancy, maternal and infant mortality, infection control, and level of satisfaction by the patients as well as the providers. The recent Covid-19 infection resulted in more infections, and more deaths in United States than many other nations.

Modern health care system is focused on quick fixes and instant gratification. We are into disease management rather than preventive health care. Tests, surgery, procedures get more importance rather than cognitive long-term care. New devices, drugs, procedures get the advertisement. Marketing, competition and businesses focus on quick turnover. Ignorance and prejudice are other factors. During the pandemic, there were individuals who refused to take the vaccinations and refused to wear masks.

American health care system offers the best technology and advanced procedures. At the same time, it is highly expensive, with unequal access, too many protocols and legalities. The system is fragmented. It has good and bad sides. Hence, it behooves the public to be informed and educated.

We need to pay attention to the health care issues from womb to tomb. Everyone is important for society. It is not just living longer that matters. How well we live matters equally.

Health is wealth. With better health, we can build a better society.

Dr. Venkit S. Iyer, MD, FACS, is a retired General and Vascular Surgeon. He has authored four books – "Decision making in clinical surgery," "Aging well and reaching beyond," "The Clinic" and "Geriatrics Handbook." They are available through Amazon or from the author. His website venkitiyer.com has necessary links and contact information.

Editor's Note: Khaas Baat sincerely thanks Dr. Ravindra Nathan for his valuable contributions through his monthly health column starting with our first year of publication.



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A TRIBUTE TO THE LATE EDUCATOR DR. MONA JAIN OF BRADENTON/SARASOTA

By NITISH S. RELE – editor@khaasbaat.com

Finding qualities such as sincerity, personal integrity, humility, courtesy, wisdom and charity in a person are rare. The late Dr. Mona Jain of Bradenton/Sarasota possessed such traits and more. It was no wonder she was admired, loved and cherished by everyone who knew her.

Dr. Jain, 86, died on Feb. 28 while in India for a religious ceremony to bury the ashes of her husband Kailash Jain. "My parents were incredible individuals who left a legacy to our community where they had resided for almost 60 years," says daughter Dr. Anila Jain, a physician/medical consultant. "As an only child, I was blessed to have such compassionate, caring and loving parents who were wonderful role models to not only me, but so many others.

Their philanthropic endeavors will continue through multiple scholarships endowments to benefit students at the University of South Florida Sarasota, Manatee and systemwide."

We had met and interviewed Dr. Mona Jain in 2019 right before the opening of the Dr. Mona Jain Middle School in the Bradenton area to honor the longtime Manatee County teacher and education leader. She had told us then, "The school is dedicated to people who believe in education, educators of past and future. I believe in helping out young boys and girls, especially young women." Women's causes were dear to Dr. Jain, who was on the executive board of the Florida Commission on the Status of Women and also served as president of the American Association of University Women.

Born in undivided India (Karachi) with ancestors from Punjab, she moved with her family to the capital of India where she earned a B.Ed. in Biological and Health Sciences, and a B.Sc. in Biology, Chemistry and History of Sciences, both from Delhi University. At the university, she met her husband. Their daughter was only 5 when the Jain family immigrated to the Bradenton/Sarasota area



Dr. Anila Jain, left, and the late Kailash and Dr. Mona Jain.

in 1964 to pursue studies on a Fulbright Scholarship that Dr. Jain had won. They were the first Indian family in Sarasota/Manatee counties, with no other Indians within 100 miles. While her husband ran an import-export and jewelry businesses, she taught biology at Bayshore Middle and High schools from 1970 to 1982 before becoming director of family health services for Manatee County's Head Start program. A program of the U.S. Department of Health and Human Services, it provides comprehensive early childhood education, health, nutrition, and parent involvement services to disadvantaged children and their families.

Dr. Jain's thirst for education led her to earn a master's in Science Education from Florida State University in 1971. Later, she received a doctorate in interdisciplinary and educational leadership from the University of South Florida in 1984. At the age of 50, she earned an M.D. from Spartan Health Sciences University School of Medicine in St. Lucia in 1987. However, instead of pursuing a career in medicine, she chose to continue to educate young minds.

