## **JUNE 2025** UBLICATION FOR INDIAN AMERICANS IN FLORIDA WWW.KHAASBAAT.COM 813-758-1786 EDITOR @ KHAASBAAT. COM

#### **Inside:**



Mental health Understanding





Art Healing brushstrokes





Florida News Tampa Baisakhi



Eye care Protect vision



Astrology June forecast



Classifieds Help wanted





## SAVETHESE DATES!

Photo courtesy of : Nima Film

Here are some important dates you want to note down on your calendar for later in the year.

#### **TAMPA BAY AREA INDIA FESTIVAL NOV. 1**

More than 12,000 people are expected at the 36th India Festival organized by the Gujarati Samaj of Tampa Bay.

#### **CENTRAL FLORIDA (ORLANDO) GUJARATI SOCIETY TO HOLD NAVRATRI**

The Gujarati Society of Central Florida will be holding its annual Navratri festivities. Tentative dates are Sept. 6, 13, 19-20 and 26-27.

**SOUTH FLORIDA (FORT LAUDERDALE**)

#### **DIWALI CELEBRATIONS NOV. 8**

The Festival of Lights is organized by the Indian Regional and Cultural Center (IRCC).

For more information on each event, please see page 12

33647 **KHAAS BAAT** 

**SWAMI** Mukundananda **PRESENTS DISCOURSE JUNE 23-27 IN TAMPA** 

Story, page 18

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## WHO'S WHO

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

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#### **EVENTS**

#### TAMPA/CLEARWATER/ST. PETERSBURG

**JUNE 4: GSTB SENIOR DAY;** organized by Gujarati Samaj of Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; 10:30 a.m. to 2:30 p.m.; \$10 for GSTB members, \$15 for non-members; lunch and entertainment; for information, call Jitubhai Vora at (941) 962-9774.

**JUNE 10: HANUMAN CHALISA;** second Tuesday of month; Vishnu Mandir Tampa, 5803 Lynn Road; 7 to 9 p.m.; for information, call Deo Gajadhar at (813) 817-9714.

**JUNE 18: ICC SENIORS GET-TOGETHER;** India Cultural Center, 5511 Lynn Road, Tampa; 11 a.m. to 3 p.m.; free seminar, lunch and entertainment; only for 65 years and older; for information, text email address along with your name to Bhikhu Nayi at (631) 560-2718 to receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

JUNE 21: INTERNATIONAL DAY OF YOGA; practitioners will present benefits of yoga, Hatha yoga, Pranayama, food as medicine, relaxation, laughter yoga, etc. followed by lunch; India Cultural Center, 5511 Lynn Road, Tampa; 8:30 a.m. to 12:30 p.m.; register at https://www.idytampa.org/;



for details, call Sundar Kalesekaran (Chair) at (813) 784-7860.

JUNE 23-27: FREE LIFE TRANSFORMATION PROGRAM; conducted by Swami Mukundananda, founder of JKYog; Hindu Temple of Florida, 5509 Lynn Road, Tampa; For more information about Swami's free Tampa program and to register, visit https://www.jkyoq.org/FL

**JUNE 28: 20th ANNUAL TAMPA BAY RATHA YATRA;** presented by Sanatan Mandir, 311 E. Palm Ave., Tampa; 4 to 9 p.m.; for information, call (813) 221-4482 or visit www. sanatanmandirtampa.org

JUNE 29: MINDFUL BALANCING DAY RETREAT; Highland Park Clubhouse, 11740 Casa Lago Lane, Tampa; 11:30 a.m. to 3:30 p.m.; \$50 per person can be sent via Zelle to (804) 516-9236 or email sangeetaJohri@gmail.com

### ORLANDO/CASSELBERRY/ALTAMONTE SPRINGS

JUNE 1: "WIFE HAPPY TOH LIFE HAPPY;" play presented by Gujarati Society of Central Florida; Olympia High School, 4301 S Apopka Vineland Road, Orlando; 6:30 p.m.; society members free; \$35 non-members; for information, call (407) 600-0971 or visit www.gujaratisocietycfl.com

JUNE 2-13: ENRICHMENT SUMMER CAMP; Hindu Society of Central Florida, 1991 Lake Drive, Casselberry; 9 a.m. to 4 p.m.; open for ages 4 to 14; \$100 per child per week; lunch/snacks provided; for details, call (407) 699-5277.

**JUNE 8: NEW AGE GROUP PICNIC;** Sanlando Park (pavilion 3), 401 W. Highland St., Altamonte Springs; 11 a.m. to 3 p.m.; music, games, antakshri; for information, call (407) 665-2100.

**JUNE 15: THE JOURNEY WITHIN;** meditation and wisdom with Gurudev Sri Sri Ravi Shankar; Hagerty High School, 3225 Lockwood Blvd., Oviedo; 5:30 to 7 p.m.; for tickets, visit aolf.me/jw-orlando

Disclaimer: Event details are subject to change. Please check with local organizers. Event submissions are free, e-mail information to editor@khaasbaat.com by the 20th.



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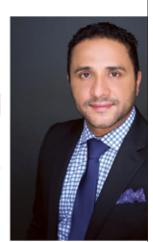
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#### MONTHLY EVENTS

SUNDAY, JUNE 1 (5:00 PM to 6:00 PM)

JHULALAY BHAJAN

#### FRIDAY, JUNE 6

- SAMUHIK SUNDER KAND PATH (5:30 PM to 7:00 PM)
- PARYAN (7:00 PM to 9:00 PM) ( By GURUJI ASHWIN PATAHAK )

#### SUNDAY, JUNE 8

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#### TUESDAY, JUNE 10 (5:00 PM to 8:00 PM)

- JYESTHA PURNIMA
- JAGNNATH DEV SNANA PURNIMA

#### SATURDAY, JUNE 14 (6:00 PM)

KRISHNA PINGAKSH CHATURTHI HAWAN

#### SATURDAY, JUNE 21 (8:00 PM)

YOGINI EKADASHI PUJA & AARTI

#### SUNDAY, JUNE 22 (6:00 PM to 8:00 PM)

- SURYA PRADOSH SHIV PUJA
- SATURDAY, JUNE 28 (4:00 PM to 9:00 PM) SHRI JAGANNATH RATH YATRA CELEBRATIONS



#### **ALCOHOL USE DISORDER**

By DR. VENKIT IYER, MD, FACS



In January of this year, former Surgeon General Dr. Vivek Murthy recommended that alcohol in any form should be discouraged, and alcohol bottles should have a warning label about its potential for health hazards, like warning labels on cigarette packages. This created a media stir and renewed the discussion about dangers of alcohol overuse. Even though most of us knew the risks of excessive drinking habits, small quantities such as one glass of red wine during social hours with dinner were considered acceptable or even healthy.

