

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

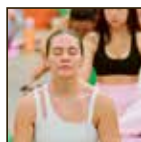
AUGUST 2026

WWW.KHAASBAAT.COM

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813-758-1786

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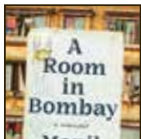
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INDIA DAY

15th August
INDEPENDENCE

Florida communities celebrating Independence Day:

TAMPA/ST. PETERSBURG/ CLEARWATER

The Federation of Indian Associations (FIA) of Tampa Bay will hold India's 80th Independence Day celebration on Sunday, Aug. 23, at India Cultural Center, 5511 Lynn Road, Tampa. Starting at 9 am, this free event attracting all ages from the greater Tampa Bay region includes cultural programs, competitions in art, essay writing, patriotic dress, music, rangoli and cooking; food booths, clothing

and jewelry stalls; India and U.S. flag hoisting; member organizations, including regional language exhibits. For details to register and participate, visit <http://www.fiatampabay.org/> Contact FIA executive team at FIA_TPA_Cultural@googlegroups.com

ORLANDO/CASSELBERRY/OVIEDO
Hindu Society of Central Florida New Age Group will hold Independence Day celebrations from 11 a.m. to 3 p.m. Aug. 16 at the HSCF auditorium, 1994 Lake Drive, Casselberry. Apart

from arts/craft and fancy dress competitions, there will be a patriot's parade and fashion show. The event is free with prior RSVP. For information, call program chair Raji Sekar at (407) 574-1814 or email ec-programs@hscforlando.org

SOUTH FLORIDA (FORT LAUDERDALE)

The Association of Indians in America (AIA) South Florida chapter will hold India Independence Day celebrations from 11:30 a.m. to 4 p.m. Sunday, Aug. 16, at the Broward Center for the Performing Arts, 201 S.W. Fifth Ave., Fort Lauderdale. Admission is free, parking is \$15. On the agenda is cultural entertainment of music and dance, Indian food and fashion. Saira Anwer of Local 10 News Team will be the emcee. For details, email aia.sflorida@gmail.com

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KHAAS BAAT

CELEBRATES 22 YEARS!

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WHO'S WHO

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

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EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

AUG. 2-8: SHRIMAD BHAGWAT KATHA MAHOTSAV; organized by Gujarati Samaj of Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; mahaprasad 5 to 6:30 p.m. followed by katha; for information, call Sandip Patel at (865) 771-9190 or visit <https://www.gujaratisamajtampabay.com/>

AUG. 5: GSTB SENIOR DAY; organized by Gujarati Samaj of Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; 10:30 a.m. to 2:30 p.m.; \$10 for GSTB members, \$15 for non-members; lunch and entertainment; for any questions, text (813) 476-1867.

AUG. 8: "READY? SET? GO! ... FOR COLLEGE?" organized by PEHCHAAN Tampa Bay; panel discussion with psychologist Robert Villavians and college students; Sunshine 11 Room, 10706 Plantation Bay Drive, Tampa; 2:30 to 4:30 p.m.; free; RSVP at (813) 720-7115.

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

AUG. 16: AKSHAY PATRA NATIONAL WALKATHON;

Al Lopez Park, 4810 N. Himes Ave., Tampa (shelter #315); 8 a.m.; \$20 entry; visit apusa.org/2026/events



AUG. 19: ICC SENIORS GET-TOGETHER; India Cultural Center, 5511 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; only for 65 years and older; for information, text email address along with your name to Bhikhu Nayi at (631) 560-2718 to receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

AUG. 21: "ALL THE BEST," Marathi play organized by Maayboli Melawa Tampa Bay; New Tampa Performing Arts Center, 8550 Hunters Village Road, Tampa; 6:30 p.m.; tickets start at \$35; visit www.mmtbusa.org

SEPT. 5: MEGA ONAM; organized by Malayalee Association of Central Florida/Tampa (MACF); Knanaya Community Center, 2620 Washington Road, Valrico; 11 a.m. to 6 p.m.; for tickets, visit www.MACFTampa.com

SEPT. 19: CHARITY FUNDRAISING CONCERT/DINNER; organized by ISKCON Tampa; featuring bhajan singer Anup Jalota; India Cultural Center, 5511 Lynn Road,

SIGNIFICANT DATES

AUG. 15: INDIA INDEPENDENCE DAY

AUG. 16: PARSI NEW YEAR

AUG. 26: ONAM

AUG. 28: RAKSHA BANDHAN

Tampa; 5:30 p.m.; tickets start at \$108 and will benefit building new Radha Krishna Temple; for information, call Suresh Kumar at (913) 228-9213.

INVERNESS/CRYSTAL RIVER

ONGOING THROUGH AUG. 1: GURU POORNIMA; grand celebration at Shirdi Sai Florida Center, 4707 S. Pleasant Grove Road, Inverness; for details, visit www.shirdiusa.com or call (352) 860-2181.

HIGH SPRINGS/GAINESVILLE

AUG. 8: SUMMER PICNIC; organized by India Cultural and Education Center (ICEC) Youth Group; 11 a.m. to 4 p.m.; Poe Springs Park, 28800 N.W. 182nd Ave., High Springs; for details, visit www.icec-florida.org

JACKSONVILLE

ONGOING THROUGH AUG. 2: GURUPURNIMA WITH PUJA DEEPAKBHAI; spiritual discourses and self-realization ceremony with Pujya Deepakbhai Desai; free; Hyatt Regency - Jacksonville Riverfront, 225 East Coastline Drive; to register, visit <https://tiny.dbvi.org/gpreg>

SOUTH FLORIDA (PALM BEACH GARDENS/FORT LAUDERDALE)

AUG. 15: KARAOKE & TALENT NIGHT; organized by Palm Beach India Association; Best Western Plus, 11360 U.S. 1, Palm Beach Gardens; 6 p.m.; free for PBIA members, \$30 non-members; visit www.gopbia.org or email president@gopbia.org

SEPT. 26: LEGACY: TRIBUTE TO BHARAT RATNA PANDIT RAVI SHANKAR;

organized by Association of Performing Arts of India; several sitarists, percussionists, vocalists and violinists to perform in concert; Broward Center for the Performing Arts, 201 Southwest Fifth Ave., Fort Lauderdale; 6 p.m.; purchase tickets at browardcenter.org



