

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

OCTOBER 2026

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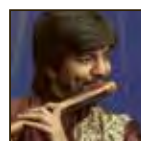
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Shubh Navratri

And the festival of nine nights is here!

Here are the Florida communities celebrating Navratri/kids garba, Bathukamma, Durga Puja and Dussehra:

TAMPA BAY AREA

Gujarati Samaj of Tampa Bay will celebrate Garba Dandiya Night from 8 p.m. on Oct. 9-10 and Oct. 16-17 at Florida State Fairgrounds, 4800 U.S. 301 N., Tampa. Performers on Oct. 9 are Piyush Shah and Rupal Shah with Khelaiya Group. Gujarati Gaurav Master Rana & Group will take the stage Oct. 10. Kids Garba will be from 2 to 4 p.m. Oct. 24 at India Cultural Center, 5511 Lynn Road, Tampa. Performers for Oct. 16-17 are yet to be determined. The garba nights are free for GSTB members and \$25 for non-members. Tickets can be purchased online at <https://gujaratisamajtampabay.com/> For information, call GSTB President Sandip Patel at (865) 771-9190.



SOUTH FLORIDA

CORAL SPRINGS: The Indian Regional & Cultural Center (IRCC) will celebrate Navratri from 8 p.m. Oct. 10 and Oct. 17 at Coral Springs High School, 7201 W. Sample Road, Coral Springs. For more information, call (954) 543-1539 or visit www.irccflorida.org to purchase tickets.

MIAMI: Indian Cultural Club of South Florida (ICCSF) will hold Garba & Dandiya from 7 p.m. to midnight Oct. 17 at Elks Lodge, 6304 S.W. 78th St., South Miami. For tickets and more information, visit <https://www.iccosf.org/>

ORLANDO/CASSELBERRY/LONGWOOD

The Gujarati Society of Central Florida will hold Navratri Garba from 8 p.m. on Oct. 10, Oct. 16-17 and Oct. 24 at Olympia High School, 4301 S. Apopka Vineland Road, Orlando. The event is free for society members and \$25 non-members. For information, call Chirag Patel at (407) 797-0407 or visit www.gujaratisocietycfl.com The society will hold Kids Navratri from 5 to 7 p.m. Oct. 20 at the same venue. It will be free for kids and members and \$25 non-members. For information on kids' garba, call Bijal Shodhan at (818) 572-5742.

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TAMPA INDIA FESTIVAL

SET FOR OCT. 31

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WHO'S WHO

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EVENTS

TAMPA/ST. PETERSBURG/CLEARWATER

OCT. 4: CONCERT; flute concert by Vidwan Jayant and team; Hindu Temple of Florida, 5509 Lynn Road, Tampa; 5 p.m.; organized by Swaralaya; for information, email swaralayaoftampa@gmail.com

OCT. 7: 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.

OCT. 11: DIWALI PLAY DATE; Diwali bazaar for family; workshops, kids activities, live DJ, dance/music, food vendors, competitions; India Cultural Center, 5511 Lynn Road, Tampa; 11 a.m. to 8 p.m.; for information, call Purvi Bhatt at (813) 909-3593.

OCT. 13: HANUMAN CHALISA; second Tuesday of month; Vishnu Mandir Tampa, 5803 Lynn Road; 7 to 9 p.m.; for information, call Deo Gajadhar at (813) 817-9714.

OCT. 15-18: ART FAIR TAMPA; Khaas Baat columnist Brinda Pamulapati of Venvi Art Gallery in Tallahassee will exhibit her paintings at Tampa Convention Center, 333 S. Franklin St., Tampa, (booth No. 213); 5-10 p.m. Oct. 15 (VIP Collectors Night), 10 a.m. to 6 p.m. Oct. 16-17 and 10 a.m. to 4 p.m. Oct. 18; for details, visit <https://artfairtampa.com/>

OCT. 21: 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.

OCT. 31: 37TH 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://indiafesttampa.com/>



SIGNIFICANT DATES

OCT. 2: GANDHI JAYANTI

OCT. 10-18: BATHUKAMMA (FLORAL FESTIVAL)

OCT. 11: NAVRATRI BEGINS

OCT. 20: DUSSEHRA

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. 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

CASSELBERRY/ORLANDO/MAITLAND/OVIEDO/KISSIMMEE

OCT. 3: GRAND GARBA NIGHT WITH PRAPTI MEHTA; presented by Gujarati Society of Central Florida; Oak Ridge High School, 700 W. Oak Ridge Road, Orlando; 8 p.m.; \$10 members, \$20 non-members, \$50 VIP; food, shopping and vendor stalls; call Chirag Patel at (407) 797-9407.

OCT. 3-5: "BEYOND BOLLYWOOD: THE 31ST ANNUAL SOUTH ASIAN FILM FESTIVAL;" presented by Enzian Theater along with Asian Cultural Association; South Asian films shown on screen; Enzian Theater, 1300 S. Orlando Ave., Maitland; for details, visit www.enzian.org close to event date.

SOUTH FLORIDA (CORAL SPRINGS)

OCT. 24: GENERATIONS USA TOUR; performers are Raga Boyz and Shae Gill; presented by T.A. Entertainment & Production; The Center-Coral Springs Center for the Arts, 2855 Coral Springs Drive, Coral Springs; 8 p.m.; tickets start at \$30; for information, call (954) 790-7011.



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TUESDAY OCTOBER 6	Indira Ekadashi Puja & Aarti
WEDNESDAY OCTOBER 7	Budha Pradosh Group Shiva Maha Puja
SATURDAY OCTOBER 10	Shraddha Paksha Ends Group Pitru Tarpan Minimum 5 Families Required Sponsorship Available
SUNDAY OCTOBER 11	Ashwin Navratri Begins Ghat Sthapana & Jawara Puja Garba at Night Temple Event
SATURDAY OCTOBER 17	Mata Ki Chowki Group Mata Ki Chowki Temple / Group Event Minimum 5 Families Special Seva: \$501 per Family
SUNDAY OCTOBER 18	Durga Ashtami Group Durga Havan Minimum 5 Families Required Sponsorship Available
MONDAY OCTOBER 19	Navratri Conclusion Garba Jawara Visarjan
WEDNESDAY OCTOBER 21	Papankusha Ekadashi Aarti
SATURDAY OCTOBER 24	Dussehra Ayudha Puja / Shastra Puja Aarti
SUNDAY OCTOBER 25	Sharad Purnima Temple Celebration
WEDNESDAY OCTOBER 28	Sankashti Chaturthi & Karwa Chauth Shree Ganesh Havan Group Karwa Chauth Puja

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• SHIV ABHISHEK AND PUJA

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

EVERY THURSDAY - 7:00PM
• SADGURU & SHIRDI SAI BABA
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AUTOIMMUNE DISORDERS

By DR. VENKIT IYER, MD, FACS



Normal immune system is designed to protect the body from harmful foreign agents such as bacteria, viruses, parasites or fungi. Immune-related cells also remove dead or damaged cells from the body.

