

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

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OCTOBER 2025

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FLORIDA COMMUNITIES CELEBRATING THE FESTIVAL OF LIGHTS

TAMPA BAY

Urban Craft Ship will hold Florida Diwali Mela on Saturday, Oct. 11, at Sickles High School, 7950 Gunn Highway, Tampa. The 10:30 a.m. to 6:30 p.m. event will feature food, clothes, jewelry, henna, craft, game room, performances, etc. The Mela is free with online registration at www.floridadiwalimela.com or call (813) 466-2733.

ORLANDO

Gujarati Society of Central Florida will hold Diwali Celebration from 6 p.m. on Saturday, Oct. 25, at Olympia High School, 4301 S. Apopka Vineland Blvd., Orlando. Festivities include a live music concert, one-hour comedy show and a seated dinner. It is free for GSCL members and \$75 for non-members. For information, visit www.gujaratisocietycfl.com or call Chirag at (407) 797-9407.

SOUTH FLORIDA (DAVIE)

The Indian Regional and Cultural Center will hold its Diwali festivities from noon to 10 p.m. on Saturday, Nov. 8, at a new location – Rick Case Arena, Don Taft University Center at Nova Southeastern University, S.W. 75th Ave., Davie. The program will include music and dance performances, including bhangra, Bollywood, folk dances. Other attractions are food, fashion, jewelry and henna. Tickets are \$15. Call Sanjay Gupta at (954) 461-4003 or visit www.irccflorida.org

For more information on these events and others to be held in Jacksonville, Lakeland, Ocala, Fort Myers/Naples, Melbourne, Tallahassee, please see page 16



TAMPA

INDIA FESTIVAL

SET FOR NOV. 1

Story, page 8

Photo credit: Nima Film

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WHO'S WHO

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

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EVENTS / SIGNIFICANT DATES

TAMPA/CLEARWATER/ST. PETERSBURG

OCT. 1: GSTB SENIOR DAY; organized by Gujarati Samaj of Tampa Bay; India Cultural Center, 5511 Lynn Road, Tampa; 10:30 a.m. to 2:30 p.m.; \$10 for GSTB members, \$15 for non-members; lunch and entertainment; for information, call Jitubhai Vora at (941) 962-9774.

OCT. 8: TIECON FLORIDA: IMPACT, INFLUENCE & BEYOND;

annual conference of Tie Tampa Bay brings entrepreneurs, investors, industry leaders and changemakers together; Centro Asturiano De Tampa, 1913 N. Nebraska Ave., Tampa; 11 a.m.; \$125 per person; for tickets/info, visit tieconflorida.com

OCT. 10: RAASOTSAV CELEBRATION; in honor of soon-to-open Vrindavan Dham Haveli; playback singer Parth Oza to perform; India Cultural Center, 5511 Lynn Road, Tampa; 6 p.m.; for tickets, information, call Bhitti Patel at (727) 656-7867.

OCT. 14: 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.

OCT. 15: 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. 1: ANNUAL INDIA FESTIVAL; organized by the Gujarati Samaj of Tampa Bay; Florida State Fairgrounds, 4800 U.S. 301 N., Tampa; 10 a.m. onward; to purchase tickets and for more information, visit <https://www.indiafestivaltampabay.com/>

NOV. 8: AKSHAYA PATRA WEST FLORIDA GALA; India Cultural Center, 5511 Lynn Road, Tampa; 5 p.m.; actor/comedian Om Vaidya to emcee; for information, call Dr. Snehal Parikh at (941) 518-6298 or visit www.apusa.org to register.

ONGOING THROUGH NOV. 10: SEWA DIWALI; #SewaDiwali campaign unites Tampa's Dharmic organizations by supporting local disadvantaged communities; food donations can be dropped off at

**TIECON
FLORIDA
2025**

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PATRA**
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SIGNIFICANT DATES

OCT. 2: GANDHI JAYANTI, DASSERA

OCT. 18: DIWALI FESTIVITIES BEGIN

Ayyappa Temple, 6829 Maple Drive, Tampa; for more locations, visit <https://tinyurl.com/26fbvrd5>; also email tampasewadiwali@gmail.com

LAKELAND/WINTER HAVEN

NOV. 9: INDIA FESTIVAL 2025; presented by Shubham Foundation of Lakeland; Lake Mirror Complex Auditorium, 121 S. Lake Ave., Lakeland; noon to 6 p.m.; \$10 entry fee; for information, call Bharath and Jahnvi at (323) 842-3815.

ORLANDO/MAITLAND

OCT. 4-6: "BEYOND BOLLYWOOD: THE 31ST ANNUAL SOUTH ASIAN FILM FESTIVAL"; presented by Enzian Theater along with Asian Cultural Association; Enzian Theater, 1300 S. Orlando Ave., Maitland; for list of movies and other details, visit www.enzian.org

OCT. 18: 3rd ANNUAL FLORIDA'S TALENT HUNT & BUSINESS EXPO; presented by Indian American Business Association & Chamber; Olympia High School, 4301 S. Apopka Vineland Road, Orlando; starts at 11 a.m.; register at www.iabausa.com/fth25

OCT. 25: ANNUAL ASHOKA AWARDS GALA; rescheduled event; organized by Indian American Chamber of Commerce; 6 p.m.; Renaissance Orlando at Seaworld, 6677 Sea Harbor Drive, Orlando; for information, email info@iaccorlando.com and for tickets, visit www.iaccorlando.com/

TALLAHASSEE

NOV. 2: GLIMPSES OF INDIA; organized by India Association of Tallahassee; 3 p.m.; Lee Hall Auditorium, FAMU (at West Palmer Avenue and S. Martin Luther King Jr. Boulevard), 1601 S. Martin Luther King Jr. Blvd.; to participate in performances and register, visit links at www.iatlh.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.