Ravi Shankar

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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AUGUST 2026 EVENTS

DATE	EVENT	TIME
SATURDAY AUGUST 1	Sankashti Chaturthi Shri Ganesh Group Havan (Minimum 5 Sponsors Required)	4:00 PM - 6:00 PM
MONDAY AUGUST 3	North India 1 st Shraavan Monday Group Shiva Maha Puja, Rudrabhishek & Maha Aarti	6:00 PM - 8:00 PM
SATURDAY AUGUST 8	Kamika Ekadashi Shri Vishnu Puja, & Aarti	7:00 PM - 8:00 PM
SUNDAY AUGUST 9	Shri Jhulay Laal Bhajan Sandhya Bhajan, Kirtan & Maha Aarti	6:00 PM - 8:00 PM
MONDAY AUGUST 10	Pradosh Vrat & North India 2 nd Shraavan Monday Group Shiva Maha Puja, Pradosh Puja & Maha Aarti	6:00 PM - 8:00 PM
THURSDAY AUGUST 13	Gujarati Bhajan Shraavan Month Begins Special Shraavan Shiva Darshan, Jalabhishek & Maha Aarti	6:00 PM - 8:00 PM
SATURDAY AUGUST 15	Hariyali Teej Puja & India's Independence Day Cultural Celebration & Maha Aarti (8:00 PM Aarti)	6:00 PM - 8:00 PM
SUNDAY AUGUST 16	Nag Panchami Nag Devata Puja, Shiva Abhishek & Maha Aarti	7:00 PM - 8:00 PM
MONDAY AUGUST 17	North India 3 rd & Gujarati 1 st Shraavan Monday Group Shiva Maha Puja, Rudrabhishek & Maha Aarti	6:00 PM - 8:00 PM
SATURDAY AUGUST 22	Shri Jagannath Bhajan Sandhya Bhajan, Kirtan & Maha Aarti	6:00 PM - 8:00 PM
SUNDAY AUGUST 23	Putrada Ekadashi Shri Vishnu Puja, & Aarti	8:00 PM
MONDAY AUGUST 24	North India 4 th & Gujarati 2 nd Shraavan Monday Group Shiva Maha Puja, Rudrabhishek & Maha Aarti	6:00 PM - 8:00 PM
THURSDAY AUGUST 27	Shraavan Purnima, Raksha Bandhan & North India Shraavan Concludes Group Satyanarayan Katha (Minimum 5 Sponsors Required) Sponsor-Based Seva	6:00 PM - 8:00 PM
MONDAY AUGUST 31	Sankashti Chaturthi & Gujarati 3 rd Shraavan Monday	6:00 PM - 8:00 PM

WEEKLY EVENTS

EVERY MONDAY - 6:30PM
• SHIV ABHISHEK AND PUJA

EVERY TUESDAY - 7:00PM
• SUNDERKAND PATH
• HANUMAN CHALISA

EVERY THURSDAY - 7:00PM
• SADGURU & SHIRDI SAI BABA
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PANCREATIC CANCER

By DR. VENKIT IYER, MD, FACS



Pancreatic cancer is a dreaded type of cancer due to its poor prognosis. Worldwide, about 500,000 new cases of pancreatic cancers are diagnosed per year. Recent developments in management of pancreatic cancer bring some hope for the unfortunate victims.

Pancreas is a soft, flat, yellowish organ that lies across the backside of the abdomen, behind the intestines, across the spine reaching from the right to left sides. It has a head on the right side, a neck, a body that stretches across the spine and a tail at the left end. It makes an exocrine secretion, which is the pancreatic juice that drains into the initial part of intestine and assists digesting food. It

also creates endocrine secretions that go directly into the blood stream. Most well-known endocrine secretion is insulin produced by the islet cells, which helps to

digest carbohydrates. Other endocrine secretions are glucagon, somatostatin and pancreatic polypeptide.

Adenocarcinoma makes up 95 percent of pancreatic cancers. About five percent of them can be neuroendocrine tumors and cystic neoplasms or IPMNs. Tumors of head of pancreas cause jaundice early on, whereas tumors in other areas of pancreas can grow silently for a long time and become advanced by the time of the diagnosis.

Initial symptoms can be vague abdominal discomfort, mid abdominal pain or back pain, indigestion, weight loss, jaundice, dark urine or nausea. When the tumor is located on the head of pancreas, it can compress the bile duct that goes through the head of pancreas before emptying into the first part of intestines. Such firmness of bile duct results in jaundice, liver dysfunction and dilatation of the bile duct and gallbladder. It is the bile that gives the brownish yellow color for the stool. The stool becomes clay colored when bile cannot enter the intestines. One may also develop migratory thrombophlebitis of veins.

Risk factors for pancreatic cancer are smoking, obesity, chronic pancreatitis, alcoholism, genetic links, diabetes mellitus and increasing age. For the most part, we do not know the reason for this cancer. There appears to be an higher incidence of pancreatic cancer for the past several years. About 1 in 56 men and 1 in 60 women stand a chance to get pancreatic cancer.

Tests to confirm diagnosis of pancreatic cancer include CT scan of abdomen, MRI scan of the biliary tree (MRCP), upper GI endoscopy with ERCP, and blood tests to study pancreatic and liver functions. Confirmation is done with a fine needle biopsy either using endoscopic ultrasound or CT guided approach. At times, laparoscopic or open biopsy is required for diagnosis as well as staging.

Treatment depends upon the stage of the tumor, type of tumor, location and physical condition of the patient. For most part, surgery is the best option, especially if it can be performed for cure. The entire tumor must be removed with a clear margin when possible. Staging of the disease is done to know if it has spread to regional lymph nodes or to distant organs such as liver or lungs. Since surgical resection is a major procedure, it is generally performed only if there is hope for cure. Neuroendocrine tumors and IPMNs are less aggressive cancers and can be resected even if they are big or advanced. Adenocarcinomas have a worse outlook. When cure is not possible, surgery can still be attempted for palliation, to make the person more comfortable with easing of the symptoms.

