UBLICATION FOR INDIAN AMERICANS IN FLORIDA SEPTEMBER 2023 WWW.KHAASBAAT.COM 813-758-1786 EDITOR @ KHAASBAAT. COM

Inside:



Health Lifestyle medicine





Florida News HAF gala





Classifieds Help wanted





Astrology September





Immigration Info for employers



Eye Care Clear vision tips





SAVE THESE DATES!

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

ORLANDO/MAITLAND 'BEYOND BOLLYWOOD: SOUTH ASIAN FILM FEST' OCT. 7-9

"Beyond Bollywood: The 29th Annual South Asian Film Festival" will be held Oct. 7-9 at Enzian Theater in Maitland/ Orlando.

TAMPA BAY AREA INDIA FESTIVAL NOV. 4

Organized by the Gujarati Samaj of Tampa Bay, the daylong 30th India Festival will be held on Saturday, Nov. 4, at the Florida State Fairgrounds, in Tampa.

SOUTH FLORIDA (FORT LAUDERDALE) DIWALI CELEBRATIONS NOV. 18 IN FORT LAUDERDALE

All roads lead to the Broward County Convention Center as the Indian Regional and Cultural Center (IRCC) celebrates the 11th Diwali Festival of Lights, from noon to 10 p.m. Saturday, Nov. 18.

For more information on each event, please see page 20

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MIKA

See EVENTS, page 2

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

EVENTS

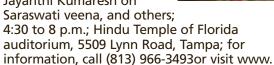
TAMPA/ST. PETERSBURG/CLEARWATER SEPT. 8-9: RAAS-RANG BY BHOOMI

TRIVEDI; Florida State Fairgrounds (Expo Hall), 4800 U.S. 301, Tampa; \$35 per person; for information, call Vrund Vyas at (416) 438-1069; for sponsorship/vendors, call Mina CJ Patel at (813) 842-1647.

SEPT. 9: TAMPA BAY INDIAN MUSIC FESTIVAL;

organized by Shruti School of Music; vocal duet by Ritesh Rajnish Mishra, Jayanthi Kumaresh on

shrutifoundationtampa.org



SEPT. 9: JANMASHTAMI CELEBRATIONS; organized by ISKCON Tampa; Freedom High School, 17410 Commerce Park Blvd., Tampa; 4 to 8 p.m.; free; for information, call Subala Das at (813) 523-5458 or visit www. iskcontampa.com

SEPT. 10: AKSHAYA PATRA WEST FLORIDA GALA; 5:30 p.m.; India Cultural Center, 5511 Lynn Road, Tampa; for information, call Dr. Snehal Parikh at (941) 518-6298 or visit www.apusa.org

SEPT. 12: HANUMAN CHALISA; second Tuesday of month; Vishnu Mandir Tampa, 5803 Lynn Road; 7 to 9 p.m.; for information, call Deo Gajadhar at (813) 817-9714.

SEPT. 20: ICC SENIORS GET-TOGETHER; India Cultural Center, 5509 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.

SEPT. 23: "HINDU WHODUNNIT? MYSTERY GAME AND 20TH ANNIVERSARY CELEBRATION"; Hindu American Foundation's annual gala; 6 to 9:30 p.m.; India Cultural Center, 5511 Lynn SEPT. 6: JANMASHTAMI
SEPT. 11: PARYUSHAN (JAIN
FESTIVAL) BEGINS
SEPT. 19: GANESH CHATURTHI

Road, Tampa; for information, visit www. myhaf.org/tampagala

OCT 1-7: SHRI RAM KATHA BHAKTI GYAN YAGNA; presented by Friends of India Tampa Bay; in Gujarati by Triple Acharya Shri Rameshbhai Mehta; Hindu Temple of Florida auditorium, 5509 Lynn Road, Tampa; Saturday-Sunday: 10 a.m. to 2 p.m. and 5 to 9 p.m., Monday-Friday: 6 p.m. to 9 p.m.; for information and sponsorships, call Himatlal Parekh at (813) 922-8090, Jigisha Desai at (813) 731-7747; also, see ad on page 7.