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Monthly Events

Wednesday, October 1
Ayudha Puja, Navami Navratri Parana & Vijaya Dashami (Dussehra) Special Temple Celebrations

Friday, October 3 (7:00PM)
Papan Kushi Ekadashi | Bhog Thali & Aarti

Saturday, October 4 (5:00-8:00PM)
Ram Leela & Ravan Dahan (Ram Leela Celebration)

Sunday, October 5 (5:30-7:30PM)
Jagannath Bhajan

Monday, October 6
Ashwin Purnima | Purnima Observance

Wednesday, October 8 (6:00PM)
Mehendi (Visit Website for vendor registration)

Thursday, October 9 (5:00-6:30PM, Part 1) (6:45-8:00PM, Part 2)
Karwa Chauth Puja

Thursday, October 16 (6:00PM)
Rama Ekadashi | Bhog Thali & Aarti

Friday, October 17 (12:00PM)
Govatsa Dwadashi | Bhog Thali & Aarti

Saturday, October 18
Dhanteras & Pradosh Vrat Puja Temple Observance

Sunday, October 19 (6:00-8:00PM)
Narak Chaturdashi & Kali Chaudas Group Hanuman Chalisa Path Parayan Deep Daan & Aarti

Monday, October 20 (6:00-7:00 PM)
Diwali Celebration - Laxmi & Chopda Puja Group Laxmi & Chopda Puja

Tuesday, October 21 (6:00-8:00 PM)
Gujarati New Year | Sundarkand Path & Aarti

Sunday, October 26 (12:00PM)
Labh Pancham - Govardhan Puja & Annakut 56 Bhog Annakut Darshan & Aarti

Tuesday, October 28
Jalaram Jayanti Special Temple Celebration

Weekly Events

EVERY MONDAY - 6:30 PM
• SHIV ABHISHEK AND PUJA

EVERY TUESDAY - 7:00 PM
• SUNDARKAND PATH
• HANUMAN CHALISA

EVERY THURSDAY - 7:00 PM
• ALL SADGURU & SHIRDI SAI BABA
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BREAST CANCER

By DR. VENKIT IYER, MD, FACS



Breast cancer is the most common cancer affecting women worldwide. It is due to uncontrolled growth of cells in the breast tissue, leading to the formation of tumors. While breast cancer is associated with women, it can also occur in men, though much less frequently. 42,000 women and 500 men die from breast cancer every year in United States. However, with advanced technology and treatment protocols, vast majority of them can be cured, if they are diagnosed in early stage and treated appropriately.

While the exact cause of breast cancer is not known, several risk factors can increase a person's chances of developing the disease. These include:

- Age: Risk increases with age, especially after age 50.
- Family history and genetics: Having a close relative with breast or ovarian cancer or inheriting certain gene mutations (like BRCA1 and BRCA2), raises risk.
- Personal history: Those who have had breast problems previously are at a higher chance. Prior uterine and ovarian problems are added risks.
- Hormonal factors: Early menstruation (before age 12), late menopause (after age 55), and hormone replacement therapy can enhance risk.
- Lifestyle factors: Obesity, lack of physical activity, high alcohol consumption, smoking, and poor diet contribute to higher threat.
- Radiation exposure: Previous radiation treatments to the chest area, especially during childhood, heighten consequence.
- African Americans have a worse prognosis due to socio economic and genetic problems.

Common signs and symptoms include:

- A lump or thickening in the breast or underarm area;
- Change in the size, shape, or appearance of the breast;
- Dimpling, puckering or redness of the breast skin;
- Nipple discharge (other than breast milk), especially if bloody;
- Nipple inversion, ulceration or pain in the nipple area;
- Swelling of all or part of the breast;
- Pain in the breast that does not go away. However, most cancers are painless to start with.

Diagnosing breast cancer involves several steps:

- Physical examination: A clinical breast exam to check for lumps or changes.
- Imaging tests: Mammograms are the most common screening tool. Ultrasounds and MRIs may also be used to get a clearer image of suspicious areas.
- Biopsy: Removal of a small amount of breast tissue for laboratory analysis. This is the definitive way to diagnose cancer. Very often, this biopsy can be done with use of a needle directed to the area of abnormality with the aid of ultrasound, mammogram or MRI.
- Laboratory tests: Tests on the biopsy tissue help determine the type and stage of cancer, and whether it is hormone receptor-positive or negative.

Once breast cancer is diagnosed, it is staged to determine the extent of disease spread. Staging is critical for planning treatment. Grading refers to how bad the cancer cells look. A lower grade means the cells look more normal and may grow slower; higher grades are more aggressive.