Dr. Jain called education a journey, not a destination. "We live in a multicultural society and my motto is unity in diversity," she had said. "There should be respect for human beings and for diversity since it is important to live in harmony."

"I am proud to be American but I am equally proud of India, country of my birth," Dr. Jain had told us. Her death leaves a huge void that cannot be filled. We and the rest of the community can only look to learn and remember those traits that made her stand out from the crowd: sincerity, integrity, humility, courtesy, wisdom and charity.

HIGH-SCHOOLERS COMPLETE MURAL IN WINDERMERE

Over the course of summer, eight students from several schools in Central Florida completed a 12-by-36-foot wall mural. The Jamuna Community Center in Windermere now has a colorful scenic mural in the style of Madhubani folk art. For the art project, the high schoolers received a voluntary-hours certificate.

The students were guided by Sanjana Deshmukh, who has a MFA (Masters of Fine Arts, India) and MEd (Masters in education from Loyola College of Baltimore). She is a freelance artist and a guest lecturer at University of Central Florida for the Cultural Traditions Of India class. She serves as a mentor and coach to students who are interested in art.

The students involved with the mural project are Nagamadhumi Chintalapati, grade 9, Orlando Science High School; Anwasha Joshi, grade 8, Sanford Middle; Trisha Gokhale, grade 9, Seminole High; Moksha Chintalapati, grade 7, Orlando Science Middle; Tanvi Kaisare, grade 12 Winter Springs High; Sanjoli Umrao, grade 10, Oviedo High; Gargi Paranjape, grade 10, Oviedo High; and Anya Bollineni, grade 7, Orlando Science Charter.

High-schoolers pose in front of the Jamuna Community Center mural.



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HARNESS THE POWER!

By **ROBERT A.G. LEVINE**



Dear young people:

The adults around you – parents, teachers, counselors, consultants, coaches, sponsors, even principals – want the best for you. We are your friends, not your enemies.

What parents want most is your happiness.

What high schools want most is for you to get a fine education, both in high school and beyond. That’s why they commit their adult lives to children. Obviously, they don’t enter the education industry to make huge amounts of money.

Yet teenagers tend to resist these adults. It’s easy to understand why: we have always treated you like children. That’s because you were children. Now you are adolescents. Soon you will become young adults. If adults want young people to act like adults, we should treat you like adults. However, to do that confidently, adults need young people to act like adults. This starts with communication. The hallmark of any good relationship is quality communication. When students run from parents, communication suffers. Plus, because parents are still legally responsible for you, they have to hunt you down to be sure that you’re safe and sound. Instead of resisting your parents, communicate with them. Be proactive. Go toward them and tell them what is happening. If you have a meeting with a counselor or consultant, let them know about the discussion. If things happen at school, tell them. When things are changing in your social circles, let them know. We don’t necessarily need to know every detail, but when young people approach, adults don’t have to chase.

But don’t limit that to just your parents.

Your high school wants the best for you. Teachers want you to learn, and counselors and principals want great results in college admissions for their students. In fact, great results in college admissions is an important part of their successful business model, especially for private schools.

When it comes to teachers, please remember that many colleges require letters of recommendations from teachers (usually two) as part of your application. The best letters are always the most personal and specific. If they don’t know you, they cannot write well about you. In the final analysis, what matters is the quality of the recommendation letter, not the caliber of the recommendation writer.

If they don’t know you, they cannot help you very much.

Students in grade 11: you should be conversing with your teachers, and not just in class. Get to know them, and let them get to know you. Ask how their subject translates into career areas and specifically into your life plans. Ask why they decided to teach what they teach. Talk about current events or favorite things. It doesn’t really matter what you discuss. Just chat!

You should also be talking with your high school counselors about your college future ... Now! During January of grade 11, your counselor will schedule a get-to-know-you meeting. They will discuss your school’s processes and will provide a timeline for the next year. But absent your initiative, they won’t know much about you until the meeting.

Why are you waiting?