Chemotherapy and radiation therapy are held as adjuncts in treatment, knowing well that they are not effective in curing the disease. Five-year survival of pancreatic cancer is only 10-15 percent in U.S. A curative surgical resection can increase that to 25 percent. Early detection is made possible with artificial intelligence in reading CT scans. Overall survival rate of pancreatic cancer has doubled in the past 20 years.

A new development targets KRAS gene mutations, which are noted to be present in 90 percent of pancreatic cancers. A medication by name daraxonrasib was introduced by Revolution Medicine recently. It targets RAS, a protein found in pancreatic cancers. This has doubled the survival period compared to usual chemotherapy. Another development is discovery of a personalized mRNA vaccine that may help to control the pancreatic cancer, like metastatic melanoma. Improved chemotherapy combinations and proton radiation therapy are also found promising. Recently, FDA approved use of Optune Pax, a portable device worn on the abdominal wall in Tumor Treating Field (TTF). It sends out electrical impulses that break up mitotic cells, making it easier for chemotherapy to work. CART therapy and immunotherapy are other options, using gene modifications and immune modifications.

Very often, pancreatic cancer is diagnosed late since it grows silently. When it is in advanced stage, sometimes it is better to accept reality than attempt heroic measures. There is something to be said about hospice care and comfort measures when facing terminal cancer.

Dr. Venkit S. Iyer, MD, FACS, is a retired general and vascular surgeon. He has authored six books: "Decision making in clinical surgery" first and second editions; "Aging well and reaching beyond," "The Clinic," "Geriatrics Handbook" and "Iyer's story book for children." They are available through Amazon or from the author. His website venkitiyer.com has necessary links and contact information.

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BREAKING DOWN DHS'S NEW IMMIGRATION RULE: WHAT IT MEANS FOR INTERNATIONAL STUDENTS AND EXCHANGE VISITORS

By KHUSHBU PATEL and DILIP PATEL



On July 17, the Department of Homeland Security (DHS) announced a final rule that marks a substantial shift in how foreign students, exchange visitors, and media representatives are admitted and monitored in the United States. This new regulation aims to eliminate the long-standing "duration of status" policy. Let's explore what this means for international students and the broader landscape of U.S. immigration policy.

What is the Old System and Why Was It Changed?

For nearly five decades, the "duration of status" policy permitted certain nonimmigrant visa holders, particularly F students, J exchange visitors, and I media representatives, to remain in the U.S. without a fixed end date. Instead of having a set period of admission, these individuals could stay as long as they maintained their status.

What Are the Major Changes?

1. Fixed Period of Admission

Under the new regulation, F and J visa holders will be granted a definitive period of stay based on their program length, not to exceed four years. This period corresponds to the duration listed on their Form I-20 (Certificate of Eligibility), plus a 30-day window before arrival and a 30-day window post-program for departure. This means a student enrolled in a two-year program will now have a clear two-year (plus the 60-day buffer) window to stay in the U.S.

2. Mandatory Extensions of Stay (EOS)

If students need more time to complete their studies, they must formally request an Extension of Stay through U.S. Citizenship and Immigration Services (USCIS), transitioning oversight from university staff to federal authorities. This process involves biometric vetting, background checks, and fraud screening, adding an extra layer of security and scrutiny.

3. Reduced Grace Periods

Post-graduation, students will have only a 30-day window to prepare for departure, transfer schools, or change their status, compared to the previous 60 days. This change aims to encourage timely departure and reduce prolonged stays.

4. Restrictions on Academic Changes

F students enrolled in programs below the graduate level cannot change educational levels or change their major during their first year of study, unless SEVP authorizes an exception for extenuating circumstances. Students enrolled in programs at the graduate level or above cannot change educational levels during their program of study.

Additionally, students are prohibited from the following after completion of a program of study:

- Changing to a program of study at a lower educational level (e.g., moving from a master's program to a bachelor's program); or
- Changing to a program of study at the same educational level (e.g., moving from a bachelor's program to a bachelor's program).

Further, F students enrolled in programs below the graduate level cannot transfer to another school during the first year of a program of study and must complete their first year at the school that initially issued their Form I-20, unless SEVP authorizes an exception for extenuating circumstances. Students enrolled in programs at the graduate level or above also cannot transfer at any point during their program of study, unless SEVP authorizes an exception for extenuating circumstances.

What Does This Mean for Current Visa Holders?

For students already in the U.S. under the old system, they may remain in the United States without applying for an Extension of Stay ("EOS") up to the Program End Date on their Form I-20 or the end of their post-completion OPT or STEM OPT that is valid on the final rule's effective date, not to exceed Nov. 14, 2030 (four years, plus a 60-day departure period).

Important: If students wish to stay beyond their initial period, they must file for an EOS and possibly seek a new admission if they travel outside the U.S. and attempt re-entry.

What's Next?

The new rule takes effect on Sept. 15, 2026. Until then, current "duration of status" policies remain in place, allowing students to stay without needing to apply for an extension unless they wish to remain beyond their program's duration.

Final Thoughts

The United States continues to be one of the world's leading destinations for higher education, research and professional opportunities. This new rule does not alter the opportunities available to international students. However, students can no longer assume that changing universities, beginning a new degree at the same level, or extending a lengthy program will be straightforward administrative processes.

Moving forward, academic planning and immigration considerations will need to be coordinated more closely to ensure compliance and smooth transitions. For legal advice relating to this new policy, it is important to contact an immigration attorney.

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

INTERNATIONAL YOGA DAY MIAMI 2026 DRAWS GLOBAL PARTICIPATION TO SOUTH FLORIDA

Story provided by Subbarayan R. Pochi, Ph.D.



Thousands of yoga practitioners, wellness instructors, vendors and families filled the Miami-Dade County Fair & Exposition Center on June 20-21 for International Yoga Day Miami 2026, marking the 12th year since the United Nations declared June 21 International Day of Yoga in 2014. Now in its second year, the summit is organized by Namaste Life and Namaskar Foundation.

More than 14,000 people attended from 43 U.S. states and 22 countries. Miami-Dade County accounted for roughly 70 percent of attendees, with Broward at 25 percent and Palm Beach at 5 percent.

"An event of this scale doesn't happen because of one person or one organization," said Jagdish Tailor, co-organizer. "It takes hundreds of volunteers, instructors, exhibitors, sponsors, and community partners all working toward a shared vision."