OCALA

NOV. 19: DIWALI FESTIVAL CELEBRATION; organized by Strategic Community Alliance; Citizens' Circle, downtown Ocala; 11:30 a.m. to 6 p.m.; free; Indian dance, music, fashion show, saree experience, trivia quiz; arts and crafts, food vendors; for details, visit https://scacommunities.org/

ORLANDO/CASSELBERRY/MAITLAND SEPT. 10: HSCF NEW AGE GROUP MEETING;

Hindu Society of Central Florida community hall, 1994 Lake Drive, Casselberry; Grandparents Day celebrations with cultural program, pizza, icecream, soft drinks; essay and drawing competitions will be held; 12:30 to 3 p.m.; free with prior RSVP to hscfnewagegroup@gmail.com

SEPT. 16: 6th ANNUAL SUR AUR TAAL; presented by Asian Cultural Association; special guest performance by Sudeshna Maulik and Ely Cardenal; 5 p.m.; Trinity Prep School, 5700 Trinity Prep Lane, Winter Park; \$25; for information, call (407) 333-3667.

SEPT. 30: MIKA SINGH LIVE IN CONCERT; presented by Krish Patel; Walt Disney Theater at Dr. Phillips Center for Performing Arts, 445 S. Magnolia Ave., Orlando; 8 p.m.; for tickets, information, call Krish Patel at (407) 454-3334 or visit www.bollywoodeventsfl.com

Cont'd on page 20

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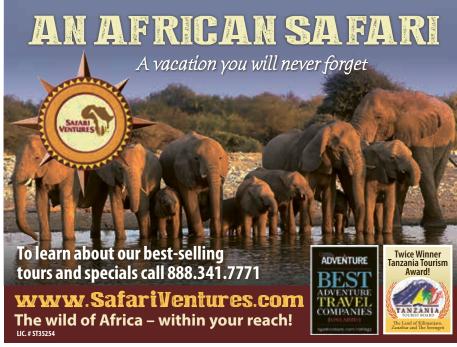
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MONTHLY EVENTS

WEDNESDAY, SEPTEMBER 06 (7:00 PM to 1:00 AM)

SHRI KRISHAN JANMASHTAMI

THURSDAY, SEPTEMBER 07 (6:30 PM to 8:30 PM)

GOKULASHTMI, DAHI HANDI

SUNDAY, SEPTEMBER 10 (6:00 PM)

EKADASHI

MONDAY, SEPTEMBER 11 (6:00 PM)

SOM PARDOSH

SATURDAY, SEPTEMBER 16 (5:00 PM to 8:30 PM)

MATA KI CHOWKI

MONDAY, SEPTEMBER 18 (11:00 AM to 6:30 PM)

HARTALIKA TEEJ PUJA, GANAPATI SWAGATAM TUESDAY, SEPTEMBER 19 (6:00 PM)

SHRI GANESHOTSAV START

SATURDAY, SEPTEMBER 23 (4:00 PM)

SHRI GANESH HAVAN

SUNDAY, SEPTEMBER 24 (4:00 PM)

ANAND NO GARBO

MONDAY, SEPTEMBER 25 (6:00 PM)

EKADASHI

MONDAY, SEPTEMBER 28 (6:00 PM)

 SHRI GANAPATI VISARJAN, PURNIMA VRAT PUJA, SHRADDH MONDAY, SEPTEMBER 29 (11:30 PM)

PITRU PAKSHA START (Till 14-OCT)

Saturday & Sunday Samuhik Pitru Tarpan - 11:30 AM

WEEKLY EVENTS

EVERY MONDAY - 6:30 PM

· SHIV ABHISHEK AND PUJA

EVERY SATURDAY - 7:00 PM

SUNDARKAND

HANUMAM KATHA

EVERY THURSDAY - 7:00 PM

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LIFESTYLE MEDICINE – PART VII-FINAL

By DR. M. P. RAVINDRA NATHAN, MD, FACC, FACP



We know the longevity enjoyed by the people living in the blue zones, many reaching 100 and beyond. The reason is, of course, their lifestyle, the main factor that influences your health. According to the World Health Organization, 80 percent of heart disease, stroke and Type 2 diabetes and 40 percent of cancer could be prevented, with improvements to diet and lifestyle.

