

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JUNE 2023

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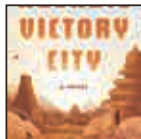
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SHIRDI SAI TEMPLE IN INVERNESS TO CELEBRATE MAHA KUMBHABHISHEKAM JULY 5-9

Story provided by Shirdi Sai Florida Center

After almost eight months of closure due to lightning damage, Shirdi Sai Florida Center (temple) in Inverness will reopen in July. During the auspicious occasion of Maha Kumbhabhishekam set July 5-9, the temple will offer several poojas:

Sahasra Modaka homa: Offering Lord Ganesha 1,000 modaks to remove all obstacles from a person's life.

Navagraha Homa: To receive the blessings of nine planets.

Vastu Homa: To purify the place for removing negativities from earth.

Sai Paduka pooja: The Paduka pooja demonstrates devotees' gratitude toward Guru. *Con'd on pg. 6 / See ad pg. 7*

'MUGHAL-E-AZAM'

Simply mesmerizing

COMING TO
LAKELAND
JUNE 16-18

Story, page 12

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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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E V E N T S

EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

JUNE 4: FUN WITH FASTING & SCIENCE OF YOGA; Organized by Sakthi Yogalaya; 10 a.m. to 2 p.m.; Sri Ayyappa Society of Tampa, 6829 Maple Lane, Tampa; camp includes weight loss program conducted by Dr Pal, Wellness yoga for kids/adults by Kavitha Ilayaraja, director of Sakthi Yogalaya; \$20 per adult; to register, visit <https://tinyurl.com/funfasting>; for information, email sakthiyogalaya@gmail.com or call (804) 300-7141.

JUNE 9: BAND ELYZIUM; Telugu group to perform; 8 p.m. to 2 a.m.; Avalon Event Center, 10051 W. Hillsborough Ave., Tampa; after party - DJ Ravi (Bollywood and Tollywood music); bar/food for purchase; tickets start at \$35 are available at tampapassion.eventbrite.com; free parking; for information, call Manisha at (512) 713-6811.

JUNE 10: "VAIBHAVAM;" Bharat Natyam dance performance presented by Rudram Dance Company; New Tampa Performing Arts Center, 8550 Hunter's Village Road, Tampa; 6 to 8:30 p.m.; for information, email rudramdancecompany@gmail.com

JUNE 13: 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.

JUNE 21: ICC SENIORS GET-TOGETHER; India Cultural Center, 5509 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; no age restriction; for information, text email address along with your name to Bhikhu Nayi at (631) 560-2718 to receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

JUNE 24: RATH YATRA (FESTIVAL OF CHARIOTS); Sanatan Mandir, 311 E. Palm Ave., Tampa; festivities begin at 8:30 a.m.; for sponsorship, call (813) 221-4482 or visit www.sanatanmandirtampa.org



JUNE 25: INTERNATIONAL DAY OF YOGA; India Cultural Center, 5511 Lynn Road, Tampa; 8:30 a.m. to 12:30 p.m.; register at <https://www.idytampa.org/>; for information, call Karen Sreeram (chair) at (813) 401-9820.

JUNE 28-29: SPIRITUAL SATSANG WITH PUJYA DEEPAKBHAI; presented by Dada Bhagwan Parivar; India Cultural Center, 5511 Lynn Road, Tampa; for information, call 1-877-505-DADA, Ext. 1015, or email tampa@us.dadabhagwan.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.

LAKELAND/WINTER HAVEN (POLK COUNTY)

JUNE 16-18: "MUGHAL-E-AZAM;" musical play based on K. Asif's 1960 classic film of the same name; produced by Shapoorji Pallonji Group and directed by Feroz Abbas Khan; presented by Cinema on Stage; R.P. Funding Center, 701 W. Lime St, Lakeland; tickets starting at \$79 can be purchased at www.cinemaonstage.com



INVERNESS

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

ORLANDO/CASSELBERRY

JUNE 4: HSCF NEW AGE GROUP; seminar on disorders of thyroid gland presented by Dr. Naresh Bhatt; 1:30 to 5 p.m.; Hindu Society of Central Florida community hall, 1994 Lake Drive, Casselberry; tea/coffee with snacks; free for annual paid 2023 members, non-members \$5 per person; RSVP to hscfnewagegroup@gmail.com

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

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

COCOA/ROCKLEDGE (SPACE COAST)

JUNE 16: "SURMAYI SHAAM;" Ustad Ghulam Abbas Khan and Sejal Ghayal to perform ghazals and Bollywood songs and more, Rajesh Bhandari on tabla; presented by SaGa Entertainment; 6 to 10 p.m.; \$35 per person (includes light dinner); Cocoa Rockledge Garden Club, 1493 S. Fiske Blvd., Rockledge; for tickets and sponsorship, call Rita Soni at (321) 698-5571.



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MONTHLY EVENTS	WEEKLY EVENTS
SATURDAY, JUNE 03 11:00 PM to 1:00 PM) • SHRI JAGANNATH ABHISHEKAM SNANA PURNIMA	EVERY MONDAY - 6:30 PM • SHIV ABHISHEK AND PUJA
SATURDAY, JUNE 03 (6:00 PM to 8:00 PM) • YAT SAVITRI JYESHTHA PURNIMA PAKSHA VARAT • GROUP SATYANARAYAN KATHA	EVERY TUESDAY - 7:00 PM • SUNDARKAND • HANUMAM KATHA
TUESDAY, JUNE 06 (6:00 PM to 7:00 PM) • SANKASHTI CHATURTHIHAVAN	EVERY THURSDAY - 7:00 PM • SAI BABA SATSANG • MAHA PRASAD
TUESDAY, JUNE 13 (7:00 PM) • EKADASHI PUJA	Rajji Ramesh, empie Manager 813-990-9175
THURSDAY, JUNE 15 (7:00 PM to 8:30 PM) • GURU PRADOSHAM PUJA	Pandit Manikya Sharma 813-484-9568
SUNDAY, JUNE 18 (4:30 PM to 6:00 PM) • ANAND NO GARBO	Pandit Rushi Vyas 813-503-3388
TUESDAY, JUNE 20 (7:00 PM to 8:30 PM) • SHRI JAGANNATH NAYANOTSAVA	Pandit Pranav Bhatt 813-720-1460
WEDNESDAY, JUNE 24 (9:00 PM to 2:00 PM) • SHRI JAGANNATH JI RATH YATRA CELEBRATION	
THURSDAY, JUNE 29 (7:00 PM) • SHRI JAGANNATH JI BAHUDA	

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LIFESTYLE MEDICINE – PART V GET A PET FOR HEALTHY LIVING

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



When my friend Michael, only in his 40's, lost his wife to cancer, he didn't know what to do. It was as though life had come to an end and he couldn't get out of the depression. That was when he decided to adopt a puppy from the animal shelter. Now, after a few years, the pup has grown into an adorable dog and has become his trusted companion and protector. Every morning, Michael goes jogging along with his companion and, as he says, "With him beside me, the half hour of jogging goes quickly, no boredom. Thanks to him, I get my daily exercise. He is my life-saver and I will

be lost without him."