Sometime before the holiday break in December, communicate with your counselor. Let them know possible career plans, or potential majors you are considering, perhaps some colleges on your radar, and where you stand in terms of grades and SAT. Send them an email providing as much information as possible and letting them know that you look forward to meeting them. Most importantly, let them know that you will want and need their advice.

In this way, you can help them to help you!

If you have coaches or club sponsors or other adults who are helping you or supporting your efforts, consider doing the same with them. Adults have lots of resources. Harness the power!

This can and often should include your principal. They may not seem approachable or even relevant, but they are the top of the high school pyramid. Knock on their door. Set up an appointment. Don’t be a stranger. You may be surprised at how devoted they are to their students. You may be surprised at how honest and helpful they can be.

Adults are people too. Some are even pretty cool.

(One final note to the adults: Be Cool. Help the “kids.”)

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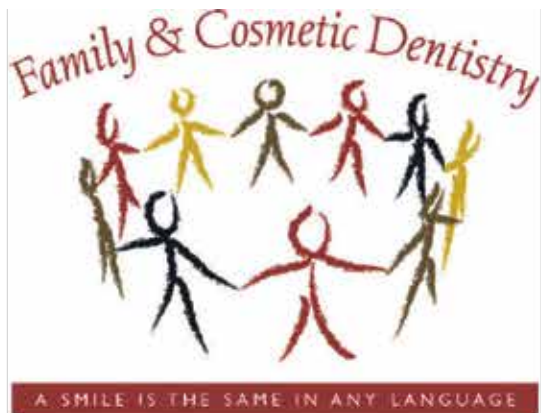
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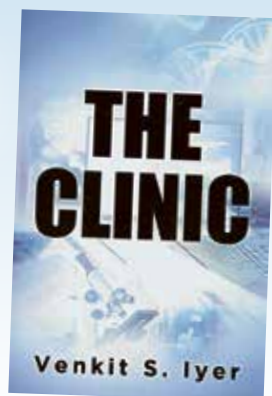
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by Venkit S. Iyer, MD, MS, FACS, FRCS-C



Dr. Venkit S. Iyer


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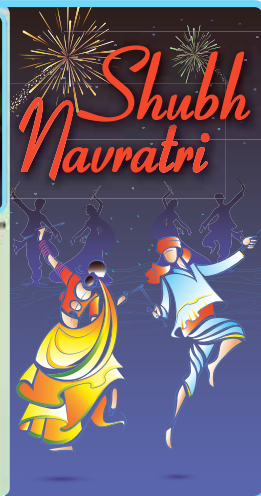


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Jai Shree Krishna. I am a male, 27 years old (1996 born) and I am looking for a bride. About myself: I belong to a Gujarati Brahmin family and reside in the U.S. I am on my H1B Visa. I am employed as a Computer Engineer for a reputed firm. I don't have any vices (no-alcohol, non-smoker and vegetarian). Never married. About my family values and background: A simple three-member family who believe in simple living with a high mindset. Selflessness, sacrifice, and authenticity are three qualities that define us. Expectations: We are looking for a well-educated girl from U.S./Canada who can join our family. A good family background, authenticity and flexibility are something that we would offer and expect the same. For detailed bio-data, please drop your name, email ID, and WhatsApp number in the comments section or you can contact me in the ways listed below: Preferred WhatsApp Number: +1 919 345 9325. Email address: mihirmjoshi@gmail.com

MATRIMONIAL

Los Angeles-based, India-born, intellectual, not rich, secular, human rights activist, vegetarian, YouTuber, writer, religion no issue, leg is still weak due to auto accident, no fun being alone. Looking for lady, slim, fair, around 60. Email Jimmyahmed44@gmail.com

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CHHOTA CINEMA: NEW INDIAN SHORTS 2023



AGAINST THE TIDE

East Coast Premiere!

Saturday, October 7 at 11:00 AM

Two friends, both indigenous fishermen, are driven to desperation by a dying sea. Their friendship begins to fracture as they take very different paths to provide for their struggling families. Winner of the World Cinema Documentary Special Jury Award for Verite Filmmaking at last year's Sundance, this is a deeply humanistic and intimate sea level view of the fragility of our relationship with the changing environment.