Here is the "Life's Essential 8" for your to remember, the key measures for improving your total health including prevention of heart disease, strokes, cancer, diabetes and hypertension, the major causes of death

and disability in our society. These observations are based on the study of 135,000 adults published by American Heart Association.

- **1. Diet:** A healthy diet is a calorie-controlled, plant-based diet with less of meat, sugar and salt and more of protein. This means eating a lot of vegetables, fruits and nuts, choosing whole grain foods, limit processed foods (canned foods), restricting or even avoiding red meat altogether. Keep your body well hydrated all the time. Clean water is the best drink but diluted juices may be okay.
- 2. Regular physical activity: Ideally, this should involve: Aerobic exercises like walking, jogging, swimming, tennis and other similar sports. Flexibility exercises like yoga and calisthenics like 'squats, push-ups, lunges and crunches!' Upper body training and strengthening are important. Mental exercises, like playing intellectual games, will help delay the onset of dementia. Regular meditation sharpens your mind and aids you with peace of mind and stress reduction. Breathing exercises such as pranayama improve your lung function.
- **3. Maintaining a healthy weight:** As measured in body mass index (BMI), the ideal is to maintain your BMI in the 20-25 range. Indians should be in the lower range. Obesity has become a major problem in USA and is a major cause of hypertension, diabetes and cancer. I see this among Indians too. Mindful eating along with exercise is the right answer.
- **4. Healthy sleep:** On average, you should get about 7-9 hours of continuous sleep. So, it's important to maintain proper sleep hygiene like you go to bed and wake up about the same time every day. Avoid napping in the afternoon for longer than 30 mts. And expose yourself to regular sunlight during daytime.

- **5. Maintain ideal blood pressure (BP):** Do you check your BP regularly? Hypertension is a common problem and can lead to many complications like heart disease, strokes and kidney disease, just to name a few. Sadly, many hypertensives don't even know they have the disease (silent hypertension)! The most recent guidelines suggest "a reading of less than 120/80 mm Hg as normal. 120-129/80 is mildly elevated. And anything over 130/80 is definitely elevated and one should consider therapeutic measures." We have gone over these in detail before.
- **6. Control your blood sugar:** Diabetes Mellitus, especially Type 2, is common particularly in Indians and causes heart disease and chronic kidney disease. Among Indians, one of the commonest causes for "dialysis" is diabetic nephropathy. HbA1c is the best parameter to decide if your DM is well controlled. Normal is 5.6 or below. Levels of 5.7 to 6.4 indicate prediabetes and anything over 6.4 means you have diabetes. So, try to keep HbA1c as close to 6.5 or below when possible.
- **7. Control your Bad Cholesterol (LDL-C):** Heart disease from coronary atherosclerosis is still the No. 1 killer, especially among Indians. The main substrate of the atherosclerotic plaque is LDL Cholesterol. So, keep your LDL as low as possible. For Indians, it should be <70 but <55 is even better. Low fat diet coupled with appropriate drug therapy, especially 'statins' is the way to go. The lower the LDL-C, the better. No harmful effects have been observed from low LDL-C.
- **8. No smoking:** Tobacco products have become the largest, single preventable cause of death in America. Sadly, in spite of the warnings by Surgeon General, people still smoke! In general, a smoker dies 20 years earlier than a non-smoker. So, if you are a smoker quit now. If you are not, don't start the habit.