Pet owning and pet parenting has a lot of benefits. In fact, studies have shown that "Senior pet-owners are healthier than their 'pet-less' counterparts. I see many of my elderly neighbors walking their dogs along our country road and they often stop to chat with me. This has dual advantage; you get the daily exercise you need, plus improve social connections by engaging with others. The presence of a pet animal such as a dog or cat – interacting, talking or playing with them – will reduce your blood pressure and heart rate. Birds like parrots and parakeets are also wonderful family pets because of their naturally affectionate behavior and playful disposition. When I go to the local park, I see often dogs running up to fetch the Frisbee or a stick for their owner giving the latter endless entertainment and pleasure. From a physiological standpoint, this also "produces mood enhancing hormones like serotonin, prolactin and oxytocin."

Generally, people with pets, especially dogs, tend to have wider social connections and friendship circles. Taking your pet to the vets and groomers, interacting with people at the dog park and meetings with other pet owners, are just a few ways to enhance your social circle. One day, I asked one of my elderly patients who live alone, "Don't you feel lonely at times?" And he said, "As long as my Buster (his pet dog) is with me, I don't have any worries. We have bonded well. My grandchildren love him. When he is around, I don't feel anxious or tense. He is an excellent companion." I could see the feeling of

contentment in his eyes. "So, that's why he is keeping well, in spite of his many medical problems," I said to myself. Loneliness is often a problem for the elderly, especially in the U.S. as I wrote in my last column and, an animal companion like a dog will certainly assure that you're never lonely. There is a non-profit organization called, "Pets for the Elderly" whose main goal is to find a suitable pet for these people to adopt and, experience the joy and positive health benefits of bonding with a loving animal friend. And 'Pets for the Elderly' has dog shelters in almost every state and 'they facilitate almost 5,000 to 6,000 adoptions per year.'

Now, there are other ways pets like dogs can be useful to us. Cancer detection in humans is one. Apparently, cancers leave specific odors in a person's body and bodily secretions, called odor signatures. And you already know, dogs have a highly developed sense of smell, and research suggests some can detect the odor signatures of many cancers like that of breast, colon and rectum, lung, prostate, breast and even melanoma by just sniffing people's skin, bodily fluids or breath! This could prove useful in the medical world. You also have heard about Border patrol/Customs officers partnering with highly trained sniffer dogs who specialize in detecting "illegal drugs, explosives, suspicious foods or even large amounts of cash."

People ask me, "What are the best pets for an older person?" Although there is a wide variety of choices, the best pet is the one who needs less maintenance, gives you good company and raises your spirit and energy. Cats and dogs are the commonest pets in houses but could be a bird like parakeet or small animals like bunnies.

In summary, pets are beneficial for your health. They keep you fit, reduce stress levels, help make friends, keep company and prevent loneliness, improve your immune system and can even catch cancer early.

To be continued ...

M.P. Ravindra Nathan, M.D., is a cardiologist and Emeritus Editor of AAPI Journal. For further reading, "Second Chance - A Sister's Act of Love" by Dr. Nathan from Outskirts Press, can be found at www.amazon.com



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OVERHAULED LEXUS RX350H IS AN LIVELY RIDE WITH ELEGANT CABIN

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



The ever-popular RX350 hybrid enters 2023 with a bang, as in an almost all-new version. The Lexus is up in wheelbase by 2.3, front and rear track by 0.5 and 1.7 inches respectively. And most noticeable is that the previous 6-cylinder is now replaced by a 4, but with plentiful power to boost confidence in a driver.

Under the hood of the five-passenger luxury SUV now sits a 2.5-liter inline-4 cylinder engine, mated to electric motor/generators, putting out 246 horsepower @ 6000 rpm and 233 pounds-feet of torque @ 4500 rpm. Drive modes include eco, normal, sport and EV. Up front is the MacPherson strut but the rear gets an all-new multilink suspension system.



The RX350h is fitted with a 259-volt nickel-metal hydride battery under the rear seat, which is recharged by energy captured as the driver applies the brakes or coasts. Also, the continuous variable transmission-equipped car gets a regenerative braking system. When the car is coasting or the brakes are applied, the electric power functions as a generator, capturing kinetic energy that would normally be lost. Instead, it converts the energy into useable electricity for recharging the batteries.

The most evident exterior feature of the RX350 is the exceptionally huge spindle grille flanked by triple Bi-LED headlights and daytime running lights. A walkaround the vehicle reveals a single-lens taillamp wraparound the body, flush window, door molding and rear spoiler. Step in to find the center stack angled toward the driver, making it easier to control buttons on the dashboard. The abundant sprinkle of black open pore wood and Ash Bamboo results in an eye-catching cabin. And we can't forget to mention the ultra-suede door trim. The 10-way cooled/heated power front semi-aniline leather seats, three-spoke power tilt/telescopic leather



steering column, push-button start, multi-zone a/c, 40/20/40-split recline/slide fold rear seat, gated shifter, 21-speaker Mark Levinson sound system, head-up display and power tilt/slide panoramic roof, hands-free lift gate come at no cost. Indeed, there is a new look and design for the central console box. The mammoth 14-inch infotainment touchscreen atop the dashboard is a standout.

Looking for fewer stops at the pump in your luxury ride? With gas prices still above \$3 a gallon, the RX350 hybrid makes perfect sense for a potential SUV buyer. Undoubtedly, this elegant and energetic Lexus with a purposeful interior is a best buy.