The weekend featured more than 60 classes across three stages, 80-plus vendors, and 100-plus volunteers and instructors, spanning yoga, meditation, breathwork,

Ayurveda and sound healing. Kriya Yoga monk Swami Purnatmananda Giri spoke on the discipline's philosophy at the Harmony Hollow Stage, drawing an engaged crowd.

Founder Chahna Tailor Gupta, who trained in yoga in Rishikesh and Ayurveda in Kannur, co-organized the summit with her husband, Dr. Nikhil Gupta. "Large events are often measured by attendance, but their true success is measured by impact," said Dr. Nikhil Gupta. "We're excited to continue building on that momentum in 2027." Planning for 2027 is already under way, organizers say.



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INCREDIBLE PERFORMANCE, STYLE TRANSFORM 2026 BMW M5 INTO AN EXCEPTIONAL WAGON

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

The long wait for one European high-performance wagon is finally over. Built at the BMW Group Plant Dingolfing in Germany, the much-cherished and awaited race-bred M5 Touring is now available in the United States. And it arrives with some impressive figures – 0 to 60 in just 3.5 seconds with top speed capped at 155 mph!

This remarkable performance is attributed to a 4.4-liter twin-turbocharged/intercooled V-8 engine that blasts of an astonishing 717 horsepower @ 5600 rpm and 738 pounds-feet of torque @ 1800 rpm. It is coupled with a 14.8-kWh lithium-ion battery pack and an electric motor that can take the super-fast ride for nearly 25 miles in pure plug-in mode. This missile-like beast is mated to an 8-speed M sport auto gearbox, resulting in a quiet and responsive drivetrain. Punch it and this power-at-all-times engine takes off like a rocket toward its destination. An adaptive M suspension soaks up bumps and maintains equilibrium to keep you on the road and out of trouble in hairy situations. Also providing good feedback when the car is hustled along is a razor-sharp M Servotronic electric power steering with an excellent on-center feel. Like to take your ride to the track and go drifting? Switch over to rear-wheel drive from standard xDrive AWD.

The horizontal double bar of the by-now familiar black twin-kidney grille hosts an M5 emblem while flanked by LED headlights. Step back along the wagon-long roof and once again the car insignia is prominent on the trunk as well as the rear black M quad exhaust tailpipes. Get behind the wheel and you will find a massive, curved one-display of a 12.3-inch digital driver gauge and a 14.9-inch infotainment display. Like to play games and stream video? Just park the M5 and enjoy the extracurricular activities in coziness. What are those red M1 and M2 buttons on the flat-bottomed steering wheel? Well, those enable you



M5 TOURING

Tires: P285/40ZR 20 front, 295/35ZR21 rear
Wheelbase: 118.3 inches
Length: 200.6 inches
Width: 77.6 inches
Height: 59.7 inches
Fuel capacity: 15.9 gallons
City/hwy/comb: 11/17/13 mpg; comb gas+electric = 54 MPGe
Weight: 5,530 pounds
Price as tested: \$140,775
Web site: www.bmw.com

to program the chassis, engine, transmission and steering for a more energetic driving experience. Eye-catching M colors, light blue, violet and red are visible throughout, especially on front seat backrests, digital cluster and steering wheel draw attention. Red accents for the M buttons on the robust three-spoke flat-bottomed leather steering wheel are eye-catching. The 40/20/40 rear seat can be folded down to eke 57 cubic feet of space, plenty for several suitcases in the cargo hold. Other goodies include front ventilated/cooled power seats, four-zone auto a/c, panoramic roof, Bowers & Wilkins wound system, wireless phone charger/Android Auto and Apple CarPlay, Alcantara suede headliner, ambient lights, etc.

With a base price of \$121,500, the sporty, swift and alluring wagon is an enthusiast driver's dream come true. If you can afford to look past the astronomical price tag, the M5 Touring is a remarkable performer, offering up a degree of style and spirited performance.

2026 CADILLAC OPTIQ IS SIZED SMALL BUT BIG IN STATURE!

By the end of the decade, the flagship luxury division of General Motors plans to go fully electric. Cadillac, you say? Better believe it! Toward that purpose, the high-end brand has lined up quite a few EVs in its stable: Escalade IQ, Celestiq, Vistiq and now Optiq, which sits comfortably right below the larger Lyriq.

The entry-level compact SUV EV is equipped with a dual-motor all-wheel-drive system, which is mated to an 85-kW battery to produce a massive 519 horsepower and 650 pounds-feet of torque with an EPA range of 250 miles on a full charge. That's with the high-performance V-Series trim of the Optiq. Best of all, the SUV can be charged at any of the 21,500 nationwide Tesla Supercharger network stations thanks to a native North American Charging Standard (NACS) port. On a 240-volt, it will take about six hours to fully juice up but a DC fast charger will consume just 10 minutes to touch 80 miles. Using the launch mode/Velocity Max that enables speedy acceleration, you will scoot from 0 to 60 mph in a blazing 3.5 seconds. Bringing the 5,342-pound vehicle to a halt are impressive 15.3-inch fixed-caliper front and 13.6-inch sliding-caliper rear blue Brembo disc brakes. A single-speed transmission sends instantaneous power to the wheels for a quick and responsive ride. The continuous damping control adaptive suspension mechanically adjusts the Optiq's shock absorbers in real time to provide for a smooth experience. Providing good feedback to the driver is an electric speed-sensitive, power-assist steering. Drive modes include tour (normal), sport, snow/ice and My Mode (individual settings). The one-pedal choice (slowing down to a complete halt by taking foot off the acceleration) is up to the driver.