These are just some guidelines for you to follow. Needless to say, you should avoid excess alcohol, non-prescription drugs, maintain good oral hygiene, have a good social support system and practice stress reduction. Common sense should prevail in all actions. Then you can have a long, healthy enjoyable life. Your lifestyle is the best medicine.

This concludes the series.

M.P. Ravindra Nathan, M.D., is a cardiologist and Emeritus Editor of AAPI Journal. For further reading, "Second Chance - A Sister's Act of Love" by Dr. Nathan from Outskirts Press, can be found at www.amazon.com





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CARLIKE 2023 INFINITI QX50 IS AN EXCEPTIONAL RIDE

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

First, great news from Infiniti in general. Any 2023 model will now come with Infiniti Premium Care, an integrated maintenance program that includes up to three years of inspections, oil changes, tire rotations, brake fluid change, in cabin air-filter replacement and tire road hazard. The luxury division of Nissan has taken the right step at the right time while introducing an all-new Sport trim to the QX50 lineup.

Under the hood of the midsize luxury SUV sits a 2.0-liter variable-compression 4-cylinder turbo engine that puts out 268 horsepower at 5600 rpm and 280 pounds-feet of torque at 4800 rpm. The slick and smooth continuous variable transmission shifts effortlessly. Ensuring stability at quick turns and bumps on the road is a MacPherson strut front and a

rear multilink suspension. The variable-assist, direct adaptive steering conveys an unswerving feel. Braking duties are handled exceptionally well by 13-inch vented front and 12.1-inch rear discs. Four drive modes are offered: standard, eco, sport and personal.

Based on a steel unibody structure, QX50 is undoubtedly a boldly attractive vehicle beginning with a long clamshell hood that meets up with a double-arch black-metallic grille, surrounded by horizontal LED headlights and fog lamps. Gloss-black accents deck up the exterior all-round, including the black roof rails. The cabin is crammed with extravagance and luxury features such as black aluminum accents on the center console, dashboard, doors, push-button ignition, 60/40-split rear seat, eight-way power heated/cooled front seats, dual auto a/c, 8-inch upper touch screen for navigation and a 7-inch lower screen for



QX50 (SPORT, AWD)

Tires: 255/45R20

Wheelbase: 110.2 inches Length: 184.7 inches Height: 66 inches Width: 74.9 inches

Fuel capacity: 16 gallons

City: 22 mpg
Highway: 28 mpg
Weight: 4,116 pounds
Base price: \$50,500
Price as tested: \$52,815
Web site: www.infinitiusa.com

climate, audio and phone controls. InTouch, a rotary knob in the center console, controls the dual screens. Semi-aniline leather perforated seats look elegant. The familiar Infiniti double-wave instrument panel lights up with electroluminescent gauges. A mix of leather and aluminum on the short but easy-to-grip shifter knob convey a classy touch. As for roominess, there is plenty with a total interior volume of 135.8 cubic feet, and 64.4 cubic feet with the rear seat down. There also is a substantial hidden under-floor bin.

Though lacking in the fuel efficiency department, this carlike crossover comes with plenty of lavish treats to pamper its occupants. And the lively QX50 is quick on the road, boasting a first-superb ride and praiseworthy handling. Infiniti Premium Care is an added bonus!

KIA HITS A HOME RUN WITH THE 2023 TELLURIDE SUV!

Its list of honors and raves is endless. U.S. News' Best Three-Row SUV for families. Car and Driver's 10 Best Trucks and SUVs. Kelley Blue Book's Best Buy Award in the 3-Row Midsize SUV. Insurance Institute of Highway Safety's Top Safety Pick. SlashGear's Best Family SUV. The Car Connection's Best Family Car To Buy. You get the picture. Honestly, the 2023 Kia Telluride is a sensational hit.