RX350h (LUXURY)
Tires: 235/50R21
Wheelbase: 112.2 inches
Length: 192.5 inches
Height: 67.3 inches
Width: 75.5 inches
Steering: rack and pinion electric power
Fuel capacity: 17.2 gallons
City: 37 mpg
Highway: 34 mpg
Weight: 4,455 pounds
Base price: \$58,150
Web site: www.lexus.com

MAHA KUMBHABHISHEKAM – INVERNESS

Cont'd from page 1

More Poojas:

Laksharchana: Devotees will be reciting Baba's 1,000 names.

Rudra Homa: Worshipping Lord Siva with Rudra hymns.

Shanichara tila shanti homa: Planet Shani's blessings are important to remove all Shani dhoshas.

Shikhar Kumbhabhishekha: The Gopura Kalasha will be energized with hymns and holy water on the top of main temple on the last day.

The many benefits of performing special poojas include:

- **Experience spiritual upliftment:** Poojas are a means to connect with the divine and experience a sense of spirituality.
- **Seek blessings and divine grace:** Through sincere worship and offerings, devotees can receive the blessings and favor of the Gods
- **Removal of obstacles and negative energies:** Certain poojas are specifically performed to remove negative energies from one's life.
- **Promote health and well-being:** Many poojas involve chanting of mantras, offering of herbs, and invoking divine healing energy.
- **Gain inner peace and harmony:** By providing a space for introspection, surrender, and letting go.
- **Invoke protection:** There poojas invoke protection around individuals, their homes and families.

Shirdi Sai Florida Center is at 4707 S. Pleasant Grove Road, Inverness, and can be reached at (352) 860-2181, visit www.shirdiusa.com or email info@shirdiusa.com





Shirdi Sai Florida Center

4707 S.Pleasant Grove Road, Inverness, Florida 34452

**SADGURU SAINATHA SAMETA PARIVARA DEVATA &
SHIKHARA PRATISHTAPANA**

Maha Kumbhabhishekam Celebrations

July 5th to 9th - 2023

July 5th Wednesday

- 8:00 AM Sai Suprabhatham
8:30 AM Kakada Aarti
9:00 AM Phala Samarpana
9:30 AM Ganga Pooja, Mrutsangraham,
10:00 AM Maha Ganapathi Pooja Punyaha Vachanam,
Devanandi Rutvigvaranam,
Maha Ganapathi Kalasha Sthapanam
10:30 AM Moola Mantra Purvaka SAHASRA
MODAKA HOMA, Purnahuti
12:00 NOON Madyana Aarti
5:00 PM Doopa Aarti
5:30 PM Ankurarpana, Vastu Ragshogna Kalasha Sthapanam,
Homa Vastu Bali pradanam, Ashta Digbali Pradanam
7:30 PM Sheja Aarti

July 6th Thursday

- 8:00 AM Sai Suprabhatham
8:30 AM Kakada Aarti
9:00 AM Maha Ganapathi Pooja, Swasti Punyahavachanam
9:30 AM Sai Nagara Sankeerthan
Navagraha Parivara Devata Kalasha Sthapanam
10:00 AM Navagraha Homa
11:00 AM Purnahuti, Jaladivasa, Ashtavadhana Seva Aarti
12:00 NOON Madyana Aarti
4:30 PM Doopa Aarti
5:00 PM Sai Paduka Pooja
5:30 PM Kshiradivasa Seva
6:00 PM SAI MULA MANTRA HOMA
7:00 PM Purnahuti, Ashtavadhana Seva Bali-Pradana
7:30 PM Sheja Aarti

July 7th Friday

- 8:00 AM Sai Suprabhatham
8:30 AM Kakada Aarti
9:00 AM Maha Ganapathi Pooja,
Swasti Punyahavachanam
9:30 AM PARIVARA DEVATA HOMA
10:00 AM Sai Sahasranama Poorvaka Laksharchana,
Maha Pooja
12:00 NOON Madyana Aarti
5:00 PM Doopa Aarti
5:30 PM Rudra Homa
6:00 PM Pushpadhivasa, Phaladhivasa, Shyadhivasa,
Nidra Kalasha Sthapanam, Maha-Pooja
7:30 PM Sheja Aarti

July 8th Saturday

- 8:00 AM Sai Suprabhatham
8:30 AM Kakada Aarti
9:00 AM Veda Parayana
10:00 AM Dattatreya Homa KUMBHABHISHEKAM
11:00 AM Gnana Sai Maha pooja
12:00 NOON Madyana Aarti
5:00 PM Doopa Aarti
5:30 PM SHANISCHARA TILA SHANTI HOMA
6:00 PM SHANKA POOJA
7:30 PM Sheja Aarti

July 9th Sunday

- 8:00 AM Sai Suprabhatham
8:30 AM Kakada Aarti
9:00 AM Veda Parayana, Kala Homa Purnahuti
10:00 AM ASHWA POOJA, GAJA POOJA, GO POOJA
10:30 AM MAHA KUMBHABHISHEKAM &
SHIKHARA KUMBHABHISHEKAM
12:00 PM Sai & Parivara Devata Pooja Aarti
1:00 PM Madyana Aarti
5:00 PM Doopaarti
7:30 PM Sheja Aarti

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Flower Sponsorship All Days	- \$20,000
Day 1 - Sahasra Modaka Homa	- \$201
Day 2 - Navagraha Homa	- \$101
Sai Paduka Pooja	- \$201 (limited to 54 sponsors)
Sai Moola Mantra Homa	- \$151
Day 3 - Adhivasa Seva	- \$51
Day 4 - Shanaischara Tila Shanthi Homa	- \$101
Jnana Sai Pooja Seva	- \$251 (limited to 108 Sponsors)
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Ganapathi Homa Seva	- \$101 (for 1 day)
Vishesha Sankalpa Seva	- \$501 (for 1 day)
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DRAMATIC NEW ANTI-IMMIGRANT FLORIDA LAWS WILL IMPACT ALL FLORIDIANS

By DILIP PATEL



Florida Gov. Ron DeSantis pushed the Republican-controlled legislature to pass Senate Bill 1718 and he signed it into law on May 9. The new law to take effect on July 1, 2023, is aimed at restricting the ability of undocumented individuals to live or work in Florida. It dramatically enhances the ability of state law enforcement to enforce immigration laws, requires hospitals to maintain data on patients' immigration status, mandates the use of E-Verify by Florida employers with over 25 employees, restricts

access to Florida driver's licenses (as well as State Bar licenses), and adds state civil and criminal penalties for violations of its provisions. Some of these provisions impact all Floridians, not just the undocumented. The full impact remains to be seen and we expect the laws to be challenged in court. The main provisions of interest to our readers:

Criminal Penalties

The new law makes it "human smuggling" and a felony for a person to knowingly and willfully transport into Florida an individual, including a minor, whom the person knows, or reasonably should know, has entered the United States in violation of law and who has not been inspected by federal immigration authorities since entry. Transporting within the state is not covered by the law. Also, the law does not make it a crime to simply live with, shelter, or rent space to family, friends, or other individuals who are undocumented.