Approach the Optiq and the onlooker can watch a sort of dance by choreographed LED headlights, a fine spectacle at night. Sandwiched between a horizontal light bar and vertical Caddy lights, the black crystal grille displays a laser-etched pattern. As expected of any Cadillac, the cabin is decked with luxury accretions galore but more importantly, a mammoth 33-inch LED display spread across the dashboard for your nav and infotainment, which includes built-in Google assistant



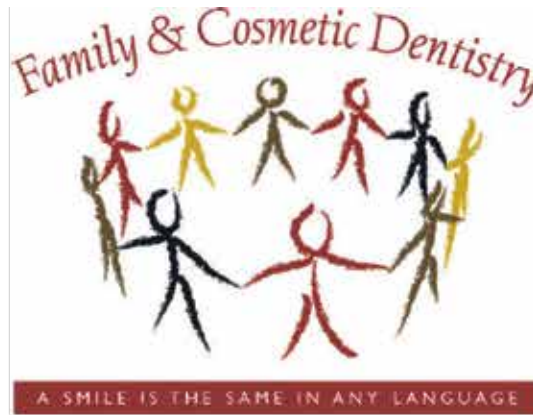
CADDY OPTIQ (V-SERIES)

Tires: P275/40/R21
Wheelbase: 116 inches
Length: 190 inches
Width: 84 inches
Height: 65 inches
Mileage: 92 city/74 hwy/41 comb/83 MPGe
Base price: \$67,300
Price as tested: \$77,901
Web site: www.cadillac.com

and maps (no Apple CarPlay and Android Auto, mind you), 19-speaker AKG audio, and driver gauge controls. The driver and front passenger are

coddled in eight-way leather heated/cooled and massaged power seats. Santorini Blue accents on the seats further add class to the mix. With total passenger volume of a laudable 101 cubic feet, space is at a premium with storage areas in the island-like center console and doors. Further luxuries include head-up display, dual auto a/c, power tilt/telescopic steering column, 60/40 flat rear seat, illuminated sill plates, wireless phone charger and hands-free liftgate.

As Cadillac continues to expand into the ever-growing EV market of today, the Optiq is a worthy entry-level vehicle. Though small in size but big in standing, it has a commendable driving range, spirited performance and top-notch interior. Most definitely, the optics are good for the Optiq!



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LIBERTY GROUP CEO, MIAMI MARLINS CO-OWNER PUNIT SHAH
PRODUCES, APPEARS IN FEATURE FILM ‘ELON’



Punit Shah, CEO of Florida-based family office Liberty Group and a co-owner of Major League Baseball’s Miami Marlins, is now an executive producer of and appears on screen in “Elon,” a new feature film exploring the rise of tech billionaire Elon Musk.

“Elon” traces Musk’s journey from a young immigrant entrepreneur to one of the most influential — and controversial — figures of the 21st century, centering on Tesla’s volatile early years, when the company’s survival repeatedly hung in the balance. The first trailer was released recently ahead of a limited theatrical release in fall.

The film arrives at a moment of extraordinary public interest in its subject. On June 12, 2026 — just months

before the movie’s theatrical debut — Musk became the world’s first trillionaire after SpaceX’s record-setting Nasdaq IPO, a milestone that has sharpened global fascination with the entrepreneur and the high-stakes bets behind his rise.

For Shah, the project is a natural extension of a career built on backing entrepreneurs and high-conviction ideas.

“What pulled me into this project was the entrepreneurship at its core,” said Shah. “I’ve spent my career building, buying and betting on businesses when the outcome was anything but certain. Elon’s story is the purest version of that — relentless drive

and a willingness to risk everything on an idea the world had written off. As both an executive producer and an investor, I’m proud to help bring it to the screen.”

The film is produced by entrepreneur and filmmaker Armando Gutierrez, with Shah featured in a role as Elon Musk’s defense attorney.

“Whether you admire Elon Musk, disagree with him, or simply find him fascinating, it’s impossible to deny his impact on modern history,” Gutierrez said. “This film focuses on the entrepreneur before the mythology — the risk-taker who repeatedly bet everything on a vision that many believed would fail.”

Directed by Julien Lasseur, “Elon” features a cast of emerging actors alongside appearances from entrepreneurs and creators, including College Hunks Hauling Junk co-founder Nick Friedman. It is the latest in a growing slate for Shah, who is also an investor in feature films including, “The Night Clerk” and “The Hating Game.”

About Punit Shah

Punit Shah is the CEO of Liberty Group, a Tampa-based single-family office focused on capital preservation and diversification. Under his leadership, Liberty Group has invested more than \$1.2 billion across real estate — including multifamily, office, retail and 57 hotels under the Hilton and Marriott brands — as well as private equity and structured capital.

Shah partnered with principal owner Bruce Sherman and Derek Jeter to acquire the Miami Marlins, becoming the first Indian American owner of a Major League Baseball team. He also serves on the board and investment committee of Plutus Capital Partners.

Shah was named the Boston University School of Hospitality Administration’s Alumni of the Year and delivered the 2017 commencement address. His honors include the Florida Governor’s Enterprise Award and recognition among Tampa Bay’s 40 Under 40. Through the Punit Shah Family Foundation, he has donated more than \$4 million to education and community causes.

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A S T R O L O G Y

AUGUST 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 month may bring greater confidence, initiative and progress in important plans. Communication, short journeys, learning and professional contacts could open new opportunities. It appears favorable for planning related to home, property, vehicles, or domestic comfort. Financial conditions may gradually improve through consistent effort and supportive connections, though expenses require careful management and unnecessary arguments should be avoided. Practical decisions are likely to strengthen personal and professional stability.

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) Communication, learning, travel and new initiatives may receive greater focus. Planetary influences suggest supportive professional relationships and valuable contacts. Financial gains could develop through disciplined effort and careful planning. The month appears good for creativity, education, children and personal interests. Moderation in speech and spending is advised, especially in family matters. Previous efforts are likely to produce more noticeable results through patience and consistency.

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) August may bring renewed energy, determination and greater clarity. Professional responsibilities could increase, supporting recognition or career advancement. Financial conditions could improve gradually through careful planning, communication, and family cooperation. Patience is advised in home and partnership matters, as forceful reactions could lead to misunderstandings. The Gochara suggests meaningful professional progress. Disciplined action and thoughtful communication are likely to strengthen stability and credibility.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha

Confidence, wisdom and personal influence may strengthen. Planetary influences appear beneficial for education, partnerships, travel and long-term planning. Professional or personal initiatives could encourage greater cooperation. Expenses and emotional restlessness require sensible management, while a disciplined routine may support well-being. Although the eclipse period favors reflection, the broader Gochara indicates potential for personal growth and meaningful progress.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part)

Professional networks may bring gains, recognition or valuable opportunities. Confidence and visibility are likely to increase during the latter part of the month. Careful management of finances and shared resources could improve stability. Relationships require patience and realistic expectations. The eclipse advises avoiding ego-driven or impulsive decisions. A calm, practical approach may strengthen professional standing and build a solid foundation for future growth.

