# A PUBLICATION FOR INDIAN A MERICANS IN FLORIDA MARCH 2023 WWW.KHAASBAAT.COM • EDITOR@KHAASBAAT.COM • 813-758-1786

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Health Role of diet





Motoring Benz EQE





Astrology
March
forecast



Classifieds
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for sale





# EKAL CONCERTS SET FOR FLORIDA CHAPTERS (OCALA, JACKSONVILLE, LAKELAND, TAMPA, TALLAHASSEE, ORLANDO)

Ekal Vidyalaya Foundation (www.ekal.org) Florida chapters listed below are set to hold their annual donor appreciation musical concert featuring "Sa Re Ga Ma" fame singer Vishwanath Batunge along with the "Sur Sangam" live band. "This program provides fantastic opportunities for donors to socialize, learn about this great cause and donate while enjoying an evening of great entertainment," according to the organizers.

The Ekal Vidyalaya Foundation as a tax-exempt, non-profit organization, supports and runs non-formal, one-teacher schools in over 80,000 villages educating

2.2 million children. It has received the prestigious Gandhi Peace award. The schools run at the low cost of \$1/ day budget in India. \$365 can support a single school for a whole year. A team of volunteers supports this cause and consequently keeps the costs low.

"The schools were our first intervention for Ekal. We have now expanded our services beyond the schools through the Integrated Village Development (IVD) initiative," said Dr. Umesh Choudhry, Regional President for the Florida region.

See page 4 for concert locations and times.

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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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### SIGNIFICANT DATES

**MARCH 6: HOLI** 

**MARCH 21: NAVROZE (PARSI NEW YEAR)** 

MARCH 22: GUDI PADWA/UGADI/CHETI CHAND

(HINDU NEW YEAR)

**MARCH 30: RAM NAVAMI** 

### **EVENTS** FOR HOLI EVENTS, SEE PAGE 11 **FOR INDIA FESTS, SEE PAGE 5**

TAMPA/ST. PETERSBURG/CLEARWATER **MARCH 4: COMEDY & MELODY TIME:** presented by Musik Waves; India Cultural Center, 5511 Lynn Road, Tampa; 7 p.m.; tickets start at \$35 and are available at sulekha.com; for information, call (678) 488-0828.

### **MARCH 10: MUSICAL CONCERT;**

presented by Shruti Foundation; performers include Abhik Mukherjee, Jay Gandhi, Shankh Lahiri and "Dil Hai Hindustani" winner Ben Parag; USF School of Music, 3755 USF Holly Drive, Music 101, Tampa; 6 p.m.; free with RSVP; for information, visit www.shrutifoundationtampa.org

MARCH 14: 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.

**MARCH 15: ICC SENIORS GET-TOGETHER;** India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; no age restriction; for information, 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.

MARCH 29-30: "RHYTHM INDIA -**BOLLYWOOD AND BEYOND;"** renowned choreographer Joya Kazi presents joyous dance, vibrant costumes, dynamic music, and soulful rhythms echoing heartbeats of



royal palaces and sacred temples, desert villages and modern stages; Ferguson Hall at Straz Center, 1010 N. MacInnes Place, Tampa; 7:30 p.m.; tickets start at \$55.50; for

information, visit www.strazcenter.org

APRIL 1: UGADI; organized by Telugu Association of Florida, Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; for information, visit https://taftampa.com

APRIL 15: NACHANGE SARI RAAT; dinner, dance, entertainment; organized by Puniabi Association of Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; DJ music,

Punjabi dhol; for information, call (813) 340-8640 or (727) 462-2320.

### **SARASOTA/BRADENTON ONGOING THROUGH**

MAY 28; "Gods & Lovers: Paintings and Sculptures from India;" exhibit at John and Mable Ringling Museum of Art, 5401 Bay Shore Blvd., Sarasota; for details, visit www.ringling.org



### **ORLANDO/CASSELBERRY**

**MARCH 5: HSCF NEW** 

AGE GROUP MEETING; Hindu Society of Central Florida community hall, 1994 Lake Drive, Casselberry; 1:30 to 5 p.m.; 18th anniversary of New Age Group; antakshri, games, tea, coffee, snacks; free for annual paid 2023 members, non-members \$5 per person; RSVP to hscfnewagegroup@gmail.com

### **JACKSONVILLE**

MARCH 25: ANNUAL GALA; organized by Gujarati Samaj of North East Florida; performer singer Garima Khiste; The Courtyard/Atrium, Jacksonville Public Library, 303 N. Laura St.; \$30 members, \$40 non-members; food available for purchase; cash bar; for information, call (224) 622-0655 or visit www.gsnef.org

### **TALLAHASSEE**

**MARCH 4: "WOMEN'S RISING EXHIBITION** & ART CONTEST;" hosted by India Association of Tallahassee: 11 a.m.: Northside Community Center, 8005 Oak Grove Road, Tallahassee; for details, visit www.iatlh.org