E-Verify Requirement

Effective July 1, 2023, private employers in Florida that have 25 or more employees are required to use E-Verify to verify a new employee's

employment eligibility. These employers will be required to certify on their first returns each calendar year to the tax service provider that they are in compliance with this requirement when making contributions to or reimbursing the state's unemployment compensation or reemployment assistance system. Contractors who provide services to public agencies will also be required to use E-Verify even if they have fewer than 25 employees. As of July 1, 2024, if an employer does not use E-Verify as required under the law, there can be fines of up to \$1,000 per day until the company is in compliance, as well as suspension of that company's licenses until the noncompliance is cured.

Out-of-state driver's licenses

Driver's licenses issued by other states that are classified by that state as being exclusively for undocumented immigrants will not be recognized as valid in the state of Florida. The term "undocumented immigrant" is not defined in the law but will require law enforcement officials to determine whether an out-of-state license has been issued exclusively to an undocumented immigrant. This will affect businesses that depend on drivers such as delivery services and trucking companies. In the case of trucking companies, they may have to check what classification drivers with licenses outside the state of Florida have to confirm that they are valid under the new law. A conviction for violation of this law could be classified as a second-degree misdemeanor with a potential penalty of up to 60 days in jail and a \$500 fine.

Hospitals

Florida hospitals will be required to ask patients who are being admitted or registered about their immigration status. Specifically, the person registering will have to respond whether he is a U.S. citizen, lawfully present in the U.S., unlawfully present in the U.S., or decline to answer the question. The hospitals will also have a reporting requirement to several state agencies regarding the costs they expend to provide services to each of the four categories of responses. Hospitals cannot deny care based on a person's response to this question but must maintain the data to provide to the state.

Knowingly Employing Unauthorized Persons

The new law makes it a violation of state law for any person to knowingly employ, hire, recruit, or refer, either for themselves or on behalf of another, for private or public employment a foreign national who is not authorized to work in the United States. Creates escalating penalty provisions for violations that, depending on number of undocumented workers and frequency of violations, could result in complete revocation of an employer's state business license. This is not limited to employers with more than 25 workers.

Florida's Department of Economic Opportunity will issue orders of repayment of incentives to businesses in the state if it finds that an employer has knowingly employed an unauthorized alien without verifying eligibility to work. Unauthorized alien is defined as an individual who is not authorized under federal law to be employed in the United States. If such an order is entered by the Department, a company may be put on probation for one year and obligated to report quarterly, demonstrating compliance with the requirements of the new law. Any violation within 24 months after a previous violation may lead to suspension or revocation of all licenses to that company. If the violation involves one to 10 unauthorized aliens the suspension is up to 30 days, 11 to 50 unauthorized aliens will result in a suspension up to 60 days and more than 50 unauthorized aliens will result in revocation of all applicable licenses.

We will provide updates in the coming months. The need for a federal solution to our broken immigration system is more urgent than ever before.

Dilip Patel a partner at the Buchanan Ingersoll & Rooney Law Firm is a Florida Bar Board Certified expert on immigration law and can be reached at (813) 222-1120 or dilip.patel@bipc.com

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A TEXT MESSAGE TO A STUDENT WHO 'FAILED'

By **ROBERT A.G. LEVINE**



In college admissions, not every student achieves what they deserve. Far from it. There are always disappointments, but we must always remember that admissions decisions are not judgments on student caliber or the quality of parenting. They are decisions involving each college's institutional priorities.

I recently received the following WhatsApp message from a student in Indonesia. I think Gina (not her real name) said it quite well:

"Thank you for allowing me to view this journey as a personal work in progress instead of just striving for an Ivy League title."

To give you a sense of how we see our role in the lives of young people, I wish to share a shortened version of my message to Gina, whose final essay (written for Harvard) was simply spectacular.

"That essay, to my mind, is where you culminated your thoughts and found your next-level ability. Never doubt yourself. You can do great things wherever you go, now and in the future, because you will understand what it means to do your best. You are no longer on a grading scale. You are on a Gina scale.

"At first, grab everything you can. Then, let go of what's available, because what's available isn't enough. Create your own state-of-the-art instead of memorizing and mimicking what others say. Analyze, be critical, be expansive, re-order everything, then erase the whiteboard to start with a better foundation. Simplify everything into macro concepts, then rebuild the paradigm by placing all of the pieces into your new structure. Make that structure overfull and overabundant, then break it again and start over

with a new, more clear foundation. Repeat and repeat and repeat.

"Soon you will be facile with every new piece because everything will fit together. Then you can ideate and hypothesize the unknown into obvious truths. At that point -- which is not far off -- you will be able to answer every unanswerable question merely with logic and intuition. Your mind will fast forward as if time is standing still and the truths will flow out of you uncontrollably. The coolest thing? You can then simply and quickly explain these crazy ideas to someone, and they'll look at you and marvel, saying 'You are right! Of course!'

"At that point, you can execute on world-changing things. And good people will follow your lead and join your efforts. Those world-changing ideas will become world-changing realities. You will change so many lives for the better.

"It is a great essay, but for me, the essay is just a proof of concept. It's a window into what you are about to do, and what you are about to do is fantastic.

"In every moment, be exactly who you wish to be. Hold onto your personal integrity at all times. That will be your foundation. But dare to dream. Because they are not dreams. They are realities not yet executed. The unknown is really just what has not yet been achieved. It is all possible. There are no walls. Solids and liquids and gases are only temporary states.

"Go forth into the darkness knowing that it's not really darkness. It's just stuff that nobody can see ... yet. But you can't find it without looking, and you cannot predict what it will be. Pioneer fearlessly, not for the sake of pioneering, but for the undeniable purpose of doing better, being better, and helping others be better too. Be selfless with your mind and your efforts. Lead not by leading, but simply by being Gina. Be Gina. Nobody else can. Live your truth. You can be more than a magician, more than an alchemist, more than you or anyone else believes possible.