India, 2023, 97 min, Directed by Sarvnik Kaur, In Koli, Marathi and Hindi with English subtitles

GOLDFISH

Florida Premiere!

Saturday, October 7 at 2:00 PM

With help from a neighborhood and a past she has shunned, a young woman (Kalki Koechlin) returns home to deal with her estranged mother's (Deepti Naval) onset of dementia and the scars of her childhood. Powerhouse performances help make this Indian-British-American co-production a delicate, poignant, and timeless story of a mother and a daughter, and a charmingly protective community.

UK/India/USA, 2022, 103 min, Directed by Pushan Kripalani, in English

CHHOTA CINEMA: NEW INDIAN SHORTS 2023

Sunday, October 8 at 11:00 AM

Always striving to showcase the best in cutting-edge new Indian cinema, the South Asian Film Festival is proud to present 5 highly acclaimed short films from across the globe. This fascinating and diverse mix features both narrative and documentary: EID MUBARAK, THE AFTER: A CHEF'S WISH, WHITE ANT, ESPERANZA, and NOCTURNAL BURGER.

KACHEY LIMBU

US Premiere!

Sunday, October 8 at 2:00 PM

Set in the courtyards and improvised pitches of Mumbai, this colorful comedy follows a brother and sister who find themselves on competing cricket teams as they struggle to balance familial loyalty with the pursuit of their passions. As Bend It Like Beckham and Love and Basketball did before it, the film puts a talented young woman at the center of play, sparking a contest with much more than the final score at stake.

India, 2022, 109 min, Directed by Shubham Yogi, In Hindi with English subtitles

EEGA

Rare Theatrical Showing!

Monday, October 9 at 6:30 PM

You will believe this man is a fly! S.S. Rajamouli's (RRR) breakout success is a unique treat and one of the most imaginative films ever made. Nani loves Bindhu, but when lecherous developer Sudeep also takes a liking to the soft-spoken artist, he decides to get rid of the competition. Only his plan backfires when Nani rises from the dead, reincarnated as a common housefly, who wreaks havoc on Sudeep's life and quashes his romantic designs on Bindhu.

India, 2012, 134 min, in Telugu and Tamil with English subtitles

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QUALIFIED CHARITABLE DISTRIBUTION (QCD)

By TEJAL DHRUVE



What Is a Qualified Charitable Distribution (QCD)?

A qualified charitable distribution (QCD) is a distribution from your individual retirement account (IRA) to a qualified charity. You must be age 70½ or older to make a qualified charitable distribution. A qualified charitable distribution is not taxed, nor is it included in your taxable income.

If certain conditions are met, QCDs also can count toward the required minimum distributions (RMDs) that people who are age 73 or older must meet each year if they

have traditional IRAs (or a number of other tax-advantaged retirement plans that you can't use for a QCD). Also important: You don't have to itemize on your tax return to take advantage of a QCD.

KEY TAKEAWAYS

- A qualified charitable distribution (QCD) is a tax-free donation from your individual retirement account (IRA) to a qualified charity.
- You must be age 70½ or older to make a qualified charitable distribution.
- A qualified charitable distribution is not included in your taxable income.
- You can't deduct a QCD from your taxes, but the savings on your income may still make this kind of donation a tax-savvy move.
- A qualified charitable distribution counts toward your required minimum distributions (RMDs).

How a Qualified Charitable Distribution (QCD) Works

Anyone age 70½ or older can opt to take money from their IRA and donate it to a qualified charity. Qualified charitable distributions can be made from a traditional IRA or a Roth IRA, but there's no tax benefit to making a QCD from a Roth IRA because distributions are already tax free. You can also take QCDs from Active Simplified Employee Pension Plan (SEP) IRAs and Savings Incentive Match Plan for Employees (SIMPLE) IRAs, if they are not ongoing SEP or SIMPLE plans (meaning that no contribution has been added to the plan in the year when the QCD is taken). You cannot take QCDs from 401(k)s, however.