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) Career, ambition and professional visibility receive significant attention. Greater responsibility may create opportunities for recognition or advancement. Friends, colleagues and influential contacts could support important plans. Confidence may improve, though unrealistic expectations should be avoided. Partnerships require maturity and patient communication. Sustained effort and practical cooperation are likely to bring financial progress and encouraging results.

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) Career and publicity may improve, bringing opportunities for recognition, greater responsibility, or a positive professional change. Travel, education and long-term

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AUGUST FORECAST

Cont'd from page 12

planning could open new pathways. Work challenges appear manageable through discipline and practical thinking. Financial and domestic conditions may gradually improve, provided unnecessary expenses remain controlled. The latter part of the month favors useful contacts, professional gains and encouraging developments.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22)

Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Travel, higher learning, experienced advisers and professional contacts may bring encouraging opportunities. Improved confidence and communication could support important plans. Financial conditions might improve gradually through networking or earlier efforts. Shared finances, investments and emotional reactions require careful management. The planetary pattern appears positive for expanding knowledge and strengthening valuable associations, supporting long-term growth.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21)

Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Partnerships, negotiations and professional associations remain active. Respectful communication and cooperation could produce worthwhile results. Career motivation may increase, though forceful speech and unnecessary disagreements should be avoided. Joint finances, insurance, family assets, or long-term obligations may require review. The Gochara suggests improvement through financial restructuring and practical planning. Balanced expectations are likely to strengthen both personal and professional relationships.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20)

Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shrivana, Dhanistha (first 2 parts) Partnerships, agreements, consultations and professional cooperation may produce constructive results. Helpful people could enter your life, while existing relationships may become more supportive through honest communication. The period appears promising for networking and resolving pending matters. Competition can be managed through disciplined effort, while health and stress require sensible attention. Financial conditions may gradually improve through

steady communication and cooperation.

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) Work, health, debts and daily responsibilities remain important themes. Organization, patience and consistent effort could support professional improvement. Financial discipline is necessary, particularly regarding family obligations and unnecessary spending. Creativity, learning, and personal interests remain active, though speculative decisions require caution. The lunar eclipse may increase emotional sensitivity. Balanced communication and thoughtful decisions are likely to improve stability, while finances gradually become more manageable.

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

The month appears favorable for education, creativity, children, wisdom and personal growth. Greater confidence and supportive associations could strengthen long-term plans and career development. The planetary pattern suggests increasingly constructive partnerships, provided communication remains patient and mature. Home or property matters may require attention. Professional credibility is likely to improve through balanced action, discipline, and responsibility. Financial gains and personal satisfaction may develop through consistent effort.

Disclaimer: This forecast provides general interpretations based on traditional Vedic astrology, Moon-sign Gochara (transits), and commonly accepted planetary aspects. Astrological methods and interpretations may vary, particularly regarding planetary aspects, regional traditions, and schools of practice. These forecasts are intended for general guidance and should not be regarded as a substitute for personal judgment or professional advice.

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

BEWARE THIS YEAR'S NEW ADMISSIONS STRATEGIES!

By ROBERT A.G. LEVINE



Every year, colleges adjust their admissions methods for various reasons. Unfortunately, new strategies can be perilous for applicants.

This year, there are traps everywhere!

It's been a trend recently that colleges are moving away from "preferring" applicants who apply by "Early" deadlines. Why? By pushing more applicants into the Regular Decision pool, colleges can artificially lower their admissions statistics and appear more competitive, largely to convince happy alumni to increase their donations to the school. So far, we have seen this strategy become even more popular this year.

Look out for schools that have eliminated their supplemental essays to entice more applicants to apply. Mathematically, that makes those schools more competitive than they used to be.

However, to look even more competitive, the recent trend has been to defer Early applicants into the Regular pool. Again, they are artificially adjusting their numbers. Although you may think it won't make a difference to you, note two potential problems. First, your application may go stale and lifeless over time, and thus admissions officers may prefer more recent applicants whose files are fresh in their minds. Second, your first admissions work is invariably your least mature work. To maximize your chances of selection, submit your best possible application, which is usually not the first one.

And now for the biggest change of all....

This year, many public universities have elected to offer Early Decision as an option.

They claim this will give you an earlier answer than in previous years, somewhere around the second week of December. In Florida, both UF and FSU are offering this new plan.

Does this mean that your odds of admission will go up? Maybe, maybe not.

Because an Early Decision (ED) application binds the student if the university says "yes," ED allows the university exclusivity and certainty in building its class. However, that does not necessarily mean that your odds will go up. Oh, they will tell you that filing ED increases your chances, but that's a half truth. Statistically, that's accurate, but because of the greater number of applicants who will not apply ED (because they don't want to be bound), the numbers are apples and oranges.

But now I want to come back to the foundational characteristic of ED. You will be bound to that school. Although you can apply to other universities, if your ED school accepts you, then you must immediately withdraw your applications to those other universities. No choice.

Remember how they told you in grade school that something might "go on your permanent record?" In this industry, if you try to disregard the binding ED contract that you (and your high school) will sign in your application, bad things happen. I'm not kidding. I've seen it. Multiple times. Don't try it.

In their fervor to announce this wonderful change, the schools are downplaying the limiting effects of ED. Oh, they do use the word "binding" on their websites, but high schoolers and their parents who have never navigated the admissions morass might stumble into a result they did not intend. Many students use their local public universities as "safety" schools while they pursue Ivy+ options or other coveted landing spots. If you apply ED, those other options will disappear if your state school selects you.

As you may know by now, I'm not usually a fan of ED for most students. I've seen hundreds of students change their wants and needs during grade 12, and I loathe the idea that you might give up your options for an idea that might not ultimately be in your best interest. I like our students to have choices so they can make their best decisions when they have the most information.

That being said, there are times when we recommend ED to certain students. So, what I'm trying to relate to you is this:

Don't apply ED just because you think it offers a coupon that will increase your chances to obtain a decent school. Instead, pick the college that is the absolute best for you.

And, once you've made that decision, be sure to do your absolute best work on your application essays. Faster is not better. Better is better. Please don't rush things.

