

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JANUARY 2024

WWW.KHAASBAAT.COM

EDITOR@KHAASBAAT.COM

813-758-1786

Inside:



Motoring
Range Rover
Velar

8



Festival
Makar Sankranti

9



Classifieds
Help wanted

10



Nutrition
Simple food
swaps

11



**A TRIBUTE TO
DR. MADHAVI
SEKHARAM**

See page 6



HAPPY
Republic Day

TAMPA BAY, SOUTH FLORIDA, ORLANDO, JACKSONVILLE CELEBRATE REPUBLIC DAY

Communities around Florida are honoring India's 75th Republic Day. *Story page 18*



**FLORIDA
COMMUNITIES
OBSERVE THE
FESTIVAL!**

See page 18

KHAAS BAAT
8312 WINDSOR BLUFF DRIVE TAMPA, FL
33647

RESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 489
TAMPA, FLORIDA

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.

EDITOR/PUBLISHER: NITISH S. RELE, M.A. IN JOURNALISM
ASSOCIATE EDITOR: SHEPHALI J. RELE, M.A. IN JOURNALISM
CREATIVE DIRECTOR: TIM LANCASTER

Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647
Phone: 813-758-0518 • e-mail: editor@khaasbaat.com

Anything that appears in Khaas Baat cannot be reproduced, whether wholly or in part, without permission. Opinions expressed by Khaas Baat contributors are their own and do not reflect the publisher's opinion. Khaas Baat reserves the right to edit and/or reject any advertising. Khaas Baat is not responsible for errors in advertising or for the validity of any claims made by its advertisers. Khaas Baat is published by Khaas Baat Communications.



SHARE YOUR HAPPY OCCASION WITH A SPECIAL ANNOUNCEMENT IN KHAAS BAAT

whether it's a birthday, graduation, engagement, wedding or anniversary.

For information and rates, email advertising@khaasbaat.com

KHAASBAAT

A Publication for Indian Americans in Florida

www.khaasbaat.com
(editor@khaasbaat.com)

813-758-0518

- **ONE-YEAR SUBSCRIPTION: \$24**
- **FIVE-YEAR SUBSCRIPTION: \$100**

To subscribe please send this completed form and check addressed to Khaas Baat to:

KHAAS BAAT
8312 WINDSOR BLUFF DRIVE
TAMPA, FL 33647

Name _____

Address _____

City _____

State _____ ZIP _____

E-mail _____

Credit Card# _____

Expiration Date: _____

Authorized signature: _____

EVENTS / SIGNIFICANT DATES

EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

JAN. 3: GSTB SENIOR DAY; organized by Gujarat Samaj of Tampa Bay; India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; \$10; lunch and entertainment; for information, call Mahesh Modha at (813) 476-1540.

JAN. 9: 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.

JAN. 13: RESHIMGATHEE; in-person meetup of Maharashtrian singles; Rasoi Indian Cuisine, E. Eighth Ave., Tampa; 5 to 10 p.m.; \$90 for RG members, non-members \$100; ice breakers, mixer, speed dating, dinner, music/dance; for information, visit <https://reshimgathee.bmonline.org>

JAN. 14: 30th ANNIVERSARY CELEBRATION; Abhyasa School of Dance; showcases performances by students of the school; free; 5 p.m.; New Tampa Performing Arts Center, 8550 Hunters Village Road, Tampa.

JAN. 17: ICC SENIORS GET-TOGETHER; India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; only for 65 years and older; for information, text email address along with your name to Bhikhu Nayi at (631) 560-2718 to receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

JAN. 21: SHRI RAM JANMABHOOMI MURTI PRAN PRATISHTHA CEREMONY; Sanatan Mandir to participate live in the event from under-construction Ram Mandir, Ayodhya, maha aarti starting at 8:15 p.m.; Sanatan Mandir, 311 E. Palm Ave., Tampa; for information, call (813) 221-4482 or visit www.sanatanmandirtampa.org

FEB. 4: EAST-WEST MUSIC AND DANCE FESTIVAL; organized by Shruti Foundation; 2 to 7 p.m.; Water Works Park, 1710 N. Highlands Ave., Tampa; free; multicultural event with music bands, dance performances, food, vendors; for information, call (813) 549-9288 or visit www.shrutifoundationtampa.org

FEB. 10: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; 5 p.m.; India Cultural Center, 5511 Lynn Road, Tampa; for information, call Jaimin Amin at (813) 283-8125.

OCALA

FEB. 2: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; for time, venue and other details, call Nagesh Kohli at (352) 427-1542 or email nageshkmd@yahoo.com

ORLANDO/CASSELBERRY

JAN. 7: HSCF NEW AGE GROUP MEETING; Hindu Society of Central Florida community hall, 1994 Lake Drive, Casselberry; 1:30 to 5 p.m.; antakshri, games, tea, coffee, snacks; free for annual paid 2023 members, non-members \$5 per person; RSVP to hscfnewagegroup@gmail.com

JAN. 15: MAKAR SANKRANT/ PONGAL/MAGHI

JAN. 17: GURU GOBIND SINGH SAHIB BIRTHDAY

JAN. 26: INDIA REPUBLIC DAY

FEB. 4: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; for time, venue and other details, call Suresh Gupta at (407) 352-2889 or email suresh@parksquarehomes.com

FEB. 10: INDIA DAY; organized by Indian American Chamber of Commerce; Kia Center, 400 W. Church St., Orlando; for information, visit www.iaccorlando.com

NAPLES
FEB. 17: INDIA FEST; organized by India Association of Naples; Cambier Park, 755 Eighth Ave. S., Naples; 10 a.m. to 4 p.m.; music, dances, food; for information, call (248) 854-9527 or email Palakmunim@gmail.com



JACKSONVILLE

FEB. 3: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; for time, venue and other details, call Sarath Kuravi at (904) 537-7200 or email kuravis@gmail.com

TALLAHASSEE

FEB. 17: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; for time, venue and other details, call Santosh Dixit at (850) 559-1080 or email dixitsantosh@hotmail.com

SOUTH FLORIDA (FORT LAUDERDALE/WEST PALM BEACH)

FEB. 9: DONOR APPRECIATION CONCERT; annual fundraiser organized by Ekal Vidyalaya; for time, venue and other details, call Senthil Kumar at (786) 245-1959 or email sent95@gmail.com

FEB. 10: INDIAFEST 2024; organized by Palm Beach India Association; Meyer Amphitheater, 104 Datura St., West Palm Beach; 10 a.m. to 10 p.m.; cultural performances, clothes, jewelry, arts/crafts, yoga sessions; free; to showcase talent, email performance@gopbia.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.



Srinivasa Charyulu
Freelance Priest

Namah Kodandahastaya
Sandhakrutasharanyacha
Khandakhiladaitryaya
Ramayaponninarine

Priest Srinivasa Charyulu

All Hindu Religious Services Performed at Home and Community

Services: Ganapathi Homam • Sathya Narayna Vratam • Gruha Pravesham
Sai Vratam • Kalyana Uthsavam • Wedding Ceremony, Vaastu & Shradham, etc.

Languages: Hindi • Telugu
Tamil • Kannada • English

Cell: (813) 735-0188
20716 Whitewood Way, Tampa, FL 33647
E-mail: srinivasa.acharyalu@gmail.com Web: www.acharyalu.co



25

IMMIGRATION ATTORNEY

- 25+ years of experience
- 1 of only 78 lawyers in Florida to be Board Certified in Immigration and Nationality Law
- Florida's Super Lawyer in 2008 and 2009

We speak Gujarati.

અમે ગુજરાતી બોલીએ છીએ.

Bhavsar Law Group
407-425-1202
information@kiblawgroup.com
www.kiblawgroup.com

Offices in Orlando



To-go and dining available
Safety is our priority
100% halal meat

Minerva
INDIAN RESTAURANT

Introducing Thursdays and Sundays Special Biryani \$10 Only

\$5.00 OFF
Any Order of \$40 Or More
Dinner Menu Only.
When You Bring in this Ad!
Cannot be combined.
Expires 1/31/2024

Buy One Get One
1/2 OFF ENTRÉE
2nd Entrée of Equal or Lesser Value
When You Bring in this Ad!
Cannot be combined.
Expires 1/31/2024

\$2.00 OFF
LUNCH BUFFET
When You Bring in this Ad!
Cannot be combined.
Expires 1/31/2024

www.minervatampa.com
19050 Bruce B. Downs Blvd., Tampa, FL 33647 • (813) 978-8586



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



MONTHLY EVENTS	WEEKLY EVENTS
MONDAY, JANUARY 01 (5:00 PM to 6:00 PM) • NEW YEAR SATSANG AARTI	EVERY MONDAY - 6:30 PM • SHIV ABHISHEK AND PUJA
MONDAY, JANUARY 01 (6:30 PM to 8:00 PM) • SHIV ABHISHEKAM	EVERY TUESDAY - 7:00 PM • HANUMAN KATHA
SATURDAY, JANUARY 6 (5:30 PM to 8:00 PM) • MATA KI CHOWKI	EVERY THURSDAY - 7:00 PM • SAI BABA SATSANG
SUNDAY, JANUARY 07 (6:00 PM) • EKADASHI PUJA	• MAHA PRASAD
MONDAY, JANUARY 08 (6:30 PM to 8:00 PM) • SOM PRADOSH PUJA	
SUNDAY, JANUARY 14 (6:00 PM to 7:00 PM) • LOHRI / UTTARAYAN / MAKAR SANKRAANTI	
SATURDAY, JANUARY 20 (6:00 PM to 7:30 PM) • SHRI JAGNATH JI BHAJAN	
THURSDAY, JANUARY 26 (6:30 PM to 8:00 PM) • PURNIMA SATYANARAYAN KATHA	
SUNDAY, JANUARY 28 (5:00 PM to 6:00 PM) • JHULAY LAAL JI BHAJAN	

For more detail, call
Temple Manager
813-990-9175
Pandit Manikya Sharma
813-484-9568
Pandit Rushi Vyas
813-503-3388
Pandit Pranav Bhatt
813-720-1460




Phone: 813-221-4482 Email: info@sanatanmandirtampa.org Web: www.sanatanmandirtampa.org

AN AFRICAN SAFARI
A vacation you will never forget



To learn about our best-selling tours and specials call 888.341.7771

www.SafariVentures.com
The wild of Africa – within your reach!

