

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

NOVEMBER 2024

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35th ANNUAL TAMPA INDIA FESTIVAL NOV. 23

By **NITISH S. RELE** – editor@khaasbaat.com



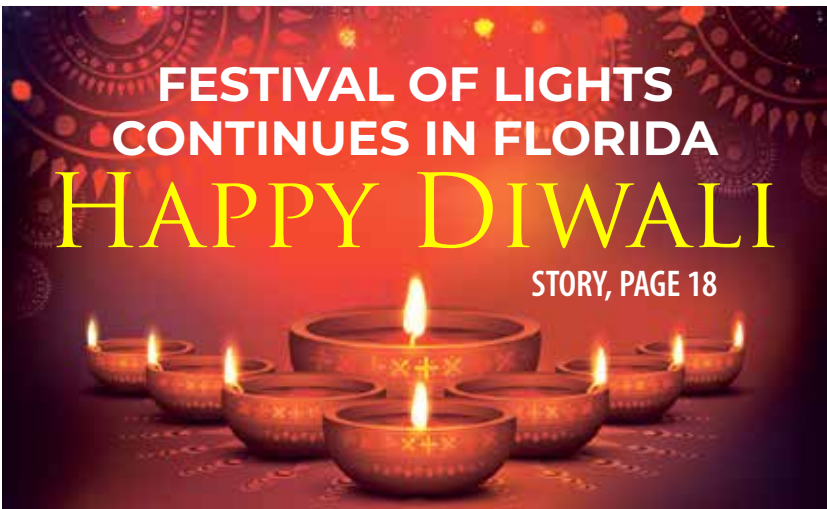
Nikunj Patel

Holding an event successfully for 35 years is truly commendable. Hats off to Gujarati Samaj of Tampa Bay for the annual India Festival that celebrates Indian culture and heritage. The daylong event will be on Saturday, Nov 23, at the Florida State Fairgrounds. About 8,000 to 10,000 people are expected to attend, according to Event Chair Nikunj Patel. The festival has become

one of the biggest and largest in the Southeast in the last three plus decades.

In the Entertainment Hall, performers of all ages will be decked out in traditional attire for four categories of dance competition – garba, raas, folk and bhangra. Throughout the hall, several closed-circuit TV monitors will be set up. This year, one major change will be the shifting of vendors to the nearby Special Events Center. Event Chair Patel informs us that the move is due to damage caused by Hurricane Milton to the Expo Hall where vendors are typically set up.

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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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INDIA FESTIVAL

Cont'd from page 1

About 200 booths will offer a variety of fashion, jewelry, arts and crafts, and home décor. Just outside the hall, food vendors will offer a variety of Indian delicacies from samosas to chicken tikka to bhel puri and of course everyone's favorite chai.

Indian-American communities from Miami, Fort Lauderdale, West Palm Beach, Melbourne, Daytona Beach, Jacksonville, Gainesville and Ocala among others will be participating in dozens of competitions.

India Festival will be from 10 a.m. to 10 p.m. at the Florida State Fairgrounds, 4800 U.S. 301 N., Tampa. Tickets are \$14 for adults; \$12 for children 5 to 12 years. Kids under 5 are free. Parking is \$14.

For information, call Nikunj Patel at (727) 804-4513 or visit www.indiafesttampa.org

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EVENTS

TAMPA/CLEARWATER/ST. PETERSBURG

NOV. 6: 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 Mahesh Modha at (813) 476-1540.

NOV. 10: MUSICAL CONCERT; presented by Celebration Media; Karthik Devaraj and Vijay TV Super Singer Stars; Chamberlain High School, 9401 N. Blvd., Tampa; 4 to 7:30 p.m.; for information, call (813) 765-2132.

NOV. 12: 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.

NOV. 14-17: INNER ENGINEERING TOTAL; conducted by a trained instructor; Tampa Woman's Club, 2901 Bayshore Blvd., Tampa; for information, call (813) 413-1661 or visit www.innerengineering.com/tampa



NOV. 16: AKSHAYA PATRA WEST FLORIDA GALA; India Cultural Center, 5511 Lynn Road, Tampa; 5:30 p.m.; keynote speaker is author/

executive Rishad Tobaccowala; for information, call Dr. Snehal Parikh at (941) 518-6298 or visit www.apusa.org

NOV. 20: 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.

NOV. 23: ANNUAL INDIA FESTIVAL; organized by the Gujarati Samaj of Tampa Bay; Florida State Fairgrounds, 4800 U.S. 301 N., Tampa; 10 a.m. onward; for information, call India Fest Chair Nikunj Patel at (727) 804-4513 or visit www.indiafestivaltampabay.com

DEC. 8: DR. PAL'S LAWS OF WEIGHT LOSS; presented

by Sakthi Yogalaya; 5 p.m.; 90 minutes of laughter for your health; Leto High School, 4409 W. Sligh Ave., Tampa; for information, email sakthiyogalay@gmail.com

ORLANDO/CASSELBERRY/MAITLAND

NOV. 9: NEW AGE GROUP MONTHLY MEET; organized by Hindu Society of Central Florida New Age Group; 1:30 to 3:30 p.m.; community hall, 1994 Lake Drive, Casselberry; interfaith reunion; speakers of all faiths invited; tea/coffee party, snacks; free entry to everyone by RSVP only, hscfnwagegroup@gmail.com

NOV. 23: 6th ANNUAL HOLIDAY GALA & AWARDS; organized by Indian American Business Association & Chamber; Rosen Shingle Creek, 9939 Universal Blvd., Orlando; 5 p.m.; live show/entertainment, music/dance performances, awards; call Yogi at (407) 970-5305 or visit www.iabagala.com

DEC. 7: GROUP DANCE COMPETITION; organized by Gujarati Society of Central Florida; Olympia High School, 4301 S. Apopka Vineland Road, Orlando; begins at noon; minor, junior, senior, adult, university categories; free for members, \$25 non-members; for information, call Paresh at (407) 600-0971 or visit www.gujaratisocietycfl.com

FORT LAUDERDALE/WESTON

NOV. 8-17: 39th ANNUAL FORT LAUDERDALE INTERNATIONAL FILM FESTIVAL; Films of India will be presented: "A Boy Who Dreamt of Electricity" on Nov. 8-9 and "The Umesh Chronicles" on Nov. 12 and Nov. 17; for details, visit www.fliff.com

NOV. 10: AKSHAYA PATRA SOUTH FLORIDA GALA; Bonaventure Town Center Club, 16690 Saddle Club Road, Weston; 5 p.m.; Bollywood extravaganza with Omi Vaidya; for information, visit www.apusa.org or email rrajgopal2660@gmail.com

