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KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

NOVEMBER 2026

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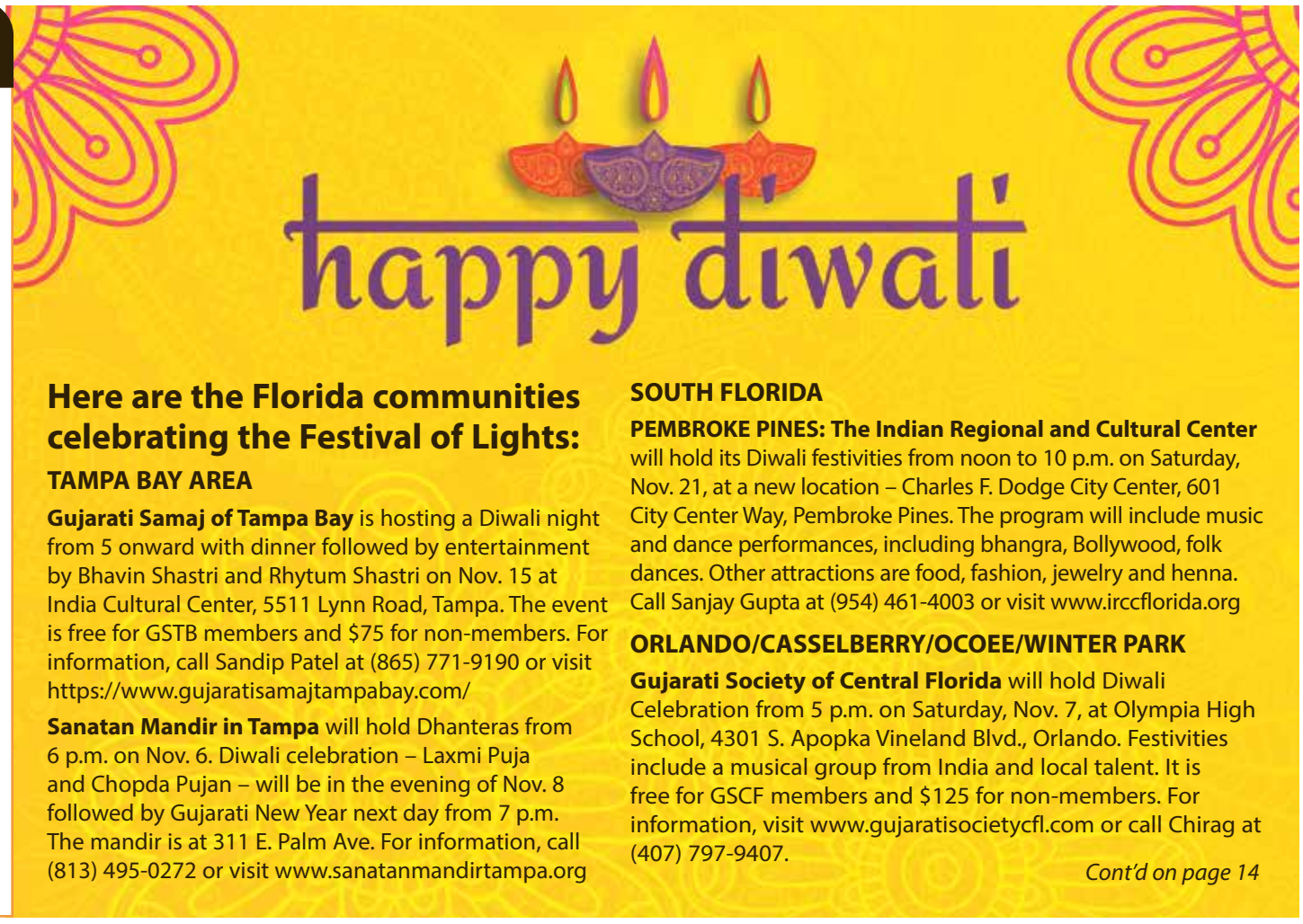
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Here are the Florida communities celebrating the Festival of Lights:

TAMPA BAY AREA

Gujarati Samaj of Tampa Bay is hosting a Diwali night from 5 onward with dinner followed by entertainment by Bhavin Shastri and Rhytum Shastri on Nov. 15 at India Cultural Center, 5511 Lynn Road, Tampa. The event is free for GSTB members and $75 for non-members. For information, call Sandip Patel at (865) 771-9190 or visit https://www.gujaratisamajtampabay.com/

Sanatan Mandir in Tampa will hold Dhanteras from 6 p.m. on Nov. 6. Diwali celebration – Laxmi Puja and Chopda Pujan – will be in the evening of Nov. 8 followed by Gujarati New Year next day from 7 p.m. The mandir is at 311 E. Palm Ave. For information, call (813) 495-0272 or visit www.sanatanmandirtampa.org

SOUTH FLORIDA

PEMBROKE PINES: The Indian Regional and Cultural Center will hold its Diwali festivities from noon to 10 p.m. on Saturday, Nov. 21, at a new location – Charles F. Dodge City Center, 601 City Center Way, Pembroke Pines. The program will include music and dance performances, including bhangra, Bollywood, folk dances. Other attractions are food, fashion, jewelry and henna. Call Sanjay Gupta at (954) 461-4003 or visit www.irccflorida.org

ORLANDO/CASSELBERRY/OCOEE/WINTER PARK

Gujarati Society of Central Florida will hold Diwali Celebration from 5 p.m. on Saturday, Nov. 7, at Olympia High School, 4301 S. Apopka Vineland Blvd., Orlando. Festivities include a musical group from India and local talent. It is free for GSCF members and $125 for non-members. For information, visit www.gujaratisocietycfl.com or call Chirag at (407) 797-9407.

Cont'd on page 14



RAMAYANA SET FOR RELEASE NOV. 5

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WHO'S WHO

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EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

NOV. 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 any questions, text (813) 476-1867.

NOV. 7: DIWALI PAHAT CONCERT; featuring Aditya Ranade, a nationally recognized Hindustani classical, semi-classical and devotional vocalist and music composer; accompanied by Dr. Manohar Apte on harmonium and Ameya Brid on table; Hindu Temple of Florida, 5509 Lynn Road, Tampa; 9 a.m.; suggested donation: $20; call Reena Khanvilkar at (813) 713-5969.

NOV. 7: NAVRATRI 2026; presented by Jhumroo Events; kids garba from 5 to 6:30 p.m.; garba for everyone at 7; Dr. Kiran C. Patel High School, 10721 Raulerson Ranch Road, Tampa; $10 (kids under age 10 free); sponsorship opportunities are available, call (407) 454-1381.

NOV. 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.

NOV. 13: VOICES OF THE DIVINE; qawwali by Ustad Fareed Ayaz and Ustad Abu Mohammed; India Cultural Center, 5511 Lynn Road, Tampa; 7:30 p.m.; purchase tickets at https://www.viewcy.com/event/voices...of...the...divine or email SufiShakCentral@gmail.com

NOV. 14: AKSHAYA PATRA WEST FLORIDA GALA; India Cultural Center, 5511 Lynn Road, Tampa; 5p.m.; for information, call Dr. Snehal Parikh at (941) 518-6298 or visit www.apusa.org

NOV. 14: JALARAM JAYANTI CELEBRATIONS; organized by Lohana Samaj of Tampa Bay; Sanatan Mandir, 311 E. Palm Ave., Tampa; puja, bhajans, satsang, aarti, mahaprasad; 4 to 8:30 p.m.; open to all, for information, call (727) 482-4779 or email lohanasamajoftampabay@gmail.com

NOV. 14: FREE MAMMOGRAMS; organized by and at Comprehensive Hematology Oncology, 5000 Park St., Suite 1030, St. Petersburg; 9 a.m. to 3 p.m.; for information, call (844) 546-5871 or visit www.mammolink.com

NOV. 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.

CASSELBERRY/ORLANDO/WINTER PARK

NOV. 21: 8th ANNUAL HOLIDAY GALA & AWARDS; organized by Indian American Business Association & Chamber; Hilton Orlando, 6001 Destination Parkway, Orlando; 5 p.m.; live show/entertainment, music/dance performances, awards; for information, visit https://www.iabausa.com/gala26

DEC. 5: GROUP DANCE COMPETITION; organized by Gujarati Society of Central Florida; Olympia High School, 4301 S. Apopka Vineland Road, Orlando; begins at 10 a.m.; minor, junior, senior, adult, university categories; free for members, $25 non-members; for information, call (352) 250-4287 or visit www.gujaratisocietycfl.com

DEC. 19: 2026 KIDS BIS BUSINESS FAIR; presented by Orlando Bal Vihar and Acton Children's Business Fair; young entrepreneurs can sell and showcase their products while gaining hands-on experience; Winter Park Farmer's Market, 150 N. New York Ave., Winter Park; 10 a.m. to 1 p.m.; $25 per booth; for information, visit https://www.childrensbusinessfair.org/orlando-florida

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.