ADVENTURE **BEST** ADVENTURE TRAVEL COMPANIES (2023)

Twice Winner Tanzania Tourism Award!

TANZANIA Wildlife Safari
The Land of Kilimanjaro, Zanzibar and The Serengeti

LIC. # 5T35254

ARTIFICIAL INTELLIGENCE IN HEALTH CARE

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



For the past one year, almost every day we hear something about Artificial intelligence in the news media. Some people think it is revolutionary while others think it may bring doomsday faster. What is the hype? What is Artificial intelligence or AI?

Basically, AI is utilization of all available known data to create algorithms by machines to solve problems, recognize words or visual aspects within images and make predictions, based on statistical probabilities. Trillions of bits of information, videos, historical events and volumes of printed or digital materials are all

stored in robotic computer systems, and it can come up with instant answers, predict outcomes and help in policy making. Like the human brain, it stores and remembers everything – only in a better fashion and more accurately than the human brain.

This technology and its awareness exploded into the common market nearly a year ago when a company by name Open AI introduced Chat GPT, which stands for Generational Pre-trained Transformer. Chat format is used to ask questions and to get answers. In a short time, it has become a popular search engine. In addition, it can write essays, stories and poems instantly. More advanced versions like GPT 4 help with creating images, photos and videos.

Artificial intelligence is expected to influence or modify every walk of life. The educational system is already adjusting from teaching to testing. The Writer's Guild of America went on a strike for several weeks seeking protection from AI. Food industry and automobile manufacturing as well as all industries are incorporating AI in their activities. Health care is also undergoing big modifications for the betterment of patients and doctors.

The technology is expected to make the entire health care system more efficient and less expensive by improving accuracy, reducing errors, helping make decisions and policies, streamlining workforce and facilitating administrative tasks.

Early diagnosis of cancers and other disorders will be possible by reading X-rays, CAT or MRI scans more accurately, which in turn will facilitate initial treatment with a better outcome. It is said that cancers can be detected one year ahead of the current conventional tests. The time taken by a radiologist to read a stack of X-rays can be reduced from an hour to four minutes.

Incorporating AI in the electronic medical records provides better algorithms for patient management, treatment protocols, reducing medication errors, and finding prognostic indicators. It is said that the primary care doctor will save about two hours of work daily with AI assistance. AI can individualize

patient care based on that person's medical records, past medical issues and medications.

Surgery is another beneficiary of AI. Virtual 3 D images can be constructed out of regular CT or MRI scans to clearly delineate tumors or other anomalies inside any part of body, so that rehearsal surgery can be done virtually before actual surgery. As soon as a surgical procedure is under way, it can predict how long the surgery is going to last, warn of potential injuries or complications and guide the surgeon on safe pathways. Even before the surgery is scheduled, it can predict the prognosis or success of the operation so that the doctors can advise patients and families accordingly.

Pathologists who make final diagnosis by studying the cellular patterns under the microscope are often uncertain themselves. AI can reduce their errors and improve readings, and act as a backup.

Healthcare administrators will be able to streamline their staffing, bed occupancy and reduce overall expenses by predictive models based on past performances.

Medical education will use AI for learning. Instead of cadaveric dissections, virtual body images will be available for medical students to cut open and inspect. Information will be available at their fingertips instead of having to spend time researching books and journals for hours in the library.

Help is on the way for those who have visual or hearing impairment. Smart glasses can read and identify objects. Wheelchairs and walking sticks can assist in detecting hazards and provide alerts.

On the negative side, some experts are afraid of AI. For example, it can easily create fake news or videos and misinform the people. Students can cheat on the exams instead of studying. It may hamper humans from proper development and learning, and performance. Some even go to the extent that it may destroy humanity in the future. Machines may overtake humans at some point. However, science will keep making progress. It is up to us to use the technology for the right cause in the right way. For now, it appears that AI will benefit the health care needs of people.

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

*Wherever you want go,
I can make you at home*

Local • Out of State or Country • Dubai • Panama
Residential, Commercial, and/or Vacant Land

Notary Public • Loan Signing Agent

Jessymol Alex

REALTOR®, CIPS, PSA, GREP, RENE, SRES®, SFR®

941-538-8616
jessymol@kw.com • jessymol.kw.com

kw SOUTH SHORE
KELLERWILLIAMS

ARUNA GAUTAM
HEALTH & LIFE INSURANCE BROKER

Committed to excellent service and personalized coverage for your peace of mind. Offering tailored healthcare and life insurance with top carriers such as

United Healthcare Allstate Cigna ManhattanLife
Mutual of Omaha ETHOS Americano & more

727-278-2123
www.insuranceelevated.us
Arunag.ffl@gmail.com
4950 W Kennedy Blvd Suite 615,
Tampa, FL 33609 NPN: 20833827

SAVE MONEY TODAY!

REDUCE YOUR CREDIT CARD PROCESSING FEES



Rates As Low As 0.05%*



Accept EMV/NFC
(Apple Pay, etc.) EBT,
Snap, Checks and more



Pay-at-the-pump
compatible



Next Day Funding with
weekend settlement

- ✔ FREE Credit Card Terminal Placement Wireless/Landline/High-Speed/Dial-Up
- ✔ Easy setup (with no setup fees and quick approvals)
- ✔ Seamless integration with your current POS
- ✔ \$295** towards your early termination fee (if you have one) with your current processor
- ✔ Access to Payments Hub - our secure, online merchant portal
- ✔ Free paper**

SWITCH NOW AND GET YOUR FREE TERMINAL



with
4G / Wifi
→

SMART TERMINAL

- Send digital receipts:
Email or SMS a receipt
- Send Invoices
- Integrate to Your
Point of Sale

COMPATIBLE WITH
GAS CARDS

- ✔ WRIGHT EXPRESS
- ✔ FLEET CARDS
- ✔ VOYAGER
- ✔ AND MORE...

PAY AT THE PUMP
COMPATIBLE



STANDARD TERMINAL

OPTIONAL PROGRAMS:

EDGE: The Best CASH DISCOUNT PROGRAM from North American Bancard

Are you ready to get rid of the impact of payment processing costs on your business?

With the Edge Cash Discount program you will enjoy the same profit margins from cash payments as you do from non-cash payments.

- Curbside Ordering
- Point of Sale Systems
Recommendations, Solutions & Integrations
- Accept EBT/Snap
Low Transaction Fee

GROW YOUR BUSINESS. PARTNER WITH NAB TODAY!

866.481.4604

NorthAmerican[®]
BANCARD

WWW.NYNAB.COM

© 2023 North American Bancard, LLC (NAB). All rights reserved. NAB is a registered ISO of BMO Harris Bank N.A., Chicago, IL, Citizens Bank N.A., Providence, RI, The Bancorp Bank, Philadelphia, PA, and First Fresno Bank, Fresno CA. American Express may require separate approval. *Durbin regulated Check Card percentage rate. A per transaction fee will also apply. **Some restrictions apply. This advertisement is sponsored by an ISO of North American Bancard. Apple Pay is a trademark of Apple.



A TRIBUTE TO TAMPA BAY COMMUNITY LEADER DR. MADHAVI SEKHARAM

By DR. PURNA BIKKASANI AND SHEPHALI J. RELE

Tampa Bay community leader and education proponent Dr. Madhavi Sekharam, age 68, passed away on Dec. 24 after a 2½-year battle against colon cancer.

Madhavi showed staunch commitment to education, steadfast community values and service, which can be attributed to an upbringing within a family deeply rooted in progressiveness and strong principles. Born in Punadipadu in Andhra Pradesh, it was Chennai where she spent the majority of her youth as her father pursued a career in the movie industry. Education remained a cornerstone in her family, prioritized above all else. She completed her undergraduate studies in Chennai, Master's in Chemistry at Kanpur, and Ph.D. in Biochemistry from Central Food Technological Research Institute (CFTRI) Mysore. It was also in Mysore that she met her future husband Dr. Sekharam Kotha, got married, and had daughter Anupama.