### **SOUTH FLORIDA (MIRAMAR)**

MARCH 4-5: 28th ASIAN TRADE, FOOD FAIR

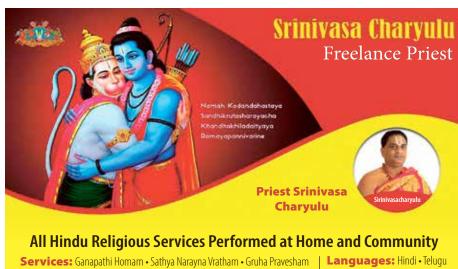
AND CULTURAL **SHOW**; presented by Bangladesh Association of Florida: new venue this year, Miramar **Regional Park** 



Amphitheater, 16801 Miramar Parkway, Miramar; noon to 10 p.m. both days; Indian Idol Sayli will perform; for information, call (561) 389-8844 or visit www.asianfair.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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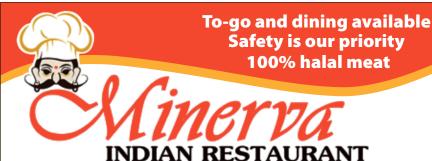
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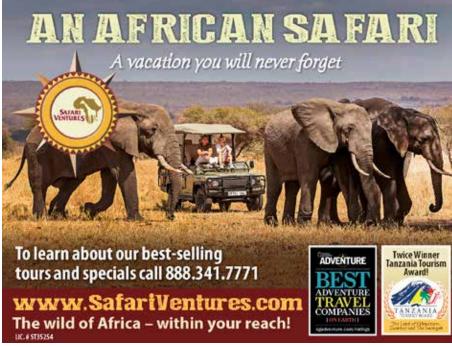
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### MONTHLY EVENTS

SATURDAY, MARCH 04 (5:00 PM to 8:00 PM)

MATA KI CHOWKI

MONDAY, MARCH 06 (6:30 PM to 8:00 PM)

HOLI PURNIMA KATHA & HOLIKA DAHAN

SATURDAY, MARCH 11 (6:00 PM to 7:30 PM)

SHRI JAGANNATH BHAJAN

SUNDAY, MARCH 12 (5:00 PM to 6:00 PM)

· SAI JHULAY LAL BEHRANO

WEDNESDAY, MARCH 22 (6:00 PM to 8:00 PM)

- CHITRA NAVRATRI STARTS
- SANATAN NEW YEAR 2080

### SATURDAY, MARCH 25 (7:00 PM to 5:00 AM)

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### WEDNESDAY, MARCH 29 (6:00 PM to 8:00 AM)

- DURGASHTMI HAVAN
- SANATAN MANDIR 2 DAYS PATOSTSAV

### THURSDAY, MARCH 30 (10:00 AM to 1:00 PM & 4:00 PM to 8:00 PM)

- SHRI RAM NAVMI CELEBRATION
- RAMAYAN PATH

### WEEKLY EVENTS

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**EVERY TUESDAY - 7:00 PM** 

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### **LIFESTYLE MEDICINE – PART 2: ROLE OF DIET**

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



What is the single most important factor that will maintain your health and prevent diseases, especially the muchdreaded heart disease, stroke, diabetes and cancer? That is the diet you consume every day. Physicians generally don't spend much time discussing 'diet' with their patients nor is ample time

spent on learning about 'nutrition' during formal medical school education and health training programs. There is abundant evidence now to support the use of a whole food, plant-predominant diet to prevent, treat and reverse chronic illness. The vast majority of the American population suffers from overweight to obesity, primarily from high intake of ultraprocessed, calorie-dense foods rich in saturated fat, sugar and salt.

Let me give you an example. Lillian, an indigent patient, only 45 years old, came to our free clinic suffering from obesity, diabetes mellitus and hypertension. She has no home and primarily lives out of her car. Asked what she eats, she said: "Doc, I have no money. I eat whatever is on the dollar menu from McDonalds." That turned out to be hamburger, fries and coke three times a day! She is loaded with fat and calories, which explained her condition. So, we gave her special instructions about what to eat within her low income, and our clinic had to make arrangements for her to get vegetables and fruits at a cheaper rate from one of the supermarkets.

'Food as Medicine' is an important concept and generally refers to giving top priority to what you eat with the goal of preventing or reversing a disease state and mitigating the symptoms of an already existing disease. Ayurvedic physicians always stress on your eating habits and they prescribe a diet that is appropriate for your 'dosha.' They feel that "A healthy digestion is like a steady, strong fire (digestive agni) that transforms the food we eat into easily-absorbed nutrients and easily-eliminated waste." This leads to good health.