SIGNIFICANT DATES

NOV. 6: DIWALI FESTIVITIES BEGIN
NOV. 24: GURU NANAK JAYANTI



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NOVEMBER 2026 EVENTS

WEDNESDAY NOVEMBER 4	Rama Ekadashi Puja & Aarti	8:00 PM
FRIDAY NOVEMBER 6	Group Pradosh Puja & Dhanteras Group Lakshmi Puja	6:00 PM - 7:30 PM
SATURDAY NOVEMBER 7	Kali Chaudas, Narak Chaturdashi & Choti Diwali Group Hanuman Chalisa Path	Evening
SUNDAY NOVEMBER 8	Diwali Lakshmi Puja, Chopda Pujan & Children's Fireworks	Evening
MONDAY NOVEMBER 9	Gujarati New Year – Bestu Varsh Temple Open All Day • Aarti Every 2 Hours • Shiva Maha Abhishek • 56 Bhog Annakut Govardhan Darshan Puja	7:00 PM - 8:00 PM
SATURDAY NOVEMBER 14	Shree Jalaram Jayanti Temple Celebration • Jalaram Bapa Puja, Bhajan & Kirtan, Maha Aarti & Mahaprasad	3:00 PM - 7:00 PM
FRIDAY NOVEMBER 20	Dev Uthi Ekadashi & Tulsi Vivah Puja & Aarti • Regular Observance	Regular Observance
SATURDAY NOVEMBER 21	Mata Ki Chowki Group Mata Ki Chowki	5:00 PM - 8:00 PM
FRIDAY NOVEMBER 27	Sankashti Chaturthi Group Shree Ganesh Havan • Minimum 5 Sponsors	By Arrangement

For sponsorships and event details, please contact the Temple Manager/Coordinator:
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WEEKLY EVENTS

EVERY MONDAY - 6:30PM
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EVERY TUESDAY - 7:00PM
• SUNDERKAND PATH
• HANUMAN CHALISA

EVERY THURSDAY - 7:00PM
• SADGURU & SHIRDI SAI BABA BHAJAN SATSANG

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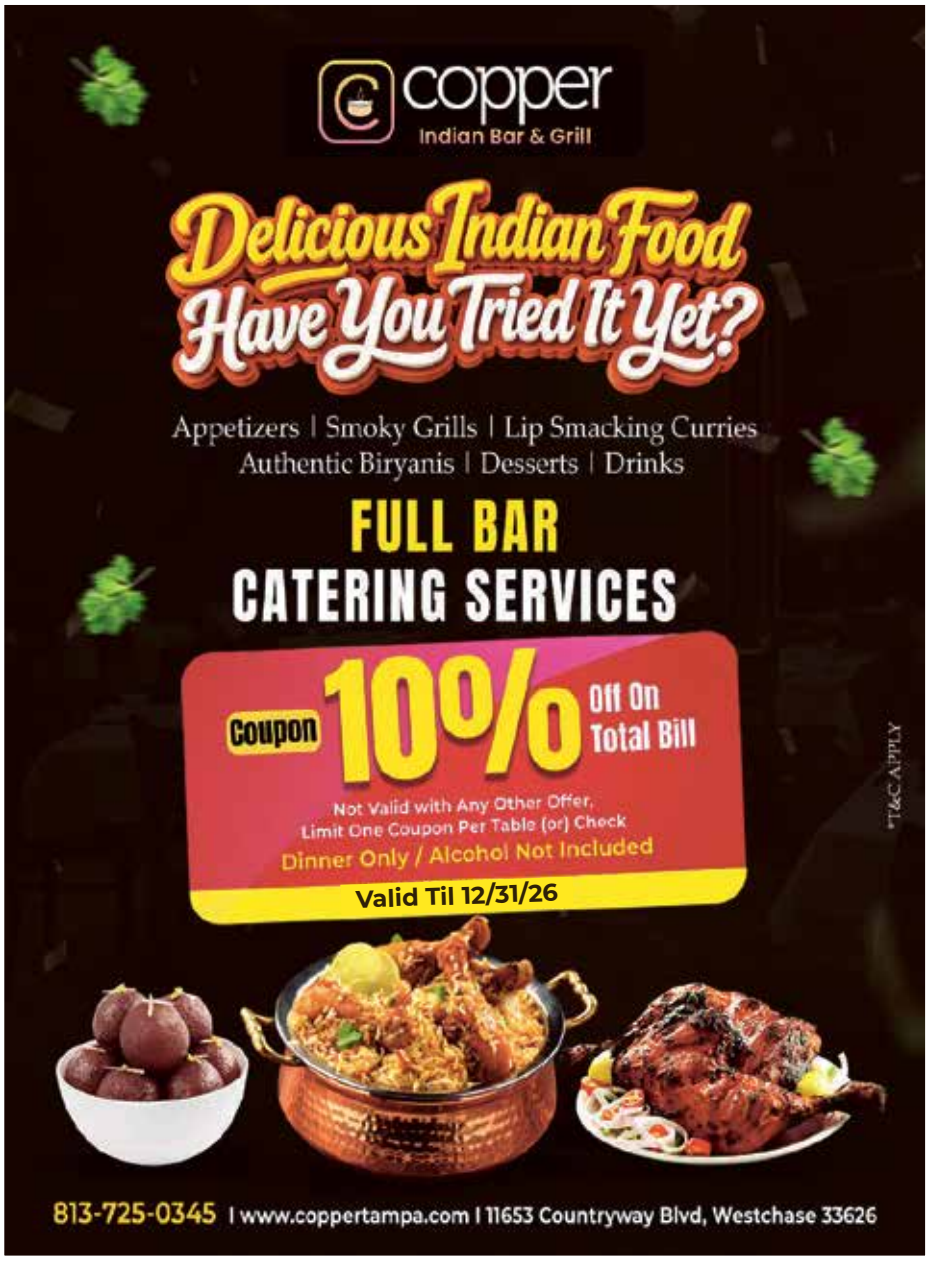
By DR. VENKIT IYER, MD, FACS



The media has been full of scary predictions about artificial intelligence (AI) lately – how it may destroy the mankind by next decade, if it is not controlled now. Mixed opinions from experts, government and scientists leave us uncertain about future.

Within the last three years, artificial intelligence has become an integral part of our society including health care. It appears to improve efficiency, reduce errors and curtail costs of health care system. Let us look at some of the disciplines where it is making an impact.

Biggest beneficiary has been radiology department. AI has trillions of prior data and images to compare with the current image whereas a human radiologist can remember only a few hundred ones. Hence, it can pinpoint the abnormalities faster and more accurately. It can predict potential development of cancer in certain spots, even when it is not obvious to naked eye. It can prioritize pending files so that abnormal X-rays are read first to reduce actionable reporting time. In addition to reading and reporting the result, it can incorporate the report in the patient chart automatically so that all other providers can also read the results immediately.



Next beneficiary has been pathology department. Again, the manual reading of a slide by the trained pathologist is not a comparison to AI reading. Much higher accuracy, analysis, recommendations and predictions are provided faster by AI. Laboratory results are analyzed and synthesized to make recommendations in addition to just reporting.

Outcome of several surgical procedures have improved with use of robotics, endoscopic and other minimally invasive techniques. Incorporating AI has further improved the results and reduced errors. Even before scheduling the surgery, AI can outline the prognosis, planning of surgery, and potential complications. 3D images of the operative site and abnormal tissues can be created allowing rehearsal virtual surgery ahead of actual surgery. During surgery, it can follow the progress, warn potential mistakes before they happen based on the trajectory. It can warn vicinity of important structures such as bile duct, ureters, arteries and veins. It can predict time of completion, prognosis and need for further treatment.

Pharmaceutical industry has gained momentum with faster research, development of medications, vaccines and treatment protocols. Fields of immunotherapy, molecular biology, targeted/gene therapy are making big strides in treating cancers and autoimmune disorders. Many cancers are now being cured with less invasive or deforming surgery with combination treatment with such medications.

Practice of primary care physician is being enhanced with comprehensive chart analysis, synthesized chart creation, treatment protocols and patient management. Faster patient summaries and documentations have saved average of two hours in a workday. Patients can get personalized instructions and other information on their health matters. Tele-medicine is being enhanced with faster and clearer responses. ICU monitoring, remote monitoring and wearables have made nursing care better.

Dermatology is now easier by predicting nature of skin lesions. Polyps noted during colonoscopy are assessed to know if they are malignant or not. Retinal scan by an ophthalmologist can predict impending disorders. Quick and accurate interpretation of EKG, echo cardiogram and other scans have become available.

Hospital administration can obtain reviews and cost projections, hospital bed occupancy, procedure outcomes, mortality and morbidity rates and compliance reports for regulatory bodies, saving cost and improving efficiency. Coding, scheduling, insurance authorizations and budgeting are streamlined.

Medical education has become easier with instant information made available on request. Web seminars and zoom meetings have become commonplace. Virtual dissections instead of cadaver dissections have simplified anatomy lessons. Research, preparation of speeches or presentations, obtaining references, creating tables or graphs may be done faster. Medical students can look up any topic or question and get full answers and references instantly.

On the negative side, AI can make mistakes too, often in a convincing fashion. For example, it can easily create fake news/videos and misinform people. Students can cheat on exams instead of studying. It may hamper proper intellectual development/learning and performance by humans, especially affecting youth. Most youngsters have already lost their handwriting ability with advent of digital world. Reading books and learning the hard way are becoming less common. Plagiarism may become rampant and unrecognizable. Major setbacks can happen to the originality in music, art, literature and science.

The fear that robots and AI will replace doctors is unfounded. No machines can ever replace humans and human interactions. Empathy, emotions and personal communication are integral parts of the practice of medicine.

No doubt, the final decision on patient care should always be with human doctors and not machines. Science will always advance and cannot be stopped. We humans must control and use it wisely. Future of medicine will not be doctors versus AI; it will be clinicians who use AI responsibly for better care.