At times, the body can mistakenly attack its own cells, resulting in variety of illnesses called autoimmune disorders. More than 80 such conditions have been described, from minor to severe systemic problems. At times, they can go unrecognized until late.

There is no single reason such immunological misbehavior occurs. It could be genetic. Other

reasons are environmental factors, lifestyle measures, certain medications or use of risky substances, endocrine factors, aging or recurrent infections.

The immune system in the body is coordinated by different cells and chemicals. Macrophages developed from monocytes engulf and destroy bacteria and dead cells, a process called phagocytosis. T cells are lymphocytes that recognize antigens and can kill some viruses and cancer cells. B cells are

also lymphocytes that can make antibodies through plasma cells. These cells can also produce cytokines and complements that help with inflammation and healing.

Autoimmune disorders can be organ specific, affecting a single organ. Examples will be Hashimoto's disease of thyroid gland, Type 1 diabetes mellitus or myasthenia gravis. They can also affect the whole body or multiple organs at the same time. Instances will be systemic lupus erythematosus, rheumatoid arthritis and vasculitis.

Some can be of short duration, such as postpartum thyroiditis, neonatal lupus, while many are lifelong afflictions such as systemic lupus erythematosus or rheumatoid arthritis to be kept under control with constant surveillance and medications.

In addition to the above-mentioned disorders, other known autoimmune disorders are celiac disease, autoimmune hepatitis, multiple sclerosis, Graves disease, psoriasis, pemphigus, hemolytic anemia, thrombocytopenia, polymyositis, dermatomyositis, giant cell arteritis, polyarteritis nodosa and vasculitis.

Diagnosis is often a long process. There is no single blood test. However, a battery of blood tests, immune studies, x-rays, endoscopies and biopsies are likely to lead to a diagnosis. Complete history and physical examination by a specialized physician are helpful.

Complications of autoimmune disorders can manifest as arthritis, kidney or liver failure, cardiovascular accidents, pericarditis, skin rashes, eye, intestinal, endocrine, coagulation or lung problems, neuropathy, anemia, muscle wasting and recurrent infections. In addition, the medications used for treatment can have their own side effects.

Treatment of autoimmune disorders is multifaceted and individualized. There has been much progress in understanding the immune system. Symptom-oriented treatment is conducted with pain medications, local applications and physical therapy. Corticosteroids can be used to suppress inflammation and toxicity. Immunosuppressives drugs such as methotrexate, azathioprine or hydroxychloroquine have been used for more resistant cases. Replacement of lost hormones such as insulin or thyroid supplements and supportive care are other measures.

A newer development is targeted therapy, selectively aiming the immune pathways responsible for specific disorders, instead of using general immune suppressive drugs. Specific cells or toxins are pursued. Another area of interest is genetically engineered immune cell therapy such as CAR-T treatment. For some of these patients, the option of one-time immune system reprogramming may be more appealing than lifelong dependence of immune suppressive drugs.

Prognosis of autoimmune disorders vary depending upon the disorder. Overall, the prognosis has improved over the years with better medications and understanding. Some are short lived while others need lifelong management. Some can go into remission and relapse.

Healthy lifestyle measures can improve immune function of the body. Beneficial diet, regular exercise, avoidance of smoking, alcohol and addictive drugs, restorative sleep, stress reduction, avoiding preventable infections with safety measures and vaccinations are known to improve the immune function of the body. Unfortunately, these do not offset the occurrence of autoimmune disorders.

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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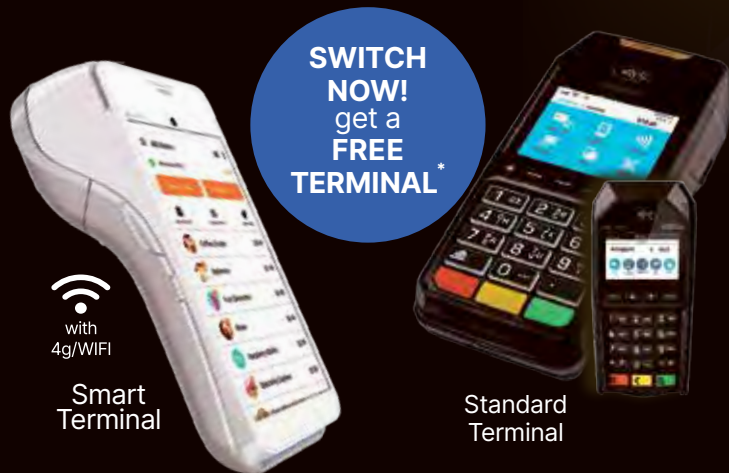
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USCIS SHORTENS RFE RESPONSE PERIODS: WHAT EMPLOYERS AND FOREIGN NATIONALS NEED TO KNOW

By KHUSHBU PATEL and DILIP PATEL



In a significant shift for the U.S. immigration landscape, the U.S. Citizenship and Immigration Services (USCIS) has implemented new guidance that narrows the window for responding to Requests for Evidence (RFEs). Effective Aug. 5, 2026, this change impacts how employers, foreign nationals and their legal representatives prepare and manage immigration cases, especially those involving complex employment-based petitions like EB-1A extraordinary ability and EB-2 National Interest Waiver (NIW) applications.

What's Changing?

Historically, USCIS has allowed applicants up to 12 weeks, equivalent to 84-87 days, to respond to an RFE. This timeframe provided ample opportunity for meticulous documentation gathering, expert opinions, and coordination among multiple stakeholders. However, under the new guidance, USCIS officers now possess the discretion to set shorter response deadlines, sometimes as brief as 30 calendar days. One additional note is that the RFE deadline does not take into consideration the week it takes for the RFE to arrive in the mail, making the 30-day deadline even shorter.

The Maximum Response Time Is Still 87 Days — But It's No Longer a Guarantee

It's crucial to understand that the statutory maximum response period remains 84 days, with 3 additional days if received by mail. USCIS retains the authority to grant this full period if deemed appropriate. Nevertheless, the agency now exercises its discretion to impose shorter deadlines on a case-by-case basis, depending on the specifics of each application.

This change is especially impactful for complex cases that traditionally require extensive evidence, such as detailed expert reports, overseas documentation, or corporate records. In these situations, a shorter response window can pose a significant challenge, forcing applicants to act swiftly and efficiently. In fact, this has already been seen for many recent cases, such as EB-1As and EB-2 NIWs.