Treatment plans are individualized based on the cancer's type, stage, grade, and the patient's overall health and preferences. Major treatment approaches include:

Surgery

Often the first line of treatment, surgery aims to remove the cancerous tissue.

Types of surgery include:

- Lumpectomy: Removal of the tumor and a small margin of surrounding tissue, preserving most of the breast.
- Mastectomy: Removal of the entire breast, sometimes including nearby lymph nodes.
- Removal of one or more lymph nodes by selective fashion to know if it has spread to the lymph nodes.

Radiation therapy

High-energy X-rays or other forms of radiation are used to destroy cancer cells remaining after surgery or to reduce tumor size before surgery.

Chemotherapy

Medications that kill cancer cells or stop their growth, which can be given by mouth, injection, or intravenously. Chemotherapy is often used before surgery (to shrink tumors) or after (to destroy remaining cancer cells).

Hormone therapy

Some breast cancers are hormone receptor-positive, meaning their growth is fuelled by estrogen or progesterone. Drugs that block these hormones or lower their levels can be effective in treating such cancers.

Targeted therapy

These therapies specifically target abnormalities in cancer cells. For example, HER2-positive cancers may be treated with drugs like trastuzumab that directly attack HER2 protein.

Immunotherapy

This treatment helps the immune system recognize and attack cancer cells and is being studied intensively for various breast cancer subtypes.

There are specialised physicians in each of the above fields treating breast cancer, often working as a team. Each patient's treatment is personalised.

While not all breast cancers are preventable, certain strategies can reduce risk:

- Maintaining a healthy weight;
- Regular physical activity;
- Limiting alcohol intake;
- Not smoking;
- Eating a balanced diet;
- Breastfeeding, if possible, has shown a protective effect;
- Limiting dose and duration of hormone replacement therapy;
- Routine physical examination by physician;
- Routine screening mammogram for detection of all abnormalities early on.

Early detection is key. Regular self-exams, clinical breast exams and screening mammograms especially after age 40 can help catch cancer at earlier, more treatable stages. If the breast cancer is diagnosed early and treated properly, over 95% of them can be cured with minimal disfigurement. There has been remarkable progress in this area during the last 30 years.

Breast cancer diagnosis can be life-altering. Rehabilitation, post-surgical cosmetic procedures, prosthetic appliances, management of side effects of medications and surgery, close follow-up to identify metastasis or recurrence are some of the items that can take time and effort. It is an emotional trauma for many people and their families. Patients often require emotional and psychological support. Support groups, counselling and open communication with loved ones play vital roles in helping the patients cope.

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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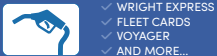
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USCIS IMPLEMENTS NEW POLICIES TO ENHANCE SCREENING FOR ANTI-AMERICAN, ANTISEMITIC ACTIVITIES IN IMMIGRATION BENEFITS

By DILIP PATEL and KHUSHBU PATEL



On Aug. 19, 2025, the U.S. Citizenship and Immigration Services (USCIS) announced substantial updates to its policy manual aimed at tightening the evaluation process for individuals seeking immigration benefits. The revised guidance places a renewed emphasis on discretionary factors, particularly scrutinizing applicants' past involvement with anti-American, terrorist, or antisemitic organizations, as well as expanding the scope of social media vetting to include anti-American activity and doing "neighborhood checks" for naturalization applicants. These changes reflect a broader effort by USCIS to strengthen national security measures and ensure that immigration benefits are granted only to those they claim to be aligned with American values.

Enhanced Focus on Discretionary Factors

The updated policy manual explicitly states that USCIS officers will now conduct more comprehensive reviews of applicants' historical requests for admission or parole, examining whether these requests were made in accordance with all existing laws, regulations, and policies at the time. The manual emphasizes that the evaluation of an applicant's moral character and allegiance will include whether the individual has endorsed, supported, or promoted the views of terrorist organizations or groups that espouse anti-American ideologies. Evidence of antisemitic activity will also be considered a critical factor in the discretionary analysis.

The manual further clarifies that when exercising discretion, the USCIS officer's judgment must weigh whether the applicant's past conduct aligns with the values and security interests of the United States. This applies across various benefit categories, including requests for extensions, change of status, reinstatement of F or M (student) visas, and certain employment authorization requests. The policy highlights that any involvement in or endorsement of anti-American or terrorist activities, especially those involving antisemitism, will heavily influence the outcome of discretionary evaluations.

Further, USCIS is reinstating in-person "neighborhood checks" as part of the naturalization process, ending a 34-year hiatus. Under the new policy, officers may interview neighbors, coworkers or employers to verify an applicant's eligibility for U.S. citizenship. The decision to conduct these investigations will be made on a case-by-case basis, with applicants encouraged to submit testimonial letters to potentially avoid delays. Employers of applicants should be prepared for possible contact from USCIS to confirm employment details during the review.

Expanding the Scope of Social Media Vetting

In addition to the manual updates, USCIS announced a significant expansion of its social media vetting procedures. Starting immediately, the agency will review the online activity of benefit applicants for evidence of anti-American sentiments or extremist views. Applicants will be required to provide social media handles and platform identifiers, which USCIS will scrutinize as part of the adjudication process. The expansion represents a more aggressive approach to online screening, reflecting a broader effort by government agencies to monitor and evaluate online behavior as a key component of national security screening.