"Why do I love that essay? It is a testament to the moment when Gina became Gina. The cosmos ripped (in a good way), the whiteboard wiped itself clean, the drafts were torn and shredded, not to be thrown away, but as a new chair on which to sit higher so you can see farther.

And just so you know, you touched my life in that moment, but not just my life. All of us here at UCA want to walk nearby you and help you however we can. You are our life's purpose. We have been privileged to be part of your metamorphosis. For that, I am eternally thankful."

Ladies and gentlemen, this is why we get frustrated with colleges but do not pout about admissions results.

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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Background: Lord Jagannath (the Lord of the Universe) Rath-Yatra (Festival of Chariot) has been celebrated for centuries at Puri (Odisha), one of the Lord Jagannath Rath-Yatra (Festival of Chariot) has been celebrated for centuries for the Lord Jagannath (the Lord of the Universe) at Puri, one of the 4 holiest places in India. Visiting Puri and participating in Rath Yatra is one way to get 'Moksha'. Rath Yatra symbolizes humanization of God. All rituals associated with the festival demonstrate an attempt to bring the God down from His pedestal of glory to a more human level. At Puri, Lord Jagannath with his brother and sister makes a visit at the garden house, Gundicha Ghar, for nine days, also visiting his aunt on the way. At the end of the nine days, the three siblings are brought back to the Jagannath temple in a Bahuda procession. From Puri, Rath Yatra has spread worldwide including many large and small cities of United States. The Festival of Chariots signifies Lord Jagannath's journey from the temple into the hearts of people. The Rath Yatra has been celebrated in Tampa annually since 2006. After installation of Lord Jagannath in Sanatan Mandir, it has become a signature annual event for all Mandir devotees. Upcoming 2023 Rath Yatra will be celebrated on June 24, 2023, Saturday (8:30AM-3:00 PM) and will feature a new Rath (chariot). Please save this date and join us in celebrating this auspicious Lord Jagannath Rath Yatra event.

Rath Yatra Programs
June 03, 2023 (Saturday): Snana Purnima
10:00 AM - 1:00 PM Lords take bath and get fever and go into isolation (Anasara)
June 20, 2023 (Tuesday): Rath Yatra Puja
06:00 PM - 8:30 PM Netrotshav & Maha Aarti
June 24, 2023 (Saturday): Chariot Yatra
08:30 AM - Abhishek Puja & Aarti
09:30 AM - Bhajan/Kirtan
10:00 AM - Rath Puja & Yatra Preparation
10:30 AM - Rath Yatra
12:00 PM - Jagannath Literature Fest
12:30 PM - Cultural Program
02:00 PM - Prasad Sevan
July 1, 2023 (Saturday): Maha Yagna
9:30-01:30 PM- Shri Jagannath Maha Yagna


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'MUGHAL-E-AZAM' WILL MESMERIZE FLORIDIANS JUNE 16-18 IN LAKELAND

After more than 200 performances across six Asian countries, the musical play "Mughal-e-Azam" premieres in North America, with the only Florida show June 16-18 at RP Funding Center in Lakeland.



Based on K. Asif's 1960 classic film of the same name, the play showcases India's rich culture of Kathak dances and classical music intertwined in a legendary love story. The 13-city tour kicked off in Atlanta with stops set for New York, Chicago, Toronto, etc.

India's first Broadway-style musical, with a cast and crew of more than 150 people, has been met with all-around accolades following its 2016 premiere in Mumbai.

"Mughal-e-Azam" centers on the love story between Prince Salim and court dancer Anarkali. Upon learning of this forbidden relationship, Emperor Akbar vehemently disapproves and must choose between his responsibility toward his empire and his duty as father of a beloved son. The play is in Hindi/Urdu or Hindustani, with LED screens displaying English subtitles.

"This production is a tribute to K. Asif's masterpiece, which has enthralled the audiences for over six decades," says director Feroz Abbas Khan. "A love story that threatened an empire and the sheer audacity of a courtesan to challenge an emperor by declaring 'Pyaar kiya toh darna kya' is simply breathtaking. A musical of unprecedented scale, intensity and grace, this is perhaps the finest moment in Indian theatre. Come celebrate with us."

India's most expensive theatre production comprises mesmerizing dance sequences, spectacular lighting, extravagant costumes and live signing. Produced by Shapoorji Pallonji Group and directed by Feroz Abbas Khan, it will be presented in North America by Cinema on Stage. To date, it has performed in Mumbai, Delhi, Ahmedabad, Dubai, Singapore, Kuala Lumpur, Muscat and Doha.

Tickets starting at \$79 are available at rpfundingcenter.com. RP Funding Center (Youkey Theatre) is at 701 W. Lime St., Lakeland.