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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MONTHLY EVENTS	WEEKLY EVENTS
FRIDAY, NOVEMBER 1 (6:00 PM to 8:00 PM) <ul style="list-style-type: none"> • KIDS FIRECRACKERS (BRING YOUR OWN) • RANGOLI DECORATION • DHARSHAN & AARTI SATURDAY, NOVEMBER 2 (9:00 AM to 9:00 PM) <ul style="list-style-type: none"> • GUJRATI NEW YEAR BESTU VARSH • AARTI TIMINGS (10 AM, 12 PM, 4 PM and 7 PM) SUNDAY, NOVEMBER 3 (6:00 PM to 7:30 PM) <ul style="list-style-type: none"> • GOVERDHAN PUJA • ANNKOOT / 56 BHOG DARSHAN • BHAJAN KIRTAN & AARTI <p>(Maha Prasad will be served after the Aarti)</p> FRIDAY, NOVEMBER 8 (6:30 PM to 8:00 PM) <ul style="list-style-type: none"> • JALA RAM JAYANTI TUESDAY, NOVEMBER 12 (6:00 PM) <ul style="list-style-type: none"> • DEV UTHAYANI EKADASHI THURSDAY, NOVEMBER 14 (6:30 PM) <ul style="list-style-type: none"> • TULSI VIVAH FRIDAY, NOVEMBER 15 (7:00 PM) <ul style="list-style-type: none"> • KARTIK PURNIMA DEV DIWALI • 1000 DEEPA DARSHAN MONDAY, NOVEMBER 18 (5:30 PM) <ul style="list-style-type: none"> • GANESH CHATURTHI HAVAN THURSDAY, NOVEMBER 28 (6:00 PM to 8:00 PM) <ul style="list-style-type: none"> • PRADOSH PUJA SATURDAY, NOVEMBER 30 <ul style="list-style-type: none"> • SHANI AMAVASYA ABHISHEKAM 	EVERY MONDAY - 6:30 PM <ul style="list-style-type: none"> • SHIV ABHISHEK AND PUJA EVERY TUESDAY - 7:00 PM <ul style="list-style-type: none"> • SUNDERKAND PATH • HANUMAN CHALISA EVERY THURSDAY - 7:00 PM <ul style="list-style-type: none"> • ALL SADGURU & SHIRDI SAI BABA BHAJAN SATSANG <p>NOVEMBER 3 Sponsorships</p> <p>Govardhan Puja 56 Bhog Annkut Mukhya Yajmaan: \$1001 Food: \$501 Aarti: \$51</p> <p>Temple Kitchen is Fully Operational Now!!</p> <ul style="list-style-type: none"> • Snack to buy • Prasadam Sponsorships • Take Away Catering will be available soon.

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ACHES, PAINS AND ARTHRITIS

By DR. VENKIT IYER, MD, FACS



Aches and pains of body parts or stiffness of bones and joints are common problems noticed by almost everyone from time to time. Fortunately, the vast majority recover after a few days. However, there are instances when the problem lingers long as a chronic discomfort, requiring medical attention. Most common are discomforts involving upper and lower extremities and back pain. All such painful conditions are lumped together as arthritis in colloquial language.

Musculoskeletal sprains occur from sporting injuries, falls, slips, lifting heavy objects, sudden jerky movements, accidents, bad sleeping postures or from intentional

injuries. The area gets swollen, may develop bruises or discolorations, along with difficulty in moving the affected body part associated with pain. They require rest, ice packs, immobilization or splinting, elevation and pain medications such as ibuprofen. Recovery is usually expected within a week.

Similar aches and pains can occur because of infections, particularly viral infections such as Covid-19. Dengue fever and chikungunya are well-known in this category and are nick-named as bone-breaking diseases. Several bacterial infections can cause septic arthritis. Most common infection of this type is staphylococcal arthritis. Bacteria can settle in from another part of the body or as a complication of previous joint surgery.

Two widespread types of arthritis affecting older people are osteoporosis and osteoarthritis. Often, they are named as arthritis of old age.

In **osteoporosis**, the bone becomes brittle and thin and can easily break resulting in fractures. Calcium, which is the strengthening chemical, is lost from bones resulting in demineralization. Conditions such as deficiency of Vitamin D, diabetes mellitus, alcoholism, post-menopausal state in women, hyperparathyroidism, renal failure, poor diet, malabsorption and multiple myeloma are some of the causes. Even minimal pressure, body turn, or slip can result in fracture of hip or compression of vertebrae. Vigorous coughing can lead to fractures of ribs. They need to be evaluated by a physician since they may require certain medications or hormone replacements. Food items that are rich in calcium such as milk and dairy products, green leafy vegetables and variety of fruits are encouraged. One may take Vitamin D supplements. Morning walks in sunlight are helpful along with mild non-weight bearing exercises.

Osteoarthritis is an age-related arthritis of joints. The cartilage in the joints that act as a cushion between bones gets worn out and cell proliferation occurs in and around the joint leading to swelling, contractures, pain and limitation of joint movements. X-rays show loss of joint space, osteophyte formation and sclerosis at edges of the bones. Slowly, it becomes more and more disabling with pain and inability to ambulate. Initial treatment is with non-steroidal pain medications, physiotherapy, non-weight bearing exercises and control of obesity. Injection of certain medications or cortisone into the joint area is tried for temporary relief. Finally, they may end up requiring surgical procedures from simple arthroscopic procedures to total joint replacements.

Rheumatoid arthritis is an autoimmune disorder that affects small joints, causing pain, swelling, deformity, nodule formation, along with general symptoms such as malaise, anorexia, weight loss, anemia, eosinophilia, splenic enlargement, vasculitis, keratoconjunctivitis, interstitial fibrosis and amyloidosis. Blood tests show elevated ESR and positive rheumatoid factors. Initial treatment is with simple medications and physiotherapy. Advanced cases will require special immunosuppressive medications, steroid injections or surgical corrections.

Gout is related to excess amount of uric acid in the blood. It could be due to overproduction of urates or underexcretion of urates. Excess uric acid leads to crystal formation and deposition of white powdery chalk like material in the tissues in and around the joints. This results in inflammation, swelling and formation of localized lumpy mass, along with episodes of excruciating severe pain. Patients are advised to avoid high purine food items such as shellfish, meat items and alcohol. Hydration is recommended. They may require medications for pain, inflammation and reduction of uric acid levels.

Upper limb musculoskeletal disorders can be painful and disabling. These include conditions such as rotator cuff problems, biceps tendon rupture, olecranon bursitis, tennis elbow, carpal tunnel syndrome, Dupuytren's contracture, and adhesive capsulitis, otherwise called as frozen shoulder. The causes can be related to repeated minor trauma, genetic or inflammatory. Initial treatments are with medications, physiotherapy or steroid injections. Many will end up requiring surgery.

Hip fracture is likely to affect older individuals and almost always requires surgery. Common causes are osteoporosis, poor vision, balancing problems and accidents resulting in falls. Patients experience severe pain and inability to ambulate. It is more frequent among women. The fracture often leads to further complications such as blood clots in lungs or legs, bedsores, pneumonia, depression and loss of strength, eventually leading to death. Precautionary measures should be taken to avoid falls in the house and to reduce the incidence of osteoporosis.

Back pain is mostly due to muscle sprain or lifting excessive weight. It can also be caused by intervertebral disc prolapse pinching on nerves. Other rare causes are cancer, obesity or ruptured aortic aneurysm. Acute musculoskeletal problems recover with pain medications, physiotherapy and rest. Persistent back pain, especially those associated with neurological deficits, needs evaluation with MRI scans. Some may require surgical interventions.

There are several other types of arthritic conditions, less common in incidence. All patients with severe or persistent pain should undergo physical examination. Prompt evaluation and treatment will help.

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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USCIS UPDATES GUIDANCE ON CHILD STATUS PROTECTION ACT (CSPA) AGE CALCULATION

By KHUSHBU PATEL and DILIP PATEL



In another recent significant development for noncitizens seeking to navigate the complexities of U.S. immigration, the U.S. Citizenship and Immigration Services (USCIS) on Sept. 25, 2024, updated its guidance in the Policy Manual concerning the Child Status Protection Act (CSPA). This update aims to clarify the age calculation for applicants who demonstrate extraordinary circumstances in failing to timely take required steps, ensuring that these individuals receive fair treatment as they pursue immigration benefits.