"So, what is the best diet?" you ask. As per Harvard Health News: "A healthy diet is rich in fiber, whole grains, fresh fruits and vegetables, 'good' or unsaturated fats, and Omega-3 fatty acids. These dietary components turn down inflammation in your body. And chronic inflammation plays a central role in some of the most challenging diseases of our time. It can damage tissues, joints, arterial walls and internal organs. Going easy on processed foods is another element of healthy eating. Sweets, foods made with highly refined grains, and sugar-sweetened beverages can cause spikes in blood sugar that can lead to early hunger. High blood sugar is linked to the development of diabetes, obesity, heart disease and even dementia." No wonder sugar is called the 'white poison.'

Both in India and here, we come across many practitioners of yoga, from septuagenarians to nonagenerians, who are quite vibrant, not on any medications and leading productive, happy lives. The secret is 'healthy lifestyle.' As one guru correctly said, "Your body is the most sacred place of pilgrimage you will ever come to." Physicians will readily agree. My grand uncle who lived to 92 years old in a small village in Kerala was a vegetarian, teetotaler, even-tempered, and walked a half mile to the local temple and back morning and evening

and never suffered from any major illness during his lifetime!

The Standard American Diet — the fried, fatty, greasy, salty, meaty and sugary with a lot of processed meats — can be inflammatory and quite harmful to the body. Unfortunately, it includes a plethora of Omega-6 fats, fatty meats, cured meats, sugar and processed foods. Avoiding all these especially red meats and sugar as much as you can is the key in the prevention of inflammation. To fight inflammation, "go for whole, unprocessed foods with no added sugar, fruits, vegetables, whole grains, legumes (beans, lentils), fish, non fatty portion of poultry, nuts, seeds, a little bit of low-fat dairy, and olive oil." To these, many people add herbs and spices like cinnamon, ginger and turmeric. You already know cinnamon is helpful in keeping the blood sugar under control and turmeric fights cancer.

You have heard about superfoods, right? They primarily consist of fruits and vegetables like cauliflower, dark leafy greens, berries, especially blueberries, beets, avocado, sweet potato, garlic, cinnamon and many kinds of nuts and seeds. No meat items are included in this category; however, fish and egg whites are quite healthy to the body. Sorry, no snack items such as potato chips, cookies and crackers. So, put yourself on a healthy diet and see the difference.

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

### **EKAL CONCERTS**

Cont'd from page 1

The basic education is augmented with digital literacy to the children in Ekal schools via tablets (E-Shiksha). In addition, a mobile computer lab (Ekal on wheels) and computer training labs provide digital literacy to youth in the villages. Health and hygiene supplemented with telemedicine



provide health services to the last mile. Training farmers with organic farming, modern and productive agricultural practices for improved health and harvest outcomes with handicrafts and carpentry skills enhances their rural entrepreneurship. Skill training is provided to women via tailoring training centers to encourage economic empowerment. All programs come together under the Integrated Village Development (IVD) program to bring holistic development to the rural community.

OCALA - FRIDAY, MARCH 10: India Association and Cultural Center, 2030 N.E. 36th Ave., Ocala; 7 p.m.; for information, call Nagesh Kohil (352) 427-1542.

JACKSONVILLE - SATURDAY, MARCH 11: Bolles Middle School (Park Auditorium), 2264 Bartram Road, Jacksonville; 5 p.m. to 8:30 p.m.; for information, Sarath Kuravi at (904) 537-7200.

**LAKELAND - SUNDAY, MARCH 12: Shri Swaminarayan Temple,**2793 New Tampa Highway,
Lakeland; 8 p.m.; for details, call
Nilesh Patel at (863) 853-9315.

### TAMPA/ST. PETERSBURG - SATURDAY, MARCH 18: India Cultural Center (ICC),

5511 Lynn Road, Tampa; 5 p.m.; for information, call Jaimin Amin at (813) 283-8125. Donate or Pledge or Purchase the event ticket at https://www.ekal.org/ SurSangam2023 Or QR code:



**TALLAHASSEE - SUNDAY, MARCH 19:** Lee Hall Auditorium, 1601 MLK Jr. Blvd., Tallahassee; 4.30 p.m.; for information, call Santosh Dixit (850) 559-1080.

**ORLANDO/LONGWOOD - SUNDAY, APRIL 30: Lyman High School,** 865 S. Ronald Reagan Blvd., Longwood; 5 p.m. for information, call Suresh Gupta (407) 352-2889.

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### By NITISH S. RELE and SHEPHALI J. RELE

In this digital age, it bears no repetition that newspapers are a dying breed. A report by Northwestern University reveals that two newspapers are folded every week. As we steadily march toward our 19-year anniversary (printing monthly since August 2004 without skipping an issue), here are some thoughts for our readers.