Dr. Venkit S. Iyer, MD, FACS, is a retired general and vascular surgeon. He has authored seven books: "Decision making in clinical surgery" first and second editions; "Aging well and reaching beyond," "The Clinic," "Geriatrics Handbook," "A book on Lifestyle Medicine" 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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OPT FEES ON THE HORIZON: PROPOSED DHS COSTS RAISE QUESTIONS FOR STUDENTS, EMPLOYERS AND CAMPUSES



By KHUSHBU PATEL and DILIP PATEL

If you or someone you know is thinking about post-graduation work in the United States, a proposed change announced by the U.S. Department of Homeland Security (DHS) on Oct. 8, 2026, has sparked a new round of uncertainty.

DHS has published a proposed rule called "Optional Practical Training Fees." Under the proposal, DHS would require very large fees tied to OPT, the temporary employment authorization that allows eligible F-1 international students to work in a field related to their studies.

The Key Point: This is Not in Effect Yet

Before anything else, here's the most important clarification: this is only a proposed rule, not a final rule. That means the fees described in the proposal are not currently being charged and do not change existing OPT regulations today.

In other words, students should continue to follow the same OPT steps, timelines, and USCIS processes that are in place now. No one should assume their ability to apply for OPT has been immediately affected by this announcement alone.

What DHS is Proposing

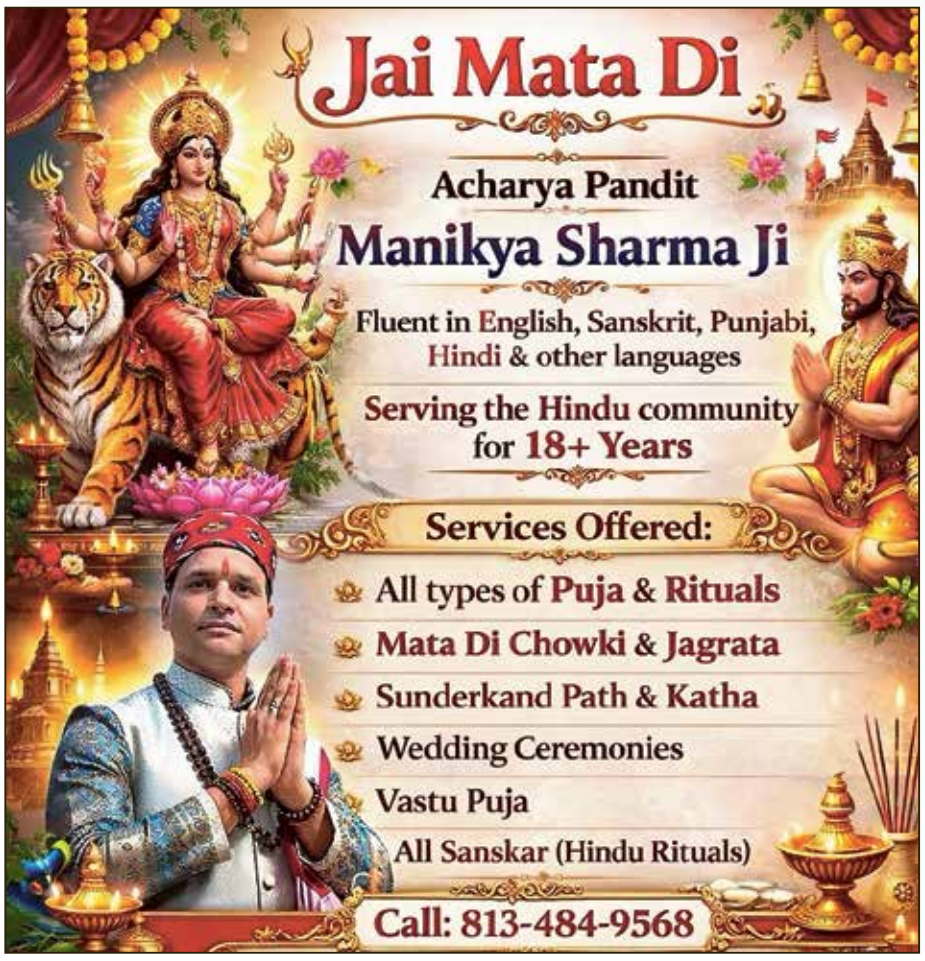
According to the proposed rule, the fees would be:

- $70,000 for an F-1 student's initial OPT period;
- $30,000 for subsequent OPT periods, including STEM OPT extensions.

These amounts are startling, and understandably so. OPT is often the bridge that helps students turn degrees into real work experience, something that can shape careers, research opportunities and long-term immigration planning.

Where the Fees Would Land

The proposal focuses on fees associated with OPT recommendations through SEVP-certified schools. However, DHS acknowledges an outcome many communities are already worried about: schools could pass some or all costs on to students, employers or other funding sources if the rule is finalized.



The federal government is accepting public comments on the proposal through Nov. 9, 2026. Anyone can submit comments during the period, including students, faculty, staff, employers and community members. DHS reviews submissions before publishing any final rule.

What Happens Next if DHS Finalizes the Rule?

While no one can predict what DHS will do, the proposal indicates that if the rule is finalized, the new fee requirements would take effect 60 days after publication of the final rule and would apply prospectively, specifically to OPT recommendations issued on or after the effective date.

Why this Matters Beyond Immigration Headlines

Even though the proposal centers on policy, the real impacts would show up in everyday places:

For students and families:

OPT is often the first chance for international graduates to gain U.S. work experience connected to their program of study. If costs rise dramatically, or if access becomes more selective, students could face:

- Higher expenses to obtain post-graduation work authorization
- More uncertainty about eligibility and timing
- Fewer opportunities overall, especially for students already managing financial constraints

For employers and local businesses:

Many employers – especially in technology, research, engineering, healthcare, and other skilled fields – rely on OPT and STEM OPT to help fill roles and build talent pipelines. If OPT becomes more expensive or harder to access, employers may experience:

- A smaller pool of candidates
- Increased recruiting and workforce planning challenges
- More time and cost spent on hiring alternatives

For colleges and universities:

Campuses may need to evaluate how the proposal affects recommendation policies and institutional support. If the financial structure changes, universities could become more selective or create new internal approaches to manage risk and cost.

What should people do right now?

Even while the proposal is not final, there are concrete steps individuals and employers can take:

Students

- Do not pause your OPT plans based on this announcement alone.
- Continue following your existing OPT process, timelines, and USCIS requirements as they stand today.
- Consider whether you want to submit your perspective during the comment window.

Employers - Employers who hire OPT and STEM OPT workers may want to:

- Assess how dependent they are on OPT talent
- Consider how recruiting and hiring strategies might shift if OPT access changes
- Monitor the rulemaking process closely
- Consider submitting comments, either individually or through industry groups, about how the proposal could affect workforce planning and business operations

The Takeaway

As of now: OPT rules are unchanged, fees are not in effect, and students should continue with the current process. The meaningful work happening right now is the public comment process and the ongoing analysis by schools and stakeholders.

What will the final version look like? No one can say for sure. But the comment window means community voices could influence how the policy is shaped, and how seriously DHS understands the downstream effects on students, employers, and campuses.

If you have further questions regarding the proposed policy and its implications, it is important to contact an immigration attorney.

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


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To put things in a 'giant' perspective, the 20-module double-stacked 170-kWh Ultium lithium-ion battery pack in the 2026 Hummer EV 3X SUV weighs about 3,600 pounds. That is the weight of a Toyota Camry hybrid. You get the picture. At close to 4½ tons, the five-seater Hummer is mammoth in every way you look at it.

Introduced in 2024, the all-electric SUV (also available as a pickup) is equipped with a front and two rear electric motors that produce a massive 830 horsepower and 13,000 pounds-feet of torque to zip off 0 to 60 mph in under 4 seconds (Watts to Freedom launch control mode). Four-wheel steering enables the Hummer's rear wheels to turn up to 10 degrees more than the front to substantially reduce the turning circle. Switch on Crab Walk to travel diagonally or King Crab mode for vigorous but solid low-speed, off-road driving. The productive EV can also power up another vehicle or even your home in case of an outage. Adaptive air suspension lowers or raises the SUV, so it is possible to take off in inclement road/weather conditions. Capable of 16-inch ground clearance with approach angles of 49.6 and departure of 49 degrees, the Hummer is mated to a smooth one-speed direct-drive transmission. On a full charge, you are looking at going about 312 miles. And thanks to a 19.2 kw onboard high-voltage module, a 240 volt will take about 11½ hours, but a fast DC charger can juice up to 80 percent in a little over an hour. Moreover, now drivers can use a native Tesla North American Charging Standard (NACS) port.

Up front, horizontal LEDs flank a HUMMER light bar with an animated walkup and departure feature. Gaze up at the roof and amber LED marker lamps convey a striking appearance. Vertical LEDs glow in the rear, which gets a power swing gate. Grab the available door handles, step onto the running board and take a seat in the huge cabin with a centered 13.4-inch infotainment touch screen and 11-inch driver cluster. A wireless phone charger pad sits under the dashboard within immediate reach as does the pistol-grip shifter knob. Outdoor enthusiasts will dig the Infinity Roof or the four removable panels and the I-Bar or center crossbar that can be stored in the waterproof front frunk. Other standard goodies include 14-speaker Bose sound system, 12-way heated/cooled leather front seats, tri-zone auto a/c, power tilt/telescopic steering column, rear vents for passengers in the 60/40 bench, and a bin under the cargo load floor.