Why the Shorter Deadlines Matter

The implications are profound. For example, an EB-1A petition demonstrating extraordinary ability typically involves a comprehensive record — publications, citations, awards, media coverage and expert endorsements. Preparing, reviewing and organizing such voluminous evidence within a tight 30-day window leaves little room for delays or unforeseen complications.

Moreover, USCIS generally does not grant extensions for RFE responses, further emphasizing the need for advance preparation. Partial responses, submitting only some of the requested evidence, are risky, as USCIS may adjudicate the case based solely on the existing record, potentially leading to denials.

The International Mail Grace Period Is Eliminated

Another notable change involves mailing procedures. Previously, USCIS provided an additional 14-day grace period for notices sent internationally, acknowledging potential delays in international mail delivery. Now, this extra window has been eliminated. While USCIS still adds three days for notices sent via ordinary mail within the U.S., the removal of the international grace period underscores the importance of prompt action upon receipt of an RFE.

Strategic Implications for Employers and Applicants

Given these changes, proactive planning is more critical than ever. Employers and foreign nationals should implement processes to rapidly route USCIS notices to legal counsel and internal stakeholders immediately upon receipt. Identifying potential evidentiary hurdles early, such as overseas documents, third-party attestations, or specialized reports, can help streamline response preparation.

Adjusting to the New Reality

As mentioned previously, for EB-1A applicants, the stakes are higher. The adjudication involves a two-tier process: first, establishing that the applicant meets at least three regulatory criteria (such as original contributions, high salary, or awards), and second, a final merits review assessing whether the individual truly belongs to the small elite in their field. Incomplete or under-prepared initial petitions risk being denied outright without the chance for correction.

Similarly, NIW applicants must demonstrate the proposed endeavor's significance, the applicant's capability to advance it, and the US interest in waiving standard requirements. The new policy emphasizes the importance of a meticulously crafted initial petition that addresses all three prongs comprehensively.

Practical Tips for Success

To navigate this evolving landscape, practitioners recommend:

- Early and thorough evidence collection: Gather expert letters, government reports, industry data and documentation of impact before filing.
- Clear, persuasive legal argumentation: Articulate how the evidence collectively demonstrates eligibility and merits.
- Preparation for a possible short response window: Assume a 30-day deadline and plan accordingly.
- Avoid partial responses: Submit complete, well-organized submissions to reduce the risk of denial.
- Monitor notices closely: Pay attention to the exact deadline printed on each USCIS notice, especially in international cases.

The Bottom Line

USCIS's move to shorten RFE response periods reflects a broader trend toward heightened scrutiny and efficiency in immigration adjudications. While the maximum response window remains 84-87 days, applicants should not rely on that as an automatic timeline. Instead, they must prioritize quality, completeness and strategic planning from the outset.

For employers and foreign nationals navigating this new environment, understanding and adapting to these procedural changes will be crucial to maintaining a competitive edge and ensuring successful outcomes in U.S. immigration processes.

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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The figures are staggering for a pickup: 0 to 60 in a mere 2.5 seconds, quarter mile in 10.5 seconds, 130 mph top speed, 1,025 horsepower, 1,198 pounds-feet of torque and 11,000 tow capacity! That's the 2026 Rivian R1T all-electric truck for you, an ultra-high performance space ship (grounded, of course) to blow your mind away!

Introduced in 2022, the all-wheel-drive R1T with a 141-kWh lithium-ion battery and quad motors (one for each wheel) can travel up to 374 miles when fully juiced, which takes just 40-45 minutes to reach 80 percent capacity via a DC fast charger or 12 to 16 hours on a Level 2 home charger. And as of this year, the truck can be charged at any Tesla station with its built-in NACS (North American Charging Standard) port. It is mated to a 1-speed transmission with the option of one-pedal driving. A multilink suspension with air springs does a particularly good job of absorbing bumps and potholes. The electric power rack-and-pinion steering is precise and linear, communicating precisely what the Rivian is doing at all times.

Up front, a signature stadium-shaped dominant LED full-width light bar hosts vertical oval headlights. The lower intake shows off active grille shutters to cool the battery. Step inside and be prepared for a shock, of good sorts, if you like a clutter-free world. Minimalist is the word. There are no buttons, knobs, glovebox, and even the key fob is like a slightly thicker credit card. Apart from a 4.5-foot bed for its 1,764-pound payload, the R1T comes with a 65-foot-long gear tunnel space between the bed and the cab. Storage spaces are scattered throughout the cabin, including pullout drawers under front seats, lockable in-bed compartment, island-like center console and a frunk under



R1T QUAD

Tires: 275/50R22
Wheelbase: 135.8 inches
Length: 217.1 inches
Width: 88.4 inches
Height: 78.2 inches
Weight: 7,148 pounds
Mileage: city 75, hwy 67 MPGe, comb 71 MPGe
Web site: www.rivian.com

the hood. And lest we forget, there is a 1,000-lumen flashlight in the door for those emergencies. So how do you operate all the infotainment, phone and audio features? Via the 15.6-inch touchscreen atop the dashboard. And that includes the entire functionality of the Rivian starting with power windows, adaptive cruise control, seats, climate, nav, etc. You get the picture. Of course, the truck also is equipped with a 12.3-inch digital gauge, eight-way power front heated/cooled seats, four retractable (well-hidden too!) cupholders, 60/40 rear bench, power tilt/telescopic steering wheel, dual front and rear auto a/c, suede headliner, power tonneau, panoramic roof, Apple CarPlay and Android Auto.

So, there you have it. A pickup unlike any other that we've driven, the R1T is spectacularly swift and incredibly athletic, thanks to its power-at-all-times engine, outstanding balance, rock-solid brakes and a tasteful and exceptional cabin. All for the asking for a base price of \$115,990 and change.

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.

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



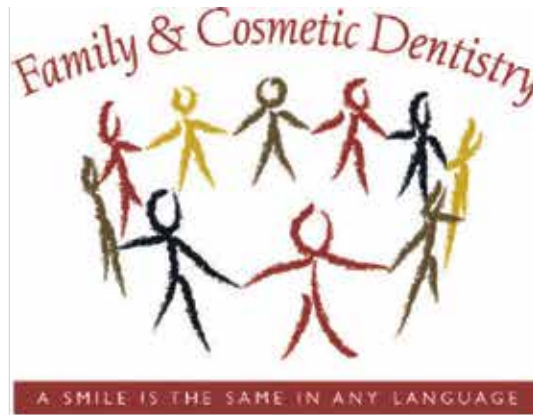
GRAND WAGONEER L (SUMMIT OBSIDIAN)

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
Web site: www.jeep.com

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!