Not every charity qualifies for a qualified charitable distribution. Check with a tax professional beforehand to make sure that the organization you plan to gift qualifies for QCDs.

Qualified charitable distributions can help reduce your federal tax bill in two ways.

Lower Taxable Income

While a QCD is a withdrawal from your IRA, it is not counted as taxable income on your tax return like regular withdrawals are. Instead, a QCD can be deducted from your gross income on your tax return — without having to itemize your deductions. This both lowers your income and means that you can take the standard deduction instead of itemizing if you prefer.

The standard deduction is a specific amount you can use to reduce your taxable income. For 2022, single filers get a \$12,950 standard deduction; it's \$25,900 for married couples filing jointly. (In 2023, those numbers rise to \$13,850 for single taxpayers and \$27,700 for married filing jointly.)

Reduction in Required Minimum Distributions (RMDs)

Another benefit of taking qualified charitable distributions is that they count toward your annual required minimum distribution (RMD) — the minimum amount that you must withdraw from many IRAs (except Roth IRAs) each year. RMDs start when you reach age 73, starting in tax year 2023, as determined by the SECURE 2.0 Act of 2022. Previously, the RMD age was 72.

The problem with taking RMDs from traditional IRAs (and 401(k)s as well) is that they increase your taxable income. Depending on your situation, they can push you into a higher tax bracket. Using qualified charitable distributions could fulfill all or part of your RMD requirement without increasing your taxable income. The maximum annual amount that you can take as QCDs is \$100,000. (Note that 401(k)s and other qualified plans also have RMD requirements, but you cannot

take a QCD from those savings vehicles.)

Don't forget to check your state: While a QCD is not subject to withholding on your federal income tax return, state tax rules may differ. Ask a tax professional or your state income tax office for specifics on QCDs in your state.

Pros and Cons of a Qualified Charitable Distribution (QCD)

A qualified charitable distribution can be a great tool in managing your retirement assets, but there are some drawbacks as well.

Pros

- It could reduce your adjusted gross income and, thus, lower your tax bracket and how much you pay in taxes.
- You can avoid the 25% penalty that is imposed if you don't take your required minimum distribution (RMD).
- You don't have to itemize deductions on your tax return to deduct a QCD from your taxable income.

Cons

- The donation must go to a qualified charity.
- The donation must come directly from the individual retirement account (IRA) through your trustee to the charity; you cannot withdraw the funds and make the donation directly.
- The maximum annual QCD limit is \$100,000.
- A QCD cannot be claimed as an itemized charitable deduction on your taxes.

What is the Benefit of a Qualified Charitable Distribution (QCD)?

A QCD could reduce your adjusted gross income, meaning that you could pay less in income taxes.

Is a QCD an Itemized Deduction?

No, you don't have to itemize deductions to deduct a QCD.

How Much Can I Donate Through a QCD?

The maximum annual limit for QCDs is \$100,000.

Do All Charitable Organizations Qualify To Receive a QCD?

No. The charity must be a 501(c)(3) organization that is eligible to receive tax-deductible contributions. Private foundations, for instance, are not eligible for QCDs. It's important to verify that the charitable organization to which you want to donate is an Internal Revenue Service (IRS)-approved charity. The IRS has an Online Search Tool that can help.

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IMMIGRATION

EMPLOYMENT AUTHORIZATION FOR F-1 STUDENTS

By **DILIP PATEL**



The University of South Florida and other local colleges are home to a large number of international students. For example, in fall 2021, 4,692 international students were enrolled at USF. Of those, almost 1,000 were from India with over 700 in graduate programs. The F-1 student visa generally does not permit employment except in specific circumstances. One example of employment authorization for F-1 students is the Post-Completion Optional Practical Training (OPT) program.

OPT can allow an F-1 student to work after graduation in a field related to their degree for up to 12 months. An additional two years of employment authorization commonly referred to as the STEM OPT is available to students who graduated from a STEM program.

The ability to work with OPT and STEM OPT is important because it could lead to a pathway for longer-term options for the graduate or for employers seeking those skills. We have recently seen heartbreaking examples of situations where the student ends up out of status and without the ability to work because of simple errors, which could have been avoided.