Alcohol is an addictive agent. In small quantities, it releases dopamine from the reward center of brain giving the consumer temporary mood elevation, euphoria, self-

confidence, garrulousness and comfort to socialize. However, the addictive nature of the substance makes the person drink more with increasing tolerance, loss of control and dependence. Environmental factors such as easy availability, peer pressure, exposure and social acceptance encourage further drinking. Eventually, the person becomes a chronic alcoholic and develops multiple medical problems. It is estimated that 283 million people worldwide are addicted to alcohol, with 3.3 million deaths from alcohol-related medical conditions. Twelve percent of



U.S. population is estimated to have alcohol use disorder (AUD). In addition, side effects lead to accidents, errors, neurological damage, homicides, domestic violence, cancers and other untold damages. Genetic factors, stress in life, overwork, loneliness, divorce and socioeconomic factors are causative issues. When parents drink regularly, children are likely to follow suit.

Excessive drinking leads to lethargy, sedation, balancing problems, slurred speech, tremors and blurry vision. Still higher levels of binge drinking causes vomiting, amnesia, respiratory depression, confusion and coma. When the person consumes narcotics or sedatives with alcohol, it can become fatal.

Chronic alcoholism occurs when a person takes four or five drinks per day or 10 to 15 drinks per week. Alcohol content is higher in spirits compared to beer. It becomes a disease characterized by inability to control drinking due to physical and emotional dependence. They drink covertly and in secrecy to hide the addictive habit while preoccupied with acquiring more alcohol bottles.

Chronic alcoholism results in diseases of almost all the organs in the body. Gastrointestinal manifestations include gastritis, peptic ulcers, esophagitis, nutritional deficiencies and pancreatitis. Cirrhosis of liver and portal hypertension lead to liver failure, jaundice, gastric and esophageal varices, hemorrhoids, varicose veins, ascites and clotting failure, leading to vomiting blood and bleeding per rectum. Neurological changes include dementia, delusions, confusion, hallucinations and a form of encephalopathy called Wernicke-Korsakoff syndrome. Cardiovascular system suffers from cardiomyopathy, hypertension, cardiac arrythmia and heart failure. The immune system is weakened, resulting in poor wound healing, muscle atrophies and infections. Sexual disorders and sleep disorders worsen. Pregnant women can damage the fetus by drinking during pregnancy. Cancers of mouth, throat, larynx, esophagus, stomach, pancreas, liver, colon and rectum and breast are more common among alcoholics. In general, life expectancy among alcoholics is reduced by ten years or more, due to a variety of medical problems.

Doctors are involved in treating disease manifestations or withdrawal symptoms rather than preventing the habit formation. The heath care system does not address causative factors or societal backgrounds. As a result, patients seek medical help late. The mainstay of treatment is counseling, behavioral therapy and group motivational therapy. Associations such as Alcoholics Anonymous (AA) provide good service. Medical detoxification and medication therapy are needed for others. Medications of value include Naltrexone, Acamprosate and Disulfiram. Worse situations may need IV fluids, electrolytes, nutritional support and high dose thiamine.

Many of these patients can have withdrawal symptoms, with tremors, insomnia, anxiety, headaches, palpitation and agitation. A worse manifestation is called delirium tremens when the person is agitated, hallucinating and disruptive. They may need stronger medications such as benzo-diazepam, barbiturates or propofol.

A bigger problem is relapse, where they seem to recover and fall back into the habit of heavy drinking again. Strong family support, emotional support and lifestyle changes are needed. The person will have to be motivated to overcome the habit. Retreats, prayer, scheduled exercise programs, cognitive activities, group activities, counselling sessions and positive thinking are useful measures.

Alcoholism is a social curse, and society must share some of the blame. The hospitality industry, retail industry, hotels, bars, restaurants, travel and entertainment industry, alcohol manufacturing companies along with corporate and government policies are partly responsible for encouraging this addictive habit among ordinary citizens. Efforts to establish prohibition have failed in the past. Public education and awareness, enforcement of legal restrictions and encouragement of community social programs are useful measures.

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

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#### **BIRTHRIGHT CITIZENSHIP UNDER SIEGE: THE SUPREME COURT'S CRUCIAL DEBATE ON EXECUTIVE ORDER 14160**

By DILIP PATEL and KHUSHBU PATEL



In a pivotal moment for immigration law and civil rights, the U.S. Supreme Court recently heard oral arguments in the highly controversial case of Trump v. CASA, along with two other significant cases: Trump v. Washington and Trump v. New Jersey. At the heart of these cases is President Donald Trump's Executive Order 14160, which seeks to redefine birthright citizenship — a right that has been a cornerstone of American law since the ratification of the Fourteenth Amendment over 150 years ago.

Specifically, Executive Order 14160, titled "Protecting the Meaning and Value of American Citizenship," is an executive order signed by President Trump on Jan. 20, 2025, that seeks to end automatic citizenship for children born in the U.S. unless at least one parent is a legal permanent resident or a U.S. citizen prior to the child's birth. Hence, even if the parents are in the U.S. in full legal status, such as H-1B or F-1 students, their children born in the U.S. would not be citizens by birth. Every court that has reviewed the issue has held that the Executive Order is unconstitutional and issued nationwide injunctions against implementation of the EO.