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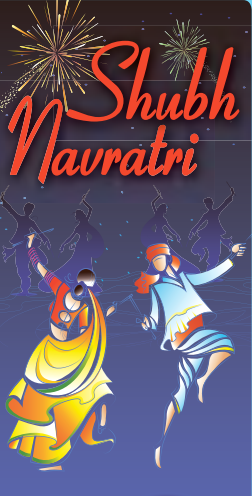
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Shubh Navratri



UPDATED: WHAT JUNIORS (AND PARENTS) NEED TO KNOW ABOUT COLLEGE ADMISSIONS

By ROBERT A.G. LEVINE



It's 11th grade, and for better or worse, it's time to get serious about college. That can be overwhelming, so let us simplify things for you.

First please understand how U.S. universities select underclassmen. Unlike other countries, the U.S. offers two parallel education systems: private and public. Whereas public universities place a premium on "objectivity" – your grades and test scores prevail – private colleges evaluate applicants more holistically. Although your qualifications are important for private schools, that's just their starting point. What they really value is how applicants will contribute to their campus communities. For that reason, private colleges give

applicants separate grades for academics, extracurriculars and personality.

Yes, personality is important to them, and it's unavoidable that humans use human emotion in reading essays, recommendation letters, counselor reports and interview reports. In the industry, it's a concept known as "reader love." If you love someone, you love them regardless of their resume, but if you don't love them enough ... well, those people get rejected by admissions offices. Admissions is much more like dating than you might appreciate.

Note: holistic admissions is not random, but it is subjective. Those essays that students write really matter!

Also note: essays are not writing samples. They are messaging. What matters is your content, as absorbed by the reader. Absent total disaster, perfect grammar really does not matter.

Of course, 11th graders won't likely start writing any essays until May or June. What should happen now?

Before we address what you should do, please understand what your high school counselor will – and will not – do. Remember, they work for the school, not for you. Especially in private schools, they have the ability to "push" the right students towards certain colleges, and that may or may not be you. They cannot help you if they do not know you. Please get to know them well, explain your thoughts, ask for advice ... do the necessary to let them embrace your candidacy.

As for your essays, counselors will likely review your main essay (the Personal Statement), but not your other (supplemental) essays. They will likely coach you to do better in certain places, but they probably will not edit your words. They will offer constructive criticism, because if they don't "help" you, and then you don't get results ... they get in trouble. So, if you have written what you believe to be a great essay, and they disagree, please take their suggestions to heart while making your own decisions. Remember, this is your future, not theirs.

As for developing your "college list," understand that the list inevitably changes throughout the application season. Because you won't likely select your college until April – after the college decisions are announced -- everything done before you place a deposit on May 1 is just collecting options that might be good for you. Make your best decision after learning more about colleges and more about yourself. Trust us: people change their minds at the very end.

How do you understand whether a college fits your needs? Do not rely on rankings; those are created for business purposes and are not trustworthy. Instead, understand the different institutional structures (is the school a "castle" or an open field?); the different curricular structures (general education, core curriculum, or open curriculum?); the culture on campus; and the opportunities off-campus.

The first part of your research should happen online. Reverse-engineer the admissions website, review their social media, dig deep for department newsletters. The second part of your research should be human. Talk to students, alumni and ... call the admissions office. They actually want to speak with you!

Should you take a tour? It's not necessary, and it can be distracting. For the university, tours are marketing opportunities, and your experience can be influenced greatly by the caliber of their professionals and volunteers, the other people visiting on that day, and even the weather. Because a few hours on campus is a lousy data set, tours should not be the basis of "yea or nay" decisions about schools. Instead, think of your visit as research for a decision to be made later.

You can tour if you wish, but you do not need to take an official tour. You can easily walk a campus yourself. However, if you do want an official tour, register early (they fill up fast) and try not to tour when the college is out on break!

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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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 may highlight partnerships, agreements, family, property and personal surroundings. Previous discussions or professional associations could return for review. The period appears favorable for resolving misunderstandings through calm communication. Domestic activity may increase, but emotional decisions should be avoided. Financial conditions may gradually improve through cooperation and planning. Jupiter's late-month movement indicates the possibility of progress in education, children and creativity.

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) Work, health routines, communication and unfinished responsibilities may need attention. An earlier financial matter or professional connection could return for review. The period appears hopeful for improving skills, documentation and daily organization. Relationships may benefit from balanced expectations, while workplace discussions require patience. Financial conditions may gradually improve through consistent effort. Jupiter's late-month movement could support property and family welfare.

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) Education, creativity, children, family welfare and financial planning may receive attention. Earlier ideas or projects could return and benefit from thoughtful revision. The period appears beneficial for developing knowledge, though documents and communications should be checked. Emotional speech and speculative decisions must be avoided. Financial conditions may gradually improve through disciplined planning. Late October indicates the possibility of progress through communication and useful contacts.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Confidence and influence may remain strong, though emotional intensity requires control. Jupiter could support wisdom, guidance and constructive relationships, while Mars may create impatience. Home, property and family decisions may return for review. The period appears promising for correction rather than emotional finality. Financial conditions may gradually improve through sensible planning. Jupiter's late-month movement indicates the possibility of stronger income and long-term financial security.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign – Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Communication, travel, marketing and professional contacts may become important. An earlier proposal, client or training opportunity could return for reconsideration. The period appears auspicious for revising plans and reconnecting with useful people, but commitments require documentation. Expenses and private concerns need sensible management. Relationships may gradually improve when pride is controlled. Jupiter's late-month movement indicates the possibility of greater confidence, leadership and growth.

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) Income, savings, family responsibilities and personal values may become central themes. Earlier discussions involving compensation, pricing or financial commitments could return for review. The period appears favorable to reorganize finances and correct planning errors. Professional contacts could support gains, while partnerships require maturity. Financial conditions may gradually improve through discipline. Late October indicates the possibility of foreign connections, reflection or higher expenses.

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OCTOBER 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) October may be important for direction, confidence, relationships and professional identity. Venus retrograde could encourage reassessment of expectations and balance within relationships. Career activity appears suitable for recognition, though emotional responses to authority should be controlled. Contracts and promises require review. Financial conditions may gradually improve through diplomacy. Jupiter's late-month movement indicates the possibility of gains through networks and established contacts.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha Travel, higher learning, professional guidance and long-term planning may receive attention. Jupiter could support knowledge and advisers, while Mars can cause disagreements if reactions become emotional. Expenses and private relationship concerns require care. The period appears promising for research, reflection and preparation. Previous efforts may gradually produce results. Jupiter's late-month movement indicates the possibility of professional recognition, leadership or constructive change in direction.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part) Professional associations, long-term objectives and shared finances may require attention. Earlier contacts or opportunities could return and support future gains. The period appears satisfactory for reviewing commissions, group projects and financial obligations, but promises require verification. Emotional financial decisions should be avoided. Conditions may gradually improve through established networks. Jupiter's late-month movement indicates the possibility of travel, learning and broader development.