It is vital for students to be very familiar with the application process and seek guidance from the office of the heir designated school official (DSO). There are specific time windows during which the application must be submitted. In what follows, we provide some pointers to avoid denials and delays.

Always check the official U.S. Citizenship and Immigration Services (USCIS) website for any updates to the application form – Form I-765. The Official USCIS website is www.uscis.gov. There are other websites that may have similar addresses and look official but are not part of USCIS. Make sure that the Form Version is the latest and correct version, the fees are accurate, and the application is sent to the appropriate location. It is possible to apply online and there are many advantages to using the online system. We strongly recommend online applications to avoid rejections based on version or mailing errors.

Submit the Form I-765 within 30 days (post-completion OPT) or 60 days (STEM OPT) after the DSO enters the recommendation for OPT into the Student and Exchange Visitor Information System (SEVIS) record.

Update your address every time you move – this applies to anyone in the immigration process, not just students. Updating address at USCIS is easy. The USCIS website has a specific page on how to change your address. Note: the U.S. Postal Service (USPS) may not forward some mail, so changing your address with just the USPS is not enough. Also update your address with the school.

Once you have your OPT, be aware of the need to keep the DSO fully informed of any changes. Also be aware of the limit on the number of days you can be unemployed without violating status. Seek competent legal advice about your options to maintain status in the event that you cannot secure or maintain employment. Students on post-completion OPT may not accumulate more than 90 days of unemployment. Students who receive the 24-month STEM OPT extension are given an additional 60 days of unemployment for a total of 150 days over their entire 36-month OPT/STEM OPT period.

Students are considered to be employed if they are working on OPT or STEM OPT with a valid EAD card in a field directly related to their major (as listed on the OPT I-20) and working more than 20 hours per week. Unpaid work of more than 20 hours per week while on post-completion OPT is acceptable as employment, if it is related to the student's field of study. However, students on STEM OPT are only eligible for paid positions through employers who are e-verified. Also note that unpaid work is generally limited to non-profit organizations. Under federal and state laws, private sector employers cannot use unpaid volunteers.

DACA: Important Update on Deferred Action for Childhood Arrivals

On Sept. 13, the U.S. District Court for the Southern District of Texas issued a decision finding the Deferred Action for Childhood Arrivals (DACA) Final Rule unlawful. However, the litigation continues and, in the meantime, USCIS will continue to accept and process DACA renewals and accompanying applications for EADs. For new applicants, USCIS will continue to accept the initial requests, but will not process them.

Dilip Patel of Buchanan Ingersoll & Rooney PC, a board-certified expert on immigration law, can be reached at (813) 222-1120 or email dilip.patel@bipc.com

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OCTOBER 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) The influences of some transitory planetary effects may adversely go against your interest. Expect fruitful results in business, trade circles and financial ventures. Intellectual faculties may function effectively and spoken words may have power and great command. Success in business ventures and marriage alliances are possible for eligibles. Better time for pursuing educational studies and academical careers and an overall cheerful period is ahead.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Moon Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts) Some planets may produce mixed results. New and novel ideas could flow in. Some new responsibilities would be entrusted to you. Your words will have great command and you will be able to accomplish things easily and effectively. Intellectual faculties will function excellently. Social contacts and circle of influence increase! This is a practical month.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Moon Sign - Stars covered Mrigashira (last 2 parts), Ardra and Punarvasu (first 3 parts) Transitory effect of Mercury is in your favour this month. The influences of remaining planets produce mixed results. Enthusiastic and cheerful period would lead some in right direction professionally. Success in some of the undertakings is possible. Planetary aspect upon your sign is a divine bliss. Marital alliances engagements maybe as per your satisfaction. Business partnership and financial gains are seen and you may find unexpected sources for increasing income.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22 – July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Cancerians are to go with testing times. Fluidity is the nature of the Moon; your sign lord is the significatory planet for the mind. Exercise control over your mind, but do not let the mind control you! You may not be in a position to take up firm decisions on important matters, otherwise. This might affect you adversely, at times, seriously with regards to relationship with others. Be alert at all times, especially while dealing with others.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Moon Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Majority of the planets are in your favor though Sun is not highly beneficial. Positive conditions almost everywhere, however expenditure matches income. Your intellectual faculties may function at top level. Word power will have full command. No forces

can change or challenge your view. Family and social standards may rise further. Some projects may pick up successfully. Success in major work areas is seen.