The Child Status Protection Act, which was enacted in 2002, was designed to protect the immigration status of children who “age out” of eligibility when their parents apply for certain immigration benefits. Under the CSPA, a child’s age is adjusted based on various factors to determine their eligibility for specific immigration pathways, even if they have turned 21. This protection is particularly crucial for children of immigrants, as the lengthy processing times for immigration petitions can often result in children aging out of their classification. However, many lost the CSPA eligibility for failing to meet a requirement that they apply for the visa within one year of eligibility. The one-year limit could be excused under extraordinary circumstances.

To establish extraordinary circumstances, the applicant must demonstrate that:

1. The circumstances were not created through the noncitizen’s own actions or inactions;
2. The circumstances directly affected the applicant’s failure to seek to acquire

Legal Permanent Resident (LPR) status within the 1-year period; and

3. The delay was reasonable under the circumstances.

The updated guidance introduces two important clarifications regarding the CSPA age calculation for applicants who can demonstrate extraordinary circumstances.

First, it states that the “sought to acquire” requirement will only apply if the after first becoming available, it remains continuously available for a one-year period without any intervening unavailability. This helps applicants in situations where the priority dates moved forward for only a short time and then retrogressed before they took action.

Second, the new guidance specifies that in cases where the immigrant visa became available and then subsequently unavailable, the CSPA age calculation may still use the date when the immigrant visa first became available. However, this is contingent on the applicant demonstrating extraordinary circumstances that prevented them from applying for adjustment of status before the visa became unavailable. This flexibility acknowledges the various challenges that applicants may face, including unforeseen personal or family circumstances that could impede their ability to apply within the specified timeframes.

The Policy Manual provides some examples of extraordinary circumstances that may warrant a favorable exercise of discretion to include:

- Serious illness or mental or physical disability of the applicant during the 1-year period;
- Legal disability, such as instances where the adjustment applicant suffered from a mental impairment, during the 1-year period;
- Instances where a timely adjustment application was rejected by USCIS as improperly filed and was returned to the applicant for corrections where the deficiency was corrected and the application re-filed within a reasonable period thereafter;
- Death or serious illness or incapacity of the applicant’s attorney or legal representative or a member of the applicant’s immediate family; and
- Ineffective assistance of counsel, when certain requirements are met.

The Previous Policy

Prior to this update, the USCIS policy had not adequately addressed the implications of extraordinary circumstances on the CSPA age calculation for noncitizens whose extraordinary circumstances existed during the period when a visa first became available. This gap in the policy led to inconsistencies in adjudication and frustration among applicants, many of whom found themselves caught in a bureaucratic limbo due to factors beyond their control.

By refining this guidance, USCIS aims to enhance the efficiency and consistency of adjudications related to the CSPA, ultimately providing clearer pathways for applicants facing extraordinary circumstances. The updates are expected to alleviate some of the anxiety and uncertainty surrounding the immigration process for families navigating these complex situations, providing them with a clearer understanding of how their circumstances will be evaluated.

In conclusion, the recent updates to the USCIS guidance on the Child Status Protection Act (CSPA) age calculation represent a significant advancement in the treatment of noncitizens facing extraordinary circumstances. By clarifying the criteria for age calculation and acknowledging the challenges that applicants may face, USCIS is reinforcing its commitment to fairness and equity within the immigration process. As these changes take effect, they hold the promise of providing greater security and opportunity for immigrant families striving to build a better future in the United States.

CSPA provisions are complex and made more complex by the fact that the guidance from USCIS is not always followed by U.S. Consulates abroad for applicants who process their immigrant visas through consular processing rather than Adjustment of Status through USCIS. This makes it important to seek assistance from an experienced immigration attorney when it comes to CSPA eligibility.

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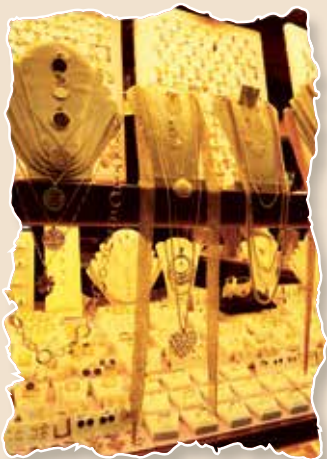
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Test-drive stories by NITISH S. RELE motoringflorida@gmail.com

Zero to 60 mph is conceivable in merely 4.2 seconds. Top speed zips up to 130 mph. Sure, these aren't earth-quivering figures but hey, quite extraordinary for the 2024 BMW X6 M60i midsize luxury SUV or as the German carmaker likes to use the term, Sport Activity Vehicle. Much like its X5 sibling, the high-performance ride can be taken on the road, track or off the beaten path without skipping a heartbeat!

Most of the credit goes to a 4.4-liter twin-power turbocharged V-8-cylinder engine cranking out 523 horsepower @ 6000 rpm and 553 pounds-feet of torque @ 4600 rpm that lies under the hood. It is supported by a 48-volt battery positioned in the transmission casing. Essentially, the electric motor with 12 hp and 147 pounds-feet of torque acts as a starter-generator. A standard and effortless 8-speed auto gearbox along with sporty steering paddle shifters to enable manual shift makes for an even exciting trip. The standard adaptive M suspension pro is specially tuned to enhance nimbleness and poise when pushing pedal to the metal. Quick turns and bends are no challenge as the M Servotronic electric power steering with variable sport takes over. Active M Differential distributes drive torque evenly to the rear axle for more control and stability. The sweet sound from the M sport exhaust system has to be heard to be delivered. It's just lovely! Want some zest in your drive? Switch from eco pro or comfort to sport and watch the magic happen!

For 2024, BMW has revamped the X6 (mainly headlights, tail lamps and grille) while retaining the coupe-like and sleek appearance. Surrounding the recognizable gloss-black twin-kidney grille with the BMW M insignia and matt black surround are leaner LED headlights. Step to the rear and the parted quad exhaust tips will draw



X6 M60i

Tires: P275/35R22 front; 315/30R22 rear
Wheelbase: 117.1 inches
Length: 195 inches
Width: 78.9 inches
Height: 66.9 inches
Fuel capacity: 21.9 gallons
Mileage: 17 city, 22 highway
Web site: www.bmw.com

attention. As the driver takes place in the comfy 12-way front heated/cooled quilted leather seats, the enormous BMW

curved display (dual 12.3-inch digital instrument panel and infotainment touch screens) conveys a space-age glimpse. A leather dashboard, carbon fiber trim and aluminum/metal look accents further enhance the ambiance of the cabin. We liked the straightforward island-like center console with lid for cup holders, infotainment knob and the newly designed shifter. Other treats include four-zone a/c, Anthracite headliner, panoramic moon roof, head-up display, Bowers & Wilkins sound system, Apple CarPlay and Android Auto.

Base-priced at \$93,600 and topping at \$111,995 with options, the performance- and luxury-oriented E53 is indeed a speedster that will astonish you with its vim and vigor. And if you have the cash, we can only encourage you to be a little grandiose. Besides, who says being boastful is a no-no?

BE READY TO BE PAMPERED IN NIMBLE INFINITI QX55

Meet the sportier, coupe-like with a swoopy roofline version of its QX50 sibling – the compact 2024 Infiniti QX55. The SUV is slightly longer and shorter in height to reduce rear headroom but maintains the same wheelbase and width. However, both the vehicles also share the same powertrain.