#### **The Historical Context**

To understand the stakes involved, we must first appreciate the historical backdrop. The Fourteenth Amendment, ratified in 1868, was designed to ensure that all individuals born in the U.S. are granted automatic citizenship. This legal principle has remained largely unchallenged until now. The Trump Administration argues that it seeks to correct what it sees as a judicial overreach that has extended birthright citizenship to individuals who should not qualify.

#### The Administration's Position

At the Supreme Court, the Trump Administration did not want the Court to

determine the validity of the Order but instead is seeking to limit the injunctions to only the people who sued the administration. This would force everyone else **KNOW YOUR PAST, PRESENT & FUTURE** SPECIALIZED IN: BRINGING LOVED ONES BACK, EVEN HOPELESS CASE Expert in Removing BLACK MAGIC Bad Luck Voodoo, Obeah, Witchcraft, & Evil Spirits 100% GUARANTEED RESULTS YOGI IS AN EXPERT IN REMOVING PROBLEMS LIKE \* BUSINESS \* DEPRESSION \* COURT CASES \* EVIL SPIRITS PROMISE \* WORK PROBLEM \* DRINKING PROBLEM \* BAD LUCK NO-BODY \* FINANCIAL PROBLEM \* HEALTH PROTECTION \* BLACK MAGIC CAN BREAK \* HUSBAND & WIFE PRO. \* CHILDLESS COUPLES \* REUNITE LOVERS PROTECTION + CHILDREN MISTAKES \* SEXUAL PROBLEMS \* STOP DIVORCE Green Pl

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affected by the executive order to fight their citizenship cases individually something many Justices found concerning.

Justice Sonia Sotomayor questioned this idea, pointing out the problems it could create if the executive branch could ignore circuit court decisions. Justice Kagan supported her concerns, stating that the administration's plan seemed chaotic and could lead to confusion about an important legal principle.

#### **The Real-World Implications**

The stakes are not only theoretical. New Jersey Solicitor General Jeremy Feigenbaum emphasized the practical consequences of the executive order: approximately 6,000 babies born out-of-state move to New Jersey each year. Without a single nationwide stay on EO 14160, state agencies would be left to guess the citizenship status of these newborns, leading to potential chaos in crucial systems such as Medicaid and public education.

Kelsi Corkran, representing CASA, reinforced this argument, pointing out that the EO makes no distinction between the named plaintiffs and the wider public. This lack of clarity requires a nationwide injunction to protect all affected individuals, not just a select few.

#### The Justices' Concerns

The Justices expressed visible concern about the implications of allowing the executive order to go into effect without broad legal protections. They grappled with the potential fallout: Justice Kavanaugh raised the question of who would inform maternity wards about citizenship procedures if the injunctions were lifted. The vague 30-day "ramp-up" period suggested by the U.S. Solicitor General D. John Sauer did little to ease these concerns.

Moreover, Justice Jackson warned that the administration's position could turn the judiciary into a game of "Catch Me If You Can," where the executive can ignore unfavorable decisions outside a select few districts. This concern was echoed by Justices across the ideological spectrum, indicating that the debate over EO 14160 goes beyond traditional partisan lines.

#### **What Lies Ahead**

Chief Justice Roberts hinted at a potential compromise, suggesting that the Court could expedite its decision on the merits while tightening the doctrine surrounding nationwide injunctions. This approach could allow for a careful balancing act —preserving the status quo while addressing the broader implications of the administration's actions.

As the Court deliberates, the potential decision is expected by the end of June 2025, and the implications for birthright citizenship, executive authority, and the rule of law are profound. With the Justices clearly uneasy about the chaos that could ensue without a nationwide injunction, the argument emphasizes the need for a robust judicial response to protect fundamental rights.

#### **Conclusion: The Path Forward**

The ongoing legal battle surrounding the EO is more than just a dispute over birthright citizenship; it is a test of the limits of executive power and the resilience of American democracy. As the Supreme Court prepares to make its ruling, the nation watches closely, aware that the outcome could reshape the landscape of citizenship and immigration law for generations to come.

In this moment of uncertainty, one thing remains clear: the courts have a pivotal role to play in safeguarding the rights of individuals against overreach, ensuring that the principles of justice and equality are upheld in an ever-evolving society. The implications of this case will ripple through the legal system, affecting not only those directly involved but also the fabric of American identity itself.

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



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#### **UNDERSTANDING STRESS: IT'S A RESPONSE, NOT A STATE**

By DR. ANJUM KUMBKARNI, M.D., MBA



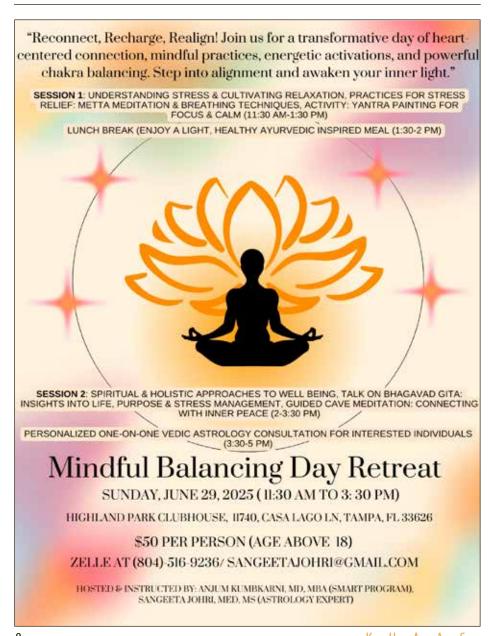
"I'm so stressed!" How often do we hear this from ourselves, our children, or even our elders? It has become such a common phrase in our homes, schools and workplaces. But let's pause and look at it a bit differently.

As an Indian physician, I've seen how this simple phrase can become a heavy burden especially in our community, where expectations are high, and personal sacrifices are often silently made.

Let's start with this idea: Stress is not a state of being; it's a response. According to Dr. Herbert Benson, founder of the Harvard Mind-Body Medical Institute and creator of the SMART (Stress Management

and Resilience Training) program, stress is "a sense of threat to our physical or emotional well-being, combined with the belief that we cannot cope with that threat."