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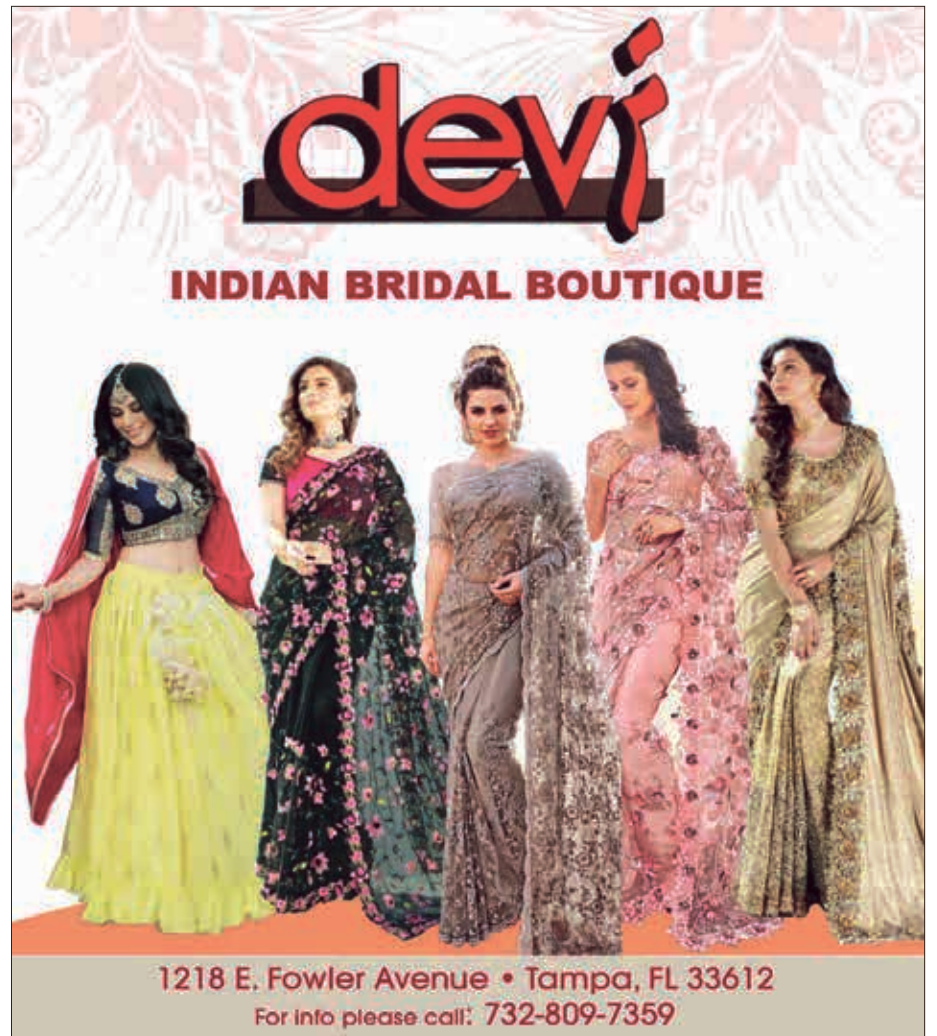


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THINK SMALL, SEE BIG! FDA APPROVES ANOTHER NEW LENS IMPLANT FOR CATARACT SURGERY

BY DR. ARUN C. GULANI



The United States FDA has approved IC-8 Aphaera IOL for the treatment of cataracts. With over 24 million people in the U.S. alone affected by cataracts (blurriness of vision due to the aging of the natural lens), this lens implant adds one more choice to the ever-expanding range of premium lens implant technologies that patients can select during cataract surgery.

I like to explain this lens technology with an analogy of a camera where a smaller aperture brings about a pinhole effect of what is called small aperture optics. This allows a greater depth of vision, including

extended range of clear vision at distance and near.

Many cataract patients still select basic monofocal lens implants over premium lens technology for their cataract surgery due to either cost issues or lack of knowledge and sometimes even limited choices offered by certain practices. While basic monofocal lenses can provide acceptable vision outcomes in simple cases, there is always a compromise at distance or near vision.

There are many firsts to this lens technology – the first small aperture Intraocular Lens implant (IOL) to receive FDA approval; implantation with a monofocal or monofocal toric (astigmatism correcting) IOL in the fellow eye; extended depth of focus lens indicated for monovision (where one eye sees at distance and the other, up close); and non-toric IOL indicated for cataract patients with low amounts of corneal astigmatism.

As discussed in my previous columns (KhaasBaat), there are many premium lenses that also correct reading vision along with distance vision. Examples include multifocal lenses, accommodative, pseudo- accommodative, extended depth of focus, bifocal, trifocal, X wave technology including post-surgical, light adjustable lenses. Many of the presbyopia-correcting lens designs have complex optics that split, shift or stretch light to provide clear vision at more than one discrete focal point.

In contrast, this lens implant, with its proprietary small aperture technology, seamlessly provides excellent distance vision as well as clear intermediate and near vision, effectively mitigating in most cases the effects of

presbyopia (reading glasses).

Now, as you can imagine, a technology that focuses only on the central rays of light that come in through the clear, central corneal portion while avoiding the peripheral cornea, may decrease the visual field of vision for that patient, which may be especially detrimental during low light conditions like nighttime driving.

Additionally, this lens should not be used in people with macular degeneration or retinal problems as once again comparing it to a camera, if the film of the camera is bad and you decrease the aperture, you are now bringing the rays of light to a damaged part of the retina (film).

I continue to share my experience with eye surgeons using advanced technology, including new generation premium lens implants where we are able to correct vision at most distances in cataract patients who may have had previous refractive surgeries (Lasik, PRK, SMILE, Radial Keratotomy, etc.) or have distorted or damaged corneas (corneal scars, irregular astigmatism), that make measurability of the lens implant less accurate. But this technology should surely include patients whose cornea is so distorted that it's nearly immeasurable, especially in cases of corneal scars, extreme keratoconus, multiple incisional radial keratotomy, Lasik, PRK or Smile complications.

Because in these cases, the ability to measure an accurate lens implant power (which depends on the measurability of the cornea) is so reduced and inaccurate that this lens implant, which enhances the pinhole effect, may be the only option for clear and sustainable vision. That is as opposed to a corneal transplant in association or staged with cataract surgery.

So, in summary, I personally feel the new lens implant technology, though another step forward in the ever-expanding choices of premium lens implant cataract surgery, becomes a powerful tool in those cases, especially where measurability is in question, while also visual clarity is impacted enough to choose to possibly compromise some visual field to gain functional vision.

Arun C. Gulani, M.D., M.S., is director and chief surgeon of Gulani Vision Institute in Jacksonville. He can be reached at gulanivision@gulani.com or visit www.gulanivision.com

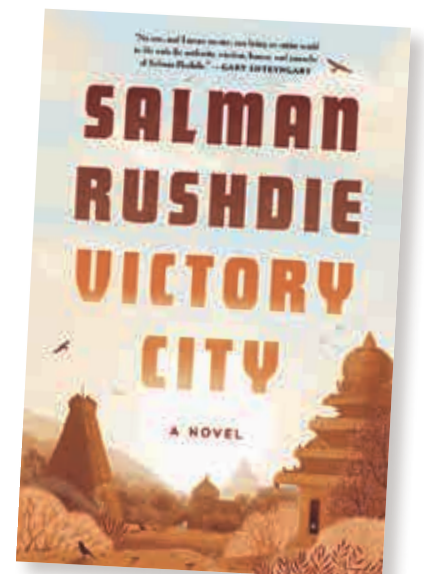


“Victory City” by Salman Rushdie (336 pages; \$30); published by Random House (randomhousebooks.com)