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) Career, reputation, partnerships and agreements may become major themes. A previous employer, client or proposal could return for reconsideration. The period appears promising for reviewing career direction and strengthening relationships.

Competition within partnerships requires calm communication, while contracts need checking. Career conditions may gradually improve through consistent performance. Jupiter's late-month movement indicates the possibility of changes involving shared finances and obligations.

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) Travel, higher education, qualifications, health routines and financial discipline may require attention. Earlier plans involving study, legal matters or professional guidance could return for review. The period appears good for research and correction, but decisions require accurate information. Work pressure should be managed through better routines. Relationships may gradually improve through balanced expectations. Late October indicates the possibility of stronger partnerships and useful agreements.

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 Shared finances, confidential matters, education, children and personal development may need attention. An earlier financial or relationship matter could return for reassessment. The period appears favorable for learning and creativity, though emotional speculation should be avoided. Saturn requires patience and expectations. Circumstances may gradually improve through careful restructuring. Jupiter's late-month movement indicates the possibility of greater focus on work, health and practical responsibilities.

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.

2 TAMPA BAY WOMEN WILL VIE FOR MRS. UNIVERSE 2026 WORLD FINALE OCT. 18-25

More than 100 international contestants, delegates and global judges will participate in the 49th Mrs. Universe 2026 World Finale from Oct. 18-25 in Colombo, Sri Lanka. The pageant is open to married, divorced or widowed women from ages 18 to 55 years of age who have family and are involved in significant causes to benefit others.

Meet the two counterparts from the Tampa Bay area:

FROM HIMALAYAS TO TAMPA BAY: PRITI VERMA'S REMARKABLE RISE TO THE MRS. UNIVERSE STAGE

Tampa resident Priti Verma, who grew up in the beautiful Dehradun foothills of the Himalayas, is preparing to represent Mrs. South East America Universe at the upcoming Mrs. Universe pageant. Her journey from India's mountain landscapes to Florida's Gulf Coast has become a powerful story of resilience, reinvention and community impact. Verma moved to Tampa 15 years ago, bringing with her a distinguished academic background, including a Ph.D. in Himalayan Geology. Through determination and continuous learning, she transitioned into the technology sector and is now a respected IT professional, project manager and agile coach. Verma's empathetic leadership has made her a mentor to women across Florida's tech community. Her entrepreneurial journey also flourished in Tampa. She founded Pretty Dangles, a handcrafted jewelry brand inspired by global artistry and her Himalayan roots, using it to support women entrepreneurs locally and internationally. She is equally known for contributions to wellness and cultural arts. She is trained in Salsa, Bachata and Bhangra, and certified as a Zumba instructor. As she prepares for the Mrs. Universe pageant, Verma says she carries Tampa's spirit with her — its diversity, opportunity and resilience. Her story continues to inspire women throughout Florida and beyond.



BEYOND THE CROWN – DR. PAYAL PATEL'S BLUEPRINT FOR PURPOSE, LEADERSHIP AND POSSIBILITY

Now serving as Mrs. Universe Indian American, Dr. Payal Patel is using an international platform not simply to wear a crown, but to amplify a message she has spent decades living: success becomes meaningful when it creates possibilities for others. A pediatrician for approximately 25 years, Dr. Patel has devoted her professional life to children and families.

She is not just a physician but also wellness entrepreneur, dancer and fitness instructor, community leader, philanthropist, mother. And now, an international titleholder. Rather than seeing these identities as separate, she has built a career around the intersections between them. Her philosophy is particularly relevant to today's executive woman: you do not have to fit into one box to be successful.

For Dr. Patel, that philosophy became especially visible through the creation of BollySoulFit in 2020 during the pandemic that encouraged wellness for mind body and soul. Through dance fitness, kickboxing, strength and toning, yoga, meditation, Garba workshops, retreats, book and movie clubs and other experiences, Dr. Patel created something beyond exercise. The idea was simple: wellness should not feel like punishment. It should feel empowering, joyful and social.

That philosophy has continued to influence her work with women and community initiatives, including BeyondBold, where conversations around women's wellness, confidence and life transitions are brought into the spotlight.

Her community involvement has included support for organizations and initiatives such as Akshaya Patra, the Pediatric Cancer Foundation, Metropolitan Ministries, Heels to Heal and other charitable causes on a global scale including a trip to Honduras to serve the community with her medical expertise as a pediatrician. Her Indian-American identity is not a hyphen between two worlds. It is a bridge between them.

Her Indian heritage represents family, culture, resilience, tradition and community. Her American experience represents opportunity, entrepreneurship, individuality and the freedom to reinvent oneself. That responsibility extends beyond celebrating heritage. For Dr. Patel, it is a platform to advocate for women, celebrate Indian-American achievement, encourage wellness, support philanthropy and inspire women to pursue their ambitions at every stage of life.



Best of luck to both the participants!



NAVRATRI CELEBRATIONS

Continued from page 1

TAMPA BAY/PINELLAS PARK

Telangana Association of Florida will hold its 17th annual Bathukamma and Dasara event Oct. 18 at The Motor Enclave, 6500 Motor Enclave Way, Tampa. Vendors/ sponsors can contact (732) 781-5171.

Sanatan Mandir at 311 E. Palm Ave., Tampa, will hold daily Navratri garba from 8.30 to 10.30 p.m. Oct. 11-19. For details, call the temple at (813) 221-4482, email info@sanatanmandirtampa.org or visit www.sanatanmandirtampa.org

Shree Raam Mandir, 7411 E. Comanche Ave., in Tampa, will celebrate Navratri from Oct. 11-19 from 5 to 8:30 p.m. Kanya Kumari pooja will be on Oct. 18. For information, call Nick at (813) 334-0443.

SOIKOT (Bengali Association of Greater Tampa Bay) will hold Durga Puja celebrations Oct. 16-18 at India Cultural Center, 5511 Lynn Road, Tampa. Singers Arnab Chakraborty and Manasi Ghosh will perform. For schedule details and ticket information, e-mail Soikotflorida@gmail.com or visit www.soikot.org

Jhumroo Events presents Navratri 2026 with kids garba from 5 to 6:30 p.m. followed by garba for everyone at 7 on Nov. 7 at Dr. Kiran C. Patel High School, 10721 Raulerson Ranch Road, Tampa. Tickets are \$10 (kids under age 10 free). Sponsorship opportunities are available, call (407) 454-1381.