What's important here is the belief, not just the situation. If we believe we cannot handle a situation, our body responds with what we call the stress response.



#### What Happens in the Body?

When this stress response is triggered, our body activates the "fight or flight" system. You may have heard the old example: a deer grazing peacefully hears the roar of a lion. The deer instantly runs. That's a life-saving response. In that moment, stress chemicals like adrenaline and cortisol flood the body, increasing the heart rate and preparing the body to either fight or flee.

Now think of our modern lives. Instead of the roar of a lion, we hear notifications, emails, social media updates, and news alerts; kids face the school pressure constantly. It's as if we are hearing many roars every single hour! Even when the threat is not real or not even ours, our body still responds as if it is.

#### Stress and the Brain

Stress starts in the lower part of our brain, which is the ancient part that reacts automatically. Unfortunately, when this happens, the front part of our brain, our intellect and thinking center loses focus and blood flow. That's why it's hard to make good decisions or concentrate when we're stressed. This is especially important for our students and working professionals to understand. When we're in stress mode, we're literally not thinking as clearly as we could.

Signs of Stress: Know the Symptoms

Stress shows up in many ways:

- Physical symptoms: sweaty palms, tight muscles, shaky hands, "butterflies" in the stomach, rapid shallow breathing;
- Medical symptoms: high blood pressure, palpitations, fatigue, sleep problems, frequent colds, even weight gain and blood sugar issues from elevated cortisol;
- Emotional symptoms: irritability, anxiety, or feeling overwhelmed.

Prolonged stress can also worsen autoimmune conditions or chronic pain, something I often see in my practice — especially in women who put their families before themselves.

#### So, What Can We Do?

The first step is to recognize when we are in a stress response. Awareness gives us the power to pause and ask: Is this threat real? Is it mine to solve?

When appropriate, we can shift ourselves into the relaxation response, which is a state where the parasympathetic (healing) part of our nervous system takes over. This is where breathing techniques, mindfulness, and meditation come in. Now the question is: what can we do in the exact moment we feel stress rising? Let me offer you one powerful answer: Take a breath. But not just any breath, take a diaphragmatic breath.

#### What Is Diaphragmatic Breathing?

Diaphragmatic breathing (belly breathing) is a technique that activates your relaxation response, the opposite of the fight-or-flight state. It helps calm the nervous system, lower your heart rate, and bring your body out of stress mode.

When we are stressed, we tend to take quick, shallow breaths from the chest. This keeps us in a state of alertness and tension. But when we breathe deeply from the diaphragm, a dome-shaped muscle just below your lungs, we signal the body that we are safe, and the mind can calm down.

This method is used by everyone from yogis in India to surgeons at Harvard and even children can learn it with ease.

In upcoming articles, I will walk you through simple practices rooted in science and tradition, that you can use in your daily routine to manage stress, improve focus and support emotional well-being for your entire family.

Let's learn to respond, not react and help our minds and bodies find balance in today's noisy world.

Anjum Kumbkarni, a board-certified internal medicine physician and Harvard SMART program trained meditation coach, can be reached at blissandmind@gmail.com

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#### THE HEALING BRUSHSTROKES: ART AS THERAPY FOR THE MIND

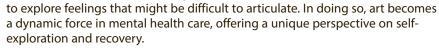
#### BY BRINDA PAMULAPATI



In the hustle of our daily routines, where stress and anxiety often take center stage, art emerges as a serene island of calm and creativity. For centuries, art has been more than just a form of expression — it's a profound means of healing, understanding and connecting with

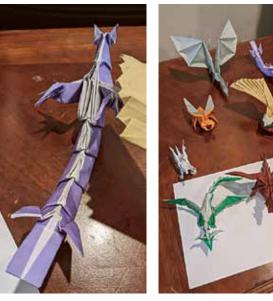
our inner selves. This connection is especially significant in our vibrant Indian-American community, where art forms a bridge between our rich heritage and modern American life.

Art therapy, recognized as a therapeutic discipline, employs the creative process of making art to improve a person's physical, mental and emotional well-being. It transcends conventional communication barriers, allowing individuals



Engaging in traditional Indian crafts such as embroidery, pottery or creating rangolis not only keeps us connected to our cultural roots but also serves as a therapeutic outlet. These activities involve attention to detail and repetitive, rhythmic motions that can be immensely soothing and meditative. Similarly, the creation of murals or participating in fine craft workshops can provide communal healing experiences, fostering a sense of belonging and collective identity.

Art is not merely an activity; it is a journey of becoming. When we engage with various forms of art — be it music, singing, dancing, acting, drawing, writing poetry, fiction or essays — we do more than hone our skills. Imagine singing in the shower or writing a poem just for yourself — these acts, unseen and unjudged, bring a sense of liberation and personal growth. We delve into the depths of our being, unraveling layers of our identity and expanding our soul into realms of the unknown. This process shapes us, molding us into who we are meant to become. Therefore, art should be pursued not for accolades or monetary gain, but as a profound, lifelong engagement that enriches us beyond measure.





- At home: Create a dedicated art corner where family members can engage with materials like clay, textiles or paints. Encourage children to create rangoli designs during festivals, which not only celebrates our heritage but also enhances their creativity and attention to detail.
- In the workplace: Offices can introduce art workshops as part of team-building activities. Displaying employee-created artwork around the workspace can boost morale and promote a positive work environment. Pottery or mural painting sessions can be especially relaxing, allowing employees to unwind and express themselves creatively.
- In corporate settings: Corporations can incorporate large-scale installations and murals that reflect cultural stories or values. Art can be utilized in corporate wellness programs, with activities like

group painting sessions or craft workshops aimed at reducing workplace stress and fostering a supportive community atmosphere.

• **Engaging children:** Schools and community centers can integrate art education more robustly by introducing diverse art forms. Children can participate in embroidery classes, pottery making and mural projects, which not only enhance their artistic skills but also help in emotional and social development.