Under the hood of the QX55 sits a 2.0-liter variable-compression 4-cylinder turbo engine developing 268 horsepower at 5600 rpm and 280 pounds-feet of torque at 4800 rpm. The slick and smooth continuous variable transmission shifts effortlessly. Ensuring stability at quick turns and bumps on the road is a MacPherson strut front and a rear multilink suspension. The variable-assist, direct adaptive steering conveys an unswerving feel. Braking duties are handled exceptionally well by 13-inch vented front and 12.1-inch rear discs. Standard, eco, sport and personal drive modes are at the driver's fingertips.

Ensnared on a steel unibody structure, QX55 is undoubtedly a boldly attractive vehicle beginning with a long clamshell hood that meets up with a double-arch black-metallic grille, flanked by horizontal LED headlights and fog lamps. Chrome accents deck up the exterior all-round. The cabin is packed with lavish features such as black natural maple wood and aluminum accents on the center console, dashboard, doors; head-up display, push-button ignition, 60/40-split rear seat, eight-way driver and four-way front-passenger power heated/cooled front seats, tri-zone auto a/c, 8-inch upper touch screen for navigation and a 7-inch lower screen for climate, audio and phone controls. InTouch, a rotary knob in the center console, controls the dual screens. Semi-aniline leather perforated



QX55 (SENSORY, AWD)

Tires: 255/45R20
Wheelbase: 110.2 inches
Length: 186.3 inches
Height: 63.8 inches
Width: 74.9 inches
Fuel capacity: 16 gallons
City: 22 mpg
Highway: 28 mpg
Weight: 4,015 pounds
Base price: \$58,500
Price as tested: \$62,725
Web site: www.infiniti-usa.com

seats look elegant. The familiar Infiniti double-wave instrument panel lights up

with electroluminescent gauges. A mix of leather and aluminum on the short but easy-to-grip shifter knob convey a stylish touch. As for roominess, there is plenty with a total interior volume of 127.1 cubic feet, and 54.1 cubic feet with the rear seat down. A hidden under-floor bin is a bonus.

The lively QX55 is quick on the road, boasting a first-rate ride and splendid handling. Not particularly fuel efficient, the agile and carlike crossover comes with plenty of luxuries to coddle its passengers. Let's not forget is the Infiniti Premium Care maintenance program that includes up to three years of inspections, oil changes, tire rotations, brake fluid change, in cabin air-filter replacement and tire road hazard.

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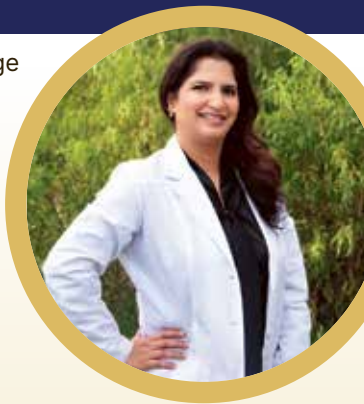
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THE BRIDGE TO COLLEGE

THE 'CONTRIBUTE TO OUR COMMUNITY' ESSAY

By ROBERT A.G. LEVINE



America's top colleges – especially the private schools – want students who are both qualified and likely to add value to their campuses. In the wake of the 2023 U.S. Supreme Court decision about affirmative action in admissions, many colleges started utilizing similar essay prompts asking “how would you contribute to our community?”

This is proving to be a difficult essay for most applicants. Allow me to shed some light on how to answer the question.

The first thing to realize is that this essay will be read in conjunction with your Personal Statement, which to some

degree will offer insight into your personality and habits when interacting with others. For that reason, the topic of the “contribution” essay should not repeat the same verbiage even when the ideas expressed are similar and/or complimentary.

Next, realize what not to do. Many applicants want to write about “where” they will contribute, naming a club or some other things they have spotted on the college's website. This is not “how” you contribute! It does not answer the question very well – just because you are in a room does not mean that you are doing anything – and it feels like the applicant is, well, lazy.

Think instead about “how” you contribute. To explain how you will contribute, understand how you do contribute today. I often ask students to consider themselves as screenwriters. When writing a script, there will be one or more lead actors, supporting actors, villains, and perhaps players who are meant as comic relief. In real life, among your friends, what is your role?

Are you the catalyst who helps others get over their insecurities? The role model who leads by doing? The supportive person who finds a way to keep others focused on integrity?

How you act today is a solid foundation for understanding how you will act tomorrow.

With your role in mind, feel free to explain both what that role has been historically and how you will be that same person in college. However, instead of focusing on clubs and the like, focus on dorm life.

Yet most of the drafts we see on this prompt remain somewhat lackluster. It's a strange phenomenon: people think that their Personal Statements should be somewhat poetic and stylish, but their supplemental essays are ... not. In my experience, the best strategy is the opposite. In the Personal Statement, use “voice,” not poeticism. Be natural and conversational. However, in supplemental essays like the contribution prompt, change things up a bit.

We have seen great supplemental essays enchant because of their style. Some have been cute and charming. Some are intentionally funny and self-deprecating. Some have a staccato, imperative style. Some are absolutely serious. The ones that are straightforward? Absent extraordinary content, they don't seem to work very well.

Finally, try to avoid things that don't allow the admissions office to predict your success at their school. Please avoid generic compliments like learning from “world-class professors” or studying among “like-minded students.” You will find both of those at most any university. It's just weak and wastes space. Avoid superlatives like “unique” and “perfect.” Nothing is perfect, and what might be new to you is not necessarily unique to one school or to the thousands of other students at this school. Also, please avoid describing the “beautiful campus” (which is not relevant to how you act on campus) and also avoid reference to “study abroad” (which means you want to leave the campus and your community).

As with most supplemental essays, the keys are to read the prompt carefully and, before you write, get a very good idea of what you want to say. Once you know the best message you can communicate, loosen up a bit and communicate in a way that is appropriate to your personality. After all, your personality is basically what they want to understand in the “contribute to community” essay.

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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BOOK REVIEWS

Under the Cover




By Nitish Rele

"Iyer's story book for children"
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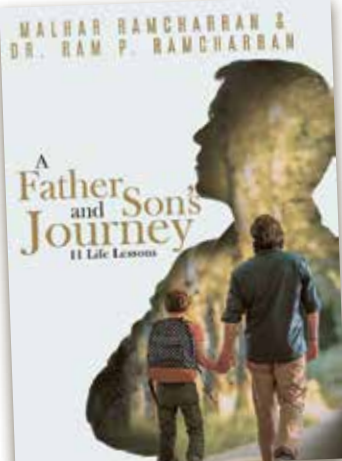
He has authored six books: "Decision making in clinical surgery" first and second editions; "Aging well and reaching beyond," "The Clinic" and "Geriatrics Handbook."

Now you can add one more to the list, "Iyer's story book for children." In the latest book, Khaas Baat columnist and Tampa Bay resident Dr. Venkit Iyer appeals to children ages 5 to 15 with some easy reading. The six stories have attractive illustrations made with artificial intelligence. "An Old Lady and a Cat" puts the spotlight on a solitary senior whose life finds meaning and objective after adopting an orphan cat. "Peruvian Princess" focuses on the ancient blind belief that pleasing the Gods with sacrifices stops earthquakes. "Orphan Girl" centers around a young girl who has been made an orphan by a rebel gang. "Manu and a Mermaid" is a tale of a mermaid helping Manu to bring awareness of pollution of land, waters and climate changes. The dangers of drug addiction are dealt with in "Jacob and David." And finally, "We are Different but Similar and Equal" spotlights the diversity of America. With a hidden health care meaning in all the stories, Dr. Iyer has written a touching book that will appeal to youth in the family.