SOUTH FLORIDA

PALM BEACH GARDENS/ROYAL PALM BEACH: Palm Beach India Association will present Garba from 7 p.m. on Oct. 16-17 at Palm Beach Gardens High School, 4245 Holly Drive, Palm Beach Gardens. The following weekend, Oct. 23-24, garba will be from 7 p.m. (6 to 7 p.m. free for kids) at Royal Palm Beach High School, 10600 Okeechobee Blvd., Royal Palm Beach. The event is free for PBIA members. For information, email president@gopbia.org or visit www.gopbia.org

WESTON: Telangana Association of Florida will hold Bathukamma and Dasara festivities from 3 p.m. Oct. 17 at Bonaventure Town Center Club, 16690 Saddle Club Road, Weston. Vendors can call (786) 683-5891. For free entry registration, visit https://luma.com/a3y8qvd1

ORLANDO/CASSELBERRY

Hindu Society of Central Florida (HSCF) temple will celebrate Navratri Utsav with music, raas and garba from 8 p.m. Oct. 11-19 in the community hall, 1994 Lake Drive, Casselberry. DJ Khush will provide entertainment. Kids garba/Sharad Purnima Garba will be at 6 p.m. Oct. 10. Dussehra will be celebrated from 6 p.m. Oct. 24. The event is free. For more information, call Mahendra Kapadia at (407) 595-9224 or visit www.orlandohindutemple.org

The Bengali Society of Florida will present its 45th Durga Puja celebrations Oct. 16-18 at University High School, 2450 Cougar Way, Orlando. Entertainment will be provided by singer Raghab Chatterjee with his daughters Anandi and Aheeri on Oct. 16 and Ananya Chakraborty on Oct. 17. For details, visit https://bsfnet.org/

Lake Nona Indians will hold Garba & Dandiya Night from 7 p.m. on Oct. 17 at Innovation Middle School, 13950 Storey Park Blvd., Orlando. Tickets are \$20 adults, \$15 seniors, \$10 kids 11-17 years of age. For more information, visit www.lakenonaindians.org

OCTOBER 2026

BARTOW/LAKELAND/WINTER HAVEN

The Bhartiya Samaj of Central Florida will celebrate Navratri at 8 p.m. Oct. 3, 10, 16-17, 23-24 at Bartow Civic Center, 2250 S. Floral Ave., Bartow. For more information, call Subhash S. Patel at (863) 838-0969 or visit www.bscl.com for tickets.

Shree Swaminarayan Hindu Temple, 2793 New Tampa Highway, Lakeland, will hold Navratri garba from 8 p.m. on Oct. 17 and Oct. 24. For information, call (863) 687-ISSO or visit www.issolakeland.org

OCALA/BELLEVUE

India Association Cultural & Educational Center will celebrate Navratri for members only from 7 p.m. on Oct. 16-17, Oct. 19 and Oct. 23-24 at 2030 N.E. 36th Ave., Ocala. For information, call (352) 274-0496.

NAPLES/FORT MYERS

India Association of Naples will hold a Dandiya Night from 6 to 10:30 p.m. Oct. 17 at Bent Creek Preserve Clubhouse, 9350 Bronwood Place, Naples. It is free for members, \$10 for non-members. For venue and other details, email naplesindia@gmail.com

JACKSONVILLE

The Gujarati Samaj of North East Florida will celebrate Navratri Garba with a live band from Gujarat from 7.30 p.m. on Oct. 9-10 and Oct. 16-17 at Atlantic Coast High School, 9735 R.G. Skinner Parkway. For all four days, the combo ticket is \$65 members and \$20 daily. Purchase tickets at https://events.ticketleap.com/tickets/gsnf/gujarati-samaj-garba-2026 or visit https://www.gsnf.org/

MELBOURNE/VIERA (SPACE COAST)

Manav Mandir temple, 7400 Waelti Drive, Melbourne, will begin Navratri, Garba from Oct. 11-20. Dussehra will be celebrated on Oct. 20. For information, call (321) 426-0668 or visit www.mmbrevard.org

Disclaimer: Event details are subject to change. Please check with local organizers.

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'TREATISE ON HEART DISEASE IN INDIANS'

By DR. M. P. RAVINDRA NATHAN



(Jaypee Brothers Medical Publications: New Delhi / London — available on Amazon.com)

Cardiovascular disease remains the foremost cause of death worldwide despite the extraordinary advances made in its prevention, diagnosis and treatment. Yet, within this global epidemic lies a particularly troubling paradox: people of Indian and South Asian origin continue to experience coronary artery disease (CAD) at an earlier age and, in many instances, with greater severity than many other populations. The burden is not confined to India. It extends to Indians and other South Asians living throughout the world. In India, coronary artery disease and stroke have increased in both urban and rural populations, and the future trajectory remains deeply concerning.

"Treatise on Heart Disease in Indians" addresses this important and long-overlooked disparity. The book is the culmination of Dr. Enas's decades-long clinical observation, research, and advocacy. Beginning in the 1970s, while practicing in Chicago, he observed young Indian physicians developing serious CAD despite having few conventional risk factors. This led to a lifelong investigation into the distinctive cardiovascular risk of Indians. Through his work with AKMG (Association of Kerala Medical Graduates) and AAPI (American Associations of Physicians of Indian origin), and the establishment of the CADI Research Foundation, he helped bring greater scientific attention to this problem. He also collaborated with world renowned researchers, including Salim Yusuf, Jeremiah Stamler and Michael Davidson for this research. Dr. Enas then teamed up with Dr. Basil Varkey, whose meticulous attention to detail has contributed greatly to the clarity, coherence and readability of every chapter.

The book highlights several important messages

CAD can occur early, may be extensive and clinically aggressive, can remain silent until a catastrophic event occurs, and may begin developing much earlier in life than in other populations. Particular emphasis is placed on atherogenic lipoproteins, especially LDL cholesterol and Lp(a), with a dedicated chapter on each, underscoring their importance in the prevention of premature cardiovascular disease.

Across 17 chapters, the book provides a comprehensive review of the risk factors, prevention and treatment of CAD. It covers established therapies such as statins, emerging non-statin treatments, and related cardiovascular conditions, including heart attack, angina, atrial fibrillation, stroke, metabolic syndrome and heart failure. Three chapters are devoted to prevention, including diet and the Life's Essential 8 framework for promoting cardiovascular health.

A major strength of the book is its concise, precise and lucid presentation, supported by current and well-selected references. Clear illustrations, graphs

and tables make complex concepts easy to understand without compromising scientific depth. The book is valuable not only for cardiologists and other physicians caring for South Asian patients, but also for patients and families seeking to understand and prevent premature heart disease.