After securing a post-doctoral research opportunity in Knoxville, Tenn. (University of Tennessee), Madhavi was soon accompanied by Dr. Kotha. Their journey then led them to Gainesville, where she furthered her post-doctoral research at UF and had son Vikas.

In 1993, the family settled in Tampa where Madhavi would dedicate years to scientific research at H. Lee Moffitt Cancer & Research Institute. Eventually, accompanied by her husband Dr. Kotha, Madhavi ventured into entrepreneurship and founded esteemed pet health manufacturing enterprise Florida Research Group LLC. The company supplies

top-tier global pet health brands. Madhavi meticulously oversaw the business operations, ensuring an unwavering commitment to product quality.

While working full-time, she and husband Dr. Kotha managed the volunteer Sunday Gurukulam School at the USF campus for almost three decades while raising two children. She served as a leader, organizer, scheduler, counselor and motivator. The school not only provided education for hundreds of students every Sunday but also fostered a sense of community and cultural integration for Indian families.

Madhavi's enduring commitment was evident through her unwavering support and continuous stewardship in key roles within several community organizations.

She cofounded Telugu Association of Florida (TAF), which started in 1998 with a handful of people and subsequently has grown into a prominent Telugu community group. For the North American Telugu Society, Madhavi was among the core five-member organizers to celebrate the first NATS conference in Orlando. She served as past chairwoman of Federation of Indian Association of Tampa Bay (FIA) and afterward continued to provide guidance and support. She co-founded the Tampa Bay chapter of Akshaya Patra. She was the largest supporter of the Tampa chapter of North-South Foundation and played a key role in organizing the 2016 National Finals. She also was founding member of Gurukulam of Tampa Bay Toastmasters, as well as organized weekly coaching for the national GEOBEE that resulted in several national champions. She was an executive member and Angel donor of the charitable organization Awareness USA (www.awarenessusa.org).

Demonstrating the essence of a remarkable individual, she was a devoted wife and mother and dedicated herself to family and community. Her tireless efforts to humanity and unwavering commitment to community service set a standard and continue to inspire the community. While speaking at her son's wedding recently, she mentioned that it takes a village to raise a family as an immigrant working in a new land. But it bears pointing out that she herself provided that support and guidance for countless individuals in the community.

She is survived by husband Dr. Kotha Sekharam, daughter Dr. Anu Kotha, son-in-law Dr. Arun Iyer and grandchildren Sumana and Teja, son Dr. Vikas Kotha and daughter-in-law Josephine, mother Girija Devi and sister Madhuri.



Dr. Madhavi Sekharam



Madhavi with her husband Dr. Kotha Sekharam



Dr. Madhavi Sekharam with family

FEBRUARY 1 APPLICATION DEADLINE APPROACHING



Experience Shorecrest

For 100 years, Shorecrest has been a part of the Tampa Bay Area, educating a diverse community of students, age 3 years-old through 12th grade. Experience the curriculum, community and opportunities available at Shorecrest.

Join Us for an Informational Session:

- **Discover Kindergarten**
Wednesday, January 24
8-10:30am
- **Middle School & Upper School Open House**
(Grades 5-12)
Thursday, February 8
6:30-8:30pm

Apply Now!



Scan QR code to register

Shorecrest | Preparatory School

5101 1st Street NE, St. Petersburg, FL 33703
Phone: 727-522-2111 | www.shorecrest.org

Visit www.shorecrest.org/openhouse to register or learn more.

Puja Travels
Your Travel Expert

CELEBRATING 20 YEARS OF PUJA TRAVELS

- Special Fares for Business Class
VIRGIN ATLANTIC, LUFTHANSA & EMIRATES.
Special Fares For Premium Economy & Economy.
- Call Us For Family or Family Reunion All Inclusive Packages
FOR CANCUN, ARUBA, JAMAICA, LAS CABOS AND MANY MORE.
- Special Fares For **DHAKA & PAKISTAN SPECIALIZING IN EUROPE, SPAIN, PORTUGAL AFRICA PACKAGES.**

813-344-0744, 714-522-8200
info@pujatravels.com | WWW.PUJATRAVELS.COM

WE HAVE OFFICE IN CALIFORNIA AND FLORIDA

devi
Indian Bridal Collections

1218 E. Fowler Avenue • Tampa, FL 33612
For info please call: 732-809-7359

2024 VELAR IS QUINTESSENTIAL RANGE ROVER AT ITS BEST!

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



This one's our favorite Range Rover. Slotted between the Evoque and the larger Range Rover Sport, the Velar is elegant, attractive, agile and just the right size to tackle the daily road rigors or take off the beaten path. The midsize SUV is based on its twin from the other company owned by the India-based Tatas, the supercharged growler Jaguar F-Pace. Press the start button and warm up for 0 to 60 mph in 5.2 seconds with a top speed of 155 mph in the 2024 Dynamic SE edition.

Under the hood sits a turbocharged/intercooled 3.0-liter V-6 engine (48-volt mild hybrid system) cranking out 395 horsepower @ 6500 rpm and 405 pounds-feet of torque @ 5000 rpm. It is mated to an impeccable 8-speed auto gearbox, which also can be shifted via steering wheel-mounted paddles.

A double wishbone front and multilink rear suspension with Adaptive Dynamics improves balance, handling and grip by automatically adjusting firmness. It helps that the electric power steering is eager to change directions when you turn the wheel. Using Terrain Response, choose one of the following as per road/weather conditions: comfort (for daily driving), eco, grass/gravel/snow, mud/ruts, sand, rock crawl, dynamic and automatic. A new noise cancel technology substantially reduces redundant road surface and tire sounds.

Ensclosed on the light aluminum structure is an all-new black grille portraying unique graphics and the familiar green oval icon with a complementary color roof. It is flanked by revamped vivid jewel-like pixel auto LED headlights. Retractable exterior door handles that majestically pop out lend class to this tasteful vehicle. Take



VELAR DYNAMIC SE
Tires: P255/55WR19
Wheelbase: 113.1 inches
Length: 188.9 inches
Width: 80.3 inches
Height: 66.2 inches
Weight: 4,430 pounds
Fuel capacity: 21.6 gallons
City: 19 mpg
Highway: 25 mpg
Base price: \$70,600
Price as tested: \$79,933
Web site: www.landrover.com

a step into the extravagant SUV and wonder what happened to the infotainment/climate control buttons or knobs? Well, there aren't any. The all-new Pivi Pro system is essentially a 11.4-inch floating curved glass touchscreen integrated into the center console for audio, navigation, climate, seat readings. Lending grandiose to the immaculate cabin is a short but conspicuous shifter knob in the hub of it all. Other standard comforts are 14-way power front heated seats, 40/20/40-fold rear seat, dual auto a/c, bright metal pedals, power tilt/telescopic steering column, sliding panoramic roof and an astonishing 400-watt Meridian sound system.

Like its siblings, the gorgeous Velar shows off tremendous off- and on-road prowess in a nimble, brisk, luxury- and tech-packed ride. It is iconic Range Rover at its finest.

2024 HYUNDAI PALISADE IS ROOMY, TRENDY – JUST LOVELY!

Stylish, attractive and laid-back. That's the Palisade for you. For 2024, Hyundai has maintained the status quo of its hot-selling midsize SUV. As we always like to say, why tamper with success?

The Palisade and its sibling in the other stable, Kia Telluride, share quite a few of the power train features. It also comes in 7- or 8-passenger configuration and is equipped with a 3.8-liter V-6 engine that blasts off 291 horsepower @ 6000 rpm and 262 pounds-feet of torque @ 5200 rpm. The 8-speed auto gear box with paddle shifters is seamless while fitted with an engine start/stop system, which turns the engine off at a halt to save gas. Eco, comfort, smart, tow and sport drive modes (snow and AWD lock for all-wheel drive).

Diamond-cut elements gaze from the new parametric-jewel cascading Hyundai grille decked in shiny black/chrome coat. It is surrounded by 'crocodile eye' LED headlights, daytime running lights and turn signals. The cabin gets lavish and eye-catching treatment, mainly massive dual 12.3-inch displays: a touch screen for infotainment system, and the other for digital instrument cluster. Slim horizontal air vents across the dashboard look chic. Also offered are eight-way cooled/heated driver and front-passenger power seats, Nappa leather surfaces, Android Auto and Apple CarPlay, head-up display, heated second-row Captain's chairs, which fold via power button, as does the third row (this one's heated too!), dual auto a/c and sun roof, tilt/telescopic steering column, seven USB ports, 14 cup/bottle holders, 630-watt Harman Kardon sound system with 12 speakers and suede headliner.

The Palisade comes standard with Hyundai SmartSense, which includes forward-



PALISADE (CALLIGRAPHY, AWD)
Tires: 245/50R20
Wheelbase: 114.2 inches
Length: 196.7 inches
Width: 77.8 inches
Height: 68.9 inches
Suspension: MacPherson strut front, multilink rear
Steering: motor driven power rack-and-pinion
Tow capacity: 5,000 pounds
Fuel capacity: 18.8 gallons
City: 19 mpg
Highway: 24 mpg
Web site: www.hyundai.com

and rear-cross traffic collision avoidance, safe exit and lane keep assists; blind spot collision and front/reverse park distance warnings; and smart cruise control; there also are 10 airbags, four-wheel antilock brakes with brake assist, vehicle stability/traction control, front/rear crumple zones, daytime running lights and tire pressure monitoring system.