Base-priced at a steep $105,300, the Hummer EV is naturally not everyone's dream of a daily drive. But it does produce tremendous 'green' performance with unmatched off-road prowess, daring appearance, and a gigantic but classy, high-tech cabin, bar none.

2026 GENESIS G70 TESTS RIVALS IN LUXURY SPORTS SEDAN SEGMENT



GENESIS G70 (PRESTIGE GRAPHITE)
Tires: P225/40R19 front; P255/35R19 rear
Wheelbase: 111.6 inches
Length: 184. inches
Width: 72.8 inches
Height: 55.1 inches
Weight: 4,063 pounds
Fuel capacity: 15.8 gallons
City/hwy/comb: 17/23/19 mpg
Base price: $58,900
Web site: www.genesis.com

When it debuted in 2019, the entry-level luxury sports sedan swept away the competition. It won not just the North American Car of the Year but also honors from Motor Trend, Esquire, Popular Mechanics, Car and Driver, and many more. Then the Genesis G70 dazzled everyone with a perfect combination of performance and luxury, leaving its European contenders in the dust.

Fast forward six years and we were thrilled to test drive the new Prestige Graphite trim of the sedan with its attractive Ceres blue exterior. The all-wheel-drive car is equipped with a 3.3-liter twin-turbo V-6 cranking out 365 horsepower @ 6000 rpm and 376 pounds-feet of torque @ 4500 rpm. The G70 delivers power via a precise and easy-to-engage 8-speed auto gearbox with eco, normal, sport and snow drive modes. A MacPherson strut front and multilink rear suspension effectively eliminates squat and dive and reduces body roll. The motor-driven electric power is razor sharp, with a solid on-center feel.

Just to keep up in line with the larger SUVs in its roster, the G70 shows off a bold and mammoth dark chrome grille with a winged Genesis emblem atop, flanked by quad LED auto headlights. The rear also gets a similar quad LED tail lamp treatment with dual chrome asymmetrical exhaust tips. Step inside the upscale cabin and you will discover generous sprinkles of brushed aluminum on the doors, console and pedals. Quilted supple Nappa leather seats convey class. The floating but practical 10.25-inch touchscreen display for phone, nav and audio is prominent. An easily accessible wireless phone charger sits at the bottom of the dashboard. Pampering the occupants are dual auto a/c, leather-wrapped power tilt/telescopic steering column, 12.3-inch 3D digital gauge, 12-way power front heated/cooled seats, head-up display, suede headliner and a 60/40 rear seat.

The sleek and extravagant G70 boasts an impressive power train, well-appointed and elegant cabin, and several safety features. And who can beat the Korean automaker's notable five-year, 60,000-mile basic, 10-year, 100,000-mile power train, and three-year, 36,000-mile complimentary maintenance/service valet warranties?

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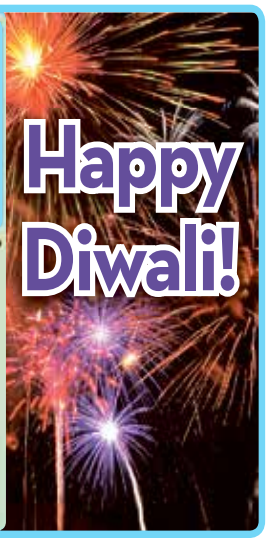
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THE COLLEGE APPLICATION PROCESS – IT DOESN'T START WITH YOUR APPLICATION

By DAWN CHMURA and ROBERT A.G. LEVINE



Most families consider starting college applications sometime before senior year. Maybe it's around January 1 of grade 11 when New Year's resolutions come to mind. Maybe it happens in June, right after final examinations finish and families realize "we're next." Maybe it's around August 1, when the Common Application opens, or when grade 12 starts and your high school holds assemblies about college deadlines and their internal procedures.

How do you decide where – and how – to apply? Before you can thoughtfully consider what universities might be good for you, please spend some time understanding the other side of college fit: you. After all, you can't intelligently pick the best schools for you unless you understand yourself, not just educational institutions.

Who are you? What matters to you? What excites you intellectually? What role do you play among your peers? What kind of environment brings out your best? Without answers to these questions and more, your educational pie will only come out of the oven half-baked. However, with a decent self-understanding, you can identify good options for your next educational home.

From there, the process begins to become a strategic checklist. There will be essays, lists of honors, lists of extracurricular activities, deadlines and decisions about when to file and which of each college's filing methodologies you should select. Of course, there's also keeping up with your academics, studying for and successfully completing standardized testing, obtaining recommendation letters ... the list feels endless.

But college applications don't actually start with the applications. By the time a student sits down to apply, most of the things the colleges will evaluate have already happened. Courses have been chosen. Grades have been earned. Activities have been pursued. Experiences have shaped the student. While the application is where you tell your story, the story itself has been years in the making. In the second half of grade 11, there is still time to think, explore and make thoughtful decisions, but you're getting closer to the point when those decisions will become applications.

Getting started earlier has advantages. If you start considering your college future in grade 9 or 10, things generally work out better, but not because 14- and 15-year-olds should be worrying about college applications. In fact, that's exactly what we don't want. We want younger students to have time to grow. To build the best application, first build the best person. If that happens, your application will build itself organically.

At this stage of life, there are much more useful questions than "What do you want to do for the rest of your life?" or "How are you going to build your college resume?" Instead, consider thoughtfully thinking on more universal inquiries:

What are you curious about? How are you spending your time? What do you enjoy doing? How might you challenge yourself? What haven't you tried yet? And perhaps most importantly, what are you learning about yourself along the way?

Grades 9 and 10 provide something incredibly valuable: the freedom to explore without the immediate pressure of an application deadline. Students invariably discover new academic interests; try an activity but hate it, then try another and love it; take on new responsibilities, leadership, or maybe a first job; learn how to advocate for themselves and for others; and begin to understand the kind of thinkers they truly are.

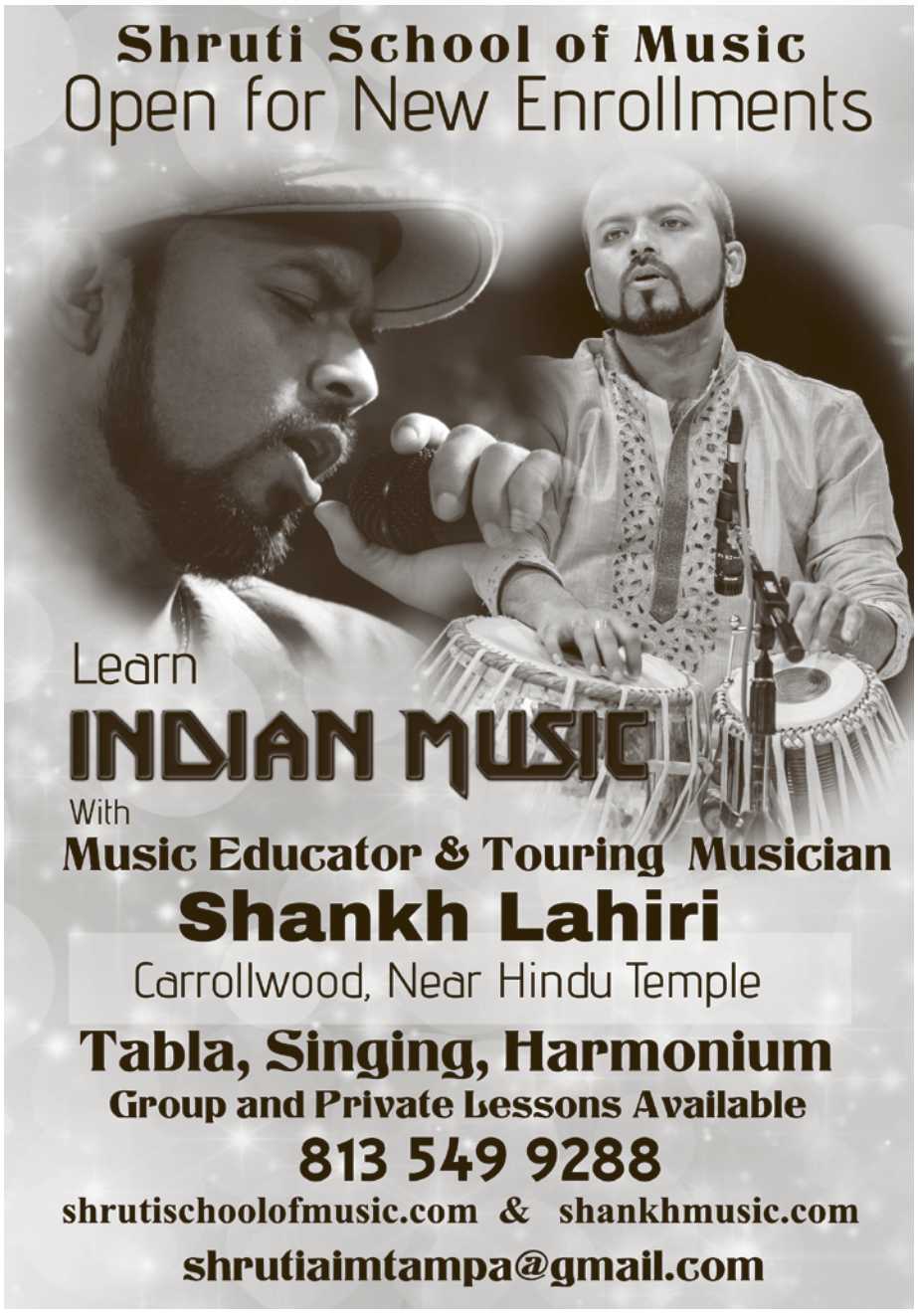
Experiences shape the person who will eventually apply to college.