Since the onset of Covid, Khaas Baat has been available in its entirety in PDF format at khaasbaat.com for everyone, free of charge. If you would like to receive our weekly emails, let us know at editor@khaasbaat.com And if you want home/office delivery, please fill out the subscription form on page two. Despite rising printing and mailing costs, we will continue to publish Khaas Baat. But we will need sponsors and your support moving forward to make that happen. Checks can be addressed to Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647. Payment can also be made via PayPal to PP ID:nitishrele@gmail.com

As activities are under way, we request community leaders and organizers to email event details to editor@khaasbaat.com by the 20th of the month for the following month's issue. We always welcome your story ideas and suggestions on how we can best serve our community. Khaas Baat is proud to be the ONE AND ONLY Sunshine State publication to offer comprehensive coverage of news and happenings in your Florida Indian community. Do follow us on twitter @khaasbaat and join us on Facebook.

### INDIAFESTS ARE BACK!

### MELBOURNE ON MARCH 11-12: ORLANDO/CASSELBERRY MARCH 18; GAINESVILLE/ALACHUA MARCH 25

**MELBOURNE:** Manay Mandir will present its silver jubilee Indiafest 2023 on Saturday, March 11, and Sunday, March 12, at Wickham Park, 2500 Parkway Drive, Melbourne. There will be cultural and fashion shows, henna, arts and crafts, Indian cooking demo, food, raffle drawings, etc. This year, 'Handicrafts of India' will be showcases with display and hands-on activities. Timings are 10 a.m. to 6 p.m. on Saturday and 11 a.m. to 5 p.m. Sunday. Admission is \$8 for adults, \$4 for children ages 12 and under and kids younger than 5 years are free.

Last year Indiafest started a \$100,000 endowment scholarship with Eastern Florida State College to afford tuition for deserving students who need a helping hand. The committee has chosen "Grandparents Raising Grandchildren of Brevard" as the charity of the year. This organization works directly with relative care families, of abused and neglected children, to develop and demonstrate effective, practical solutions to safely reduce the need for foster care and improve the well-being of the children. Additionally, with the humanitarian need so crucial right now, Indiafest will also be donating funds, through Red Cross, to assist in the relief efforts of the recent earthquake in Turkey and Syria.

For information, call Nina Gadodia at (321) 779-0110, e-mail info@ indiafestbrevard.org or visit www.indiafestbrevard.org

ORLANDO/CASSELBERRY: The Hindu Society of Central Florida will hold its annual Indiafest on Saturday, March 18, on the temple grounds, and the cultural program in the air-conditioned community hall. Admission is free with a \$5 parking fee. The event, featuring a fashion show, poster board (family) and pot decoration competitions, dances, and booths for clothes, jewelry and plenty of food, will be held from 11 a.m. to 7 p.m. at HSCF, 1994 Lake Drive, Casselberry.

For questions or to reserve a booth, call HSCF Program Chair Raji Sekar at (407) 574-1814 or visit www.orlandohindutemple.org

**GAINESVILLE/ALACHUA:** Presented by the India Cultural & Education Center, India Fest (Traditions of India) will be held on Saturday, March 25. It will be held from 10 a.m. to 5 p.m. at Legacy Park Multipurpose Center, 15400 Peggy Road, Alachua. A health fair will be from 10 a.m. to 2 p.m. There also will be Indian food, music/dance, fashion, jewelry, etc.

For information, email indiafest@icec-florida.org or visit www.icec-florida.org





TAMPA BAY AREA STUDENT ROBOTICS TEAM (IVYWARRIORS) HEADING TO STATE CHAMPIONSHIP

Story provided by IvyWarriors

FIRST Tech Challenge (FTC) a program within FIRST (For Inspiration and Recognition of Science and Technology), helps students (ages 12-18) learn to think like engineers. Teams design, build, and code robots to compete in an alliance format against other teams. They work on developing autonomous and driver-controllable robot to complete missions on a

website at https://www.firstinspires.org/



thematic playing field. Robots are built from a reusable platform, powered by Android technology, and can be coded using a variety of levels of Java based programming. Teams also work on other areas, including creating an engineering notebook, business and sustainable plan, team goals for the season, fundraising, and outreach and engagement with engineering community, mentors, and also with non-technical community.

The new FTC 2022-2023 season began last year in September. FTC Team #16716 IvyWarriors, a student community robotics team from Odessa, has continued to follow and develop their passion for engineering and robotics. It has advanced to the Florida State Championship by winning in the Tampa Bay Regional League Championship in Lakeland, attended by 19 teams on Feb 4. At the Florida State Championship, which will held at the Advent Fieldhouse in Winter Haven on March 3-4, they will compete against 56 other teams from Florida to win a spot for entering the FIRST Robotics World Championship in Houston in April.