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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Over the course of three decades, Manil Suri wrote more than 2,700 letters to his mother in Bombay. And it is these letters that inspired the well-known author of "The Death of Vishnu" and "The Age of Shiva" pen a memoir, "A Room in Bombay." As he rightly says, "One can never come back home, but one can also never truly get away."

The recognized mathematician and his parents, who were unhappy with each other, lived the first 20 years of his life in a single 400-square-foot room. The Hindu family shared the room in a large, deteriorating apartment complex with three Muslim families. The joint kitchen and sanitary facilities give rise to plentiful religious and territorial hostilities. Tensions flare on a regular basis with no end in sight. Suri, who is conflicted about his gayness, moves to the United States for further studies. But he is always fighting the moral predicament of living abroad with his obligations and love for his elderly parents. He makes numerous trips to check on his parents while simultaneously also penning letters. "I took to waiting every day for something to happen in my life that I could parlay into material," he reminisces. "Every TV show and movie got listed, every excursion and shopping trip documented, even meals were sometimes chronicled so as not to let the back flap of a 22-cent aerogram go to waste." In fact, the Limca Book of Records lists the author and his mother under the record of most letters sent by a son to his mother: 2,411 letters between August 1979 and May 2001—with a total of 1,324,996 words.

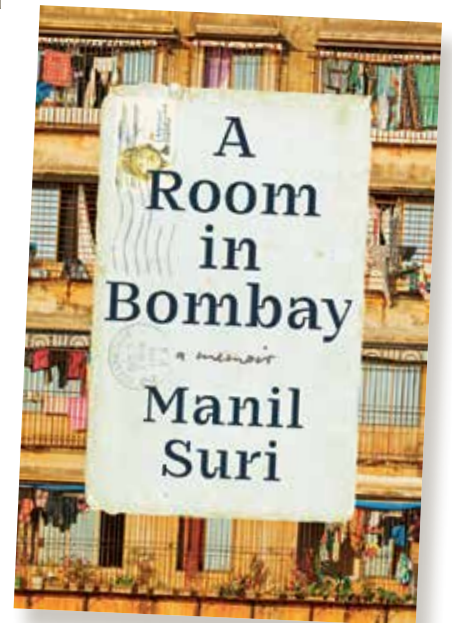
He notes vividly one visit to Bombay, "There stood my parents on their balcony perch, transfixed in their eternal vigil for me. The streetlight illuminated their straining faces, the balcony grille around them confined them as surely as the bars of a jail. The room had no cause for worry, not while it held them hostage—that was its blasé message to me."

After the death of his father, his mother, Prem, is unable to escape the clutches the room has

over her. Slowly but surely, she had also begun showing signs of mental decline caused mainly by Alzheimer's disease. Suri eventually finds a care facility in Neral (close to the hill station Matheran). "She mostly slept in the ambulance back to Neral," he writes "... Perhaps she tasted the dust and smoke hanging in the air, smelled the overripe fruit being sold in the markets, felt the rutted roads beneath the wheels as surely as she did the smooth new highways. Perhaps she experienced everything one last time as she bid farewell to the city she would never see again."

Suri shows enduring love and concern in this homage to his parents, especially his mother who died in 2013. "She preserved them (letters) all with loving care and presented the earlier collection to me when we'd cleaned out the Bombay flat," he writes. "'Someday, maybe you'll write a book about them.' It had seemed more like a responsibility than an opportunity."

Kudos to the internationally acclaimed author, also a distinguished professor of mathematics at the University of Maryland, for taking up the responsibility and penning a poignant, compassionate and reflective memoir that will shed a tear or two in the reader's eye.



IT'S OKAY TO BE NERVOUS — A DENTIST'S HONEST LETTER TO YOU (PART I)

By DR. JIGNESH PATEL, DMD



Let me start with something you might not expect a dentist to say: I completely understand if coming to see me makes you nervous. In fact, I would be surprised if it didn't — at least a little.

Dental anxiety is one of the most common things I encounter as a newly qualified associate dentist here in the Tampa Bay area. Not cavities, not gum disease — anxiety. It walks through the door before the patient does, and I have learned to recognize it in a tight smile, a quietly rehearsed apology, or the way someone grips the armrests just a little too firmly.

So, before we talk about teeth — let's talk about that.

Why So Many People Feel This Way

Dental fear does not come from nowhere. For many people, it traces back to a childhood memory

— a procedure that hurt more than expected, a practitioner who did not explain what was happening, or simply the strange sounds and sensations of a dental chair experienced at a young age. Those impressions stay with us, and they are genuinely hard to shake.

Research suggests that up to one in three adults experience some level of dental anxiety, and roughly one in ten avoid the dentist altogether because of it. If you are in either of those groups, you are not being dramatic. You are not weak. You are being completely human.

"The bravest thing is not coming in without fear. It is coming in despite it — and letting someone help."

What Dental Anxiety Actually Looks Like

It does not always look like white-knuckle panic. Sometimes it is much quieter — and just as real. You might recognize yourself in some of these:

- Putting off booking an appointment for months, or even years
- Feeling a creeping dread in the days leading up to a visit
- Worrying about being judged for the current state of your teeth
- Catastrophizing about what the dentist might find
- Struggling to keep your mouth open, or feeling short of breath in the chair
- Cancelling at the last minute, even when you genuinely wanted to go

None of these make you a difficult patient. They make you someone who needs a different kind of care — and that is exactly what I am here to offer.

The First Thing I Always Ask

Before I pick up a single instrument, I ask every new patient: "Is there anything about today that's worrying you?" That question matters more to me than anything on your chart. Your comfort comes before everything else.

What Has Changed in Modern Dentistry

If your last dental experience was years ago — or if you are going by memories from childhood

— I want to gently reassure you: things have changed enormously.

Modern local anesthetics work faster and more effectively than ever before. Instruments are quieter — I use advanced laser technology in many procedures, which often means less discomfort and faster healing than traditional methods. Techniques are more precise, which means less time in the chair overall. But perhaps most importantly, the culture of dentistry has shifted. Good dental care today is a conversation, not something done to you.

You will always know what is happening and why. Nothing moves forward without your understanding and your agreement.

To be continued ...