But please remember: starting earlier isn't about doing more for a college resume. Families should not spend years wondering "Will this look good for college?" As we've written over and over and over again, there is no checklist or profile that guarantees college admission. In fact, it's usually the opposite. In a world where universities value diversity, playing follow-the-leader just doesn't work.

Instead, ask better questions: Am I interested in this? What might I learn? How can I contribute? What do I want to try next?

College admissions shouldn't begin with trying to figure out what colleges want from you. No, it should begin with figuring out who you are and developing your best self. The earlier you grant yourself permission to explore life's most important questions, the better.

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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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) November may bring clearer movement in partnerships after the middle of the month, although earlier promises or agreements still deserve review. Family and property concerns could feel pressing at first. As some major planets join, attention may shift toward children, education, creativity or pursuing goals and ambition. Confidence can grow, but haste or excessive expectations may weaken good judgment. Expenses remain an area for discipline. Patient cooperation appears more helpful than trying to control every outcome.

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) The month may gradually restore clarity in workplace, relationships and unfinished discussions. The first half favors correcting routines, reviewing financial choices and resolving matters that have remained uncertain. Planetary changes could increase activity involving home, property, vehicles or family, but emotional decisions may prove costly. Professional gains remain possible through associations. After mid-month, agreements may move forward, provided expectations are practical and communication remains respectful.

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) November may revive creative plans, studies or discussions involving family before bringing greater focus to work and daily responsibilities. Mercury's direct movement could improve communication, yet delayed documents should still be checked. Planetary changes may increase courage, travel, marketing or writing activity. Career duties remain demanding, but knowledge and persistence could strengthen credibility. Financial choices require moderation. A revised idea may prove more useful than an entirely new beginning.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha The month begins with attention on home front, family and emotional balance, while later weeks may encourage education, creativity or matters involving children. Mercury's direct movement could help an unsettled domestic discussion become clearer. Planetary changes may sharpen speech and increase spending, so financial reactions need restraint. Jupiter may support income and family stability, though Ketu can reduce satisfaction with material gains. Patient planning could produce better results than acting from emotion.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) November may become increasingly active and significant. Delayed conversations, journeys or applications could begin moving after mid-month. Planetary changes bring courage and determination, while Jupiter may expand confidence, visibility and the wish to lead. Ketu, however, can make success feel incomplete unless the goal has a deeper meaning. Family or property matters may later require attention. Strong initiative could support progress, provided impatience, pride and unnecessary confrontation are kept under control.

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) The month encourages a careful review of money, family expectations and personal priorities. Venus returning to Virgo could revive questions involving appearance, comfort or relationships before clarity develops later in the month. Planetary influence may later increase expenses or private responsibilities, making rest and budgeting important. Partnerships still require patience and mature communication. Progress appears possible when decisions are based on careful analysis and planning.

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NOVEMBER FORECAST

Cont'd from page 12

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 may help Librans regain clarity after a period of reassessment. Planetary influence could improve communication, and restore confidence, harmony and social ease. Career pressure begins to shift toward gains and stronger networks as Mars changes signs. Income and family priorities become more prominent after mid-month. Earlier contacts may prove useful, but financial or personal commitments should develop gradually rather than through reactive mode.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22)
Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha
November begins quietly, with unfinished expenses, private concerns or relationships requiring closure. Communication may improve after Mercury turns direct, but clarity could take time. The Sun's change of house may strengthen confidence and visibility, while planetary changes could increase professional ambition and responsibility. Recognition appears possible, though competition or impatience may create tension. A measured public approach and use of resources could help turn pressure into constructive progress.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21)
Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)
The month may bring renewed movement through friends, professional groups and earlier contacts. Delayed gains or discussions could become clearer after mid-month, although every promise should still be verified. Planetary influence may encourage travel, study, teaching or a stronger search for direction. Jupiter offers support for knowledge and guidance, while Saturn keeps home or family duties demanding. Toward month-end, rest and private planning may become necessary. Steady preparation could open a broader path ahead.

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) November may clarify career discussions that were delayed or revised. Mercury's direct movement could help with decisions, documents and communication with people. Planetary influence shifts attention toward shared money, taxes, insurance or obligations, where impulsive action should be avoided. Professional networks may become more useful after mid-month, and an earlier contact could support progress. Results appear more likely through patient negotiation and consistent work than through pressure for immediate recognition.

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) November may improve travel, education, legal matters or long-term planning after the middle of the month. Revised information could make a decision easier to understand. Planetary influence may energize partnerships but also increase disagreement if sides insist on control. Jupiter could attract advisers, clients or collaborators, while Saturn continues to demand care with savings and family obligations. Professional visibility may rise later, provided communication remains calm and agreements are clear.

PISCES / Meena (Water sign, ruling planet is Jupiter) - (Feb. 20-March 20) Jupiter Sign - Stars covered: Purva Bhadra Pada (last part) Uttara Bhadra Pada, Revathi
The month may begin with unresolved financial, confidential or emotional matters requiring review. Mercury's direct movement could clarify obligations, though documentation remains important. Planetary influence may increase work pressure, competition or the need for better health routines. Jupiter can support problem-solving, while Saturn asks for discipline and realistic personal limits. Later weeks may renew interest in travel, study or guidance. Consistent habits could produce steadier progress than dramatic action.

Disclaimer: This monthly forecast presents my general interpretation of the prevailing Vedic planetary movements and their possible influences on each Moon sign. These forecasts are intended for general guidance and should not be regarded as a substitute for personal judgment or professional advice.

happy diwali

More Florida communities celebrating the Festival of Lights:

TAMPA BAY AREA

Telugu Association of Florida, Tampa Bay, will hold Dasara-Diwali celebrations from 4 p.m. onward at India Cultural Center, 5511 Lynn Road, Tampa on Nov. 7. The event is free. For information, email taftampa@taftampa.com or visit www.taftampa.com

BAPS Shri Swaminarayan Mandir will hold Chopda Pujan at 1:30 p.m. and 3:30 p.m. on Nov. 8. Annakut/New Year will be on Nov. 10 from 1 to 7 p.m. with aarti every hour. Kids' Diwali celebration will be from 1 p.m. on Nov. 14. BAPS is at 9556 E. Fowler Ave. in Thonotosassa. For details, call (813) 986-5473.

SOUTH FLORIDA

WEST PALM BEACH: Palm Beach India Association will hold a community Diwali Festival from 5 p.m. on Nov. 14 at Royal Palm Beach High School, 10600 Okeechobee Blvd., Royal Palm Beach, with food and performances. The event is free for PBIA members, and $75 and $85 for non-members. For details, visit www.gopbia.org or email info@gopbia.org

CORAL SPRINGS: Anando (South Florida Bengali Group) will hold Kali Puja/Diwali Bash 2026 from 10 a.m. to 10 p.m. Nov. 7 at Ramblewood Middle School, 8505 W. Atlantic Blvd., Coral Springs. There will be snacks, lunch, dinner and a concert. Cost is $40 per adult. To register, Zelle money to Anando.sfbg@gmail.com

ORLANDO/CASSELBERRY/OCOEE/WINTER PARK

Hindu Society of Central Florida (1994 Lake Drive) in Casselberry will celebrate Diwali and Annakut from 11:30 a.m. to 6:30 p.m. Saturday, Nov. 14, with several competitions and cultural programs, fireworks. Parking is $10. For information, call (407) 574-1814 or visit www.orlandohindutemple.org Also, HSCF and city of Casselberry will hold Diwali celebrations from 5 to 9 p.m. Nov. 13 at Lake Concord Park, 95 Triplet Lake Drive, Casselberry. The free event will feature cultural performances, live entertainment, kids' activities, food trucks. For information, call Adity Gandhi at (407) 462-5161.

ASIAN CULTURAL ASSOCIATION AND ORANGE COUNTY FLORIDA, Arts and Cultural Affairs will celebrate Diwali from 5 p.m. Nov. 5 at Innovation Center, 7159 W. Colonial Drive, Orlando. For details, call (407) 333-3667.

Agrawal Samaj of Orlando will hold Diwali Milan from Nov. 14 at 1680 Hawkcrest Drive, Winter Park. There will be cultural programs, DJ, games. Tickets are $70 per person, $140 couple. For information, call (201) 850-3273.

JACKSONVILLE

Indian Cultural Society of Jacksonville will hold Grand Diwali celebrations from 1 p.m. Nov. 14 at Atlantic Coast High School, 9735 R.G. Skinner Parkway, Jacksonville. For information, email hello@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. 15 at Bartow Civic Center, 2250 S. Floral Ave., Bartow. For information, call Subhash Patel at (863) 838-0969 or visit www.bscfl.com

Shree Swaminarayan Hindu Temple (ISSO), 2793 New Tampa Highway, Lakeland, will celebrate New Year and Annakut from 3 to 5 p.m. on Nov. 10. For information, call (863) 687-4776 or visit www.issolakeland.org

OCALA

India Ocala Association will celebrate Diwali from 6 p.m. Nov. 14 at Cultural and Educational Center, 2030 N.E. 36th Ave. For details, call (352) 575-1111 or visit indiaocala.org

NAPLES/FORT MYERS

NAPLES: India Association of Naples will hold a Diwali Mela from 6 p.m. to 10 p.m. on Nov. 6 at Parish Hall, St. Agnes Church, 7775 Vanderbilt Beach Road, Naples. Member cost is $50, kids between 5 to 12 years are $10; non-members are $100, kids between 5 to 12 years $40. Email naplesindia@gmail.com for details or call (239) 272-8259.