IvyWarriors consists of seven high school students (Sahil Vaswani, Joshua Selvan, Rohil Agarwal, Vineet Sharma, Ananth Kutuva, Neil Babu and Avaneesh Venkatesh). These youths come from different schools in the Tampa Bay area, including Land O' Lakes IB High, Berkley Prep, Hillsborough High, Strawberry Crest High, and Robinson IB High School. The team is supported by two coaches (Abhay Vaswani and Tamil Gurusamy) along with other mentors. To qualify for the prestigious State Championship, the team has worked tirelessly over the past six months to build a robot that completes all tasks relatively efficiently with consistency. This year, the team robot includes 3D printed parts for grabbing cones from a field and holding them on a linear slide to transport and drop on poles with different heights to score. For more information, visit https://ftc16716.wordpress.com/ and FIRST

# NORTH SOUTH TO HOLD ON-SITE APRIL CONTESTS IN ORLANDO, FORT LAUDERDALE, TAMPA, JACKSONVILLE

North South Foundation (www.northsouth.org) will be holding its on-site educational contests for Orlando, Fort Lauderdale, Tampa and Jacksonville in April. Taking place in the United States since 1993, the contests are designed to encourage academic excellence among Indian American students and prepare them for college.

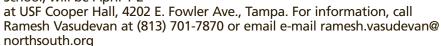
The contests are grouped into Junior, Intermediate or Senior levels for children from first- through 12th grade. Conducted every year in two steps, children participate in Regional Contests at

various locations throughout the country. Then students with high scores, based on a cut-off, advance to the National Finals.

Computer science, spelling, essay, math, vocabulary, history, geography and public speaking contests are offered. Registration deadline and details are available on the web site.

**ORLANDO:** The contests will be held April 1. Venue is yet to be determined. For information, call Dr. Latha Ganti at (407) 955-0059 or email lathagantimd@gmail. com





**FORT LAUDERDALE:** The Fort Lauderdale contests will be held April 1-2 at The Sagemont Upper School, 2585 Glades Circle, Weston. For information, call Malathi Yeedara at (954) 918-3903 or email malathiyeedara@gmail.com

**JACKSONVILLE:** They will be on April 13-14. For more information, call Rajiv Gupta at (904) 349-3179 or e-mail gupta\_rajiv\_jpr@hotmail.com Parents who are interested in registering their children can visit northsouth. org. For questions regarding any of the chapter contests, e-mail ramesh. vasudevan@northsouth.org



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### <u>ALL-ELECTRIC BENZ EQE SEDAN IS A SIGHT TO BEHOLD ... AND DRIVE</u>

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

Remember the EQ moniker! Why? Because in the near future, it will be applied to every electric Mercedes-Benz. According to the German carmaker, EQ stands for "emotion and intelligence," two guiding tenets that serve as a stepping stone to reduce carbon footprint. Toward that end, the all-electric large EQS sedan hit the roads a year ago. As a follow-up, we now have the EQE, its smaller and lighter sibling. And a remarkable one at that.

Our test drive, the 2023 EQE 350 4MATIC, is equipped with a 90.6 kWh lithium-ion battery pack that assures the driver of going at least 300 miles on a full charge. Two electric motors with 215 kW total system output produce 288 horsepower and 564 pounds-feet of torque. Believe it or not, the midsize luxury sedan reaches 0 to 60 mph in around 6 seconds with a top speed of 130 mph. Not bad for a vehicle that weighs over 5,400 pounds. On a 240-volt outlet, it will take 9.5 hours to charge the car but a fast DC charger (170 kW) can juice up to 80 percent in a mere 32 minutes. As an incentive, Benz offers a two-year complimentary charge at any Electrify America station. The single-speed direct transmission is instant with comfort, sport, eco and individual modes.

The EQE portrays a cabforward, one-bow body shape and a coupe-like roofline appearance. Up front, the 'black panel' unit (driver assistance systems are located behind) in a deep radiator grille is surrounded by digital light LED headlights. Take a seat behind the robust steering wheel and the red seat belts amid AMG line black/space gray leather convey class. Ambient lights (64 colors) add sparkle to the dashboard

and doors. A 56-inch rounded dash called Hyperscreen features two 12.3-inch driver and front-passenger displays and an enormous 17.7-inch central OLED touchscreen. Personal infotainment system or the MBUX (Mercedes-Benz User Experience) works through voice, touch and even hand gestures (just say, Hey Mercedes!). Other creature comforts include a 15-speaker Burmeister sound system, power tilt/sliding sun roof, heated/cooled front seats, wireless phone charger and more.

Dual front and side airbags, side curtain airbag, front knee airbags, Presafe, electronic



stability/traction control, active brake/blind spot and lane keep assists, 360-degree camera, forward collision/lane departure warnings, tire pressure monitoring system and daytime running lights ensure the well-being of occupants.