"A Father and Son's Journey: 11 Life Lessons" by Malhar Ramcharran and Dr. Ram P Ramcharran; 88 pages; paperback, \$5.03 (published by 2020 Literary Group LLC); available on Amazon.

Parents, here's a self-help, self-improvement book you can share with your children. Packed with life experiences and emotions, Tampa Bay residents dad Ram Ramcharran and his 18-year-old son Malhar share lessons and occurrences with each other. As the two put it, Malhar encountered bullying from classmates in middle school. This spurred the father to ask Malhar to write about his experiences because Dr. Ram also encountered similar incidents while growing up in New York City. Here are the 11 lessons the two have shared for the benefit of other parents and their kids: "There is no such thing as cannot." "Why wait? Don't procrastinate." "Don't wait until you have to poop to build the toilet." "Don't be a follower, be the leader." "Always take responsibility for your own actions & mistakes." "Don't live your life looking through the rear-view mirror." "You have to be your own man in life." "Never be afraid to say I am wrong." "What does not kill will fatten." "Hell and Heaven is right here on earth." And "Live your life from a position of abundance." A STEM high school student, Malhar likes art, technology, coding, Minecraft games and writing. Dr. Ram is a retired clinical psychologist, businessman, entrepreneur and author of several books.





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By **TEJAL DHRUVE**



Some small businesses struggle with employee morale for a variety of reasons, one of which may be economic uncertainty. If you want to boost employees' spirits without a big financial outlay, an achievement awards program is a relatively low-cost fringe benefit that may be a win-win addition.

Under such an initiative, you can hand out awards at an appointed time, such as a year-end ceremony or holiday party. And, as long as you follow the rules, the awards will be tax-deductible for your company and tax-free for recipient employees.

Fulfilling the requirements

To qualify for favorable tax treatment, achievement awards must be granted to employees for either promoting safety in the workplace or length of service. The award can't be disguised as compensation or a payoff for closing a big deal. In addition, they must be tangible items, ranging from a gold watch or a smartphone to a plaque or a trophy. Examples of awards that would violate the rules are gift certificates, vacations, or tickets to sporting events or concerts.

Additional requirements apply to each type of award:

1. Safety awards. These can't go to managers, administrators, clerical workers or other professional employees. Also, safety awards won't qualify for favorable tax treatment if the company grants them to more than 10 percent of eligible employees in the same year.

2. Length-of-service awards. To receive such an award, an employee must have worked for the business for at least five years. In addition, the employee can't have received a length-of-service award within the last five years. Also keep in mind that the award must be part of a "meaningful presentation." That doesn't mean you have to host a gala awards dinner at the Ritz, but the award should be marked by a ceremony befitting the occasion.

Nonqualified vs. qualified

There are limits on an award's value depending on whether the achievement awards program is nonqualified or qualified. For a nonqualified program, the annual maximum award is \$400. For a qualified program, the maximum is \$1,600 (including nonqualified awards). Any excess above these amounts is nondeductible for the employer and taxable to the employee. If an employee receives multiple awards in one year, these figures apply to the total, not to each individual award.

To establish a qualified program, and therefore benefit from the higher limit, you must meet two additional requirements. First, awards must be granted under a written plan and the plan must be open to all eligible employees without favoritism. Second, the program must not discriminate in favor of highly compensated employees as to eligibility or benefits. For 2024, the salary threshold for a highly compensated employee is \$155,000.

Awards of nominal value are generally not taxable. These are small, infrequent gifts such as a coffee mug, a T-shirt or an occasional meal.

Explore the idea

If an achievement awards program makes sense for your company, be sure that these requirements are met. Otherwise, you and your employees could suffer negative tax consequences. Contact the office for guidance in setting up a program that checks all the boxes.

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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A SYMPHONY IN STONE: THE ARTISTRY OF MADURAI'S MEENAKSHI TEMPLE

By **BRINDA PAMULAPATI**



The Meenakshi Amman Temple in Madurai stands as a breathtaking testament to Tamil craftsmanship and architectural brilliance. Its towering gopurams (gateways) are adorned with intricate carvings that depict gods, goddesses, demons and mythical creatures, reflecting the religious narratives and cultural values of the period. These figures, sculpted from local granite, captures religious narratives, reflect the cultural values and traditions of their time. The precision and scale of these carvings illustrate the grandeur of Dravidian architecture, blending majesty with the meticulous detail that only true masters could achieve.

The mastery of the temple's artisans is evident in every pillar, panel and figure. The sculptures here convey motion and emotion — two hallmarks of the Dravidian style. Divine beings seem locked in epic battles, while celestial dancers appear to be caught mid- movement, giving the temple a dynamic and vibrant energy. Every corner of the Meenakshi Temple is an exploration of these artistic details, as the sculptors' genius unfolds through the interplay of form, movement, and expression.



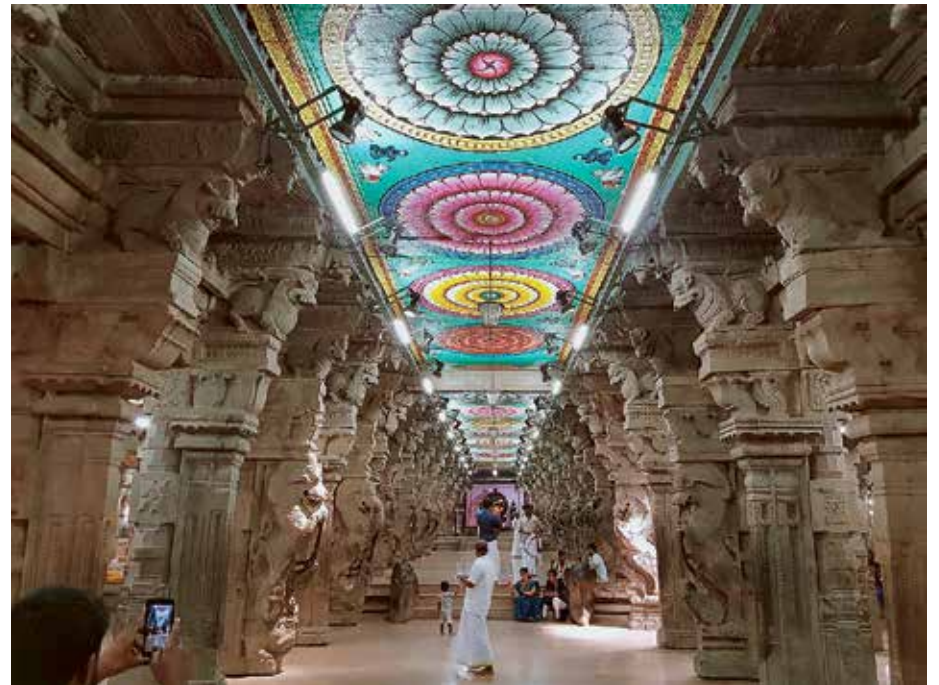
The history of the temple stretches back to the 7th century CE, when it began as a humble shrine dedicated to Shiva. It wasn't until the 12th century, however, that the grand Meenakshi Temple took its current form, becoming a pinnacle of Tamilian architecture. The temple's 11 gopurams, four of which are especially noteworthy for their towering nine stories, were constructed between the 13th and 16th centuries. These colossal structures stand as symbols of architectural achievement, drawing awe from all who pass through them.

One of the temple's most fascinating features is its

musical pillars. These pillars carved from single blocks of stone, consist of a central column surrounded by smaller, intricately designed pillars, when struck, produces a different musical note. The musical pillars reflect the seamless blending of art, music, science and spirituality.