Clarified Procedures for Specific Benefit Requests

The policy update provides detailed guidance on how discretion should be exercised in specific immigration contexts, notably including the adjudication of EB-5 investor petitions. When reviewing these applications, USCIS officers are instructed to pay particular attention to whether the applicant's actions involve threats to the national interest, fraud, misrepresentation, or criminal misuse. If such issues are identified, the exercise of discretion may be denied or limited.

Similarly, the guidance clarifies that when applicants request extensions, change of status, or reinstatement of F or M visas, USCIS officers must consider the applicant's background, online activity, and involvement in organizations promoting anti-American or antisemitic views. The manual emphasizes that these factors are crucial in determining whether to exercise favorable discretion.

Immediate Effectiveness and Broader Implications

The new policies took effect immediately upon announcement and apply to all benefit requests filed or pending on or after Aug. 19, 2025. USCIS has emphasized that the guidance contained within the updated manual supersedes previous policies, signaling a more rigorous approach to adjudicating immigration benefits.

Legal experts note that these changes are likely to result in increased scrutiny and potentially higher denial rates for applicants with problematic backgrounds, especially those involved in or supportive of extremist or anti-American ideologies. The emphasis on social media activity means that applicants must be aware that their online presence could significantly influence their eligibility, with anti-American or antisemitic content being viewed as a heavily negative factor.

USCIS's Rationale and Public Statement

USCIS officials have articulated that the purpose of the policy updates is to safeguard national security and uphold American values. The agency is committed to implementing strict screening and vetting procedures, claiming to prevent threats to national security from gaining lawful permanent residence or other immigration benefits.

The agency also reaffirmed that compliance with immigration laws remains a relevant factor in discretionary evaluations. However, the new guidance emphasizes that endorsement or promotion of terrorist organizations, antisemitic activities, or anti-American sentiments will weigh heavily against granting benefits.

Conclusion

The August 2025 updates to the USCIS policy manual mark a notable shift toward more stringent and comprehensive screening procedures. By expanding the scope of discretionary factors and social media vetting, USCIS aims to prevent individuals with seemingly "anti-American" from obtaining immigration benefits. These policies signal a more scrutinizing approach to immigration adjudications moving forward. Applicants should be aware of these changes, particularly in regard to social media usage, as they could significantly influence the outcome of immigration benefit requests in the coming months.

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

MEDICARE VS. MEDICARE ADVANTAGE: WHAT YOU NEED TO KNOW BEFORE ENROLLMENT

By HERMUN PURI



Every fall, millions of Americans have the chance to review and adjust their healthcare coverage. The Medicare Annual Enrollment Period runs from Oct. 15 through Dec. 7, making it the ideal time to ensure your plan still works for your needs.

Original Medicare is made up of Part A (hospital coverage) and Part B (medical coverage). It gives you the freedom to see any doctor or hospital that accepts Medicare nationwide, but it doesn't cover everything. Most people add a Part D prescription drug plan, and many also purchase supplemental coverage (Medigap) to help with costs like deductibles and coinsurance.

Medicare Advantage (Part C), on the other hand, bundles your Part A and Part B coverage —and often prescription drugs — into a single plan offered by private insurance companies. Many Medicare Advantage plans also include extras like dental, vision, hearing and wellness benefits. However, they usually work within provider networks, which may limit your choice of doctors and hospitals compared to Original Medicare.


So which option is better? It depends on your health needs, budget, and preferences. Original Medicare may suit those who travel often or want the widest provider access. Medicare Advantage plans may be attractive for people looking for lower upfront costs and added benefits.

The key is that your healthcare needs can change from year to year — and so can the plans. Premiums, drug formularies, provider networks, and coverage details may shift annually. That's why the annual enrollment period is so important. Taking time to review your current plan and compare it to other options ensures you aren't paying more than necessary or missing out on benefits that matter to you.

Whether you choose Original Medicare with supplemental coverage or a Medicare Advantage plan, always check your plan each fall to make sure it still meets your medical and financial needs. A little review now can help you avoid unexpected costs and ensure peace of mind in the year ahead.

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7

KHAAS BAAT LAUNCHES ANNUAL SPONSOR DRIVE

BY NITISH S. RELE AND SHEPHALI J. RELE

After completing our 21-year anniversary in August, we launched an annual sponsor drive to secure funds to cover production costs. Since its inception, Khaas Baat has been mailed free to subscribers around the state with only a handful of paid subscribers in the past few years. We are proud that during the pandemic we continued publishing regularly. In fact, we haven't skipped an issue since we began printing in August 2004. Also, the entire print version of the newspaper can be found online. Since ad revenues alone do not cover our monthly production costs (printing, design, mailing), we are in need of corporate or private sponsors. Your backing will allow us to continue to publish Khaas Baat as a high-quality newspaper proudly serving our community.



Please send your contribution via Zelle to (813) 758-1786 or you can PayPal ID to: nitishrele@gmail.com You may also send a check addressed to KHAAS BAAT and mailed to KHAAS BAAT, 8312 WINDSOR BLUFF DRIVE, TAMPA, FL 33647.

With our festival season under way, we request community leaders and organizers to email event details to editor@khaasbaat.com by the 20th of the month to be included in the following month's issue. We always welcome your story ideas and suggestions to best serve our community.