Base-priced at \$52,100 (Calligraphy edition), the Palisade is tremendous value for the money. The SUV might be a 4,506-pound vehicle but it is an imposing machine that results in a well-composed drive, with sharp handling and respectable overall balance. A spacious, well-crafted and gorgeous cabin is another positive to give sleepless nights to old, established competitors on the road.

BUSINESS STRATEGY TO BE LEARNT FROM MAKAR SANKRANTI

By **SUGANTH KANNAN**



Makar Sankranti, a festival marking the harvest season, will be celebrated on Jan. 15 around the world by Hindus, followers of Sanatana Dharma. During this holiday, the radiant Surya Dev, the Sun God, brings joy to the landscape. It honors the time when Surya Dev changes his direction of movement toward north and enters Makara Rashi or

Capricorn.

Historically, Makar Sankranti coincided with the Winter Solstice, proving that ancient Hindu scholars had a deep scientific and mathematical understanding of the movements of planets in the solar system. Now, the dates have diverged slightly due to a phenomenon known as precession of equinox.

Because the Sun's rays are essential for the proper growth of crops, devotees celebrating Makar Sankranti pray to Surya Dev. Devotees joyously celebrate Makar Sankranti together with extended family as well as friends. They make mouth-watering sweets made of sesame and jaggery. Together, with the sweets, women take sugarcane, fruits, coconuts, and haldi kumkum and

visit the houses of their friends and extended family. What is the business strategy that Surya Dev teaches? The first tactic he teaches followers of Sanatana Dharma is the importance of focus. In the Ramayana, Lord Rama was engaged in a tough battle with Ravana. Like how many businesspeople face challenges, he started to tire out and began to doubt his ability to defeat Ravana. But then, Rishi Agastya arrived and taught the Aditya Hrudayam, a powerful mantra in praise of Surya Dev that guarantees the chanter victory. Facing the vibrant Sun, Bhagwan Ram recited this and regained his focus; he fired an astra and killed Ravana. That is why even when facing hurdles or challenges in your business, whether it be due to labor shortage, inflation, or high interest rates, it is important to regain focus and renew your fighting spirit. This is the lesson taught by Surya Dev to Bhagwan Ram.

Another key lesson that Surya Dev reminds businesspeople on Sankranti is the importance of consistency in performing your duty as a business owner. Surya Dev, without tiring, fulfills his duty of providing energy to plants so that humans on Earth will have food to sustain themselves. Similarly, in business, the owner needs to be consistent in performing your duty of overseeing the efficient use of investment dollars.

A perfect example of a businessperson in the 21st century who follows this tenet is Jeff Bezos. Even after Amazon became a listed company and invested funds to hire expert corporate managers to handle the site's rapid growth and user experience, Bezos still was involved in every decision that impacted the look and feel of the Amazon purchasing experience. In addition, when Tesla was facing challenges in manufacturing, Elon Musk personally stayed and slept at the plant to motivate and supervise the engineering department to fix the problems, which directly led to a major increase in Tesla's stock price.

That is why in your business, starting from Makar Sankranti, it is important to pray to Surya Dev, maintain focus and be consistent in your duty as an owner to achieve success.

Wish all the readers a Happy Makar Sankranti.

Suganth Kannan of Miami runs a consulting business in healthcare and real estate management. He suggests and conducts Vedic-based prayers at those companies. Reach Kannan via email at sanatanaguru108@gmail.com or call (954) 999-3271.

FIA OF TAMPA BAY®
Dedicates India's 75th Republic Day Celebration
In memory of Dr. Madhavi Sekharam
SUNDAY JANUARY 28, 2024 From 10:00AM - 6:00PM - ICG, 5511 Lynn Rd. Tampa

Fancy Dress Contest
 FIA_TPA_FancyDress@googlegroups.com

Youth Art & Essay Contests
 FIA_TPA_Youth@googlegroups.com

Spirit of Freedom Blood Drive
 FIA_TPA_Wellness@googlegroups.com

Duets of FIA - Music Contest
 FIA_TPA_VoiceofFIA@googlegroups.com

Cooking Contest
 FIA_TPA_Cooking@googlegroups.com

Rangoli Contest
 FIA_TPA_Rangoli@googlegroups.com

Cultural Programs
 FIA_TPA_Cultural@googlegroups.com

Event Chair
Mrs. Jigisha M. Desai

Register @ fiatampabay.org

Event Co-Chair
Mr. Ramnarayanan Mani

HS Graduate Scholarships
 FIATampaBaySC@googlegroups.com

Exhibits by Member Org.
 FIA_TPA_Member@googlegroups.com

Digital Ads & Vendor Booths
 FIA_TPA_Services@googlegroups.com

Flag Hoisting
1:00 PM

FIA Mission
 Unity In Diversity and Service To the Community

WHAT JUNIORS (AND PARENTS) NEED TO KNOW ABOUT COLLEGE ADMISSIONS

By **ROBERT A.G. LEVINE**



It's January, and for better or worse, it's time for 11th graders to get serious about college. That can be overwhelming, so let us simplify things for you. First – and I mean first – please understand how U.S. universities select underclassmen. Unlike other countries, the U.S. offers two parallel education systems: private and public. Whereas public universities place a premium on "objectivity" – your grades and test scores – private colleges really don't. Although your qualifications are important for private schools, that's just the starting point. They genuinely value how applicants will contribute

to their campus communities. For that reason, private colleges evaluate using a holistic approach, one that usually gives separate grades for academics, extracurriculars and personality.

Yes, personality is important to them, and it's unavoidable that humans use human emotion in reading essays, recommendation letters, counselor reports and interview reports. In the industry, it's a concept known as "reader love." If you love someone, you love them regardless of their resume, but if you don't love them enough – well, those people get rejected by admissions offices. As I always say, admissions is much more like dating than you might appreciate.

Note: holistic admissions is not random, but it is subjective. Those essays that students write really matter!

Also note: essays are not writing samples. They are messaging. Absent total disaster, grammar does not matter. What matters is your content, as absorbed by the reader.

Of course, 11th graders won't likely start writing any essays until May or June. What should happen now?

Before we address what you should do, please understand what your high school counselor will – and will not – do. Remember, they work for the school, not for you. They have the ability to "push" the right students toward certain colleges, and that may or may not be you. They cannot help you if they do not know you, please get to know them well, explain your thoughts, ask for advice – do the necessary to let them know you well.

As for essays, counselors will likely review your main essay (the Personal Statement), but not your other (supplemental) essays. They will likely coach you to do better in certain places, but they probably will not edit for you or with

you. They will offer constructive criticism, because if they don't "help" you, and then you don't get results – they get in trouble. So, if you have written what you believe to be a great essay, and they disagree, please take their suggestions to heart while making your own decisions. Remember, this is your future, not theirs.

As for developing your "college list," understand that the list inevitably changes throughout the application season. Because you won't likely select your college until April – after the college decisions are announced -- everything done before you place a deposit on May 1 is just collecting options that might be good for you. Make your best decision after learning more about the colleges and more about yourself. Trust us: people change their minds at the very end.

How do you understand whether a college fits your needs? Do not rely on rankings; those are created for business purposes and are not trustworthy. Instead, understand the different institutional structures (is the school a "castle" or an open field?); the different curricular structures (general education, core curriculum, or open curriculum?); the culture on campus; and the opportunities off-campus.

The first part of your research should happen online. Reverse-engineer the admissions website, review their social media, dig deep for department newsletters. The second part of your research should be human. Talk to students, alumni and – call the admissions office! They actually want to speak with you!

Should you take a tour? It's not necessary, and it can be distracting. For the university, tours are marketing opportunities, and your experience can be influenced greatly by the caliber of their professionals and volunteers, the other people visiting on that day, and even the weather. Because a few hours on campus is a lousy data set, tours should not be the basis of "yea or nay" decisions about schools. Instead, think of your visit as research for a decision to be made later.

You can tour if you wish, but you do not need to take an official tour. You can easily walk a campus yourself. However, if you do want an official tour, register early (they fill up fast) and try not to tour when the college is out on spring break!

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

CLASSIFIEDS



To list your classified ad (for sale, help wanted, services offered, matrimonials), call (813) 758-1786 or e-mail editor@khaasbaat.com

MATRIMONIAL

Looking for a suitable Hindu boy for Ahmedabad-based, 27-year-old Gujarati girl. She is 5'6, holds a Master's degree in commerce. Send biodata with photo to henalshah02@gmail.com

HELP WANTED

Job opportunities in Tampa for Goldsmiths and Diamond Repair

Specialists at Malani Jewelers. Please call 404-298-7811 or email info@malanijewelers.com for details.