The psychological benefits of engaging with art include significant reductions in stress and anxiety, improvements in mood, and the promotion of a focused state of mind similar to meditation.

In conclusion, the relationship between art and mental health is profound. As we navigate the complexities of modern life, let us turn to art not just as a hobby or an aesthetic pursuit, but as a vital component of our wellness toolkit. Whether through community art classes, gallery visits or simply engaging in a craft at home, art provides a therapeutic journey that enriches both the mind and soul.

Brinda Pamulapati, owner/managing director, of Venvi Art Gallery in Tallahassee, can be reached at (850) 322-0965 or visit www.VenviArtGallery.com

#### **YOUR RETURN IS FILED! 3 THINGS TO KEEP IN MIND POST-FILING**



#### By TEJAL DHRUVE

Most people feel some relief after filing their income tax returns each year. But even if you've successfully filed your 2024 return, you may still have questions. Here are three common ones.

#### 1. What's the Status of Your Refund?

You can learn the status of your tax refund using an IRS online tool. Go to irs.gov and click on "Get Your Refund Status"

You'll need your Social Security number, filing status and refund amount.

#### 2. What if You Forgot to Report Something?

In general, you can file an amended tax return and claim a refund within three years after you filed your original return or within two years of the date you paid the tax, whichever is later. So, if you filed your 2024 tax return on April 15, 2025 (the due date for 2024 returns), and barring any changes in the rules, you'll generally have until April 18, 2028 (because April 15 is a Saturday and April 17 is a holiday in Washington, D.C.) to amend your return.

However, there are a few situations when you're allowed more time to file an amended return. One example is claiming a bad debt deduction. Generally, you may amend your tax return to claim a bad debt for seven years from the tax

return's due date for the year the debt became worthless.

#### 3. How Long Must You Keep Tax Records?

Retain tax records as long as the IRS can audit your return or assess additional taxes. The statute of limitations is generally three years after filing, meaning most 2021 tax year records can now be discarded if you filed by the April deadline in 2022. If you filed an extension, keep records from the extended due date for three years.

The statute extends to six years for substantial underreporting (over 25% of gross income). There's no time limit if you never filed or filed fraudulently. So, keep actual tax returns indefinitely to prove legitimate filing.

Retirement account records should be kept until the account is depleted, plus three (or six) years. Real estate and investment records should be kept for as long as you own the asset, plus at least three years after selling, or six years to be extra cautious.

Being diligent with recordkeeping can help you avoid IRS issues down the line.

#### **Still Have Questions?**

Contact the office for help finding answers about your refund, filing an amended return or record retention.

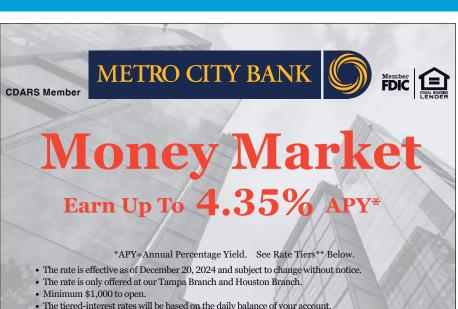
Tejal Dhruve, CPA, LLC, a full-service tax and wealth management firm with offices in Wesley Chapel, Florida, and Dublin, Ohio, can be reached at (614) 742-7158 or email info@dhruvecpa.com



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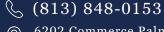
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**SAVE THESE DATES!** Cont'd from page 1

#### **TAMPA BAY AREA INDIA FESTIVAL NOV. 1**

Organized by the Gujarati Samaj of Tampa Bay, the daylong 36th India Festival will be held from 10 a.m. on Saturday, Nov. 1, at the Florida State Fairgrounds, 4800 U.S. 301 N. More than 12,000 people are expected to attend. As always, booths in the Expo Hill will offer clothes, jewelry, arts and crafts, photo studio and home décor/furniture and more. There also will be numerous eateries



Photo courtesy of: Nima Film

selling delicacies such as samosas, bhel puri, chicken curry and dosas.

In the entertainment area, performers will be adorned in colorful attire for categories of dance competition in various age groups - garba, raas, folk and bhangra. Several closed-circuit TV monitors will be set up so people can shop and eat while watching the dances.

This year's India Fest chair is Ajit Shah and can be reached at chair@indiafesttampa.org For information, visit www.indiafestivaltampabay.com

#### **CENTRAL FLORIDA (ORLANDO) GUJARATI SOCIETY TO HOLD NAVRATRI**

The Gujarati Society of Central Florida has tentatively set the following times/dates for its Navratri festivities – 8 p.m. to 2 a.m. Sept. 6, 13, 19-20 and 26-27. Venue has to be determined. For updates, visit www.gujaratisocietycfl.com

#### **SOUTH FLORIDA (FORT LAUDERDALE) DIWALI CELEBRATIONS NOV. 8 IN FORT LAUDERDALE**

The Indian Regional and Cultural Center (IRCC) will celebrate the 13th Diwali Festival of Lights, from noon to 10 p.m. Saturday, Nov. 8. The venue is yet to be determined. Performances will include Bollywood/folk dances, showcases Indian clothing, jewelry,

dance, music, art and cuisine. Rangoli competitions are also planned.

For tickets and information, including sponsorship opportunities, vendor booths, donations and volunteering, visit https://irccflorida.org/



#### TAMPA BAY RATHA YATRA TURNS 20!!

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Saturday | Jun 28 | 4:00 - 9:00 PM

Special Attraction: Bada Singhara Besha (7:00 - 8:00 PM)

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**Devasnana Purnima** Ceremonial Bathing Of Deities Tuesday | Jun 10 | 5 - 8 PM

Naba Joubana Besha Deities in Rejuvenated Forms Friday | Jun 27 | 5 - 8:00 PM

Return Chariot Festival

Bahuda

Saturday | Jul 5 | 5 - 8:00 PM

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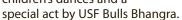
For more details and sponsorship please visit: [Click Here] https://sanatanmandirtampa.org/





## PUNJABI ASSOCIATION OF AMERICA, TAMPA CELEBRATES BAISAKHI WITH CULTURE AND **COMMUNITY GIVING**

The Punjabi Association of America, Tampa (PAA) hosted a vibrant Baisakhi celebration April 19 at the India Cultural Center. drawing nearly 500 guests. The evening was a festive showcase of Punjabi culture, featuring traditional food, music and high-energy performances, including giddha, bhangra, children's dances and a





association's ongoing commitment to supporting local causes. This year, PAA honored Feeding Tampa Bay with a donation, recognizing the nonprofit's vital role — especially following recent weather-related challenges. The check was presented by Dehra, Vinay Taneja and Sunny Sidhu to Stefanie Wertovitch, Development



Officer at Feeding Tampa Bay.