Khaas Baat is proud to be the ONE AND ONLY Sunshine State publication to offer comprehensive coverage of news and happenings in the Florida Indian community. Do follow us on twitter @khaasbaat and join us on facebook.

Congratulations to Khaas Baat
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36TH ANNUAL TAMPA INDIA FESTIVAL NOV. 1

BY NITISH S. RELE

The 36th annual India Festival, organized by the Gujarati Samaj of Tampa Bay, will be held Saturday, Nov. 1 at the Florida State Fairgrounds. Annually, about 8,000 to 10,000 people attend the daylong event. The festival has become one of the biggest and largest in the Southeast in the last three plus decades. This year's chair is Ajit Shah.

In the Entertainment Hall, performers of all ages will be decked out in traditional attire for categories of dance competition – garba, raas, folk, classical and bhangra. Throughout the hall, several closed-circuit TV monitors will be set up. Several 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 dosa 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 \$15 for adults; \$13 for children 5 to 12 years. Kids under 5 are free. Parking is \$10. To purchase tickets or for more information, visit <https://www.indiafestivaltampabay.com/>

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MY ADMISSIONS SEASON – PART 2

BY ELIZABETH LIU AND ROBERT A.G. LEVINE



Please read Part 1 of Elizabeth's admissions story, found in last month's Khas Baat. Here is the remainder of her story.

The waiting game was the worst. The worst. Ever!

I know people say that senior year can be hard, but I had no idea how horrible the second semester was about to be. Waiting around during January, February and March with no control over my future was absolutely miserable. Anyone who appears chill while waiting for college decisions is lying on the outside.

I was despondent, more than I'd ever been in my life. Spring break wasn't fun like it's supposed to be. I did not go on vacation. I stayed home. Those days were wake up, eat brunch, go to the gym, eat dinner, look at my phone, then go to sleep for like 11 hours. I was mad depressed.

By the way: my spring break started on a great note. Pi Day (3/14) is the day when several STEM colleges release their admissions decisions. I went into the bathroom to get my MIT result. Rejection. I opened my Carnegie Mellon University letter. Waitlist, which definitely felt like another rejection. I locked myself in my bedroom and cried for over an hour. Then I texted my friend and found out that she did

get into MIT. Obviously, I had to pull myself together and be a mature adult and congratulate her. Okay, I'm not saying it was difficult to be happy for one of my closest friends during one of the happiest moments of her life, but it was definitely heart-wrenching. But maybe not as painful as when I later found out that she had also gotten into CMU. That day, I swore to never, ever, eat pie (Pi) again.

In that awful day and the release of all of my other decisions was a miserable two-plus weeks. It was hard watching my mom spiral out of control while trying to assure me (us) that going to Ohio State would be fine and dandy. I don't know why I was so opposed to OSU; it's a great school. Actually, yes, I do know: I could have achieved the same goal with 80 percent less effort. Although I applied to 12 "reach" schools, day by day it was looking more and more like OSU was going to be my next home.

Then I opened my Northeastern decision. Again, rejection. It was tough, but at that point I was too depressed from Pi Day to feel much. Except maybe dejection.

Then came Georgetown. Rejection again. I remember crying about that one. After that, my mom strong-armed me into opening Vanderbilt and Rice together "to bring me good luck." I went into that quagmire feeling beaten and defeated.

I don't really know how it happened, but I actually got into Vanderbilt! After months and months of bad news, seeing the confetti and congratulations message pop up on my screen was ... flabbergasting! One of the first things I did (after I finished scream-crying) was to text one of my friends: "I got into Vandy; I'm ugly crying right now; I'm gonna throw up!" I then texted another friend who is soon graduating from Vanderbilt to tell her the good news.

Later, my mom came into my room (finally in a good mood) and asked me what I would do if I actually got into an Ivy League school. Weird how much attitudes can U-turn in just minutes.

The next day was Ivy Day. With my parents crowding me, I opened my computer and asked Mom which college portal I should open first. She said Columbia. OK, here goes nothing ...

I clicked the update button, and when I heard the music, I immediately knew I'd gotten into Columbia. We all started freaking out. Like hands in the air, screams of "Oh my God," and dad recording the moment on his phone freaking out. Then I got rejected by Princeton and Harvard, and later Stanford piled on, too. Whatever.

So here I am in my dorm room in Morningside Heights, able to look back but still with a lot of emotions about everything. I made it through and got what I wanted, but senior year was the worst of my life. To be honest, I don't really know what I did wrong or did right. But here's one thing I do know: I couldn't have done it alone.

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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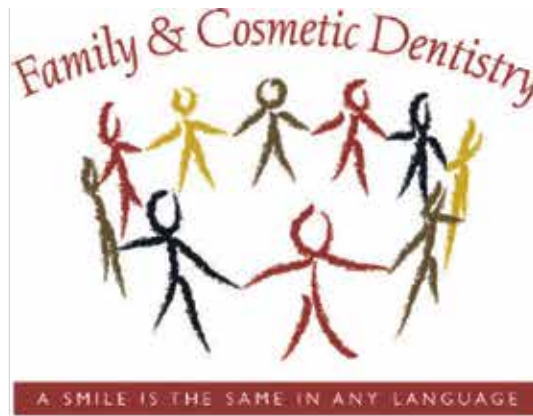
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A S T R O L O G Y

OCTOBER 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) October brings strong momentum in career and public life energizing ambition and leadership instincts. The Sun's movement highlights partnerships — collaborations that may define future direction. Seek balance between assertiveness and diplomacy to avoid conflicts. Mid-month may bring financial improvement but avoid impulsive spending. Emotional intensity increases in relationships — use it for deeper bonding rather than confrontation. It is a powerful time to plant seeds for long-term goals.