HELP WANTED

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



Amit Dehra, Attorney at Law

LL.M, The George Washington University, Washington, D.C.
LL.B, Punjab University, Chandigarh, India

IMMIGRATION ATTORNEY

DEHRA MIOTKE, LLC

Legal Services provided:

- Family-based Immigrant Visa Petition
 - Employment-based Nonimmigrant Visa Petitions (H-1B, E-1/E-2, L-1A/L-1B, etc.)
 - Employment-based Immigrant Visa Petition
 - Deportation Defense • Asylum • Naturalization
 - And all types of representation before the U.S.C.I.S. and the U.S. Immigration Court • U Visa, Federal Court Litigation
- Practice Limited to Immigration & Nationality Law only.*

Call us on update for new immigration policy
We speak: Hindi, Urdu, Punjabi

FULL SERVICES IMMIGRATION LAW FIRM



TAMPA
5404 Hoover Blvd,
Unit 26,
Tampa, FL 33634
(813) 221-0733
E-mail: adehra@dmimmigration.com

ORLANDO
5401 S. Kirkman Rd.,
Suite 310
Orlando, FL 32819
(407) 965-2455



HOW CAN I EAT MY TRADITIONAL FOODS AND STILL EAT HEALTHY?

By JOANNA AYALLOORE



With the New Year upon us, now is the perfect time to make diet changes that can improve your overall health.

South Asian Indian cuisine is known for its rich flavors and diverse range of dishes. However sometimes depending on the type of dish, it can have an increased amount of saturated fat, salt and sugar, all of which can increase the risk of developing chronic ailments like diabetes, heart and kidney diseases.

A few simple swaps to consider for improving your overall health:

White rice vs. brown or plain wild rice

Replacing white rice with whole grain rice provides more fiber and nutrients, which are heart protective.

Cream vs. Greek yogurt

Using Greek yogurt instead of heavy cream in curries or as a topping allows for the creamy texture but with less fat.

Paneer vs. tofu

Substituting tofu for whole fat paneer can help reduce your saturated fat intake. Tofu can be prepared as burji, which is an excellent breakfast option.

White flour roti vs. whole wheat roti/chapati

Whole wheat flour contains high fiber and high protein, which is especially important for people at risk for diabetes.

Whole eggs vs. egg substitutes

Whole eggs are an excellent protein source. However, they have some amount of cholesterol. Substituting with whites, especially in an omelet, can help lower your cholesterol levels.

Whole grain cereals vs. sugary cereals

Choosing whole grain cereals like oatmeal, porridge, natural muesli, upma with fruit or helps cut down on your sugar intake that is in sweetened cereals. The natural sweetness in fruit helps give more flavor to the whole grain cereal.

Ghee vs. olive/avocado oil

Ghee, which is clarified butter, has been a traditional staple in Indian cooking and Ayurvedic medicine for centuries. Its nutritional profile and health impact is based on the source of the butter, the quality of the ghee, and an individual's own health and dietary needs. Substituting ghee every so often with a product that is rich in monosaturated fats like olive and avocado oil

can help lower your risk for heart disease. Like ghee, avocado oil has a high smoking point; so is a good cooking oil.

Full fat dairy vs. low fat

Opting for low fat or fat free yogurts, cheese, milk lowers your overall intake of saturated fat.

Fruit juices vs. whole fruits

Store-bought juices, especially mango and guava, have high amounts of added sugar. Instead, consume a whole fruit. Whole fruits have added antioxidants and fiber.

White potatoes vs. sweet potatoes

Although sweet potatoes have a sweet taste, they are an excellent source of fiber, Vitamin C and beta carotene.

Refine sugar vs. natural sugar

For individuals looking to reduce their intake of refined sugar, dates are a good alternative. They contain natural sugar, which is an excellent source of iron and fiber, can be added to various dishes and is helpful for individuals who have diabetes. Dates can be added into chutneys, milkshakes, modak.

Store-bought chips vs. homemade roasted Makhana

When made homemade, makhana provides a good source of fiber and protein vs. the high salt, high fat, store-bought chips

Deep frying vs. shallow or air frying

Traditionally, a lot of dishes have required deep frying. However, this results in not only adding more fat to your diet but also wastage of all the oil. Instead, using a small amount or air frying is a better alternative while still being able to enjoy your dishes.

Salt vs. traditional spices

Salt is an ingredient that when consumed in high amounts increases an individual's risk for developing heart failure and high blood pressure. By substituting traditional spices like turmeric, fenugreek, ginger, garlic can improve one's overall health.

Preference of food swaps may vary based on your personal palate and medical history, so choose the swaps that best fit your lifestyle. These swaps can help make South Asian dishes healthier while retaining their delicious flavors.

Tampa Bay-based Joanna Ayalloore, MS, RD, LDN, CNSC, owner of Nutrition Kept Simple, (www.nutritionkeptsimple.com), can be reached at nutritionkeptsimple@gmail.com

FOR ALL HINDU RELIGIOUS POOJA

Highly Qualified Priest
Fluent in English, Gujarati,
Hindi & Sanskrit

Expert in:
Shrimad Bhagwat Saptah
Ramayan, Sundar Kand,
and Bhajan Programs


AACHARYA RAMESH MEHTA
TRIPLE AACHARYA M.A. MEDALIST

Cell: 813-453-9334 or Hm: 813-661-6297

Cinematic Video & Photography

Krishna
 VIDEO & PHOTO STUDIO



Dilip Panchal 863.651.8899

Lakeland, Florida

kvp1758@gmail.com

www.krishnavideophoto.com

VISA STAMPING BY MAIL IN USA

By **DILIP PATEL**



Happy New Year to all our readers. We have some welcome news to share on the immigration front relating to H-1B visa stamping and the temporary intent requirement for students.

On Dec. 21, 2023, the U.S. Department of State finally published a notice in the Federal Register announcing that the greatly anticipated stateside visa renewal pilot will begin on Jan. 29, 2024, and end on April 1, 2024. If the pilot program works well, they plan to expand it. The pilot program is limited but some of our readers

may be eligible as described in this article.

You may be eligible if you want to renew an H-1B visa, which was issued to you by the U.S. Consulate in Canada between Jan. 1, 2020, through April 1, 2023, or the U.S. Consulate in India with an issuance date from Feb. 1, 2021, through Sept. 30, 2021.

H-4 visas cannot be renewed through this pilot program. If your H-1B visa was not issued by those consulates during those dates, you cannot use the pilot process and would have to wait for it to be expanded.

Other requirements include:

- Must be eligible for "Interview Waiver,"
- Must have submitted the set of 10 fingerprints in connection with a prior visa application,
- Prior Visa was issued without any endorsement related to "Clearance,"

- Must be eligible for visa without the need for a waiver of inadmissibility,
- Must have an approved and unexpired H-1B petition,
- Was most recently admitted to the U.S. in H-1B status,
- Is maintaining H-1B status in the United States,
- The period of authorized admission in H-1B status has not expired; and
- Must intend to reenter the U.S. in H-1B status after a temporary period abroad.

The applications will be accepted only online starting on Jan. 29, 2024. Each week, the DOS will release approximately 2,000 application slots for those whose most recent H-1B visa was issued by the Consulate in and approximately 2,000 application slots for those whose most recent H-1B visa was issued by the Consulate in India.

Applications will be submitted via this dedicated website - <https://travel.state.gov/content/travel/en/us-visas/employment/domesticrenewal.html> Once the weekly limits are reached, the portal will be locked until more spots are available. The portal will be closed when all 20,000 slots have been used up. The process involves completing an online DS-160 Form and sending documents such as photo, passport (valid at least six months), the H-1B approval Notice and I-94 to a specific address.

Applications will be considered in the order they are received. No status on the application will be provided other than returning of the application, or issuance or refusal of the visa. Applicants will be able to check the status of their application via CEAC: <https://ceac.state.gov/CEACStatTracker/Status.aspx?App=NIV>.

Once received, applications and passports will be assessed to determine if they are within the scope of the pilot program. Applications not in the scope of the program will be returned along with the passport. MRV fees will not be returned. Those that are within the scope will be forwarded for adjudication.

If an application is adjudicated but does not satisfy the scope of the pilot for any reason, it will result in a refusal under INA 221(g). The applicant may reapply by filing a new visa application at a consular post abroad with a new fee.

Issued visas, passports, and documents submitted will be returned to the applicant via USPS or a courier service.

The Notice in the Federal Register provides further information about the process.

Hopefully the program will be a success and then be opened up more broadly.

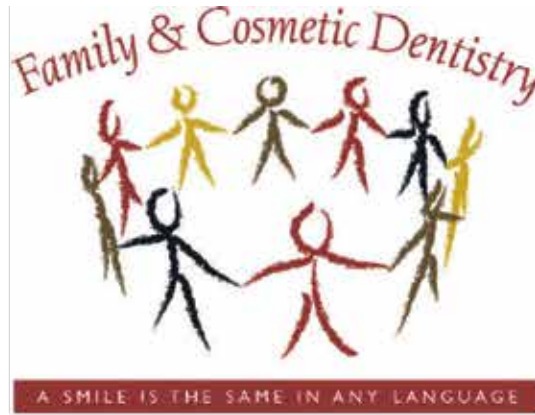
USCIS Issues Guidance on F and M Student Nonimmigrant Classifications

On Dec. 20, 2023, U.S. Citizenship and Immigration Services (USCIS) issued an update to its policy guidance in the USCIS Policy Manual to address the nonimmigrant student (F and M) classifications, including USCIS' role in the adjudication of applications for employment authorization and change or reinstatement of status to F or M classifications.