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) - (Aug. 23-Sept. 22) Moon Sign – Stars covered Uttara Phalguni (last 3 parts, Hasta, Chitra (first 2 parts) Mercury, your sign lord, is transiting through with full powers unimpeded and unafflicted. Considering all the transiting planets are good, Gochara effect of some planets might create a testing time. This means you may face obstacles. Bearing this in mind, if you exercise and demonstrate skills, you are bound to be successful. Some may achieve objectives satisfactorily. Maintain an unshakeable faith in the divine force.

LIBRA / Tula (Air sign, ruling planet is Venus) - (Sept. 23-Oct. 23) Moon Sign – Stars covered Chitra (last 2 parts), Swati, Vishakha (first 3 parts) The transition of Venus, your sign lord, is encouraging. Balancing lever is the symbolic representation of your sign, and you could basically long for justice in all aspects. This month is promising for personal achievements, particularly in finance, profession and business. Domestic happiness will provide happiness, fortune may shine, and health conditions will be satisfactory. You may have to put extra effort owing to certain negative and adverse currents. Let your Venutian power take over. You will find this to be a cheerful month.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Moon Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Transitory positions of some planets are most favorable in lifting you up socially. New contacts may develop. Family setup, financial improvements, domestic happiness appear positive. You will feel spiritually enlightened and inspired to rise. Easy flow of money, additional sources of income and special gains dealings seem possible. Speculative gains too are in store. Healthwise, some natives may be in need of medical attention. Heavy expenditure cannot be ruled out though!

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Moon Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) The transitory positions of some planets look good, especially in marital matters. Some may self-promote through their own efforts and could even see a change in work place. Costs could compete with income; take care of finances. The transit of some planets may work adversely, and you may face unexpected problems in domestic circles and physical health. Take due care.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Moon Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanistha (first 2 parts) Transits of major planets is favorable. Positions of Mars, Rahu and Ketu are highly congenial too. They may create problems for your personal health or spouse's. You are undergoing a positive time. Fortune shines. Professional progress and promotions are in the works. You may purchase a vehicle or house. All constructive projects can pick up. Overall assessment shows a progressive month ahead with a cheerful note.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Moon Sign-Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) Aquarius is the dignified as well as signified as most elevated, sophisticated and mystic sign in the solar system. This means you have leadership qualities. Your sign lord Saturn transits through a fortunate sign. Due promotions, business developments, partnership, expansions and new projects seem possible because of positive trend. Negative currents will be eliminated.

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20) Moon Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi The transits of Jupiter, your sign lord, is favorable. It is the perfect time for implementing ideas into action. Your expansion schemes would work out well. Due to Rahu's transitory position, rich benefits are expected, multiple sources of income are well marked, and unexpected gains can be likely. Speculative conditions can be good. Beneficial travel may be on the cards for some. Most of the bad aspects will have no effect. You can march ahead cheerfully with full self-confidence.

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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FESTIVAL OF NINE NIGHTS EVENTS

Cont'd from page 1

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TAMPA/VALRICO

Sanatan Mandir at 311 E. Palm Ave., Tampa, will celebrate Sharad Navratri festival on Oct 15. Dussehra celebrations will be on Oct. 28 from 4 to 7 p.m. For details, call the temple at (813) 221-4482, email info@sanatanmandirtampa.org or visit www.sanatanmandirtampa.org

Ambaji Mandir at 10991 58th St., in Pinellas Park, is celebrating Navratri with daily garba from Oct. 15-24 after aarti at 7 p.m. Navratri Ashtami is from 5:30 p.m. on Oct. 22 and Dussehra from 6 to 8 p.m. Oct. 24. For more information, call the mandir at (727) 388-6685 or visit www.ambajimandir.org

Sri Laxmi Narayan Mandir is celebrating Navratri with daily garba from Oct. 15-24 after aarti at 7 p.m. Navratri Ashtami is from 5:30 p.m. on Oct. 22 and Dussehra from 6 to 8 p.m. Oct. 24. Sri Laxmi Narayan Mandir is at 4615 George Road, Tampa. For information, call the temple at (813) 444-9786.