The “spinner of yarns” is at it again. This time, the master storyteller takes us to 15th century southern India. A 9-year-old orphan who has witnessed the self-immolation of her father, Pampa Kampana becomes a vessel for her namesake, the goddess Pampa. Bestowed with tremendous and miraculous powers by the divine, she lives for 247 years. “And you, ‘the goddess addressed Pampa Kampana directly,’ ‘you will fight to make sure that no more

women are ever burned in this fashion, and that men start considering women in new ways, and you will live just long enough to witness both your success and your failure, to see it all and tell its story, even though once you have finished telling it you will die immediately and nobody will remember you for four hundred and fifty years.’ ” Literally sowing a bag of magic seeds, she creates Bisnaga, city of victory, with its greedy kings and queens, cave dwellers, religious zealots, and even Italian and Portuguese travelers. As empires come and go, allegiances shift under the ever-watchful gaze of Pampa. Leave it to Rushdie to tackle gender equality, diversity, multiculturalism, power, greed, bigotry, jealousy. “History is the consequence not only of people’s actions, but also of their

forgetfulness,” notes the demi-goddess. And as time ticks away, “Like a ghost in a corridor floating past white curtains blowing at open windows, like a ship in the night, or a high migration of birds, time passed, shadows lengthened and shrank back, leaves grew and fell from branches and there was life and death.” This is Rushdie at his finest, yet again, and if you have doubts, here are the last words of the 247-year-old Pampa Kampana, beautifully, elegantly and simply woven by the magician himself, “I, Pampa Kampana, am the author of this book. I have lived to see an empire rise and fall. How are they remembered now, these kings, these queens? They exist now only in words. While they lived, they were victors, or vanquished, or both. Now they are neither. Words are the only victors. What they did, or thought, or felt, no longer exist. Only these words describing those things remain. They will be remembered in the way I have chosen to remember them. Their deeds will only be known in the way they have been set down. They will mean what I wish them to mean. I myself am nothing now. All that remains is the city of words. Words are the only victors.”





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JUNE 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) Good time in terms of finances, peace and happiness! Helpful for professional elevation or salary increase can be seen. The mind is engrossed in future investments in terms of real estate and money investments. This is a great time for family welfare, outings and off-loading mental worries.

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) Transiting planets create mental stress and confusion. Attention is required on the domestic front; financially, reassess investments. Expenses may be high in relation to income, be careful while spending. Health-wise, minimize stress and refrain from over-indulgence in eating.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (3 parts) Minimize any financial activity to avoid losses or heavy expenses. Stick to routine; avoid misadventures in investments. Be careful about how one spends money. With proper planning, one can get over financial anxiety comfortably. Great time for extended family get-togethers or outings with family.

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, stress, emotions and sensitivity. Right time for financial progress and growth; execute business ideas with care and well-thought planning! Professional elevation, job changes for betterment and increase in income can be foreseen for many. Land, housing or real estate deals can be profitable.

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 is a good period for growth. Promotions, salary increases can be negotiated bearing beneficial results. Sudden expenses on vehicles are possible. Benefit from abrupt real estate deals at the last minute. Execute pending or overdue important activities now.

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 good month for financial happiness or job growth. Only be careful as loss in speculative activities cannot be ruled out. Domestic issues need attention, family time is important. Positive real estate deals, house or land deals may materialize for some. Recovery of old debts and outstanding dues is possible.

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) A peaceful month urging restraint, moderation and internal cleansing! Better times ahead! Domestic tensions, negative relations, heavy financial expenses, mental worries and confusion can all be overcome with a single positive attitude. Word of caution: Arguments may lead to unnecessary discussions.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Majority planets bless your sign. Execute plans with proper organization. Avoid speculation, gambling and betting in stocks though! There are positive signs for job change or promotion in the current job. Month proves to be lucky, execute all 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, intestinal or stomach complications; don't take them lightly. As Guru has joined Rahu in 5th houses, Guru Pooja may prove to be beneficial. Wear yellow on Thursday. With correct planning, one may be successful in business ventures but with caution.

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) Pleasant time in terms of work and business opportunities! Expect people to contact you with new favorable business opportunities. Professional elevation is possible in workplace! The month starts with good news; however, things may require you to work hard or they may not materialize at the last minute. Planetary positions look optimistic but put a lot of burden on you.

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) Real estate activities may bring satisfactory results! A month of prosperity and happiness is seen! Execute plans that have been pending for some time. Avoid professional arguments. Think well before taking a major step. The secret mantra is to plan properly before you venture into anything.

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 Career elevation, change, salary increase, promotion seen in times to come. Execute plans related to land, house or real estate; benefit can be seen. Some may buy new vehicle or domestic products related to house. Make the most of a beneficial month.

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



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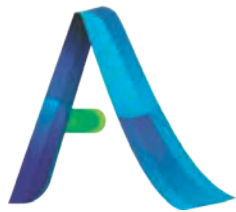
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TAX PLANNING

LIFE INSURANCE AS AN RETIREMENT INVESTMENT TOOL

By **TEJAL DHRUVE**



Many people do not view life insurance as an investment tool, an essential and vital part of their retirement income plan. They see life insurance primarily as a way to protect families from the early loss of a breadwinner during the working years. However, life insurance has the potential to be so much more if properly utilized in a comprehensive retirement income plan.

How Life Insurance is Vital for Retirement

Life insurance plays an important role in any financial plan. It helps loved ones recover from financial risks and unexpected costs, increasing their chances of reaching long-term goals and achieving dreams. Thinking about financial protection and retirement can seem overwhelming, but as your life changes so does your financial situation. Unfortunately, many people do not fully understand nor appreciate the value and benefits that life insurance can represent as part of a retirement plan. Having the correct life insurance product and the appropriate amount of life insurance coverage in retirement will accomplish multiple jobs. It can help protect your income, provide tax-free cash flow, help manage taxes, provide peace of mind to families, and even improve the total returns in a portfolio.

Life Insurance can be an alternative to traditional retirement accounts such as Roth IRA. There is no contribution limit and no income limit to fund the insurance policy. For 2022, the Roth IRA contribution limit is \$6,000, with an additional \$1,000 catch-up contribution allowed if you’re age 50 or older. The IRS poses no limitations on the amount of money you can contribute. They only stipulate that the amount contribution be tied to a specific amount of death benefit. If by income limitations, you cannot contribute to Roth IRA than insurance policy can be an attractive alternative. This is again because IRS imposes no restriction on income limitation on life insurance premiums.