Available in 7- or 8-passenger configuration, the SUV is equipped with a sole power train: 3.8-liter V-6 engine pumping out 291 horsepower @ 6000 rpm and 262 pounds-feet of torque @ 5200 rpm, more than tolerable to climb a mountainous terrain or navigate the sharp turns of a countryside road. The 8-speed auto gear box with paddle shifters is immaculate, offering instantaneous up and down moves. The SUV also is fitted with an start/stop system, which turns the engine off at a halt to save fuel.

An independent MacPherson strut front and multilink rear suspension does a particularly good job of soaking bumps and potholes with skill and in this front-wheel or all-wheel-drive SUV. Also worth noting is the motor driven power rack-and-pinion steering, effortless at higher speeds or while pulling into a parking lot. Also serving the overall efforts is 59 percent advanced high-strength steel and sound-damping materials that hold wind and road noise to a minimum.

Taking up a sizeable space up front is a radiator grille with gloss black insert and dark gray surround trim, flanked by LED projector-style headlights and black bezels. It comes standard with forward-collision avoidance, safe exit and lane keep assists, and smart cruise control; there also are 10 airbags, driver knee airbag, four-wheel antilock brakes with brake assist, vehicle stability/traction control, front/rear crumple zones, daytime running lights and tire pressure monitoring system.



TELLURIDE (SX-PRESTIGE, X-LINE AWD)

Tires: 245/50R20

Wheelbase: 114.2 inches Length: 196.9 inches

Width: 78.3

Height: 70.5 inches

Tow capacity: 5,000 pounds **Fuel capacity:** 18.8 gallons

City: 18 mpg Highway: 24 mpg Base price: \$51,785 Price as tested: \$54,120 Web site: www.kia.com

Switch over to eco, comfort, smart and sport drive modes (snow and AWD lock for all-wheel drive) via a knob on the center console. Also offered are 10-way driver and 8-way front-passenger power seats, and dual 12.3-inch displays: a touch screen for infotainment system, and other for digital instrument cluster; Android Auto and Apple CarPlay, head-up display, cooled/heated front and Nappa leather seats, dual sun roof, surround-view monitor, tilt/telescopic steering column, dual auto a/c, stainless-steel pedals/scuff plates, satin chrome door handles; and a10-speaker Harman Kardon surround sound system.

Don't be deluded into believing that the mighty 4,524-pound vehicle lacks muscle. In fact, the gas pedal releases forceful but silent acceleration to make the Telluride an elegant, pleasing and easy-riding companion. And Kia's five-year, 60,000-mile basic, and 10-year, 100,000-mile power train warranties should convince you to sign on the dotted line.



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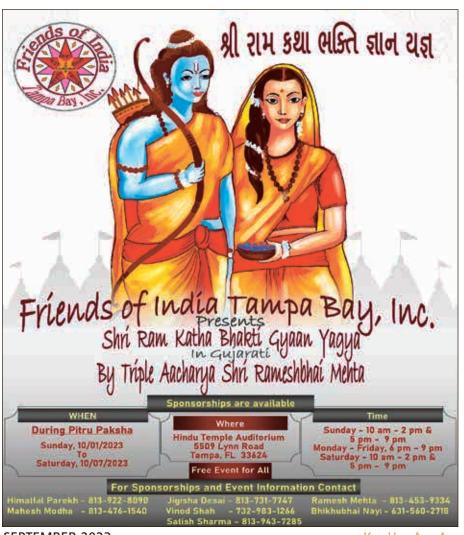
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IT'S NOT JUST A JOB

By ROBERT LEVINE and DEBRA KARSTADT



We say it all the time: it is an honor and a privilege to represent our students. When parents trust us with the futures of their children, we take that responsibility seriously. To be most effective, we must develop not only a professional but also a personal relationship. That way, when we provide constructive criticism, our clients understand our re-directions as "constructive" and not "critical." So when our students stick around as part of our extended family, it warms the heart. And when their parents ask to work with us ... how cool is that!

This is the story of Debra, who we knew first as "Jordan's Mother" and now serves as a UCA Client Manager. With all her robust education and experience, Debra was quite surprised after Jordan's first meeting ... "'It was great! He ripped apart the essay draft I brought!'