Dr. Jignesh Patel, associate dentist at Family Cosmetic Dentistry with Dr. Neeraja Jasthi in Tampa, can be reached at (813) 866-9913 or visit <https://www.drjasthi.com/>

KHAAS BAAT COMPLETES 22-YEAR ANNIVERSARY, LAUNCHES ANNUAL SPONSOR DRIVE

By **NITISH S. RELE AND SHEPHALI J. RELE**

As we celebrate the 22-year Khaas Baat anniversary this month, we are indebted to the dedicated volunteer columnists, past and present, for their valuable contributions, and our steadfast advertisers and well-wishers. We have strived to make a positive impact on the community by keeping readers informed of cultural activities and events, prominent people and happenings. If you feel Khaas Baat has succeeded in doing so, we need and would appreciate any support you can offer. Toward that end, we are launching our annual sponsor drive to secure funds to cover production costs. Since its inception, Khaas Baat has been mailed free of cost to subscribers around the state with only a handful of paid subscribers in the past few years. In fact, we haven't missed an issue since we began in August 2004. In addition, the entire newspaper can be found online. Since ad revenues alone do not cover our monthly production costs (printing, design, mailing), we are in great need of corporate or private



sponsors. Your support will allow us to continue publishing Khaas Baat as a high-quality newspaper you depend on. Please send your contribution via Zelle to (813) 758-1786 or you can PayPal ID to: nitishrele@gmail.com You may also send a check addressed to KHAAS BAAT and mailed to KHAAS BAAT, 8312 WINDSOR BLUFF DRIVE, TAMPA, FL 33647. With our festival season under way, we request community leaders and organizers to email event details to editor@khaasbaat.com by the 20th of the month to be included in 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 the Florida Indian community. Do follow us on twitter @khaasbaat and join us on Facebook.

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

MINERVA INDIAN RESTAURANT IN TAMPA CELEBRATES 10 YEARS

By NITISH S. RELE



Minerva Indian Restaurant is celebrating its 10-year anniversary this month, marking a decade of serving authentic Indian cuisine and building lasting relationships with customers throughout Tampa and the surrounding communities.

At 19050 Bruce B. Downs Blvd., Minerva has become a destination for patrons seeking flavorful and authentic Indian dishes, including popular favorites such as Gongura Chicken, Masala Dosa, and Onion Vada. The restaurant offers a variety of vegetarian and non-vegetarian selections, including halal options and dishes prepared with bold, traditional spices.

"We are incredibly grateful for the support we have received over the past 10 years," said Venkat Venumula, owner of Minerva Indian Restaurant. "Our customers have been at the heart of our journey. Their continued love, loyalty and appreciation have made this milestone possible. We look forward to serving our community for many more years to come."

10-year Anniversary Celebration

Minerva will celebrate its 10-year anniversary with a special promotion from Aug. 5 till Aug. 14. During these 10 days, customers can enjoy 50% off buffet and à la carte items. (Anniversary promotion cannot be combined with other offers. Additional terms and restrictions may apply.)

Minerva offers a weekend breakfast buffet, daily lunch and dinner buffets, and a Biryani Special every Thursday and Sunday. The restaurant also provides catering services for a wide range of occasions, serving groups from 20 guests to as many as 500 guests.

"Thank you for being part of our journey," said Venumula. "We invite everyone to come celebrate with us and experience the authentic flavors of India."

For information, call (813) 978-8586 or visit www.minervatampa.com



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SIMPLE RETIREMENT SOLUTIONS FOR SMALL BUSINESS OWNERS



By **TEJAL DHRUVE, CPA**

Offering employees retirement options can be an effective way for small business owners to attract and retain talent. If you're concerned about cost and administrative complexity, you're not alone. Fortunately, several options are available, including a Simplified Employee Pension (SEP) plan.

Establishing a SEP Plan

You can set up an SEP plan for a given year by the due date, including extensions, for your business's income tax return for that year. For eligible employers, this is done using IRS Form 5305-SEP, "Simplified Employee Pension—Individual

Retirement Accounts Contribution Agreement." The agreement is considered adopted when the form is completed, SEP IRAs are set up for all eligible employees and these employees have been provided with certain required information, including copies of the form. Form 5305-SEP doesn't need to be filed with the IRS.

As the employer, you receive a current income tax deduction for contributions made on behalf of your employees. Employees generally aren't taxed on traditional SEP plan contributions when they're made, but distributions are taxed when they occur, typically at retirement.

Employers with SEP plans may allow employees to have SEP plan contributions made to a Roth IRA (Roth SEP) on an after-tax basis. Contributions are taxed in the year made, but qualified Roth withdrawals may be tax-free. This is optional and relatively new, and not all plans offer it.

For 2026, the maximum deductible contribution you can make to a SEP-IRA — and that can be excluded from employees' income — is the lesser of: 1) 25% of compensation, or 2) \$72,000 per employee. If a business owner doesn't receive a W-2 from the business (for instance, an unincorporated sole proprietor), the calculation for the contribution to be made on the owner's behalf varies slightly.

Your employees can't contribute, but they do control their individual SEP IRAs,

including choosing investments (from available options).

Additional Considerations

There are other factors to consider when establishing an SEP plan. Essentially, all regular employees who meet eligibility requirements must be included in the plan, and contributions can't favor highly compensated employees.

Additionally, SEP plans generally don't require the detailed records that many other retirement plans, such as 401(k) plans, must maintain. There are also no annual reports to file with the IRS, and much of the required recordkeeping can be handled by the SEP-IRA trustee — such as a bank or brokerage firm.

Evaluate Your Options

For certain businesses with 100 or fewer employees, Savings Incentive Match Plans for Employees (SIMPLEs) may be an option:

SIMPLE IRA. The employer establishes a SIMPLE IRA for each eligible employee and makes the required matching or 2% nonelective contribution. SIMPLEs are generally subject to fewer and simpler requirements than 401(k)s.

SIMPLE 401(k). This is a SIMPLE structured as a 401(k). If certain rules are met, it isn't subject to the otherwise complex nondiscrimination rules that normally apply to 401(k)s.

For 2026, employee elective deferrals to SIMPLE IRAs or SIMPLE 401(k)s are generally limited to \$17,000. Employees age 50 and older may also make additional catch-up contributions.

Seeking Guidance

Choosing the right retirement plan depends on your business size, cash flow and long-term goals. Contact the office to discuss your options and determine which best supports your needs.

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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