With gas still hovering at \$3 a gallon, the EQE is a no-brainer. Thanks to an astounding performance, futuristic looks and cutting-edge technology, the all-new electric sedan is an attractive buy, i.e., if the hefty price tag isn't an issue. Move over, Tesla, for this fresh entrant into the market with more competitive EVs to come from the admirable Benz stable. Let the rivalry begin, we say, in all seriousness!







Dr. Jasthi

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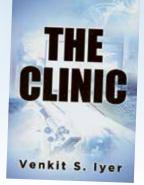
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### **DECISIONS, DECISIONS**

By ROBERT LEVINE



February, March, April ... the colleges release their admissions offers, causing an emotional roller-coaster ride for students and families. There are so many highs and lows, so many moments of anticipation, exhilaration, heart-crushing denials and life-changing decisions.

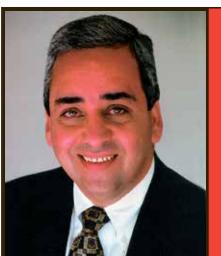
### Let us guide you through the morass.

Do not be surprised when everything does not work out as you had hoped. American college admissions are neither linear nor perfectly predictable. You may be rejected by a school you were sure was a pretty

safe bet, while your not-as-smart friend got the "yes" you were expecting. Then again, you may well achieve some schools you thought were out of your league. This is the nature of the admissions beast.

Please do not consider a college decision as the end of your world, the beginning of a perfect life, or a judgment on you or the caliber of your family's parenting. Colleges are making decisions to create their communities with all the diversity, strength and personality that they think works best in their educational systems. A rejection is not necessarily a sign that they did not like you. Very often, admissions professionals are themselves frustrated when applicants that they like are not chosen, or perhaps are chosen and then displaced by "institutional priorities." Sometimes they like you but believe that another environment is better suited for you.

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congratulations! However, amidst your glee, show some empathy and grace toward others. Not everyone gets what they want. Be mindful of how you speak and act around your peers. Be supportive, not boastful. Don't shove your new school's swag in everyone's faces, at least not right away when the new wounds are wide open.

Also, don't be in a hurry to decide which college you will attend. After years of preparing for this moment, so many tests and so many essays, take a moment to consider your decision wisely. You have at least a month to think about your future; deposits are usually due on May 1. Sometimes, you think you know exactly what you want, but re-research the school to be sure. At least 20 percent of the time, people change their minds at the last minute. Sometimes it feels like you are lost in a forest with no good direction. Get advice, consider your options, and make the best possible decision. You deserve that!

But how do you make your decision? Some people rely upon name-brand, reputation or rankings. We recommend instead that you focus on the three factors of fit: the structure of the education (not its perceived caliber); the environment on the campus; and the opportunities for inspiration, education and experience beyond campus. College is a time for growth. Make sure you have all the best assets to develop yourself to the fullest. Sometimes, you are not admitted, but you are also not rejected. Beware the waiting list! This can be a cruel fate. First, while your friends are deciding on their schools, you are still stuck in the middle of admissions purgatory. Second, colleges seldom grab applicants from waiting lists, so do not get your hopes up. Third, they usually don't even tell you if they have completed their waiting list efforts, so you might never hear anything abut this potential "opportunity." Move forward without praying for their miracle. If you do "get the call" and decide to take a spot in their class, all you lose is the deposit you made for the other school.

Finally, some schools – not all – will accept an application to appeal your rejection. This is usually a mirage. Very seldom do schools change their minds just because you want them to change their minds. If you feel the emotional need to file an appeal, that's fine, but as with waiting lists, do not get your hopes up.

In the end, the best news of all is this: pretty much everyone enjoys college! However, what is most important is that you grow and learn during those four years. College is not about an offer from an admissions committee. It's about your success, during school and beyond.

### Good luck!

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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# HERE ARE A FEW OF THE COMMUNITIES CELEBRATING THE FESTIVAL OF COLORS IN FLORIDA

TAMPA/SEFFNER/PLANT CITY

MARCH 4: presented by Spinning Canvas; Gallo Loco Cantina, 4103 Florida-574, Plant City; 11 a.m. to 5 p.m.; DJ Jiten of Toronto; Indian, Tex-Mex food vendors; private cabanas; \$22

early bird; for tickets, visit www.holihaiflorida.eventbrite.com

**MARCH 4:** organized by Maayboli Melawa Tampa Bay (Marathi association); Lowry Park (shelter 120), 7525 North Blvd., Tampa; 11 a.m. to 4 p.m.; free for MMTB members, \$30 non-members; for information, email president@mmtbusa.org

**MARCH 6:** Shree Raam Mandir, 7411 E. Comanche Ave., Tampa; 6:30 p.m.; for information, call Angela at (813) 265-3268.

MARCH 7: Satya Narayan katha from 5:30 to 6:45 p.m., Holi Ka Dahan from 6:50 to 7:45 p.m., and mahaprasad after aarti; Ambaji Mandir, 10991 58th St., Pinellas Park; call the mandir at (727) 388-6685 or visit www. ambajimandir.com