Thousand Pillars Hall (Aayiram Kaal Mandapam) was also the most breathtaking section of the temple. This vast structure contains over 100 pillars in each of its six rows, rising to 22 feet tall. Each is crowned with the image of a Yali, a mythical creature that blends the characteristics of a lion and an elephant, showcasing the surreal imagination of the artisans.

The sheer scope of artistic and spiritual knowledge embedded in these carvings is overwhelming. Even after hours of exploration, it felt as though I had only scratched the surface of the temple's depth.

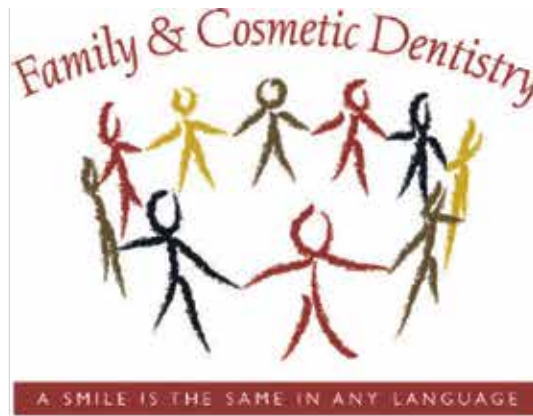


Indra's Elephant: A Mythological Marvel

One of the most striking sculptures within the temple is Airavata, the divine elephant of Indra, located in the Shiva shrine. Airavata is depicted in a moment of profound worship, bowing before the divine. Every detail of this sculpture, from the curves of Airavata's trunk to the intricate wrinkles of its skin, speaks to the exceptional skill of the artisans. Adorned with delicate jewelry and motifs, Airavata's posture suggests movement, capturing the grace and power of this mythological creature.

The Meenakshi Amman Temple is far more than a religious site. It stands as a living testament to the unparalleled artistry, architectural innovation and spiritual devotion of South Indian craftsmanship. Through its stonework, it continues to inspire awe and reverence, connecting the past to the present.

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



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Happy Diwali!

DIWALI FESTIVITIES CONTINUE IN FLORIDA

TAMPA BAY AREA

GUJARATI SAMAJ OF TAMPA BAY is hosting a Diwali dinner from 5 p.m. on Sunday, Nov. 10, at India Cultural Center, 5511 Lynn Road, Tampa. The event is exclusively and free for GSTB members only. For information, call GSTB Vice President Bhavik Modi at (813) 557-4555.

SANATAN MANDIR IN TAMPA will hold fireworks and rangoli celebration on Nov. 2. Annakut will be the next day. The mandir is at 311 E. Palm Ave. For information, call (813) 221-4482 or visit www.sanatanmandirtampa.org

BAPS SHRI SWAMINARAYAN MANDIR will celebrate Annakut/New Year on Nov. 2 from noon to 7 p.m. with aarti every hour. Mahaprasad will be served. Kids' Diwali celebration will be from 1 to 6 p.m. on Nov. 9. BAPS is at 9556 E. Fowler Ave. in Thonotosassa. For details, call (813) 986-5473.

SOUTH FLORIDA

FORT LAUDERDALE: THE INDIAN REGIONAL AND CULTURAL CENTER will hold its Diwali festivities from noon to 10 p.m. on Saturday, Nov. 16, at Broward County Convention Center, 1950 Eisenhower Blvd., Fort Lauderdale. The program will include music and dance performances, including bhangra, Bollywood, folk dances. Other attractions are food, fashion, jewelry and henna. For tickets and other information, call Sanjay Gupta at (954) 461-4003 or visit www.irccflorida.org

WEST PALM BEACH/WELLINGTON: And the **PALM BEACH INDIA ASSOCIATION** will hold Diwali dinner and show from 5 p.m. at Palm Beach Central High School, 8499 W. Forest Hill Blvd., Wellington. on Nov. 9. The event is free for PBLA members, and \$75 for non-members. Visit www.gopbia.org or email info@gopbia.org

ORLANDO/CASSELBERRY/WINDERMERE

HINDU SOCIETY OF CENTRAL FLORIDA (1994 Lake Drive) in Casselberry will celebrate Diwali and Annakut on Saturday, Nov. 2, with several competitions and

cultural programs, fireworks. For information, call (407) 574-1814 or visit www.orlandohindutemple.org

GUJARATI SOCIETY OF CENTRAL FLORIDA will hold Diwali Celebration 2024 from 5:30 p.m. on Saturday, Nov. 9, at Grand Cypress Resort, One Grand Cypress Blvd., Orlando. Festivities include variety of foods, cash bar, kids programs. Cost is \$75, \$100 and VIP for members, \$150 non-members. For information, visit www.gujaratisocietycfl.com or call (407) 797-9407.

THE PUNJABI ASSOCIATION OF CENTRAL FLORIDA will hold its annual Diwali celebration from 7 p.m. Nov. 8 at Pines at Windermere, 3409 Maguire Road, Windermere. Cost is \$70 adults, \$30 kids 6-12 years of age. Social hour begins at 7 with entertainment, dinner and dance from 8 onward. There will be a cash bar. For information, call Shyam Kotwal at (407) 408-9129.

JACKSONVILLE/ST. AUGUSTINE

GUJARATI SAMAJ OF NORTH EAST FLORIDA will present Patel Brothers Diwali 2024 from 3 p.m. at Renaissance World Golf Village 500 Legacy Trail, St. Augustine, on Nov. 10. Members are \$15 per person and non-members pay \$50. The evening will feature folk and Bollywood performances with entertainment by DJ Pav, and buffet-style Gujarati dinner. For information, call (904) 209-9445 or visit <https://www.gsnef.org/>

INDIAN CULTURAL SOCIETY OF JACKSONVILLE

AND PATEL BROTHERS will hold Grand Diwali celebration from 2 p.m. Nov. 17 at Florida Theatre, 128 E. Forsyth St., #300, Jacksonville. For information, email info@jaxics.org or visit www.jaxics.org

BARTOW/WINTER HAVEN/LAKELAND

BHARTIYA SAMAJ OF CENTRAL FLORIDA will celebrate Diwali at 6 p.m. on Nov. 3 at Bartow Civic Center, 2250 S. Floral Ave., Bartow. For information, call Subhash Patel at (863) 838-0969 or visit www.bscl.com

SHREE SWAMINARAYAN HINDU TEMPLE (ISSO), 2793 New Tampa Highway, Lakeland, will celebrate

New Year and Annakut on Nov. 2. Tulsi Vivah will be on Nov. 23. For information, call (863) 687-4776 or visit www.issolakeland.org

ANOOPAM MISSION, 4685 U.S. 98 S., Lakeland, will celebrate Nutan Varsh Sabha at 6 p.m. on Nov. 2 and Annakut Utsav from 5:30 p.m. on Nov. 9. For information, call (863) 698-8342.

OCALA

INDIA OCALA ASSOCIATION will celebrate Diwali from 6 p.m. Nov. 9 at Cultural and Educational Center, 2030 N.E. 36th Ave. For details, call (352) 575-1111 or visit indiaocala.org

FORT MYERS/NAPLES

INDIA ASSOCIATION OF FORT MYERS will hold a Diwali Gala from 6:30 p.m. Nov. 16 at Sidney & Berne Davis Art Center, 2301 First St., Fort Myers. Cost for adults is \$75 members, \$100 non-members, \$35 kids of members, \$50 non-members. To purchase tickets, visit www.iaftmyers.org/diwali-gala02024

INDIA ASSOCIATION OF NAPLES will celebrate Diwali from 5 to 9:30 p.m. Nov. 17 at Naples Middle School, 16165 Learning Lane, Naples. Highlights include dance performances focusing on history and traditions of Diwali, DJ and a buffet. Tickets are \$40 for current members and \$15 for their kids, \$75 non-members and \$40 non-member kids. For information, email naplesindia@gmail.com

MELBOURNE/VIERA (SPACE COAST)

MANAV MANDIR will hold Diwali celebrations (Laxmi Puja, fireworks) at 5 p.m. on Nov. 1 and Annakut Utsav the next day. The temple is at 7400 Waelti Drive, Melbourne. For information, call (321) 426-0668 or visit www.mmbrevard.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.