Baisakhi, traditionally a harvest and religious festival, has grown into a celebration of community, heritage and gratitude. As the dance floor opened, guests enjoyed a joyful evening of Bollywood and Punjabi music, creating lasting

memories. According to Dehra and Treasurer Dr. Hiroo Kapur, plans are already in motion for an even larger celebration in 2026. For membership or business inquiries, email punjabitampa@gmail.com

#### PROTECT YOUR VISION THIS SUMMER

By DR. ARUN GULANI



We all look forward to June as the month brings bright days and warm weather. It's the season to step outside, enjoy the sun and make memories. But while we're out there living life, it's important not to forget that our eyes need protection too. The summer sun's rays can be stronger than we think, and the heat, allergens and activities we enjoy can take a toll on our vision if we're not careful.

Ultraviolet rays, or UV rays, are invisible but harmful. They can damage the eyes over time and increase the risk of conditions like cataracts and macular degeneration. Even a short time without protection can

cause discomfort or more serious issues like photokeratitis — essentially sunburn to the eye. So, wearing sunglasses that block 100 percent of UVA and UVB rays is not just a fashion choice — it's a necessity. I always recommend wrap around styles because they help keep harmful rays from sneaking in at the edges.

Summer also brings dry air, whether from the heat or a/c, which can cause your eyes to feel irritated or gritty. Drinking plenty of water and using preservative-free lubricating drops can help keep eyes comfortable. And if allergies bother you, especially with the pollen that peaks around this time, avoid rubbing your eyes — even though it's tempting. Rubbing only makes things worse. Instead, rinsing your eyes with clean water or using allergy drops can bring relief.

Swimming pools, lakes and oceans are wonderful for cooling off but can introduce irritants or bacteria to eyes. Goggles aren't just for competitive swimmers — they're a smart choice for anyone spending time in the water. And if you're playing sports or working outside, protective eyewear can prevent injuries that sometimes happen

too quickly to react to.

Kids, especially, need our help with eye protection. Their eyes are more sensitive to UV rays, and besides children tend to spend hours outside. Make sure they wear good sunglasses, hats with wide brims, and understand why it's important not to rub their eyes or swim with contact lenses. Regular eye checkups are equally important, especially if kids are active or have a family history of eye issues.

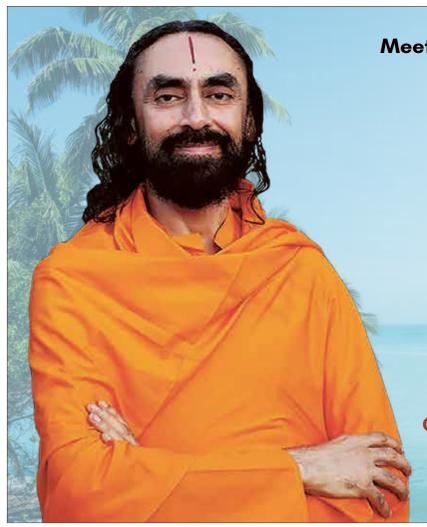
Nutrition also plays a big role in eye health. Vitamins like A, C and E, omega-3 fatty acids and antioxidants such as lutein and zeaxanthin, support vision and help protect eyes from damage. Eating colorful fruits and vegetables is one of the simplest, most effective ways to keep eyes healthy for the long term.

Today's eye care has advanced tremendously. Treatments like next-generation dry eye therapy (MOIST®) and new surgical techniques can restore vision even in cases once thought untreatable. If you or someone you know struggles with dry eyes, irritation, or vision problems, don't settle for the idea that nothing can be done. There are often real, effective solutions available that can improve comfort and clarity — often without invasive surgery or long recovery times.

If you notice sudden changes in vision, persistent redness, pain or discharge, seek professional care promptly. And don't skip your annual eye exam — many eye conditions show no symptoms until they've progressed.

Summer is a time to enjoy life, family and all the beauty around us. Protect your eyes so you can see it all clearly and comfortably, not just this summer but for many years to come.

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. qulanivision.com



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By Swami Mukundananda

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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) This month may test patience. Situations might take longer to unfold than expected, especially in relationships and partnerships. While the results may be positive, they'll require extra effort and perseverance. Don't let stress take over — mental wellbeing is just as important as goals. Financially, relief is on the horizon for some, many will begin to notice less pressure. Focus on balance, avoid overthinking, and maintain a steady pace.

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) Month may bring a shift in mindset — you're more inclined to save than spend, which is a wise move considering the favorable financial atmosphere. Career-wise, it's a time of growth and increased stability, with positive developments unfolding in professional and personal life. Health may improve, especially if you've been dealing with long-standing issues. Just be mindful of harmony at home and don't neglect emotional connections.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (first 3 parts) Your income may rise, but so will your expenses — try not to let this balance out to zero. Career prospects, particularly in finance and related fields, look promising, especially for those considering a job change. While love and passion are on the rise, be cautious in social settings, on the road, and with diet moderation is key to maintaining your well-being.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22)Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Things might feel sluggish, and staying motivated could be a challenge. The key is to tackle problems as they come, rather than delaying action. Keep an eye on spending, and make sure both your work and home life receive the attention they need. Mentally, you might feel scattered, so stay grounded and focused. Despite hurdles, small victories will keep your spirits lifted.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) This is a time to practice restraint — emotionally, financially and physically. Impulsive reactions could lead to unnecessary stress, so approach situations calmly. Health should be a priority, particularly if you've been ignoring symptoms. Your energy might feel scattered, and home life will require nurturing. Be mindful of how you're using your resources — both time and money.