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) This is a transformative month focusing on health, growth and future planning. Venus blesses personal and professional alliances, but self-care remains crucial. Workplace dynamics demand balance between cooperation and independence. Financially, steady progress is possible, particularly from efforts started earlier this year. The influence of Jupiter encourages expansion through learning or exploring new income sources. Relationships deepen through honest communication, while patience helps navigate unexpected changes.

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) October continues the theme for intellectual expansion with Jupiter's support. Mercury helps in clearing confusion. Career projects gain momentum, and collaborative ventures bear fruit. Mid-month, misunderstandings may surface for resolution. Travel, communication and networking may prove fruitful, especially for long-term goals. Focus on structured routines and disciplined thinking to maximize growth.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Will power and self-confidence can be seen rising. Sun and Mercury highlight career visibility and income opportunities. Focus on financial planning and investments to secure future stability. Emotional well-being improves as family dynamics strengthen. However, mid-month planetary aspects may test patience — avoid reacting impulsively. Health requires attention; integrate rest and routine care. Creative pursuits and hobbies bring joy and open unexpected opportunities.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) October amplifies personal expression and confidence. The Sun in Libra encourages focus on communication and intellectual pursuits. Your leadership qualities attract recognition, but balance assertiveness with humility. Ketu in Leo continues to guide inner transformation — release outdated self-images. Relationships may deepen into more meaningful territory. Financial planning is favored in the second half of the month. Keep your physical energy balanced through disciplined rest.

VIRGO / Kanya (Earthen sign, ruling planet is Mercury) (Aug. 23-Sept. 22) Mercury Sign – Stars covered Uttara Phalguni (last 3 parts), Hasta, Chitra (first 2 parts) A period of grounding and forward movement begins as Mercury turns direct. Career goals regain clarity and delayed projects accelerate. Mars boosts determination, especially in areas involving teamwork and partnerships. Prioritize health routines and work-life balance to avoid burnout. Financial matters improve through strategic planning. October is ideal for inner reflection — meditation or self-study deepens spiritual understanding and emotional balance.

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) This is your time to shine. With Sun transiting your sign, visibility and confidence rise. Professional opportunities align with your long-term goals, and recognition for past efforts are likely. Mars infuses dynamism but may also increase irritability — channel this energy constructively. Relationships take center stage, demanding clear communication and compromise. By month's end, a financial breakthrough or opportunity could emerge.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha October is a turning point as Mars, your ruler, greatly enhances personal power and drive. Ambitions soar, and leadership roles return. Use this surge wisely to launch key initiatives. Career changes or promotions are possible. Emotional intensity runs high — channel it into passion projects or spiritual practices. Financial growth is steady, though delayed rewards which are likely.





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OCTOBER FORECAST

Cont'd from page 12

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21)

Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)

Jupiter's blessings continue, expanding opportunities in communication, travel and education. October emphasizes career achievements and recognition for your expertise. Some may explore international collaborations or long-term growth strategies. Reassess material goals and align them with deeper values. Family responsibilities may increase, requiring patience and adaptability. Investments and property matters are favored in the second half of the month.

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)

Relationships and partnerships remain central, with opportunities to strengthen bonds and form lasting collaborations. Saturn's influence teaches patience and discipline in personal and professional life. Mid-month could bring progress on joint ventures or shared financial matters. Balance generosity with self-care to avoid exhaustion. Teamwork plays a pivotal role in career growth. Honest conversations bring healing and deepening connections.

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)

Daily routines and wellness take priority as Saturn encourages restructuring of habits. Career growth is supported through steady effort and disciplined time management. New responsibilities could arise at work, testing resilience and adaptability. Personal relationships evolve — finding balance between independence and commitment which is key. Financially, avoid speculative risks. Creative pursuits bring joy and may even turn into new income streams.

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

October enhances self-expression, romance and creative ventures. Saturn's grounding energy in your sign ensures that dreams are backed by practical steps. Partnerships — personal or professional — may strengthen significantly. Financial clarity emerges, especially regarding long-term plans or shared assets. Explore spiritual practices to align deeper values with external goals. A strong month for realigning purpose and passion.

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



Believe minivans are dead? Think again! The Chrysler Pacifica sold well over 100,000 units in 2024 closely followed by our test drive, Honda Odyssey, at around 80,000, up from the previous year. Sure, the advent of SUVs put a massive dent in the demand for minivans, but the versatile and practical family-hauler is in no way gasping for air!