One important and welcome update is it confirms that F and M students may be the beneficiary of a permanent labor certification application or immigrant visa petition and may still be able to demonstrate their intention to depart after a temporary period of stay. The relevant Chapter of the Policy Manual is available online at <https://www.uscis.gov/policy-manual/volume-2-part-f> Looking forward to more progress in 2024.

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

EAST WEST MUSIC & DANCE FESTIVAL
 FEB -4th 2-7 PM
 Free Event
 Hillsborough County Florida Water Works Park, Tampa
 Multicultural Dance & Music Performances
 More info - Shrutifoundationtampa.org, 813 549 9288
 FOOD, JEWELLERY, CLOTHING, SERVICE VENDORS AVAILABLE



Dr. Jasthi

Beautiful Smiles

Created by: Dr. Neeraja Jasthi

High Tech Digital Dental Office

Crowns • Veneers • Implants

Invisalign[®]
Braces without wires

ZOOM![™]
Professional Whitening System

Most Insurance
and Credit Cards Accepted
Finance Options Available

20441 Bruce B. Downs Blvd.
Tampa, FL 33647

*Across the Street from Wharton High School
Just North of Wal-Mart*

New Patients Welcome

(813) 866-9913

www.drjasthi.com



SEEMA RAMROOP, CRPS[®]
Financial Professional
The Prudential Insurance Company of America
2300 Curlew Rd Ste.212
Palm Harbor, FL 34683
seema.ramroop@prudential.com

INSURANCE AND FINANCIAL SERVICES

Insurance Issued by The Prudential Insurance
Company of America, Newark, NJ and its affiliates.
PAM-211





Dinesh Gandhi

CA license # 0G95100

Qualified Member MDRT 2009-2010-2013
Financial Services Professional*
New York Life Insurance Company

Licensed Agent

Life Insurance - Long Term Care Insurance - College Funding
IRA Funding - Key Person Protection

Cell 727 858 4123

dpgandhi@ft.newyorklife.com

LLC, Member FINRA, A licensed Insurance Agency
3109 West Mik Blvd, Suite 300 Tampa FL 33607



"AGENT YOU TRUST"





Tejal Dhruve CPA LLC

Count on us to Account for you
Dhruve Wealth MGMT Group

Taxes | Insurance | Financial Planning



Florida
29150 Chapel Park Dr.
Wesley Chapel, FL 33544

813-675-3152
info@dhruvecpa.com
www.DhruveCPA.com

- Personal & Business Tax Preparation
- Small Business Accounting
- Payroll
- Retirement Planning
- College Planning
- Foreign Bank Account Reporting
- IRS Representation



Ohio
5178 Blazer Parkway,
Dublin, OH 43017

TAX PLANNING

USE THE TAX CODE TO MAKE BUSINESS LOSSES LESS PAINFUL



By **TEJAL DHRUVE**

Whether you're operating a new company or an established business, losses can happen. The federal tax code may help soften the blow by allowing businesses to apply losses to offset taxable income in future years, subject to certain limitations.

Qualifying for a Deduction

The net operating loss (NOL) deduction addresses the tax inequities that can exist between businesses with stable income and those with fluctuating income. It essentially lets the latter average out their income and losses over the years and pay tax accordingly.

Eligibility for the NOL deduction depends on having deductions for the tax year that exceed your income. The loss generally must be caused by deductions related to your:

Business (Schedules C and F losses, or Schedule K-1 losses from partnerships or S corporations); casualty and theft losses from a federally declared disaster; or rental property (Schedule E).

The following generally aren't part of the NOL determination:

Capital losses that exceed capital gains; exclusion for gains from the sale or exchange of qualified small business stock; nonbusiness deductions that exceed nonbusiness income; NOL deduction itself and Section 199A qualified business income deduction.

Individuals and C corporations are eligible to claim the NOL deduction. Partnerships and S corporations generally aren't eligible, but partners and shareholders can calculate individual NOLs using their separate shares of business income and deductions.

Limitations

Prior to the Tax Cuts and Jobs Act (TCJA), taxpayers could carry back NOLs for two years and carry them forward 20 years. They also could apply NOLs against 100 percent of their taxable income.

The TCJA limits NOL deductions to 80% of taxable income for the year and eliminates the carryback of NOLs (except for certain farming losses). However, it does allow NOLs to be carried forward indefinitely.

If your NOL carryforward is more than your taxable income for the year you carry it to, you may have an NOL carryover. That's the excess of the NOL deduction over your modified taxable income for the carryforward year. If your NOL deduction includes multiple NOLs, you must apply them against your modified taxable income in the same order you incurred them, beginning with the earliest.

A Limit on Excess Business Losses

The TCJA also established an "excess business loss" limitation, effective beginning in 2021. For partnerships or S corporations, this limitation applies at the partner or shareholder level, after applying the outside basis, at-risk and passive activity loss limitations. Under the rule, noncorporate taxpayers' business losses can offset only business-related income or gain, plus an inflation-adjusted threshold. For 2023, that threshold is \$289,000, or \$578,000 if married filing jointly. For 2024, the thresholds are \$305,000 and \$610,000, respectively. Remaining losses are treated as an NOL carryforward to the next tax year. That is, you can't fully deduct them because they become subject to the 80% income limitation on NOLs, reducing their tax value.

Important: Under the Inflation Reduction Act, the excess business loss limitation applies to tax years beginning before Jan. 1, 2029. Under the TCJA, it had been scheduled to expire after Dec. 31, 2026.

Planning Ahead

The tax rules regarding business losses are complex, especially the interaction between NOLs and other potential tax breaks. Contact the office for help charting the best course forward.

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



KWALITY FUSION

VEGETARIAN AND NON VEGETARIAN • SNACKS & FRESH JUICE BAR

LUNCH BUFFET available on weekend

2025 E Fowler Ave. Tampa FL 33612
813-542-4000 or 813 977-6000

THE RAM LAW FIRM PA

IMMIGRATION ATTORNEYS

- ★ EMPLOYMENT / WORK VISAS
- ★ INVESTOR / EB-5
- ★ PERM / EB-2 NIW / EB-1
- ★ NON-IMMIGRANT VISAS
- ★ NATURALIZATION / CITIZENSHIP
- ★ FAMILY-BASED IMMIGRANT VISAS
- ★ INADMISSIBILITY WAIVERS
- ★ DEPORTATION DEFENSE

*PRACTICE LIMITED TO IMMIGRATION AND NATIONALITY LAW
We also speak ESPAÑOL and PORTUGUÊS

ORLANDO	BRADENTON	SARASOTA
5812 S. Semoran Blvd	435 12th Street West	6151 Lake Osprey Dr.
Orlando, FL 32822	Bradenton, FL 34205	Sarasota, FL 34240
(407) 270-9554	(941) 773-1523	(941) 773-1523

WWW.RAMIMMIGRATIONLAW.COM

RAMBALARAMAN, ESQ.*
E-MAIL: INFO@RAMIMMIGRATIONLAW.COM



Premier **HINDU FUNERAL SERVICE** in Tampa

Our **HINDU SERVICE PACKAGE** includes...

- Funeral Service and Cremation conducted on same day. Crematory located on our premises.
- Custom HINDU themed rental casket.
- Funeral Service accessories per the Pandit Ji.
- Live internet streaming of the Funeral Service.
- Renovated Chapel with large seating capacity.
- Ample parking facilities.



Call to learn about
Pre-Planning discounts
and financing.



Contact Lou Bravo
for more details...

813-920-4241 • 727-376-7824

12609 Memorial Dr. • Trinity, FL 34655



ATTORNEY AT LAW



KALPESH J. PATEL ESQ.

Injury Law

- Motor Vehicle Accidents
- Slip & Falls
- Pedestrian Accidents
- Negligence
- Defective Products
- Premise Liability

Call/Text for Confidential
Consultation

727-279-5037

Monday - Friday 9AM To 5 PM EST

Offices St. Petersburg, Florida
Satellite office Tampa, Florida

Service Areas

- Hillsborough County
- Pinellas County
- Central Florida

www.flpatelinjurylaw.com

Civil Trial Attorney

Consultation in Gujarati/English



HAPPY STUDENTS SERIOUS EDUCATION



CALL FOR A PERSONAL TOUR

**Corbett
Preparatory
School of IDS**

PreK3-8th Grade

(813) 961-3087 • www.corbettprep.com



Transportation
Available

JANUARY FORECAST

By PANKAJ KOHLI



In 2023, Saturn moved to Aquarius, Rahu to Pisces, Ketu to Virgo and Jupiter to Aries. These transitions may give varying results in individual birth charts. Below is a general reading and analysis.

ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part) This is a favorable time in terms of wealth, peace, happiness and prosperity! It is also beneficial for professional elevation or job change. Your mind may be engrossed in how to increase investments in real estate and

financial investments. The month is generally seen to be free of physical ailments.

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) You will get mixed results. Some transition of planets early in the month creates mental tension, stress and confusion. Financially, it is a good time period. However, reckless and rash financial decisions should be avoided at all steps or else losses are likely.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (3 parts) Be careful with finances in the first half of the month. Minimize financial activity to avoid unnecessary expenses. Health and family setup seems normal. Stick to routine. Professional changes may be on the horizon shortly. With proper effort, you may be able to navigate comfortably.