Shree Raam Mandir, 7411 E. Comanche Ave., in Tampa, will celebrate nine nights from Oct. 14-22. Kanya Kumari pooja will be on Oct. 22. For information, call Nick at (813) 334-0443.

SOIKOT (Bengali Association of Greater Tampa Bay) will hold Durga Puja from 5 p.m. Oct. 20-22 at Sacred Heart Knanaya Catholic Community Center at 2620 Washington Road, Valrico. For details, e-mail Soikotflorida@gmail.com or visit www.soikot.org. Lakshmi Puja will be from 6 p.m. Oct. 29 at India Cultural Center, 5511 Lynn Road, Tampa.

Sri Ayyappa Society of Tampa, 6829 Maple Lane, will celebrate Durga Puja from Oct. 20 to Oct. 24. For details, call (813) 618-7278 or visit www.tampaayyappatemple.org/

ORLANDO/KISSIMMEE/CASSELBERRY

The Gujarati Society of Central Florida will hold Navratri Garba from 8 p.m. Oct. 6 with performer Geeta Rabari at Osceola Heritage Park Events Center, 1875 Silver Spur Lane, Kissimmee. Tickets are \$25 per person. Also, Mumbai's Swar Sarita group will present garba Oct. 7, 20-21 at Lake Buena Vista High School, 11305 Daryl Carter Parkway, Orlando. And on Oct. 13-14, Navratri will be at Olympia High School, 4301 S. Apopka Vineland Road, Orlando. For information, call (407) 864-3090 or to purchase tickets, visit www.gujaratisocietycfl.com

BARTOW/LAKELAND/WINTER HAVEN

The Bhartiya Samaj of Central Florida will celebrate Navratri at 8 p.m. Oct. 20, 21, 27, 28, and Nov. 3-4 at Bartow Civic Center, 2250 S. Floral Ave., Bartow. For more information, call Subhash S. Patel at (863) 838-0969 or visit www.bscfl.com

Shree Swaminarayan Hindu Temple, 2793 New Tampa Highway, Lakeland, will hold Navratri garba from 8 p.m. on Oct. 21. Sharad Purnima garba will be from 8 p.m. Oct. 28. For information, call (863) 687-ISSO or visit www.issolakeland.org

OCALA/BELLEVIEW

India Association Cultural & Educational Center will celebrate Navratri for members only from 8 p.m. on Oct. 20-22, and Oct. 27-28 at 2030 N.E. 36th Ave., Ocala. For information, call (352) 274-0496.

JACKSONVILLE

The Gujarati Samaj of North East Florida will celebrate Navratri with a Gujarat live band from 8 p.m. Oct. 14, 21, 28 at Atlantic Coast High School, 9735 R.G. Skinner Parkway; and Oct. 20, 27, at St. Ephrem Church, 4650 Kernan Blvd., S. The event is \$5 for members, \$25 for non-members. For more information, call Vijay Patel at (904) 234-3374; to purchase tickets, visit gsnef.org

MELBOURNE/VIERA (SPACE COAST)

The Indian Association of the Space Coast will hold Navratri celebrations from 8 p.m. on Oct. 14, 21 and 28 at Viera High School, 6103 Stadium Parkway, Viera. For details, e-mail iascbrevard@gmail.com or visit https://myiasc.com/

Also, **Manav Mandir temple**, 7400 Waelti Drive, Melbourne, will begin Navratri, Garba at 5 p.m. on Oct. 15. Dussehra will be celebrated from 6 p.m. on Oct. 24. For information, call (321) 426-0688 or visit www.mmbrevard.org

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.



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