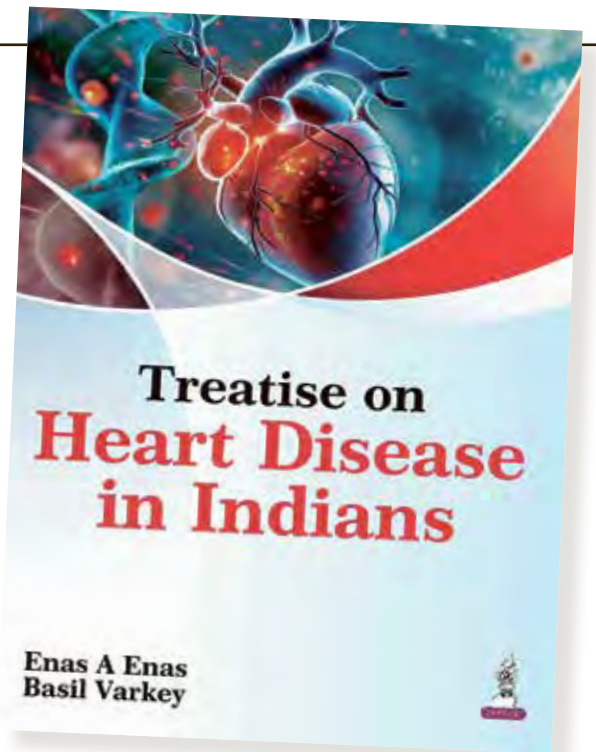
CAD has now become highly preventable and treatable. The United States and many other countries have witnessed remarkable reductions in age-standardized mortality from heart disease over

the past several decades, largely as a result of advances in prevention, risk-factor modification, early detection, and effective treatment. This book provides essential knowledge and practical guidance for policymakers, physicians, and the general public to help arrest and ultimately reverse the CAD epidemic in India.

What began as an observation by a young cardiologist in Chicago grew into a decade-long scientific and educational mission. "Treatise on Heart Disease in Indians" is the product of that journey and a timely call for earlier recognition, prevention, and treatment of cardiovascular disease among Indians. The enduring lesson is a simple but powerful one: we cannot wait for the first heart attack to begin preventing heart disease.

For Indians and other South Asians, cardiovascular prevention must begin early, continue throughout life, and be guided by a clear understanding of their distinctive risk profile. In that regard, "Treatise of Heart Disease in Indians" is not merely a book about disease. It is a timely appeal for greater awareness, earlier intervention, and a renewed commitment to preventing premature cardiovascular death. The ultimate message is, "Prevention is powerful. We cannot wait for the first heart attack to occur before taking the first steps to prevent heart disease."

Dr. M. P. Ravindra Nathan is author of "Stories from My Heart" and "Second Chance, A Sister's Act of Love;" Past Member of Editorial Board - Medical Economics and Cortlandt Forum, Past Editor, AAPI Journal.



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37TH ANNUAL TAMPA INDIA FESTIVAL OCT. 31

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

The 37th annual India Festival, organized by the Gujarati Samaj of Tampa Bay, will be held Saturday, Oct. 31 at the Florida State Fairgrounds. Annually, about 8,000 to 10,000 people attend the daylong event every year. The festival has become one of the biggest and largest in the Southeast in the last three plus decades. This year's chair is Ravi Patel.

In the Entertainment Hall, performers of all ages will be decked out in traditional attire for five categories of dance competition – garba, raas, folk, classical and bhangra. Throughout the hall, several closed-circuit TV monitors will be set up so attendees can watch the performances while shopping. About 200 booths will offer a variety of fashion, jewelry, arts and crafts, and home décor. Just outside the hall, food vendors will offer a variety of Indian delicacies from samosas to chicken tikka to 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 9 a.m. to 10 p.m. at the Florida State Fairgrounds, 4800 U.S. 301 N., Tampa. Tickets at the gate are \$15; kids under 3 are free. Parking is \$15. To purchase discounted tickets (\$11.50 per person online) or for information, visit <https://indiafesttampa.com/>



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META PROS, ROBOTS WORK IN HARMONY AT HYUNDAI'S DEDICATED EV PLANT IN GEORGIA

By **NITISH S. RELE** – motoringflorida@gmail.com

As an automotive writer, we have seen our share of car manufacturing plants. But a recent visit to the Hyundai Motor Group Metaplant America (HMGMA) in Georgia showed us that humans, alongside with robots and Autonomous Guided Vehicles (AGVs), can work together in a factory setting. This scenario came to fruition at the 7.5-million-square-foot plant made up of 11 buildings and set on a 2,900-acre mega site in Ellabell, just 20 miles outside Savannah.

Since opening in October 2024, Hyundai plans to build 500,000 vehicles in a year at its first dedicated mass-production EV plant, a \$7.6 billion investment (we are told it is the largest economic development project in the state's history). At present, HMGMA produces the five-seater IONIQ 5, the up to seven-seater IONIQ9 EVs, and the Kia Sportage hybrid with plans to produce up to 10 vehicles. The campus also includes HLBMA, a joint venture battery manufacturing plant with LG Energy Solution, and five affiliates: Hyundai Mobis, Hyundai Glovis, Hyundai Transys, Hyundai Steel and Hyundai Material, plus 22 suppliers.

On site there are several XCIENT heavy-duty hydrogen fuel-cell electric trucks that transport vehicle parts. Here are some stats: there will be 8,500 jobs on-site by 2031; 1,623 employees at the metaplant called Meta Pros earning average of \$58,000 salary; 41-acre ecological park with trails/sport fields; 2,000 solar panels covering the parking structures generate 5 percent of the plant's electricity needs. Also noteworthy is that 85 percent of Meta Pros are from Georgia and of those, 65 percent from the Greater Savannah area.

Apart from reducing the carbon footprint, Hyundai has been supporting health, safety and sustainability in Georgia for several years. Among the charities the carmaker supports are Hope on Wheels, Children's Hospital of Savannah and Second Harvest of Coastal Georgia food bank.



As Euisun Chung, Executive Chair of Hyundai Motor Group, said "HMGMA not only represents the Hyundai Motor Group's advanced manufacturing capabilities and commitment to innovation, but also our investment in relationships with our partners and communities right here in Georgia. With the rich history of craftsmanship and manufacturing in this community, together with the talented workforce at HMGMA we are building the future of mobility with America, in America."

Our immersive, hands-on experience of the plant began at the 89,000-square-foot Hyundai Mobility Training Center of Georgia, which has been developed and operated in partnership with the state. We worked on a simulated production line like a Meta Pro. Then, we went off to the plant where robots or rather robotic arms do the grunt work: weld, stamp and install components; and AGVs deliver parts directly to workstations while also lifting and transporting completed EVs to parking lots. And we cannot overlook

those yellow spot dogs that conduct autonomous inspections of completed cars at the end of the production line for delivery to customers via rail. Also, Hyundai recently acquired Boston Dynamics whose AI-powered humanoid robots play a key role.