Manav Mandir will hold Diwali celebrations on Nov. 8 and Annakut Utsav on Nov. 10. The temple is at 7400 Waelti Drive, Melbourne. For timing and other details, call (321) 426-0668 or visit www.mmbrevard.org

TALLAHASSEE

Hindu Temple of Tallahassee, 2526 Chaires Cross Road, will hold Diwali celebrations from Nov. 6-8. For details, call the mandir at (850) 402-4117 or email info@hindutempleoftallahassee.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 20*th*.

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DIWALI EYE SAFETY: PROTECTING SIGHT DURING THE FESTIVAL OF LIGHTS

By DR. ARUN GULANI



As the enchanting festival of Diwali approaches, the vibrant celebrations and dazzling fireworks become the focal point of the festivities. While Diwali is a time for joy and togetherness, it's crucial to be mindful of potential eye safety hazards that accompany the grandeur of the annual event. In this article, we delve into the medical and health aspects of ensuring eye safety during the Festival of Lights.

Eye safety amidst the fireworks

The resplendent fireworks displays that light up the Diwali night sky are a sight to behold. However, they come with inherent risks to eye health. To protect your vision during these dazzling displays:

a. Maintain a safe distance: It's essential to stand at a safe distance from the fireworks to avoid potential eye injuries from flying debris.

b. Wear protective eyewear: Certified safety glasses or goggles offer a robust defense against sparks and debris, significantly reducing the risk of eye injuries.

c. Leave it to the experts: For those unfamiliar with handling fireworks, it is advisable to leave this to the experts or responsible adults who can ensure safe practices.

d. Prompt medical attention: If an eye injury occurs due to fireworks, it's crucial to rinse the eye gently with clean water and seek immediate medical attention. Avoid any rubbing or applying pressure to the injured eye.

Candle and diya safety

The traditional lighting of diyas and candles is a heartwarming Diwali tradition, but it's essential to be cautious to prevent eye injuries:

a. Secure placement: Ensure that diyas and candles are placed in stable containers to prevent accidental tipping, which could lead to burns or fires.

b. Minimize fire hazards: Position diyas and candles away from flammable materials like curtains and tablecloths to reduce the risk of fires.

c. Use candle golders: Candle holders not only add to the aesthetics but also prevent wax spills and the potential for burn injuries.

d. Supervised use: Do not leave candles or diyas unattended, especially if children or pets are in the vicinity. Always extinguish them properly before leaving the area.

Air quality concerns

Diwali's extensive use of fireworks can have significant consequences for air quality, indirectly affecting eye health. Smoke, dust and pollutants in the air can lead to eye irritation and discomfort.

a. Limit outdoor exposure: During peak firework hours, consider reducing outdoor activities when air quality deteriorates.

b. Air purification: The use of air purifiers can mitigate indoor air pollution, creating a safer environment for the eyes.

c. Lubricating eye dops: Over-the-counter lubricating eye drops can provide relief from eye irritation caused by airborne pollutants.

Child eye safety

Children are particularly vulnerable to eye injuries during Diwali, given their curiosity and limited awareness of potential risks. Ensuring their eye safety is paramount:

a. Constant supervision: Always closely supervise children around fireworks, candles and diyas to prevent accidents.

b. Education: Educate your children about the potential dangers of fireworks and the importance of eye safety.

c. Child-appropriate eye protection: Ensure that children participating in firework activities wear suitable eye protection that fits their age and size.

While Diwali is a time for celebration, safeguarding your vision should be a top priority. By adhering to these guidelines, you can ensure a Diwali that is not only joyful but also safe. Your eyes are precious and protecting them is essential. Celebrate responsibly, and may you have a safe and memorable Diwali!

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



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THE ART OF COMING TOGETHER

BY BRINDA PAMULAPATI



My first experience exhibiting at an art fair brought an unexpected lesson: sometimes, the most memorable part of an exhibition is what happens before the artwork goes on the walls.

Art Fair Tampa was scheduled for Oct. 15–18. I arrived expecting to unpack my paintings, arrange my booth, and meet visitors. Instead, I walked into an exhibition space still taking shape.

An unexpected change in contractors had delayed construction, and the organizers were working hard to get the booths ready. Walls were still being completed, and painting remained unfinished. With opening time approaching, there was understandable uncertainty.

Then something shifted.

Allen Pettigrew, a fellow artist, enthusiastically began painting his booth and offered to help us with ours. His generosity encouraged us to help others. Before long, we had helped paint four or five booths. With music from the DJ playing in the background and artists working alongside one another, a stressful situation began to feel like a community gathering.



We had arrived to display our individual work. Now we were helping create the space where everyone's work could be seen.

One neighboring artist Carl McGrady gave us a carpet after we helped paint his booth. Our floor had become messy with paint, and his thoughtful gift made a real difference. It was a simple exchange, but it captured the spirit of those hours: people noticing what others needed and responding.

Eventually, the show came together.

Walking through more than 100 booths, I was struck by the variety. Each space offered a distinct artistic voice, with professionally finished work and artists who demonstrated deep skill in their chosen approaches.

In one booth, special glasses revealed a three-dimensional effect in the artwork. In another, shining a light across a painting brought out golden color and unexpected depth. Every turn offered another way of seeing, another artist's exploration of materials, light, texture, or form.

Yet what stayed with me was more than the diversity of the art. It was the willingness of these artists to support one another while preparing to present their own work.

An art fair may appear to be a collection of separate booths, each bearing an individual name. My first fair revealed the connections between them.

Before visitors arrived to look at paintings, artists had already given one another something valuable: time, practical help, and encouragement. For me, that shared effort became an essential part of the experience.

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





GO OFF-ROAD OR STAY THE COURSE WITH REDESIGNED 2027 KIA TELLURIDE

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

Ever since it was launched in 2020, the Telluride SUV has received accolades from numerous automotive outlets. To keep the momentum going without resting on its laurels, Kia engineers have totally overhauled the hot-seller for next year by skipping on the 2026 model. Wheelbase increases by 2.7 and length by 2.3 inches from its predecessor opening up more leg and shoulder room for occupants. You now have a more rugged, bolder and boxier SUV than in the past and the 2027 Telluride is already available at dealerships.



TELLURIDE (SX-PRESTIGE, X-PRO AWD)
Tires: 255/60R18 all-terrain
Wheelbase: 116.9 inches
Length: 199.2 inches
Width: 78.3
Height: 71.5 inches
Tow capacity: 5,000 pounds
Fuel capacity: 19 gallons
City/hwy/comb: 17/22/19
Base price: $56,790
Price as tested: $59,580
Web site: www.kia.com

Out goes the previous 3.8-liter V-6 engine to be replaced by a smaller but formidable 2.5-liter turbocharged 4-cylinder engine blasting off 274 horsepower (down 17) @ 5800 rpm and 262 pounds-feet of torque (up 49) @ 4000 rpm. Sure, the power is slightly less but the 2027 Telluride moves quickly and gently down the road, with excellent ride and reasonable handling. Once again, the full-size AWD SUV is equipped with an 8-speed auto gear box that shifts quietly and smoothly. Suspension handled via an independent MacPherson strut front and multilink rear delivers a comfortable well-damped ride. The rack mounted motor-drive power steering responds to the slightest movement, is perfectly weighted and provides excellent feedback. The driver has at disposal several modes such as eco, normal, sport and my mode, or if venturing off-road, snow, mud and sand. Ground clearance for the X-Pro is 9.1 inches, 1.5 higher than the basic models.

New vertical LED projector headlamps flank a high-gloss mesh grille with blacked-out wheel arches, squared-off lower black bumper and front/rear recovery hooks in case of our test X-Pro SX-Prestige. Step into the spacious cabin and you will notice that the dual 12.3-inch displays for digital cluster and infotainment have been replaced by a 30-inch curved screen with a 5-inch climate control display squeezed in between. Maximum cargo space is plentiful at 89.3 cubic feet. Hidden behind the power tilt/telescopic steering column is the start/stop button, which may take a little time to get used to, along with the obscured inside door handles. Two wireless phone charges under the dash are nifty. Other cool treats are synthetic leather cooled/heated/massaging front seats, second row heated/cooled Captain's chairs, tri-zone auto a/c, suede headliner, Meridian premium sound, and stainless-steel pedals/scuff plates.

Looking to buy a full-size SUV that you can on a whim take off the beaten path? Then the Telluride X-Pro with its off-road prowess makes perfect sense. This satisfying mix of people- and cargo-hauling practicality is a pretty solid value for the money in our eyes.

2026 JEEP GRAND WAGONEER L IS A FIT FULL-SIZE SUV CONTENDER!

Forget the name! The biggest Jeep SUV is 'Grand' in every respect – size, scale, looks, performance. The 2026 Jeep Grand Wagoneer L (wheelbase, length and more cargo room than standard Grand Wagoneer) is an outstanding full-size, three-row SUV that is a smooth, quiet and easy-riding companion. Credit goes to a 3.0-liter Hurricane twin-turbo inline-6 S.O. engine (called Sixpack) that blasts off 420 horsepower at 5200 rpm and 489 pounds-feet of torque at 3500 rpm.