TAMPA GSTB SENIORS PRESENT A COMEDY SKIT

Story provided by Smita Shah, GSTB Seniors Event Chair

Local artist of Tampa Bay came together at Gujarati Samaj of Tampa Bay (GSTB) Seniors Friends group event at India Cultural Center to perform a comedy skit, "Zindagi - Fari ek vaar" on Sept. 11. Through this skit, they attempt to draw attention toward a growing concern in society. Today's youngsters are moving more and more away from home and seniors (parents/grandparents) are living a longer life. If a senior loses a partner, it leaves a void in life and longing for a companion for physical and mental well-being. The idea of remarrying or finding a companion after a certain age is less often considered as an option, which the play examines.

"Zindagi - Fari ek vaar" attempts to bring awareness to society for the need of companionship for seniors living a solitude life. The play was directed by Heena Thakkar. Artists included Gautam Thakkar, Mahesh Modha, Kusum Patel, Manoj Pandya, Bhikhubhai Nayi and Bharti Desai.

GSTB Seniors Friends meet the first Wednesday of every month at India Cultural Center, 5511 Lynn Road, Tampa, from 10:30 a.m. to 2:30 p.m.; \$10 for GSTB members, \$15 for non-members; lunch and entertainment. For information, call Mahesh Modha at (813) 476-1540.



RENOWNED SPORTS COUPE NISSAN Z STILL A THRILL OF A RIDE!

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

240, 300, 350 and 370. Remember the numerical prefixes that would accompany the legendary Nissan sports coupe? Well, as of last year, those are all history as the car is now simply known as the Z. Not many people today may remember the name Yutaka Katayama, the late former president of Nissan's U.S. operations in the 1970s. He was instrumental in bringing the Fairlady Z, known then as 240Z, to the American roads. And what a journey it's been for the classic, which debuted as a 2.4-liter single-overhead cam inline-6-cylinder engine with just 150 horsepower, 4-speed or 3-speed automatic transmission and 14-inch wheels in 1970.

Now 54 years later, the seventh-gen Z comes with a 3.0-liter twin-turbo V-6 engine that blasts off 400 horsepower at 6,400 rpm and 350 pounds-feet of torque @ 5200 rpm. Like to shift gears? Go for the 6-speed manual or take the 9-speed auto gearbox in this rear-wheel-drive coupe. Our Performance edition came with a sport-tuned suspension and for the first time, the Z gets a launch control without wheel spin and hop for those heavy lead-footers who like to pull away for a thrill or two!

Deriving the idea from the Japanese market's 240ZG are two half circles in the LED headlights flanking a black grille that meets up with long aluminum hood, doors and the hatchback. The lower rear stance, short deck and silhouette will remind onlookers of first-gen Z. A classic touch is a three-bay gauge pod for voltmeter, boost and turbo speed. Leather/suede inserts on the firm, but cushy seats look



NISSAN Z (PERFORMANCE)

Tires: 255/40R19 front; 275/35R19 rear

Wheelbase: 100.4 inches

Length: 172.4 inches

Height: 51.8 inches

Width: 72.6 inches

Suspension: double wishbone aluminum front; independent multilink rear

Steering: speed-sensitive power rack-and-pinion

Weight: 3,536 pounds

Fuel capacity: 16.4 gallons

City: 18 mpg **Highway:** 24 mpg

Base price: \$52,210

Price as tested: \$55,110

Web site: www.nissanusa.com

cool too. Some fine standard cabin amenities are auto a/c, push-button ignition, four-way power heated front seats, intelligent cruise control, manual tilt/telescopic steering column, 12-inch digital dash display, aluminum sport pedals, 9-inch touch screen for infotainment and an 8-speaker Bose sound system.

An iconic car that boasts tremendous performance, elegant styling and great value for money? That's the Z for you. And the incredible ride has over five decades to prove its worthiness!



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CONTINUED RELEVANCE OF TRAVEL AGENCIES IN AN AI-DRIVEN, ONLINE BOOKING WORLD

BY SMRITI G. OF PUJA TRAVELS

As the travel industry adapts to new technological advancements, such as AI-powered booking systems and online platforms, the traditional travel agency might seem like a relic of the past. In this article, we explore why travel agencies remain relevant and essential, even in a world dominated by online booking systems and AI-driven solutions.

1. Personalized Expertise vs. Algorithms

While AI-based platforms offer quick searches and recommendations, they lack the personalized touch that human travel agents provide. Travel agents bring a wealth of experience and in-depth knowledge about destinations, accommodations and travel logistics that cannot be replicated by automated systems. This expertise enables agents to create tailor-made itineraries that cater to specific needs, preferences, and unique travel goals. Whether it's a romantic getaway or a multi-destination adventure, travel agents excel in curating memorable experiences that go beyond what an algorithm can suggest.

2. Human Insight for Complex Itineraries

While online booking systems work well for simple trips, they can struggle with more complex travel plans. Multi-city itineraries, layovers or specialized travel needs like group bookings, destination weddings, and business conferences are better handled by a travel agent who can coordinate every detail. Online systems often miss nuances such as the best connecting flights, seamless transfers, or arranging special accommodations, whereas travel agents ensure that even the most intricate travel routes are smooth and hassle-free.

3. Crisis Management and Real-Time Support

One of the biggest advantages of working with a travel agency is the immediate and personalized support available in times of crisis. Flight cancellations, unexpected weather disruptions or global crises like pandemics can throw travel plans into disarray. While online booking systems may offer automated customer service, it is often slow and lacks the human touch needed in critical situations. Travel agencies provide real-time assistance, from rebooking flights to finding alternative accommodations, ensuring that travelers are cared for during emergencies.

4. Access to Exclusive Deals and Insider Knowledge

While online booking platforms claim to offer the best prices, travel agencies often have access to exclusive deals, promotions, and packages that are not available to the general public. Thanks to their long-standing relationships with airlines, hotels, and tour operators, agents can provide discounts and value-added services that make travel more affordable and appealing. Additionally, travel agents often have insider knowledge of destinations, helping travelers discover off-the-beaten-path locations and hidden gems that aren't typically promoted online.

5. Time-Saving Convenience

In today's fast-paced world, time is a valuable commodity. For travelers who don't have the time or patience to sift through countless online reviews, compare flight options, or deal with changing travel restrictions, travel agencies offer the convenience of one-stop planning. Instead of managing separate bookings for flights, hotels, and activities across different platforms, travelers can rely on agents to handle every detail of their trip. This time-saving service allows travelers to focus on the excitement of their journey rather than the logistics.

6. Emotional Connection and Trust

One key aspect that separates travel agencies from AI-driven booking platforms is the emotional connection and trust that comes with human interaction. A travel agent builds long-term relationships with their clients, taking time to understand their travel preferences, concerns, and dreams. This personal connection fosters a level of trust that AI systems cannot replicate. For many travelers, knowing they have a dedicated agent who genuinely cares about their travel experience provides peace of mind, making the entire process more enjoyable and stress-free.