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"I didn't see that coming. I was already unsure about hiring a college consultant, and this seemed unconventional and not particularly comforting. Like most parents, my mind leaped from one concern to another. This was my only child. It had been a long time since I had applied to college. I would hear one thing in parent groups, then read something completely different online. Were Jordan's grades good enough? Were his SAT scores high enough? I was overwhelmed.

"And then ... he did what? He ripped apart the essay I had already edited? But my son was clearly excited. He walked out of that office smiling and happier and more motivated about applying to college than ever before. That was all I needed to see. I signed him up right then and there.

"Now, when I think back to that evening, it's very clear that hiring a college consultant was one of the best decisions I've made as a parent. In fact, I directly trace Jordan's success during college and afterwards to that very first meeting.

"Yes, our family received expertise, guidance and support at a time when we needed it most, but although it may sound overly simple, the most valuable thing that happened was the development of a good, lasting relationship with my son. From there, things started to fall into place, and they continue to fall into place. Although Jordan wasn't accepted to every school, he was accepted to his first choice: NYU Stern. After he graduated from high school, he became an intern at UCA and learned a lot about business and about himself. Jordan started his own company with UCA's help, and he's making a bunch of money. They still talk every few months.

"Me? Today, I am a college consultant myself, a UCA Client Manager. Almost every day, I meet nervous parents – just as I was – with those familiar angst-ridden expressions. I mentor over-scheduled, stressed-out students, just like my son was. Having been on both sides of the process, I can say with supreme confidence that while the pressure and stress associated with college applications can take a toll on students and families, it doesn't have to.

"What I like best about my job is how we spend extra time to help our students in ways that are very personal and a bit untraditional. We walk students through a Guided Self-Analysis module to help them really understand themselves (and help me understand them, too). This helps our clients sort out the numerous college options available, "sell" themselves to those colleges, and even perform better during college.

"Of course, the foundation of a personal service is being personal, and we use a very interactive team approach, which not only helps our clients, but also helps each of us. We have multiple weekly video meetings, email each other constantly, call each other to check on our students (and ourselves), and communicate so much that it feels like I am working in the main Tampa office, not in Brooklyn. Peace of mind – in all moments – makes such a difference in performance.

"All those years ago, we trusted Bob, UCA and their process. As a result, Jordan is happy, healthy, and working hard. As a parent, that was everything I wanted for my son. As a professional who helps other families navigate the dizzying path towards the future, I want that for you, too."

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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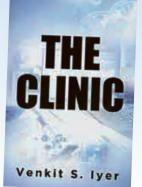
THE CLINIC

by Venkit S. Iyer, MD, MS, FACS, FRCS-C



Dr. Venkit S. Iyer

A fertility clinic, a genetic research laboratory, and a dark website collaborate to assist in reproductive needs, genetic manipulations, and human experimentations done in high secrecy. Scientists want to explore and experiment, while clients demand cutting-edge technology to satisfy their interests. Medical technology keeps advancing steadily and is looking towards reaching goals that were unthinkable a few years ago. This fictional medical thriller will take you through futuristic possibilities for the human race.



Available at www.amazon.com



FLORIDA NEWS

HINDU AMERICAN FOUNDATION CELEBRATES 20 YEARS THIS MONTH TAMPA GALA SET SEPT. 23

By Sheetal Shah

Twenty years ago, an energetic and passionate young Hindu American had an idea. He gathered other like-minded people to start a journey to build an institution serving the growing needs of the millions of Hindus that call America home.

Twenty years ago, the Hindu American Foundation (HAF) was born. Our first decade was filled with a number of major milestones from organizing the first Hindu American Advocacy Day on Capitol Hill to successfully suing California's State Board of Education for denying the voices of Hindu American parents in the textbook review process on India and Hinduism. We helped get Diwali recognized by Congress and launched a Congressional Internship program for Hindu American college students. We hit the mainstream press in 2010 and 2011 with our Take Back Yoga campaign, which highlighted the Hindu roots of yoga. And we gave a voice to Hindu minorities worldwide that face a litany of human rights abuses.