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) A few surprises could work in your favor — financially and romantically. This is a good month for wrapping up matters related to insurance, investments or other long-pending claims. Health may require attention, especially for recurring issues. Things look peaceful at home, and emotionally, many are likely to feel more fulfilled. Professionally, it's best to hold off on major changes and stay on course for now.

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)

The month offers a mix of joy and growth, especially in matters of love, finances and personal energy. You're in a strong position to make meaningful progress, though some minor health issues may need attention. With balance returning to various aspects of life, some efforts are likely to be recognized — just make sure to maintain that work-life equilibrium.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22)Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Be cautious with your words at work, and avoid gossip or conflicts, especially with colleagues. There may be some tension, but you have the inner strength and clarity to make bold decisions — especially in education or personal growth. Prioritize family time and look after emotional health. Meditation or quiet time can help center you when things feel overwhelming.



#### **JUNE FORECAST**

Cont'd from page 14

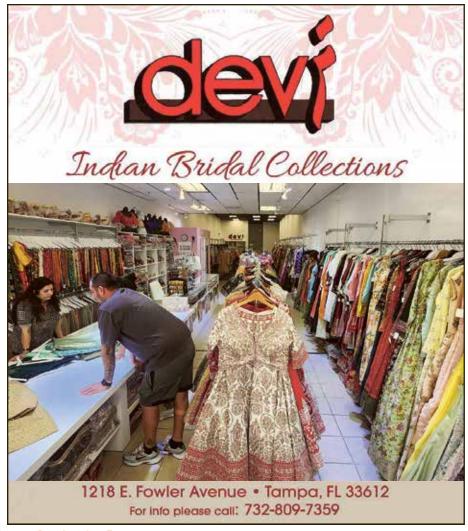
SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec.21)
Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)
Children and their needs may take center stage. Bonding with loved ones is strong, and for some, commitments may be more serious. While a few physical discomforts might linger, it is your determination that will help rise above obstacles. Despite a few financial and domestic bumps, the big picture is promising. Keep the mind clear, goals visible, and faith intact — it's a good month overall.

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) Many are likely to see advancements in career – be it a promotion, new job or a raise. That said, self-doubt may still linger. Stay persistent and don't be discouraged if recognition feels delayed. In other areas, like relationships and home life, a calm and measured approach may work best. Watch your health and avoid overindulgence. Financially, staying mindful with spending will keep one on track.

AQUARIUS / Kumbha (Air sign, ruling planet is Saturn) – (Jan. 21-Feb. 19)Saturn Sign - Stars covered: Dhanishta (last 2 parts) Satabhisha, Purva Bhadra Pada (1st 3 parts) Many of you are in a strong phase with support from most planetary movements. Love, work and personal satisfaction are all on the upswing. That said, rising expenses may become a concern, so budgeting is a wise idea. Address health issues promptly. While work may be intense, domestic life offers much-needed comfort and joy.

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20)Jupiter Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi This seems like a lucky month overall, though it's important to avoid risky behaviors — particularly with health and safety. Opportunities are ripe on both personal and professional fronts, and the ability to adapt may help you make the most of them. Love is fulfilling and home life feels stable. Just make sure to keep health in check and stay mindful of your physical well-being.

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



#### THE STUDY OF 'BUSINESS' AND WHAT YOU NEED TO KNOW ABOUT CAREER PLANNING

By ROBERT A.G. LEVINE



Let's start with a simple truth: We're all in business (at least those of us who work for a living). It's called "capitalism." What we do, how we do it, where we do it ... these variables define our daily routines.

But before we go too far, please accept my personal biases. First, I worry that specialized business programs are too limited. Second, I wish for all of our students to learn at least the minimum necessary to be successful in business. Why are deep, intensive business curricula too limiting? Because in my opinion, a career involves three factors: your knowledge and skills; your personal nature; and the

industry in which you work.

Business programs provide knowledge and skills but do not focus upon your personal abilities and limitations, nor do they help you identify the best industries in which you apply yourself. For these reasons, I strongly recommend that students look beyond business coursework to identify learning opportunities that identify and amplify the other two career attributes.

As example, my first industry was law, my second was marketing, and now I work in the education field. Those are very different areas of commerce.

And what about your nature? Are you a natural CEO, or are you better as a COO, a CFO, a mid-level manager or perhaps a worker who is not weighed down by the needs of the many? You will perform better when you're in a position that matches your innate abilities and preferences. Remember the Peter Principle: people rise to their level of incompetence, after which they rise no further. Not every job is for every person.

That being said, how do we best understand "business" as a working concept? To the uninitiated, there are a lot of areas one can study, and it can be dizzying. Bryant University, for example, offers a Bachelor of Science in Business Administration (with 11 separate concentrations), a Bachelor of Science in Data Science, a BS in Entrepreneurship, and a BS in International Business. And that's just in their College of Business. There are more business majors (like Applied Economics) in Bryant's College of Arts and Sciences.

I like to simplify everything into what I call "The 3 M's" – Money, Management, and Marketing.

"Money" relates to currency. Things like accounting, bookkeeping, and finance (with a small "f") involve money, are often historical, but are used to make strategic decisions. To my eye, introverts do better in this area, although there are exceptions to every rule.

"Management" involves the internal workings of the organization. By analogy, it's the motor of the vehicle and all of its working parts, but not necessarily where the vehicle is going. Simply, management involves the always-challenging balance of two things: human resources and material resources.

"Marketing" is my term, not the commonly accepted concept that lies somewhere between branding and sales. To me, marketing involves everything that relates to the interaction of the business with the outside world (the "market," if you will). Under this umbrella, you will find sales, advertising, traditional marketing, customer service, the Cult of Apple, even product design. Embrace the phrase "the customer is always right" (within reasonable limitations). Steve Jobs forgot that truism, and after designing two of the world's greatest computers, he was fired from his own company because the public did not want to purchase those brilliant machines. Oops!