GRAND WAGONEER L (SUMMIT OBSIDIAN)
Tires: 285/45TR22
Wheelbase: 130 inches
Length: 228.1 inches
Height: 79.8 inches
Width: 83.6 inches
Weight: 6,444 pounds
Fuel capacity: 30.5 gallons
City/hwy/comb: 16/22/18 mpg
Price as tested: $107,585

Keeping that might on the road is a short/long arm front and a multilink rear suspension system that absorbs the blows of potholes and broken pavement. Want to adjust ride height as per road/weather conditions? Toggle the adaptive air suspension controls. Getting power to the ground in the all-wheel-drive SUV is a slick-shifting 8-speed automatic gearbox with paddle shifters. The electric power assist, rack-and-pinion steering — unswerving, reactive and accurate — gives further assurance behind the wheel. Stopping the seven-seater, which rides on massive 22-inch alloy wheels, are 14.9-inch vented front and 14.8-inch rear Brembo disc brakes. Drive modes via the terrain selectable system include auto, sport, rock, sand/mud and snow. And if you need to haul a sailboat or another vehicle, tow capacity is an astounding 10,000 pounds.

Up front, the upright front fascia displays a new Jeep hood insignia along with the familiar but revised seven-slot grille and an illuminated full-width light bar and animated turn signals. You bet those power-deploying side steps come handy as you prepare to step into the cavernous and airy cabin. The Grand Wagoneer L graciously welcomes the driver and front-passenger with its cushy heated/cooled/massage 20-way power Nappa leather seats. Dual 12-inch displays: a touch screen with Uconnect user interface for infotainment system, and other for digital instrument cluster, standout. The second-row heated Captain's chairs power tilt/slide while the third-row seat power folds and reclines. Tuck down the rear seats and you get 42.6 cubic feet of space, plenty for luggage, backpacks or groceries and camping gear. Go for the $2,595 rear-seat entertainment option with 10.1-inch screens if you have tiny tots to keep busy during those long journeys. Other standard amenities include four-zone auto a/c, tri-pane panoramic sun roof, head-up display, wireless phone charger, flat tilt/telescopic steering column, 19-speaker McIntosh sound system, overhead sunglass holder and Apple CarPlay/Android Auto.

Base-priced at $97,310, this is the ultimate premium full-size SUV with outstanding passenger- and cargo-hauling capabilities. And a vigorous powertrain/chassis to boot. It is about time Jeep targeted enormous competitors such as the Cadillac Escalade, Chevy Suburban and Ford Expedition. Let the battle for the mighty SUVs begin!

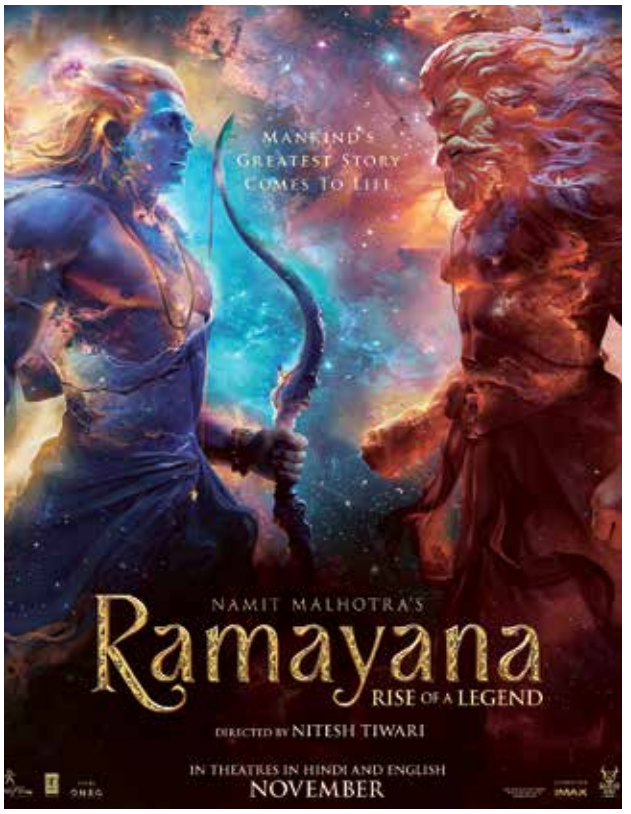
'RAMAYANA' SET FOR RELEASE NOV. 5

India's biggest movie ever "Ramayana" will release in theaters across Florida and the United States on Nov. 5 with special IMAX premiere shows in select cinemas on Nov. 4.



Based on the celebrated ancient epic known to billions, Namit Malhotra's "Ramayana: Rise of a Legend" tells the story of Rama, a prince bound by sacrifice; Ravana, an immortal king driven by vengeance; and the prophecy that binds their fates together. It stars Ranbir Kapoor, Yash and Sai Pallavi.

The film is produced by acclaimed filmmaker Namit Malhotra, whose Academy Award-winning visual effects company DNEG is behind films, including "The Odyssey," "Dune," "Interstellar" and "Inception"; directed by Nitesh Tiwari, whose film Dangal remains the highest-grossing Indian film worldwide; and scored by Academy Award winners Hans Zimmer and A.R. Rahman. Namit Malhotra's "Ramayana: Rise of a Legend" will be released globally in theaters in time for Diwali.



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THE AKSHAYA PATRA FOUNDATION USA INTRODUCES 'THE FOREVER PLATE SUSTAINABILITY FUND'

Give once. Feed children for generations. What if one gift you make today could feed children — not just this year, but for generations?

Akshaya Patra Foundation USA introduces "The Forever Plate Sustainability Fund." Your contributions to the Sustainability Fund are intended to be invested conservatively, with the principal preserved.

Using an illustrative annual return of approximately 6%, a $100,000 gift could generate about $6,000 each year to support meals — year after year.

At an approximate cost of 8 cents per meal, that annual return could help provide approximately 75,000 meals every year, in perpetuity, enough to help feed roughly 300 children every school day.

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or

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2. Forever Plate – $20,000 Gift

Donate $20,000 once or Pledge $5,000 per year for 4 years

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- Provide 15,000 free meals every year, forever,

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Ways to give

All donations are taxdeductible. Contributions may be made through qualified charitable distributions, donor advised funds, wills; estate; trusts; appreciated stock or gifts in honor or memory of a loved one.

How to contribute

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Questions? **Visit: https://apusa.org/forever-plate-sustainability-fund/**

For more than two decades, The Akshaya Patra Foundation has shown what is possible when compassion is combined with scale.





Akshaya Patra India began in 2000 with just 1,500 meals has grown into one of the world's largest school meal programs, today feeding 2.35 million+ children every school day across 24,000+ schools, with more than 5 billion meals served and counting.

Akshaya Patra USA has helped make this growth possible. Over its 15-year history, it has raised approximately $155 million, helping build kitchens, serve meals, and expand the infrastructure needed to reach children at extraordinary scale.

Now, we have an opportunity to think beyond the next year — or even the next decade. **See page 21 for Akshaya Patra West Florida Gala on Nov. 14 in Tampa.**



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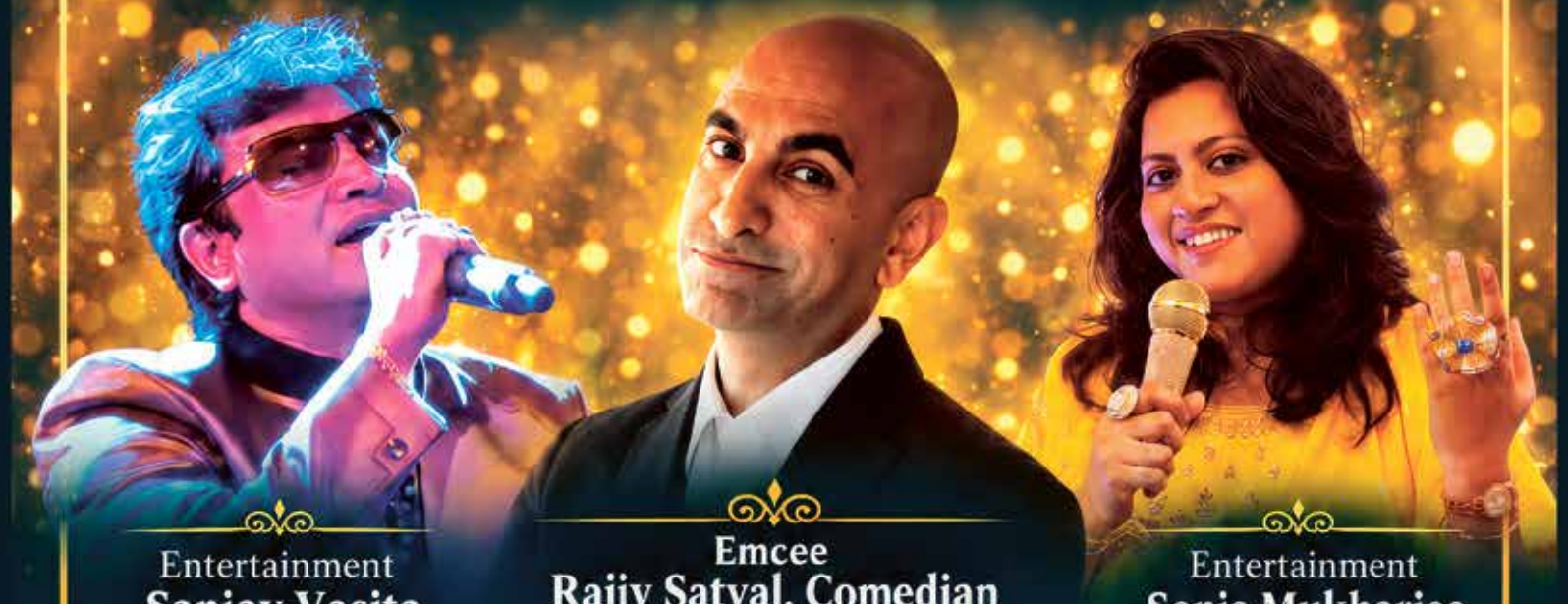
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COULD YOU OWE THE NIIT?