In our second decade, we forged new paths. Through our Hinduism 101 training program, we've improved the understanding of Hinduism to almost 100,000 teachers and students collectively. Our Dharma Ambassadors program for the community has graduated over 2000 individuals, who are now better equipped to talk about Hinduism with their peers, at interfaith gatherings, and in the workplace. We also support

thousands of Pakistani Hindu refugees in India with vital medical aid.

Every day, we help Hindu Americans – from ensuring our kids get excused school absences for religious ceremonies to protecting families' rights to display swastikas and torans on their property.

Join us for dinner at our Annual Tampa Gala at India Cultural Center on Saturday, Sept. 23. It's going to be an evening like you've never experienced before with a Hindu Whodunnit Mystery Game. Purchase your tickets at myhaf.org/tampagala





SWAMI MUKUNDANANDA CONDUCTS LIFE TRANSFORMATION PROGRAM IN TAMPA

Story provided by JKYog

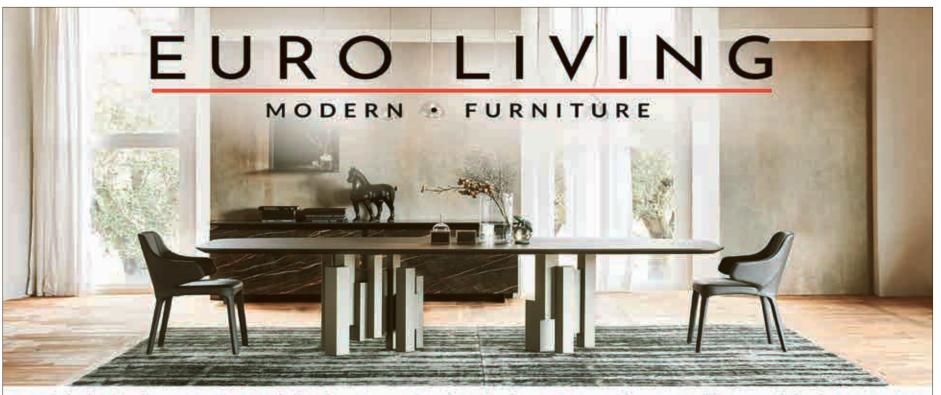
Hundreds of people from all over Florida participated in the Life Transformation Program with Swami Mukundananda July 17-21 in Tampa.

The five-day long lecture series was based on the bestseller "Golden Rules for Living Your Best Life" by Swami Mukundananda. Attendees received a comprehensive framework for personal growth. Swamiji's discourses have equipped the devotees and seekers with gems of wisdom to make their life fulfilling, delightful and successful.

During multiple kirtan sessions of the LTP program at the Hindu Temple of Florida, the atmosphere was elevated with soul-stirring kirtans led by Swamiji. Participants sang and danced along with Swamiji as they all immersed themselves in the bliss of God.

A Meet and Greet opportunity with Swami Mukundananda were held each day, as attendees lined up to connect with Swamiji, get autographed copies of Swamiji's books and take memorable photographs. Many gathered for refreshing morning nature walks with revered Swamiji every day, followed by Satsang and breakfast. Swamiji graciously addressed questions. Swamiji is the founder of JKYog – a non-profit organization dedicated to the spiritual, mental and physical wellness of Humankind. To connect with JKYog

Tampa chapter, visit: https://www.jkyog.org/centers



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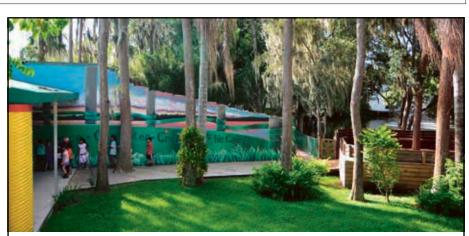


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VERIFYING YOUR IDENTITY WHEN CALLING THE IRS

By TEJAL DHRUVE



Sometimes, taxpayers must call the IRS about a tax matter. As part of the IRS's ongoing efforts to keep taxpayer data secure from identity thieves, IRS phone assistors take great care to discuss personal information with the taxpayer or someone the taxpayer has authorized to speak on their behalf. Therefore, the IRS will ask taxpayers and their representatives to verify their identity when they call.