MARCH 7: Satya Narayan katha from 5:30 to 6:45 p.m., Holi Ka Dahan from 6:50 to 7:45 p.m., and mahaprasad after aarti; Laxmi Narayan Mandir, 4615 George Road, Tampa; for information, call (813) 444-9786 or visit www.hindutempletampa.com

**MARCH 12:** organized by Gujarati Samaj of Tampa Bay; 11 a.m. to 4 p.m.; Jennings Middle School, 9325 Governors Run Drive, Seffner; free for members; non-members \$25/person; lunch; natural colors available for purchase; free parking; for information, call Mukesh Patel at (727) 505-4636.

### LAKELAND/BARTOW

**MARCH 6:** Shree Swaminarayan Hindu Temple (ISSO), 2793 New Tampa Highway, Lakeland; 5 to 8 p.m.; for information, call (863) 529-1146 or visit www.issolakeland.org

MARCH 7: organized by Bhartiya Samaj of Central Florida; 7 p.m.; Mary Holland Park, 2015 Shumate Drive, Bartow; for information, visit https://www.bscfl.com

### **ORLANDO/CASSELBERRY**

**MARCH 6:** Hindu Society of Central Florida, 1994 Lake Drive, Casselberry; canteen will be open from 6 p.m.; for information, call (407) 699-5277 or visit www.orlandohindutemple.org

**MARCH 10:** Maa Durga Sri Sai Baba Temple, 11414 S. Apopka Vineland Road, Orlando; 6 to 9 p.m.; for information, call (407) 437-6709 or visit www.durgasaitemple.com

**MARCH 11:** organized by Indian Horizon of Florida; Festival Park, 2911 E. Robinson St., Orlando; 11 a.m. to 8 p.m.; \$15 in advance; for information, call (321) 946-6332 or visit www.indianhorizonfl.com to purchase tickets.



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**MARCH 12:** organized by Gujarati Society of Central Florida; starts at 9 a.m.; Olympia High School, 4301 S Apopka Vineland Road, Orlando; free for society members; \$25 non-members; for information, call (609) 576-3312, email info@gujaratisocietycfl.com or visit www.gujaratisocietycfl.com

### **JACKSONVILLE**

**MARCH 5:** organized by Gujarati Samaj of North East Florida; Ramallah American Club, 3130 Parental Home Road, Jacksonville; 11 a.m. to 4 p.m.; \$5 members, \$20 non-members; for information, call (224) 622-0655 or visit www.gsnef.org

**MARCH 6:** presented by Hindu Society of North East Florida; 6:30 to 7:30 p.m.; Hindu Temple of Jacksonville, 4968 Greenland Road; for information, visit https://jaxics.org/

### **NAPLES/BONITA SPRINGS**

**MARCH 19:** organized by India Association of Naples; Vineyards Community Park, 6231 Arbor Blvd., W. Naples; 2 to 5 p.m.; Holi colors, snacks and drinks will be provided by association; free for association members, \$10 non-members; for information, email naplesindia@gmail.com

### **SOUTH FLORIDA (MIRAMAR)**

**MARCH 12:** organized by Indian Regional and Cultural Center (IRCC); Miramar Regional Park, 16801 Miramar Parkway, Miramar; 11 a.m. to 4 p.m.; pre-sale discount at \$30 per person IRCC members, non-IRCC members \$35; for details, call Durgesh Thaker at (954) 543-1539 or visit www.irccflorida.org



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### MARCH 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) Take full
advantage. Overall progress in terms of a positive
job change, happy domestic setup, rich financial
gains and good health are foreseen. Majority of
the stars are favorable; however, count less on
blessings and work hard to achieve your goals.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars

**covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts)** Your sign lord is placed in a strong position, which means one may be able to execute planned constructive projects. It is an optimistic period, especially for job change if you plan to apply. Partnerships and cordial alliances are possible. Domestically, minor afflictions can be controlled.

**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)** Finances on domestic front may need to be addressed early. One may have to be careful with any actions. Take care of health and ailments. Luck may shine on people who give their best, and not just depend on luck. Do not take anything for granted as one may have to work hard.

**CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha** The sign lord promises good luck with Jupiterian aspect falling upon your sign; this may remove negative undercurrents. Luck shines in terms of family, finance, domestic happiness, which is encouraging except for slight health problems of spouse and self.

**LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign - Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part)** This is a mixed time period with high energy but, on the other hand, health and expenses take a back seat. For some, luck may shine but one may still have to work hard to achieve results. Expenses may equal income. Proper medical care should be taken at slightest provocation.

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) This is a positive period; most planets are positively placed. Wealth, peace and prosperity are promising. Overall, it is a good month; however, due precautions to be taken on health grounds as negative afflictions are seen.