7. Custom Solutions for Unique Travel Needs

While online booking systems may cater to the majority, there are certain travel needs that require a more bespoke approach. For travelers with disabilities, dietary restrictions, or specific cultural requirements, a travel agent can make detailed arrangements to ensure every aspect of the trip is smooth and enjoyable. Similarly, luxury travelers or those looking for a highly specialized experience — such as eco-tourism or spiritual retreats — can benefit from the personalized services of a travel agency.

8. Complementing Technology, Not Competing With It

Many agencies use advanced booking software, offer virtual consultations, and even integrate AI to improve efficiency and streamline the booking process. However, these technological tools are used to complement, not replace, the human element. This balance allows travel agents to offer the best of both worlds: the convenience of technology combined with the personalization and care that only human agents can provide.

Conclusion

In a world where AI and online booking systems are reshaping the way we travel, the relevance of travel agencies remains strong. With their ability to offer personalized expertise, manage complex itineraries, provide exclusive deals, offer crisis support, and build lasting relationships, travel agencies continue to bring immense value to the travel experience. As travel continues to evolve, the partnership between technology and travel agencies will only strengthen, ensuring that travelers receive the best possible experience.

For those who seek convenience, expertise, and peace of mind, travel agencies remain a trusted and invaluable resource in the ever-changing landscape of global exploration.

Puja Travels (<https://www.pujatravels.com/>) has been serving customers for the last 20 years. The agency's customers are based in Florida, as well as New York, New Jersey, California, and Dallas, among other U.S. cities. For information, email info@pujatravels.com

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NOVEMBER 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, Aries natives may experience dynamic changes in personal and professional lives. Ashwini Nakshatra boosts energy, making one proactive and eager to take on new ventures. Some may face challenges initially, but persistence may bring success. Bharani Nakshatra will test your patience; however, endurance will pay off. Krittika Nakshatra could inspire you to invest in long-term financial plans. Avoid impulsive decisions. Be cautious of mental fatigue. Yoga and

meditation can help balance your energy. Wear red or coral, and light a ghee lamp in the east direction daily for positivity. Be careful with impulsive decisions, especially in matters of money and relationships.

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) Stability may dominate Taurus natives with an emphasis on growth and creativity. Rohini Nakshatra favors artistic pursuits and growth in relationships. Career advancements are likely, particularly in creative fields or businesses. Be patient with colleagues. Focus on saving rather than spending. Mrigashira Nakshatra brings an analytical mindset, allowing you to manage finances wisely. Mental stress could rise due to work pressure. Take breaks to recharge. Emotions may oscillate around health and relationships. Wear white clothes for inner calm.

GEMINI / Mithuna (Air sign, ruling planet is Mercury) - (May 22-June 21) Mercury Sign - Stars covered Mrigashira (last 2 parts), Ardra & Punarvasu (3 parts) November brings a mix of emotions for Geminis. Ardra Nakshatra could trigger introspection and evoke old memories or unresolved issues. Professionally, one may face hurdles due to unclear communication. Focus on resolving misunderstandings. Punarvasu Nakshatra's energy can bring financial improvements toward month end. Avoid risky investments. Mental and emotional well-being needs attention. Advice: Pay attention to health; small steps now will yield long-term benefits. Wear green on Wednesdays and recite the Vishnu Sahasranama to balance Mercury's influence and ease tensions in professional settings.

CANCER / Karaka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Family matters may take center stage for Cancer natives. Pushya Nakshatra will amplify your nurturing instincts, making it a great time for relationships. Workplace harmony may be disrupted in the first half of November. Avoid confrontation and stay diplomatic. Ashlesha Nakshatra warns against financial impulsiveness. Control spending and focus on securing assets. Digestive issues might arise; it's a good time to focus on a balanced diet. Advice: Dedicate time to creative activities; it will nourish your emotional well-being.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, and Uttara Phalguni (1st part) This is a favorable time for Leo natives, especially in terms of self-expression and personal growth. Magha Nakshatra brings leadership qualities to the forefront. Expect recognition and rewards at work. Your efforts will be acknowledged, especially in leadership roles. Financially, things may improve, particularly after the middle of the month. Uttara Phalguni Nakshatra helps you make wise investment choices. Overall health remains good, but don't neglect self-care during busy times. Remedy: Light a diya (lamp) in your home's southwest corner daily to improve domestic harmony. Advice: Involve family members in decision-making; it will bring a sense of unity.

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) Virgo natives will focus on refining and improving their surroundings. Hasta Nakshatra enhances your attention to detail, making it an ideal time for organization. You may feel a bit overburdened with work. Focus on completing tasks methodically, and don't take on more than you can handle. Chitra Nakshatra urges caution in financial matters.

Avoid unnecessary expenditure, especially toward the end of the month. Advice: Invest in learning new skills or knowledge — it will greatly benefit your future. Pay attention to your nervous system and sleep patterns.

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) Manage resources wisely to build a stable foundation for future growth. The Sun in Scorpio encourages you to reassess income sources and make strategic financial decisions. Keep a silver coin in your wallet to attract wealth and prosperity. Emotional fluctuations may center around financial decisions and relationships. Balance and harmony will be the key themes. Swati Nakshatra emphasizes adaptability and flexibility in dealing with challenging situations. Avoid overindulgence in food.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha With the Sun entering your sign mid-month, it's a good time for personal empowerment. Use this energy to focus on self-improvement and embrace new beginnings. The Sun and Mercury in your 1st house enhance personal charisma and intellectual clarity. Transformation is on the horizon for Scorpio natives. Anuradha Nakshatra brings emotional intensity and growth, making this a month of deep self-reflection. Some positive professional changes cannot be ruled out; however, keep emotions in check at the workplace.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Current transition may bring a period of introspection and self-improvement as one reflects in the past. Take this time to release old baggage and prepare for a fresh start as it will help you find inner peace. Physical health could remain steady, but don't neglect mental wellness. Jupiter continues to support your personal and spiritual growth, making this a great time to seek wisdom. Sagittarius natives may feel a desire to break free from routine and explore new horizons.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shrivana, Dhanistha (first 2 parts) Saturn in Aquarius showers its blessings on home, comfort and ease in financial dealings. Capricorn natives should focus on taking more responsibility and working on long-term goals. Shrivana Nakshatra enhances communication skills, making it an ideal time to connect with influential people. Hard work and persistence may pay off. Dhanishtha Nakshatra's influence brings steady financial growth and avoids unnecessary risks. Maintain a balance between work and rest to prevent burnout. Regular exercise may help maintain energy levels.

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) Professional growth continues to be the focus as Sun moves into Scorpio in second half. Take charge of your professional goals and seek recognition for the hard work that you put in. "Success comes through hard work, not by desires." Saturn in your own house encourages introspection and eternal happiness. However, Rahu in 2nd house may cause confusion regarding family or financial matters. Shatabhisha Nakshatra gives clarity and the ability to solve complex problems. Pay attention to the immune system. Regular health checkups and a balanced diet are recommended.

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 One may feel the urge to shift toward a career that aligns with your values. However, be mindful of Rahu's influence, which may cause unclear judgements; best is to avoid taking spontaneous decisions. Despite financial stability, avoid speculative investments. Slow down pace of life, spend time on spiritual practices to maintain inner peace, remember "Knowledge imparts humility." Advice: Stay humble and open to learning from all sources. Remedy: Keep a yellow sapphire or chana daal wrapped in yellow cloth at home or workspace to enhance wisdom and focus.

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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