CANCER / Karaka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Beware of gaining weight! This may be due to stress, emotional state or simply lack

of physical activity. It is a promising time for financial progress and growth. Professional elevation, job changes and increase in income can be foreseen for many. Land, housing or real estate deals likely to be favorable.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part) Profession-wise and financially, this seems to be a better period for growth. Job elevation or financial increases can be seen for some. Favourable real estate deals likely for some natives. Execute pending or overdue important activities. Nerve-related issues may create strain on nervous system.

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 satisfactory month for finance, job growth or real estate. But be careful as loss in speculative activities cannot be ruled out. Domestic and money-related issues need maximum attention in the first half. Unexpected positive real estate deals, house or land deals may materialize. Recovery of old debts and outstanding dues is possible too.

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) Restrict activities; actions may not fetch fruitful results as expected. Some expenses, mental worries and confusion may prevail. Convert this to a peaceful month with some restraint on activities, fasting, meditating and internal cleansing! Better times ahead!

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Majority of the planets will bless your sign. Avoid any new venture during the first half. However, there are positive signs for job change or promotion in your current job. The second half proves to be better, so execute any pending projects. Domestic happiness prevails, spend more time with family.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Beware of liver, abdomen or stomach complications; must treat them early. Beware of feeling miserable, defeat, loss or theft especially in the first half. Be careful with financial dealings or minimize economic activity to avoid unnecessary expenses. Guru Pooja and mantras may be highly beneficial. Wear yellow on Thursday.

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) Great time in terms of work and business opportunities! Expect people to contact you with new encouraging business opportunities. Professional elevation may not be ruled out. However, time requires one to work hard else, there may be opportunity loss. Planetary positions look positive but put burden on the native.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19) Saturn Sign - Stars covered: Dhanistha (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) A month full of prosperity, happiness and fulfillment! The majority of the planets bless your sign. Execute plans that have been pending for some time. Avoid any professional arguments at your job. Think well before taking a major step.

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 A short journey with regards to professional development may be promising. Professional elevation, change, promotion seen for some natives. Great time ahead! Execute plans that have been pending for some time. Some may buy a new vehicle or domestic products related for the house. Take advantage of this time.

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

NEW BOOK PUBLISHED

GERIATRICS HANDBOOK

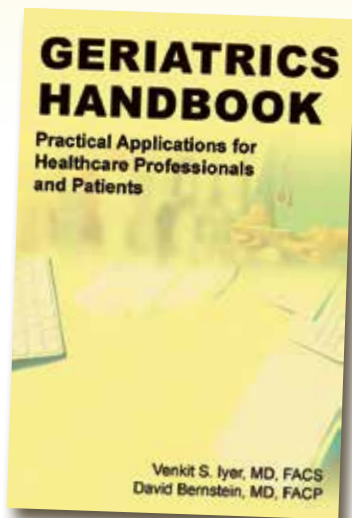
by Venkit S. Iyer, MD, MS, FACS, FRCS-C



Dr. Venkit S. Iyer, MD, FACS has recently published a new book with the above title. This timely publication gives details of all common illnesses that affect the elderly population and appropriate management of each disease.

Common symptoms as experienced by patients are addressed in the first part of the book. Elder care and end of life issues are described in the later part. In addition, list of medications are included in appropriate areas. The book is easy to read by anyone. It will be a valuable reference book for all. It is available on Amazon.

For more information, visit Dr. Iyer's Website: www.venkitiyer.com



Available at www.amazon.com



Simplified

HOME INSURANCE

Providing Quality Insurance, Without the Hassle

TypTap.com



Give your child the best start, by laying a strong foundation in coding.



Summer Camps are filling up fast !!

SIGN UP TODAY

Location:
931 E Bloomingdale Ave.
Brandon FL 33511
Phone: (813) 761-2832
Check us out at:
<https://skillsamurai.com/fl-brandon>

LEARN CODING AND GIVE YOUR CHILD A COMPETITIVE EDGE WITH SKILL SAMURAI'S FUN AND ENGAGING CODING COURSES!



Here's the deal, home + auto = savings.

Ardeshir K Khorsandian Ins Agy
Adi Khorsandian, Agent
20752 Center Oak Drive
Tampa, FL 33647
Bus: 813-991-4111

Combine home and auto and save an average of \$1,127*! I'm ready to help you get the right coverage at the right price. Call me for a quote.

*Average annual per household savings based on a 2021 national survey by State Farm® of new policyholders who reported savings by switching to State Farm.

State Farm Mutual Automobile Insurance Company
State Farm Indemnity Company
State Farm Fire and Casualty Company
State Farm General Insurance Company
Bloomington, IL

State Farm County Mutual Insurance Company of Texas
State Farm Lloyds
Richardson, TX

State Farm Florida Insurance Company
Winter Haven, FL

2001299

Like a good neighbor, State Farm is there.®



VEDIC POOJA VIDHI (METHOD)

“For a Pooja to be beneficial, it must be done in Your Name, Gotra, Nakshatra, Rashi Lord, Isht Devi/Devata, and Lagna Lord”.



Also know your “Janmaank or Lucky No.”, “Tattwa or Element of Air, Water or Heat” in your body; coz **imbalance of these Tattwas** is the root cause of our ailments!

If you don't know the above, contact, **Astrologer and Vedic Mantra Therapist, Pankaj Kohli** to create your Horoscope and perform a Personalized Pooja that Blesses YOU with Positive results.

Call: Pankaj Kohli, Astrologer & Vedic Mantra Therapist
T: 905-910-1441

Now We Can Help You Buy, Sell & Finance Commercial or Residential Properties.

- Licensed Mortgage & Real Estate Broker
- Commercial Loans from \$350,000 to \$50,000,000
- Purchase, Rehab, Refinance, Office, Industrial, Retail, Hotel, Motel, Gas Station, Strip Centers, Multi Family, Senior Housing, Nationwide Loans
- Bridge Loans
- Residential Loans
- SBA, Conventional, 504, 7A
- Quick Pre Qualification
- Serving Florida Community for Last 31 Years



Raja Paleja



Rakhee Shahdadpuri
Sales Associate, REALTOR®
Email: rakheepaleja@gmail.com
Phone: 407-222-6171



Ph: 407-262-0470 • Fax 407-262-0474 • Cell 321-689-6568
1073 Willa Springs Dr., Suite 1001, Winter Springs, FL 32708
Email: Rajapaleja@gmail.com • www.maharajafinancial.com



- Car Accidents - Slip & Fall Accidents
- Insurance Claims
- Social Security Disability Claims
- Wills & Trusts
- Business - Buy/Sale/Lease
- Business Agreements & Disputes
- Family Law

A full service Law Firm for your business and personal legal situations.



Sushrut K. Pandya, Esq., J.D., LL.M.

407-926-0345 (Office) 845-893-6500 (Cell)

5401 S. Kirkman Road, Suite 310, Orlando, FL 32819

www.SKPLaws.com

Also speaks Gujarati, Hindi, & Urdu

FLORIDA CELEBRATES MAKAR SANKRANTI!

TAMPA/ST. PETERSBURG

JAN. 14: UTTARAYAN; organized by Gujarati Samaj of Tampa Bay; venue to be determined; for information, call GSTB President Mahesh Moda at (813) 476-1540.

JAN. 14: LOHRI/MAKAR SANKRANTI; Sanatan Mandir, 311 E. Palm Ave., Tampa; 6 to 7 p.m.; for information, call (813) 221-4482 or visit www.sanatanmandirtampa.org

ORLANDO/GROVELAND/CASSELBERRY

JAN. 13-14: Lohri bonfire and Sankranti celebration at 5 p.m. on Jan. 13; next day, Makar Sankranti; Hindu Society of Central Florida, 1994 Lake Drive, Casselberry; 7 p.m.; for information, visit www.myhscf.org

JAN. 14: organized by Gujarati Society of Central Florida; Pine Lake Retreat, 21725 County Road 33, Groveland; 10 a.m. to 4:30 p.m.; children's activities/playground; food available; free for members, \$25 non-members; for information, call (352) 223-4750.

MELBOURNE/PALM BAY

JAN. 21: INDIAN KITE FESTIVAL; organized by Indian Association of Space Coast along with City of Palm Beach; Fred Poppe Regional Park, 1951 Malabar Road, Palm Bay; 10 a.m. to 5 p.m.; for questions, email iascbrevard@gmail.com

JACKSONVILLE/HASTINGS

JAN. 14: UTTARAYAN; planned by Gujarati Samaj of North East Florida; 10 a.m.; St. Johns County Equestrian Center, 8200 Smith Road, Hastings; free for members, \$20 for non-members; RSVP required; kites/thread and food will be available for purchase; for information, call (224) 622-0655 or visit www.gsnef.org/events.aspx



TAMPA BAY, SOUTH FLORIDA, ORLANDO, JACKSONVILLE CELEBRATE REPUBLIC DAY

Here are the Florida communities celebrating India's 75th Republic Day.