By TEJAL DHRUVE, CPA



Selling a highly appreciated investment late in the year could trigger an additional tax cost: the 3.8% net investment income tax (NIIT). If you're considering a significant transaction before Jan. 1, first estimate the potential tax impact and evaluate planning opportunities.

How the NIIT Works

You may be subject to the NIIT if you invest outside of tax-deferred accounts and your modified adjusted gross income (MAGI) exceeds the applicable threshold: $200,000 for single filers and heads of household, $250,000 for married couples filing jointly or $125,000 for married taxpayers filing separately. These thresholds aren't indexed for inflation, so more taxpayers are subject to the NIIT now than when the tax first went into effect.

The NIIT equals 3.8% of the lesser of your net investment income or the amount by which your MAGI exceeds the applicable threshold.

Net investment income generally includes taxable interest, dividends, capital gains, rents, royalties, nonqualified annuities and income from passive business activities. Wages, Social Security benefits, tax-exempt interest and income from nonpassive business activities (other than certain financial trading businesses) generally aren't included.

Distributions from IRAs and qualified retirement plans also aren't net investment income. But taxable distributions can increase MAGI and, therefore, increase the amount of investment income exposed to the tax.

Watch for a Year-End Spike

A one-time transaction, such as selling appreciated stock or investment real estate, can push MAGI above the NIIT threshold. Before closing a large sale in 2026, consider whether changing the timing or structure could reduce your NIIT exposure.

For example, you can postpone the stock sale until 2027 or structure the real estate transaction as an installment sale to spread the gain over multiple tax years. If you're at NIIT risk and you've already realized gains in 2026, harvesting capital losses before year end may offset those gains and reduce both MAGI and net investment income. (Keep the wash-sale rules in mind when selling securities at a loss.)

Investors should also account for dividends, mutual fund capital gain distributions and other investment income expected before year end. These amounts can increase both MAGI and net investment income, potentially increasing your NIIT exposure.

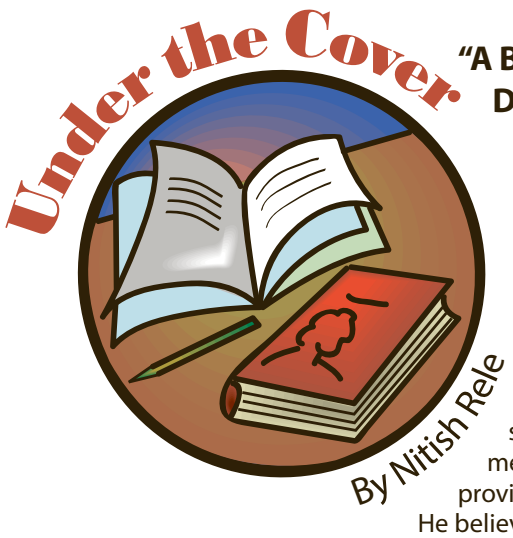
Reducing MAGI can also help. Depending on your circumstances and eligibility, maximizing pretax contributions to an employer retirement plan, making deductible traditional IRA contributions or contributing to a Health Savings Account may lower MAGI.

If you have flexibility over the timing of other taxable income, deferring it until 2027 may also help reduce your 2026 MAGI. Remember that itemized deductions don't reduce MAGI and, therefore, won't reduce NIIT exposure.

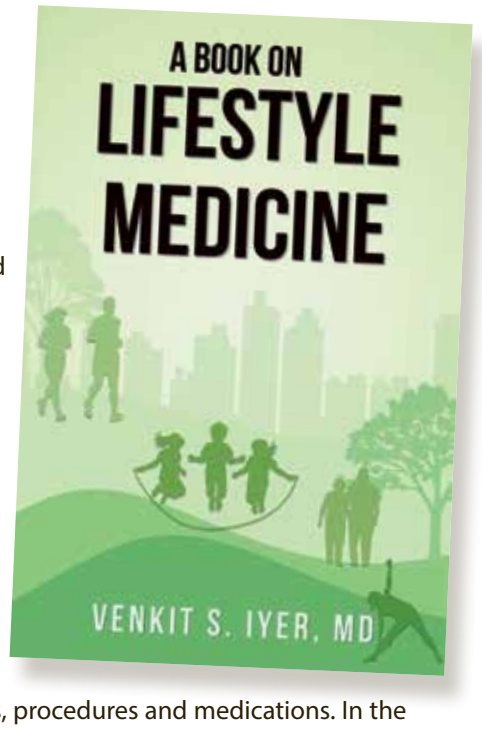
Project and Plan

NIIT planning shouldn't drive an investment decision. Current market conditions, cash flow needs and your broader financial goals are important. But if a large transaction is on the horizon, modeling the tax consequences before acting is a good idea. Contact the office for help projecting your 2026 MAGI and NIIT exposure so you can plan accordingly.

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



"A Book on Lifestyle Medicine" (206 pages; $18.99) by Dr. Venkit Iyer; published by Evershine Press. (www.amazon.com and www.venkitiyer.com)



Can lifestyle and behaviors enhance your well-being? You bet, says Khaas Baat columnist and Tampa Bay author Dr. Venkit Iyer in his latest "A Book on Lifestyle Medicine." (LM) In a straightforward, lay person's language, the author lays out the benefits of LM in preventing, treating and reversing chronic diseases, while reminding us that it is now a recognized subspecialty medicine with residency progwrams.

Cardiovascular disease, diabetes, obesity and cancers are to a large extent lifestyle induced, i.e. poor quality diets, sedentary lifestyles, stress, insomnia, and drug and alcohol abuse, notes Dr. Iyer. Conventional medicine is used to conducting tests/procedures, prescribing meds, and providing treatments for disorders. How about prevention as the first choice? He believes that preventive measures such as a whole-food, plant-predominant eating habits, physical activity, restorative sleep, stress management, avoiding risky substances, and positive social interaction can be useful in fighting diseases.

Toward that end, there are 19 properly labeled and laid out sections that serve as the groundwork for LM. They include diet and nutrition, exercise and movement, cognitive activities, obesity management, sleep, stress reduction, yoga/meditation, loneliness and isolation, cancer screening/prevention, prevention of falls, environmental problems, health, health care of older adults, and Mediterranean diet.

In the epilogue, Dr. Iyer questions the focus of modern healthcare on tests. "Treatments are rendered through interventions, procedures and medications. In the process, prevention of the diseases and disorders has been relegated to the back burner." He questions why so many chronic disorders occur and why the root causes of these problems are not being addressed. "Is it because there is very little financial incentive in instituting and teaching these preventive lifestyle measures? Is it because the major industries in food, retail, restaurants, technology, and pharmaceuticals have influenced the population for their financial gains?"

"An ounce of prevention is better than a pound of cure," Dr. Iyer rightly concludes in this informative, educative masterpiece that we recommend to all our readers. The retired general and vascular surgeon has authored six other books: "Decision making in clinical surgery," "Aging well and reaching beyond," "The Clinic," "Geriatrics Handbook," and "Iyer's story book for children," all available on Amazon.



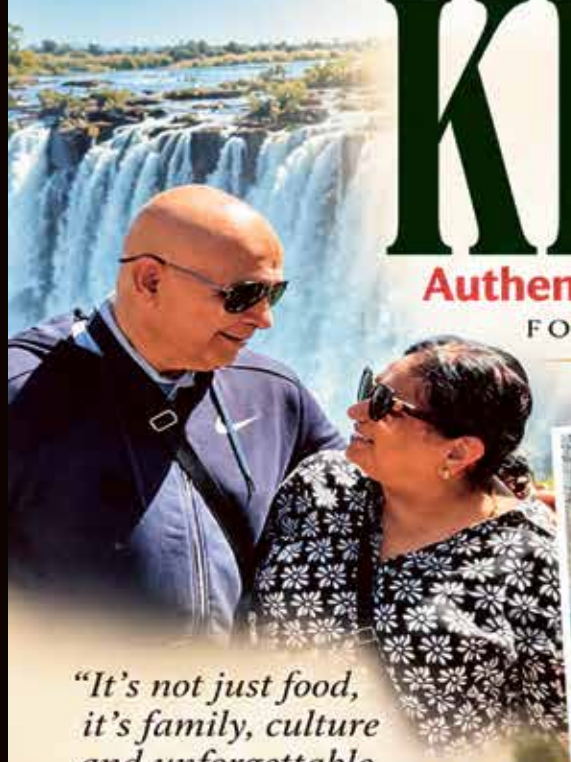


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