Our top-level 2025 Odyssey Elite came with a 3.5-liter i-VTEC V-6 engine (shared with the Pilot, Passport), which develops a healthy 280 horsepower @ 6000 rpm and 262 pounds-feet of torque @ 4700 rpm. The Variable Cylinder Management system deactivates three or four of the cylinders at lower speeds to enhance the up to eight-passenger vehicle's fuel efficiency. The engine is mated to a 10-speed auto gearbox, resulting in a noiseless and responsive drivetrain. Suspension handled via a MacPherson strut front and a multilink rear system absorbs road imperfections with little effort. Providing excellent feedback is an electric power rack-and-pinion steering.

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Story provided by HSS

Hindu Swayamsevak Sangh (HSS) hosted the first-ever Hindu Sangathan Divas on Aug. 31 at Shree Swaminarayan Mandir, Loyadham, in Valrico, uniting 19 dharmic organizations including Hindu, Jain, Buddhist and Sikh groups.

Themed around Hindu Awareness, the event featured temples, cultural groups like Vishwa Hindu Parishad of America, Hindu American Foundation, Sewa International and unique voices such as True Dharma International and International Accreditation Council For Degree Granting Schools & Colleges (IACDSC). Leaders emphasized unity, political engagement and support for youth facing bullying and misrepresentation. Pujya Rushi Swamiji encouraged unity starting with family practices like shared meals and devotional singing. Attendees also viewed a trailer for "The Caste Rush," which counters negative caste narratives. Breakout discussions addressed attacks on temples, school bullying and efforts to make Diwali a school holiday.

For information or to become involved, call Nainan Desai at (813) 245-8417 or email hss.tampa.abhimanyu@gmail.com






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Here are more Florida communities celebrating the Festival of Lights:

TAMPA/PINELLAS PARK

GUJARATI SAMAJ OF TAMPA BAY is hosting a Diwali dinner from 5 to 7:30 p.m. followed by a Musical Night featuring Shivam Raval and Rekha Rawal on Saturday, Oct. 25, at India Cultural Center, 5511 Lynn Road, Tampa. The event is free for GSTB members and \$75 for non-members. For information, call GSTB President Bhavik Modi at (813) 557-4555.

SANATAN MANDIR IN TAMPA will hold Diwali celebration – Laxmi and Chopda Pujan from 6 p.m. on Oct. 20 followed by Gujarati New Year next day from 6 p.m. Annakut will be from noon on Oct. 26. The mandir is at 311 E. Palm Ave. For information, call (813) 221-4482 or visit www.sanatanmandirtampa.org

SHREE RAAM MANDIR, 7411 E. Comanche Ave., in Tampa, will have Grand Diwali celebrations featuring songs, music, dance and drama from 6 p.m. on Oct. 18. For information, call (813) 334-0443.

HINDU TEMPLE OF FLORIDA IN TAMPA will hold its annual Deepawali celebrations from 7 p.m. on Oct. 18 with fireworks and mahaprasad at India Cultural Center, 5511 Lynn Road, Tampa. For information, call (813) 962-6890 or visit <https://www.htfl.org/>

BAPS SHRI SWAMINARAYAN MANDIR will celebrate Diwali from 5:30 to 6:30 p.m. with mahaprasad and aarti followed by Chopda Pujan on Oct. 20. Annakut/ New Year will be on Oct. 22 from 1 to 7 p.m. with aarti every hour. Mahaprasad will be served. Kids' Diwali celebration will be from 11 a.m. on Oct. 11. 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 Diwali Show from 5 p.m. on Oct. 25. For venue and other details, visit www.gopbia.org or email info@gopbia.org

ORLANDO/CASSELBERRY/OCOOE/WINTER PARK

HINDU SOCIETY OF CENTRAL FLORIDA (1994 Lake Drive) in Casselberry will celebrate Diwali and Annakut on Saturday, Oct. 25, with several competitions and cultural programs, fireworks. For information, call (407) 574-1814 or visit www.orlandohindutemple.org



MAA DURGA SRI SAI BABA TEMPLE will celebrate Diwali from 5 p.m. on Oct. 26 with a cultural program, fireworks and dinner. The temple is at 11414 S. Apopka Vineland Road, Orlando. For information, call (407) 437-6709 or visit www.durgasaitemple.com

PUNJABI ASSOCIATION OF CENTRAL FLORIDA will hold its annual Diwali Dhamaka from 6 p.m. on Oct. 11 at Ocoee Lakeshore Center, 125 N. Lakeshore Drive, Ocoee. Tickets are \$75 adults, \$35 for children 6 to 12 years of age and free for kids 5 and under. For information, call President Rishi Bagga at (407) 808-8331.

ORLANDO MAGIC will host their annual Diwali celebration with pre-game and halftime presentation Oct. 24 at Kia Center, 400 W. Church St., Orlando. Tickets for the 7 p.m. game begin at \$25. Visit www.iaccorlando.com for information.