We also drove the IONIQ9 on a two-mile test track, which serves as a quality assurance exam that vehicles built at the plant must pass. Then it was off to Lowcountry in the IONIQ9 before ending up with the rugged IONIQ 5 XRT, perfect for negotiating off-road trails and paths.

For more information on Hyundai, visit www.hyundaiusa.com

Overview of the Hyundai plant

Photos courtesy of Hyundai and Nitish Rele



SANATAN MANDIR TAMPA, COMMUNITY RAISES OVER \$10,000 FOR NEPAL RELIEF

Story provided by Naresh Vissa

Sanatan Mandir, 311 E. Palm Ave., Tampa hosted a heartfelt gathering to remember the victims of the devastating tragedy in Nepal and offer condolences and prayers to the families who lost loved ones.

The program began with the lighting of the ceremonial lamp, followed by remarks from the secretary of Tampa Bay Nepalese Community, who shared details about the calamity and the tremendous loss of life and property in Nepal. The gathering brought together members of Tampa Bay's Indian and Nepali communities in a shared expression of remembrance, compassion and support. Among those attending were Sanatan Mandir President Chandrakant Patel, Vice

President Pankaj Patel, Pandit Shri Rishi Vyas, Nepalese Community President Anjana, and Kadambari Adesh, who traveled from Orlando to participate.

Beyond offering prayers and condolences, the community came together to provide meaningful assistance. Through the generosity of attendees and supporters, more



than \$10,000 was raised for relief and support efforts in Nepal, with additional commitments also received.

The program concluded with two minutes of silence and prayers for the eternal peace of those who lost their lives, as well as strength and comfort for their grieving families. The gathering reflected the close bonds between Tampa Bay's Indian and Nepali communities and demonstrated how compassion can turn remembrance into action.



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THILLAI PRESENTS INAUGURAL FLUTE CONCERT OCT. 31 IN CASSELBERRY/ORLANDO

Thillai, a nonprofit organization dedicated to promoting and preserving Indian classical arts in Central Florida, will present its inaugural concert “Venu Gana Sudha” on Oct. 31 in Casselberry/Orlando. Internationally acclaimed Carnatic flutist Shri J. A. Jayant will be accompanied by N. C. Bharadwaj on mridangam and Kumari Samyukta Sriram on ghatam. Together, these accomplished percussionists will provide dynamic rhythmic support, complementing the flute recital.

Born into a musical lineage, Jayant trained under his grandfather, the late flutist T.S. Sankaran, a disciple of the legendary Flute Mali. Jayant is recognized as the torch bearer of the Flute Mali style of Carnatic flute playing. A prodigious talent, he stunned audiences by performing complex Raagam Thanam Pallavi (RTP) compositions at just 7 years old.



Thillai will present concerts, performances, workshops, and lecture-demonstrations while encouraging and showcasing local artists and emerging talent in Central Florida. The non-profit organization aims to bring distinguished artists from India to perform for Central Florida audiences. It also seeks to involve and encourage local young artists, helping them gain exposure to professional performers, deepen their appreciation of the tradition, and, where appropriate, participate alongside visiting artists. This initiative creates opportunities for audiences, artists, art students, and families to experience exceptional performances in an inviting community setting.

The concert will be from 3 to 6 p.m. in the Hindu Society of Central Florida auditorium, 1994 Lake Drive, Casselberry. For information, visit <https://www.facebook.com/share/18V6sHqyUe/>





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SANATAN MANDIR TAMPA CELEBRATES SACRED NAVGRAH PRAN PRATISHTHA MAHOTSAV

More than 200 guests, devotees, dignitaries, trustees and community leaders attended a spiritually significant Navgrah Pran Pratishtha Mahotsav Sept.18-19 at Santan Mandir Tampa. Over two days, five priests conducted elaborate Vedic rituals, sacred havans, pujas, mantra recitations, and traditional consecration ceremonies, culminating in the formal Pran Pratishtha of the Navgrah.

The sacred consecration ceremonies were sponsored by recognized Sarasota OB/GYN Dr. Sunita Sharan and her family. After the ceremonies, guests joined together for a specially prepared Mahaprasad luncheon, celebrating the occasion in a spirit of devotion, fellowship and gratitude.

Sanatan Mandir at 311 E. Palm Ave. can be reached at (813) 495-0272 or visit <https://sanatanmandirtampa.org/>



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TAX PLANNING

4 TAX-SMART INVESTMENT MOVES BEFORE YEAR END

By TEJAL DHRUVE, CPA



As the end of 2026 approaches, look beyond investment performance and consider how taxes may affect your overall returns. Although tax considerations generally shouldn't drive investment decisions, a year-end portfolio review may identify opportunities to reduce your taxes. Here are four to consider.

1. Harvest losses (or gains)

Review the capital gains and losses you've realized so far this year. If you have a net capital gain, you may be able to offset some or all of it through tax-loss harvesting before year end. This means selling some investments that have declined in value compared to what you paid for them.

If you expect to end the year with a net capital loss, consider selling some appreciated investments. The resulting gains can be offset by your already-recognized capital losses, essentially making the sale tax-free. But don't eliminate your entire net capital loss. Each year you generally can use up to \$3,000 of net capital losses (\$1,500 if married filing separately) to offset ordinary income (such as wages, business income and taxable retirement plan distributions). Any remaining losses can be carried forward indefinitely.

2. Avoid the wash sale rule

If you sell an investment at a loss for tax purposes, be mindful of the wash sale rule. Under this rule, if you sell a security at a loss and purchase the same or a substantially identical security within the 30-day period before or after the sale, the loss generally isn't deductible in the current year. Instead, the disallowed loss is added to the basis of the replacement security, postponing the tax benefit until the replacement security is sold.

To avoid this result, consider waiting at least 31 days before repurchasing the investment or replacing it with a similar — but not substantially identical — security. Purchases by a spouse or certain related entities can also trigger the wash sale rule.

3. Time the sale of appreciated investments

Before selling investments that have increased in value, consider whether you should wait until next year. If you expect your taxable income to be lower in 2027 — perhaps you're retiring or anticipating lower business income — delaying the sale could reduce the tax rate you pay on it.

However, if you expect to be in a higher tax bracket next year, selling in 2026 may be advantageous. Consider your expected income, cash needs and tax situation.

4. Donate appreciated securities

If you're planning charitable gifts, consider donating long-term appreciated securities instead of cash. Donating them will allow you to avoid the capital gains tax you'd have to pay on the appreciation if you sold the securities. Plus, if you itemize, you generally can claim a charitable deduction for the fair market value of the securities.

Don't donate stock that's worth less than what you paid for it. Instead, sell the stock so you can deduct the loss and then donate the cash proceeds to charity.

Moving Forward

Before making significant investment moves, contact the office to discuss how to coordinate your investment decisions with your overall tax strategy.

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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