SOUTH FLORIDA: The Indian Regional and Cultural Center (IRCC) will hold Anand Bazaar – Lohri/Republic Day/Kite Flying all rolled into one – from 11 a.m. to 4 p.m. on Sunday, Jan. 28. Venue is yet to be determined. Kites and food will be available for sale. Youth club elections will also be held. For information on the event, e-mail board@ircclorida.com or visit <https://ircclorida.org/>



TAMPA BAY AREA: The Federation of India Associations (FIA) of Tampa Bay will hold India's 75th Republic Day celebration on Sunday, Jan. 28, at India Cultural Center, 5511 Lynn Road, Tampa. The lively and free event attracting all age groups from the greater Tampa Bay region includes cultural programs, competitions in art, essay writing, patriotic dress, music, rangoli and cooking; blood drive; food booths, clothing and jewelry stalls; India and U.S. flag hoisting; high school scholarships presentation; panel to provide college major advice by students and admissions counselors; member organizations, including regional language exhibits. For details to register and participate, visit <http://www.fiatampabay.org/>

For details, see ad on page 9, contact FIA at FIA_TPA_Cultural@Googlegroups.com

ORLANDO: Indian American Business Association and Chamber will hold India Fair to celebrate Republic Day from 10 a.m. to 4 p.m. Jan. 27 at Children's Safety Village, 910 Fairvilla Road, Orlando. During the free and family-friendly event, there will be a display of culture and heritage, flag hoisting, music and dance. For information, call Yogesh at (321) 271-1217 or visit www.iabausa.com

JACKSONVILLE

Indian Cultural Society of Jacksonville will celebrate India Day from 3 p.m. Saturday, Jan. 27, at Landmark Middle School, 101 Kernan Blvd N., Jacksonville. Children can showcase a kit, dance or group song. There also will be poster, rangoli and fancy-dress competitions. For information, email indiaday@jaxics.org or visit www.jaxics.org



2023 INFINITI QX60 TOUTS PERFORMANCE, LUXURY

The Infiniti QX60, which took a break in 2021, returned last year with an all-new redesign though keeping its power train. Based on an all-steel frame, the power in the 2023 six-or seven-passenger midsize SUV is plenty to push the 4,655-pound plus vehicle. The luxurious ride is quiet and graceful whether you are on the highway or testing the ride's off-road prowess.

A 3.5-liter V-6 engine blasts off 295 horsepower @ 6400 rpm and 270 pounds-feet of torque @ 4800 rpm. It is now coupled with a 9-speed auto, replacing the previous continuous variable transmission. Tow capacity is creditable at 6,000 pounds. The four-wheel-drive system can be driven in auto, 2WD, 4Hi or 4Lo modes depending on road and weather conditions. Up front is a MacPherson strut and a multilink independent takes up the rear. The power-assisted, rack-and-pinion steering is accurate and direct. Depending on road/ weather conditions, the driver has a choice of standard, eco, sport, personal and snow modes via the drive selector.

The well-equipped Autograph trim with AWD, our test drive, was packed with tech and luxury goodies. A prominent hood meets the double-arch mesh grille surrounded by digital piano key LED headlights and daytime running lights. Also distinct are body-side moldings with chrome accents. A huge bin under the cargo hold will come in handy to hide personal belongings. Total passenger area is nearly 141 cubic feet. The InTouch infotainment system comes with a 12.3-inch touch screen atop the dashboard. Wood trim on the doors and the dashboard above the glove box conveys an elegant appearance. Tri-zone auto



QX60 (AUTOGRAPH AWD)
Tires: 255/50R20
Wheelbase: 114.2 inches
Length: 198.2 inches
Width: 66.9 inches
Height: 69.7 inches
Fuel capacity: 18.5 gallons
City: 20 mpg
Highway: 25 mpg
Base price: \$65,500
Price as tested: \$68,390
Web site: www.infinitiusa.com

a/c, eight-way power semi-aniline/quilted front heated/cooled seats, head-up display, removable center console, roof rails and power slide/tilt moon roof and rear lift gate, seven USB ports and a total 10 cup/bottle holders come at no extra cost.

Boasting a powerful engine backed by a sumptuous cabin, and impressive tow capacity, the midsize SUV is a winner in our eyes. And that would make it a champ amid tough rivals in the ring such as the Acura MDX and Audi Q7.



Save the Date
Shri Ram Janam Bhumi
Murti Pran Pratishtha Ceremony
Sunday, January 21, 2024

Sanatan Mandir Tampa is participating in worldwide event of Shri Ram Janma Bhumi Murti Pran Pratishtha ceremony!

Let the resounding dhun & bhajans of "Shri Ram" resonate around the world at the same time as Ramjanmabhumi, Ayodhya.



- Once in a lifetime Opportunity.
- Live telecast of event from India
- Register Kids for Jhanki Participation
- Sponsorship Available!

For more information contact:
 Temple: 813-221-4482
 Pt. Manikya Sharma: 813-484-9568
 Pt. Rushi Vyas: 813-503-3388
 Pt. Pranav Bhatt: 813-720-1460

PROGRAM DETAILS

Program	Time
Maha Aarti	8:15 PM
Maha Prasad	8:30 PM
Bhajans	9:30 PM to 12:00 AM
Samapan	12:30 AM

HINDU SAMAJ INC. (501 C (3) RELIGIOUSORG)
 311 East Palm Avenue, Tampa, FL 33602

Phone: 813-221-4482

Email: info@sanatanmandirtampa.org

Web: www.sanatanmandirtampa.org



MALANI

— Since 1897 —

Thank You

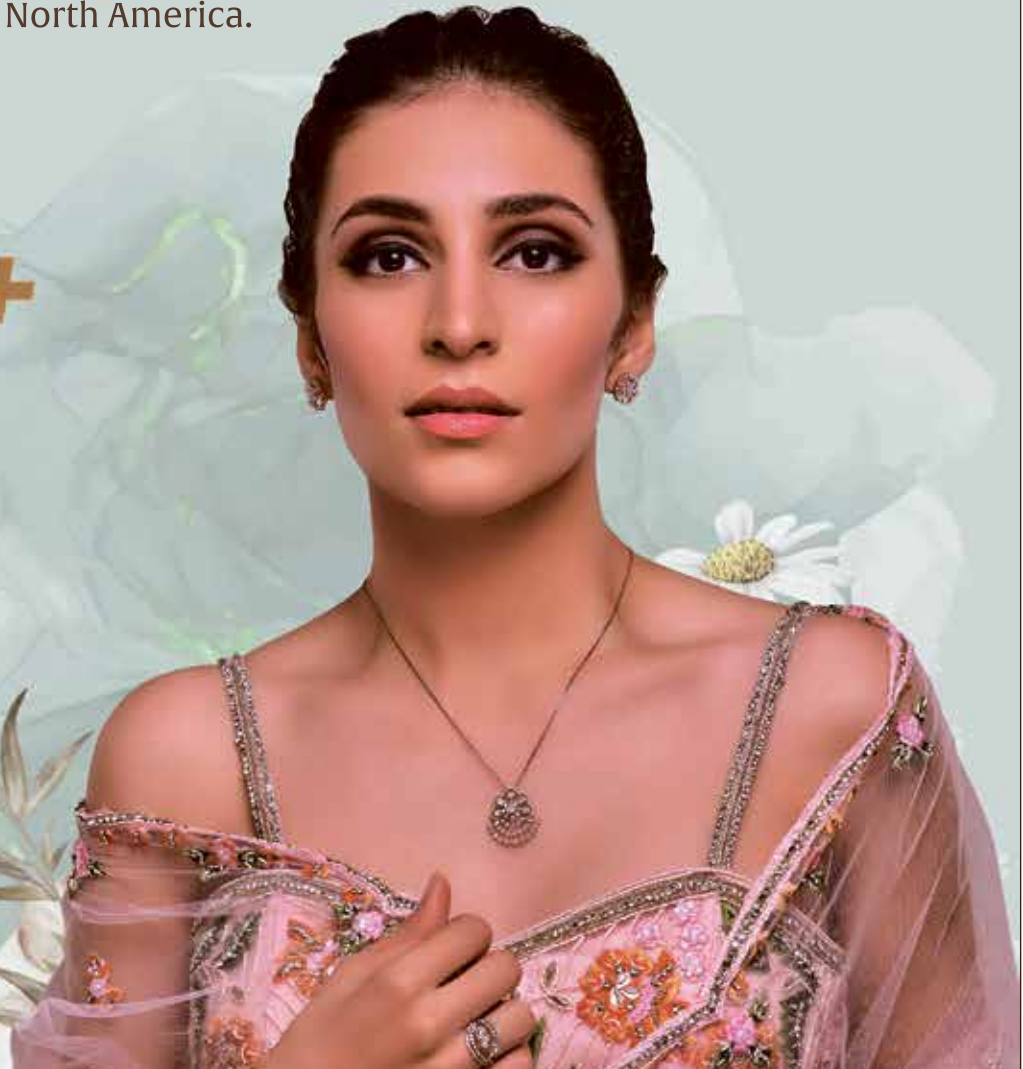
for making us

The Best

22K Gold and Diamond Jewelry Brand

in North America.

We are grateful for **15K+**



Malanjewelers



malani_jewelers



malani_jewelers



malani_jewelers

WWW.MALANIJEWELERS.COM

SHOWROOM AT TAMPA

14424 N. Dale Mabry, Tampa, FL 33618

☎ 813.866.4653