Life Insurance as a Long-Term Care

Many life insurance companies offer a provision whereby clients can access death-benefit proceeds prior to death for the purpose of paying for long-term care. This is a compelling alternative to traditional long-term care insurance policies where clients pay premiums for protection which they hope to never use. When clients utilize life insurance to cover long-term care risks, they still pay for it, but if they die never having needed it, their heirs still receive a tax-free death benefit.

Multiple Accumulation Strategies

In addition to its tax-free benefits, life insurance provides a compelling array of options for growing dollars within the tax-free accumulation account. You are free to choose between different accumulation strategies at the outset of the program. Determining the right one for you will depend on your individual goals and objectives. These accumulation strategies include, Insurance Company Investment Portfolio, Stock Market, and Index.

A Balanced Approach to Tax-Free Investing

To many, life insurance sounds like the perfect tax-free retirement tool. “Why not put all our money into the life insurance.” For starters, it’s never a good idea to have all your eggs in one basket. Not only should you diversify your investments, you should also diversify your sources of tax-free income.

Life insurance as an investment tool may not be at the top of your list. Perhaps your children have moved out and your house is paid off. Maybe your retirement accounts have accumulated to the point where you feel “self-insured”. But, if designed properly for your goals and needs it can be a powerful tax effective tool in overall financial planning.

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2nd July 2023	2:15pm to 3:45pm - Refreshment
Venue - Hindu Mandir Vaishnav Prasad After Program	4:00pm to 7:30pm - JeJe Shri Vachnamrut, Cultural program and Ras Garba
3rd July 2023	10:00am to 12:00pm - Sudarshan Chakra Pujan
Venue - Hindu Mandir	12:30pm to 2:00pm - Prashad
	2:30pm onwards - Shobha Yatra
Venue - Vrajdhham Haveli	4:00pm onwards - Patotsav Tilak & Nandmahotsav
	7:30pm onwards - Prashad
4th July 2023	9:30am to 12:00pm - Ras Panchadhyay Vachnamrut Maharas Darshan & Ras Garba
Venue - Vrajdhham Haveli	12:30pm onwards - Prashad
	5:00pm onwards - Bagicha Manorath Darshan

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For Program Inquiries contact Amit Shah (703) 200-2945 & Naishadhbhai Shah (804) 380-8971

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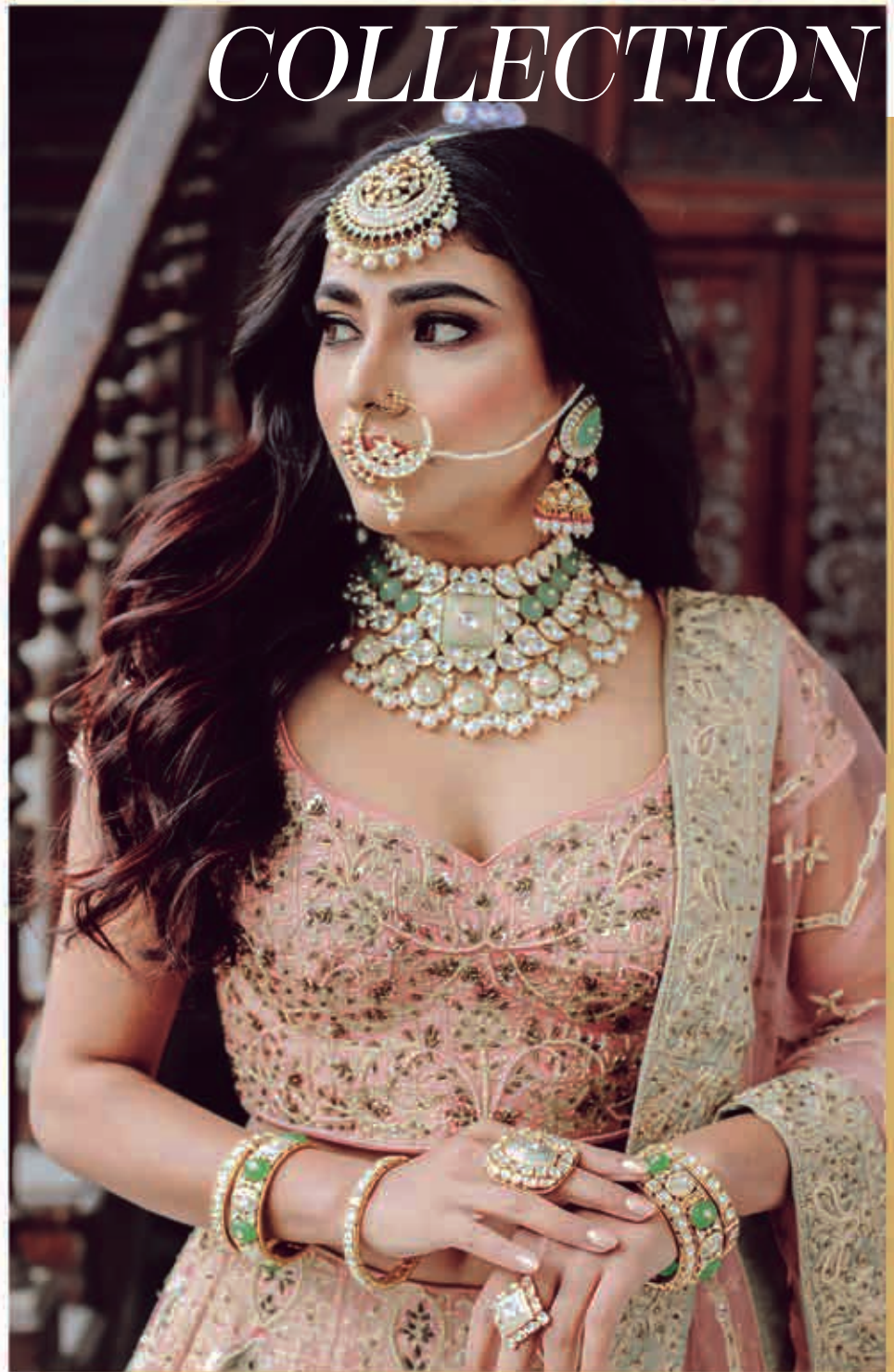
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