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) Librans! One stands to gain much in terms of financial and monetary gains. Personal success, peace, happiness, partnerships are favorable and so march ahead with confidence. However, count less on blessings and work hard to achieve what you aim to achieve.

**SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha** Commercially, this is a good month. Domestic and financial conditions, material comforts may improve and one may gain much. Matrimonial, spousal relations are on a high, enjoy it! Professionally, this may not be the most suitable time for a change.

**SAGITTARIUS** / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign - Stars covered Moola, Purva Shada, Uttara Shada (first part) It is a mixed time period, while on one hand, it promises great spiritual progress, maintaining a cheerful spirit, enthusiasm and happiness. But it also creates somewhat adverse currents in terms of finance and profession. Overall, it is a good month, but be careful of health.

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) It is a gainful stint in most aspects. Some may feel enthusiastic, cheerful, bold and courageous as this may lift your spirits to act. Luck is shining, march ahead with planned ventures. Be careful health wise and also some expenses are seen, so spend wisely.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan 21-Feb. 19) Saturn Sign - Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) One may have to work hard to make it a gainful period, just keep a close watch. Practically, this is a positive time on family, wealth and domestic front. Love life is on the go, make best use of it. On one side, chance to grow income is seen; on the other hand, expenses may increase in different proportions as well.

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 This seems to be a beneficial month for material comforts. Barring slight health issues, this phase is positive on most fronts. Domestic, personal, partnerships, wealth – these channels are open and suitably placed.

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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### TAX PLANNING

### TAX BREAKS FOR OLDER ADULTS AND RETIREES

By TEJAL DHRUVE



Everyone wants to save money on their taxes, and retirees and older adults are no exception. If you're 50 or older, here are six tax tips that could help you do just that.

### 1. Standard Deduction for Seniors

If you and your spouse are 65 or older and do not itemize your deductions, you can take advantage of a higher standard deduction amount. There is an additional increase in the standard deduction if you (or your spouse) are blind.

### 2. Credit for the Elderly or Disabled

If you and your spouse are either 65 years or older – or under age 65 years old and are permanently and totally disabled – you may be able to take the Credit for Elderly or Disabled. The credit is based on your age, filing status, and income.

You may only take the credit if you meet the following requirements: The amount on Form 1040 or 1040-SR, line 11 is less than \$17,500 (\$20,000 if married filing jointly and only one spouse qualifies), \$25,000 (married filing jointly and both qualify), or \$12,500 (married filing separately and lived apart from your spouse for the entire year).

and

The nontaxable part of your Social Security or other nontaxable pensions, annuities, or disability income is:

- Less than \$5,000 (single, head of household, or qualifying widow/er with dependent child);
- \$5,000 (married filing jointly and only one spouse qualifies);
- \$7,500 (married filing jointly and both qualify); or
- \$3,750 (married filing separately and lived apart from your spouse the entire year).

### 3. Retirement Account Limits Increase

Once you reach age 50, you are eligible to contribute (and defer paying tax on) up to \$27,000 in 2022 (\$30,000 in 2023). The amount includes the additional "catch up" contribution (\$6,500 in 2022 and \$7,500 in 2023) for employees aged 50 and over who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan.

### 4. Early Withdrawal Penalty Eliminated

If you withdraw money from an IRA account before age 59½, you generally must pay a 10 percent penalty; however, once you reach age 59½, there is no longer a penalty for early withdrawal. Furthermore, if you leave or are terminated from your job at age 55 or older (age 50 for public safety employees), you may withdraw money from a 401(k) without penalty. However, you still have to pay tax on the additional income. To complicate matters, money withdrawn from an IRA is not exempt from the penalty.

### **5. Social Security Benefits Generally Not Taxable**

Americans can sign up for social security benefits as early as age 62 or wait to receive full benefits at age 66 or 67 (depending on your full retirement age). Generally, you pay federal income taxes on your Social Security income only if you have other substantial income in addition to your benefits. Most retirees do not pay income tax on their social security benefits. Some,

however, do. The more income you have coming in, the more likely it is that a portion of your social security benefits will be taxed. Therefore, when preparing your return, it is advisable to be especially careful when calculating the taxable amount of your Social Security.

### 6. Higher Income Tax Filing Threshold

Taxpayers who are 65 and older are allowed an income of \$1,750 more (\$2,800 married filing jointly and both spouses are 65 or older) before they need to file an income tax return. In other words, older taxpayers age 65 and older with an income of \$14,700 (\$28,700 married filing jointly - both spouses over age 65) or less may not need to file a tax return.

Tejal Dhruve, CPA, LLC, a full-service tax and wealth management firm with offices in Wesley Chapel, Florida, and Dublin, Ohio, can be reached at (614) 742-7158 or email info@dhruvecpa.com



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