To all of our students, and for everyone out there, please learn at least the basics of these three M's. Otherwise, someone else will determine your career (and economic) future. If you wish, take the courses pass/fail, online at your own pace, or learn the stuff through self-study. Just understand the rules of the game.

And for those intent on obtaining a degree in business, consider programs in the liberal arts and sciences as viable options. Business programs tend to teach, well, business and only business. They have more requirements, less flexibility, and their depth can be limiting. Remember, you'll learn more in the first few months of a job than from all the preparation for the job because on the job, you'll be immersed. From a school of Arts & Sciences, you can take classes in business school, but you are more likely to gain broader skills that, magically, tend to become very important as you progress in your career. Regardless, before committing (or even applying) to a program, look carefully at the classes you must take (they differ from college to college).

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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#### **SWAMI MUKUNDANANDA PRESENTS DISCOURSE JUNE 23-27 IN TAMPA**

#### Story provided by JKYog

Swami Mukundananda, founder of JKYog, an IIT-IIM alumnus, and an internationally best-selling author, will be in Tampa from June 23-27 at the Hindu Temple of Florida, 5509 Lynn Road, for the much-awaited free Life Transformation Program. The series will feature enlightening discourses based on his best-selling book, "7 Divine Laws to Awaken Your Best Self." Swamiji will share time-tested methods to increase happiness, productivity and success, and thus, achieve more meaningful and fulfilling lives. Swamiji's programs across the U.S. and India have improved and transformed the lives

of multitudes of people. His teachings are rooted in ancient Swami Mukundananda scriptures and modern science, offering invaluable guidance for navigating the challenges and complexities of our lives.

Each program starts at 6:45 p.m. with a special Meet and Greet opportunity with Swamiji, followed by his discourse and aarti. Dinner prasad will be served daily after the program. Also, there will be daily morning walks and Satsang with Swamiji, providing opportunities to interact directly with him and ask questions.

Swami Mukundananda is a much sought-after speaker at companies like Google, Amazon and Apple, as well as universities such as IIT, IIM, MIT, Yale and Stanford. He is also spearheading the building of Jagadguru Kripalu University, a 100-acre campus in Orissa.

For more information about Swami's free Tampa program and to register, visit https://www.jkyog.org/FL

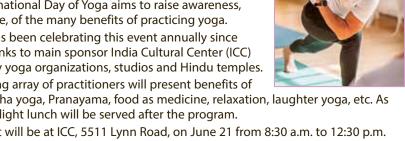
TAMPA ICC TO HOLD INTERNATIONAL **DAY OF YOGA JUNE 21** 

Recognizing the universal appeal of yoga, the United Nations proclaimed June 21 as the International Day of Yoga in December 2014 by a resolution proposed by India and endorsed by over175 member states. The International Day of Yoga aims to raise awareness. worldwide, of the many benefits of practicing yoga. Tampa has been celebrating this event annually since

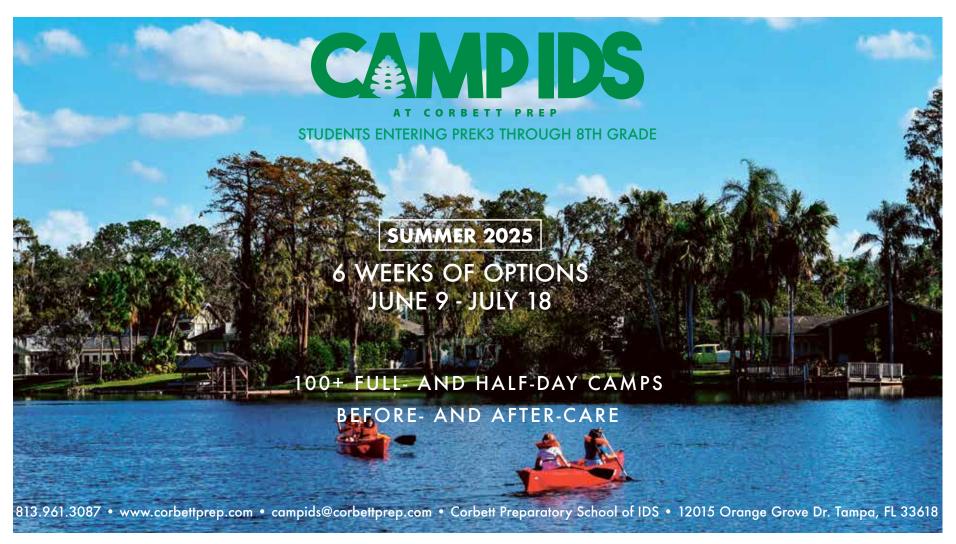
2015, thanks to main sponsor India Cultural Center (ICC) and many yoga organizations, studios and Hindu temples. An exciting array of practitioners will present benefits of

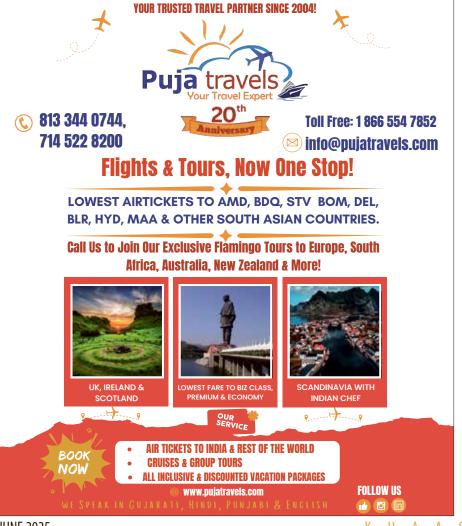
yoga, Hatha yoga, Pranayama, food as medicine, relaxation, laughter yoga, etc. As always, a light lunch will be served after the program.

The event will be at ICC, 5511 Lynn Road, on June 21 from 8:30 a.m. to 12:30 p.m. Register at https://www.idytampa.org/ For details, call Sundar Kalesekaran (Chair) at (813) 784-7860.











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