AGRAWAL SAMAJ OF ORLANDO will hold Diwali Milan from 5 p.m. Nov. 1 at 1680 Hawkcrest Drive, Winter Park. There will be cultural programs, DJ, games. Tickets are \$70 per person, \$135 couple. For information, call (201) 850-3273

HINDU SOCIETY OF CENTRAL FLORIDA NEW AGE GROUP will hold Diwali Music Masti from 1:30 p.m. on Oct. 5 in the community hall, 1994 Lake Drive, Casselberry. A Karaoke machine will be available for members to sing songs and have fun. RSVP at hscfnewagegroup@gmail.com

JACKSONVILLE

INDIAN CULTURAL SOCIETY OF JACKSONVILLE will hold Grand Diwali Festival from 1 p.m. Oct. 26 at Florida Theatre, 128 E. Forsyth St., #300, Jacksonville. For information, email events@jaxics.org or visit www.jaxics.org

BARTOW/WINTER HAVEN/LAKELAND

BHARTIYA SAMAJ OF CENTRAL FLORIDA will celebrate Diwali at 6 p.m. on Oct. 19 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 Oct. 25. Tulsi Vivah will be on Nov. 9. For information, call (863) 687-4776 or visit www.issolakeland.org

OCALA

INDIA Ocala ASSOCIATION will celebrate Diwali from 6 p.m. Nov. 8 at Cultural and Educational Center, 2030 N.E. 36th Ave. For details, call (352) 575-1111 or visit indiaocala.org

FORT MYERS/NAPLES

FORT MYERS: INDIA ASSOCIATION OF FORT MYERS will hold a Diwali Gala from 6:30 p.m. Nov. 1 at Luminary Hotel ballroom, 2200 Edwards Drive, Fort Myers. Cost for adults is \$105 members, \$125 non-members, and includes five-course dinner, DJ, dancing, live Bollywood show and photo booth. To purchase tickets, visit www.iaftmyers.org

NAPLES: INDIA ASSOCIATION OF NAPLES will hold a Grand Diwali Celebration from 6 p.m. to 10 p.m. on Oct. 18 at Parish Hall, St. Agnes Church, 7775 Vanderbilt Beach Road, Naples. Email neplesindia@gmail.com for cost and other details or call (239) 272-8259.

MELBOURNE/VIERA (SPACE COAST)

INDIAN ASSOCIATION OF THE SPACE COAST will hold Diwali Annual Dinner from 6 p.m. to midnight on Nov. 8 at St. John the Evangelist Catholic Community, 5655 Stadium Parkway, Melbourne. Members are free; and nonmembers pay \$30. For details, call (321) 271-7072.

MANAV MANDIR will hold Diwali celebrations (Laxmi Puja, fireworks) on Oct. 21 and Annakut Utsav the next day. The temple is at 7400 Waelti Drive, Melbourne. For timing and other details, call (321) 426-0668 or visit www.mmbrevard.org

TALLAHASSEE/MONTICELLO

HINDU TEMPLE OF TALLAHASSEE will hold Diwali Mela on Oct. 18 from 2:30 p.m. at 2716 Gamble Road, Monticello (next to Econo Lodge Hotel). There will be games, food and fireworks. For information, 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 20th.

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TAX PLANNING

THE QBI DEDUCTION: GOOD NEWS FOR ELIGIBLE BUSINESS OWNERS



By TEJAL DHRUVE

If you're a small business owner or you're self-employed, there's good news on the tax front. The Section 199A qualified business income (QBI) deduction, a powerful tax-saving opportunity since 2018, was initially set to expire in 2025. But thanks to the recent enactment of the One Big Beautiful Bill Act (OBBBA), it's not only here to stay, but it has also improved.

What Is the QBI Deduction?

This tax break allows eligible business owners to deduct up to 20% of their QBI from their taxable income. It

applies to owners of pass-through entities, including S corporations, partnerships and, usually, LLCs, as well as sole proprietors.

QBI typically includes net business income but excludes investment capital gains and losses, dividends, interest income, owner wages and guaranteed payments to partners or LLC members. And you don't need to itemize deductions to claim this deduction.

How Income Affects QBI Eligibility

While the full 20% deduction is available to many, it's subject to certain limits that phase in based on taxable income and other factors. Your tax advisor can help with this.

If your business is a specified service trade or business (SSTB), your deduction reduces gradually as your income increases beyond the threshold, \$197,300 (\$394,600 if you're married filing jointly) for 2025. If your income exceeds the top of the income range, \$247,300 (\$494,600 if you're filing jointly) for 2025, you lose the deduction entirely.

SSTBs include professions like law, medicine, accounting, financial planning and consulting, but not engineering or architecture.

Non-SSTBs face other limitations. If their income exceeds the top of the range, their deduction can't exceed the greater of their share of:

- 50% of the amount of W-2 wages paid to employees by the qualified business during the tax year, or
- The sum of 25% of W-2 wages plus 2.5% of the cost (not reduced by depreciation taken) of qualified property.

If their income falls within the range, these limits apply only partially. If the rules and thresholds seem daunting, lean on us.

Better News for 2026 and Beyond

Here's what pass-through business owners can look forward to:

- The top of the income range for the additional limits increases from \$50,000 above the threshold to \$75,000 above the threshold (from \$100,000 to \$150,000 for joint filers).
- A new minimum QBI deduction of \$400 has been introduced for taxpayers earning at least \$1,000 in QBI, provided they materially participate in the business.

As a result of these changes, more business owners will be eligible for the deduction in 2026 and beyond, and some owners' deductions will increase.

Bottom Line

The QBI deduction can significantly reduce your tax bill. With the deduction now made permanent and set to improve in 2026, it's worth revisiting your tax strategy with the help of a qualified adviser. Contact the office to ensure you're making the most of this valuable opportunity.

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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