Calling the IRS About Your Own Tax Matter

You should have the following information ready before calling the IRS:

- Social Security numbers (SSNs) and birth dates for those who were named on the tax return;
- An Individual Taxpayer Identification Number (ITIN) letter if you have one instead of an SSN;
- Your filing status: single, head of household, married filing jointly, or married filing separately;





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- Your prior-year tax return, because phone assistors may need it to verify taxpayer;
- Identity with information from the return before answering certain questions;
- A copy of the tax return in question;
- Any IRS letters or notices you have received.

With this information in hand, you should be able to meet verification requirements and avoid having to call the IRS back with additional information to verify your identity.

Legally designated representatives

By law, IRS telephone assistors will speak only with the taxpayer or to the taxpayer's legally designated representative. In other words, a taxpayer can grant authorization to a third party to help with federal tax matters. Depending on the authorization, the third party can be a family member, friend, tax professional, attorney, or business. The different types of third-party authorizations include:

- Power of Attorney Allow someone to represent you in tax matters before the IRS. This is different from a power of attorney for property who you authorize to manage your financial affairs. It must be an individual authorized to practice before the IRS.
- Tax Information Authorization Appoint anyone to review and receive your confidential tax information for the type of tax and years/periods you determine.
- Third Party Designee Designate a person on your tax form to discuss that specific tax return and year with the IRS.
- Oral Disclosure Authorize the IRS to disclose your tax information to a person you bring into a phone conversation or meeting with the IRS about a specific tax issue.

Taxpayers must meet all of their tax obligations even when authorizing someone to represent them.

Calling on Behalf of Someone Else

If you are calling the IRS about someone else's account, you should be prepared to verify your identity and provide information about the person you represent. Before calling about a third party, you should have the following information available:

- Verbal or written authorization from the taxpayer to discuss the
- The ability to verify the taxpayer's name, SSN or ITIN, tax period, and tax forms filed;
- Identity Protection PIN (IP PIN);
- One of these forms, which is current, completed, and signed: Form 8821, Tax Information Authorization or Form 2848, Power of Attorney and Declaration of Representative

Keep in mind that if your tax professional is calling the IRS on your behalf, your tax pro will need to have this information about you, except generally a Preparer Taon Number (PTIN) instead of an IP PIN.

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

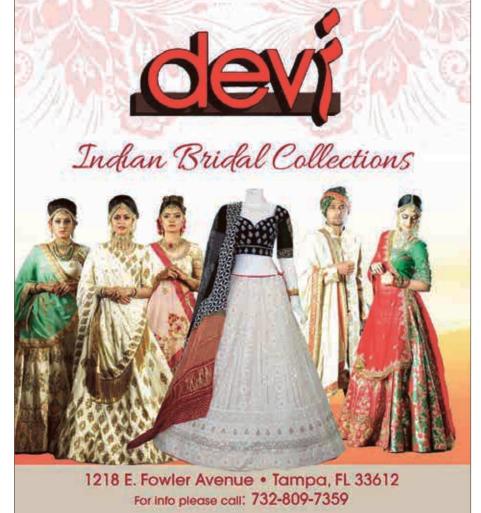






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MOTORING EXTRA

HYUNDAI TUCSON PLUG-IN HYBRID A USEFUL STEP TOWARD EV

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

After a major redesign and power train transformation for the front-wheel or all-wheel-drive Hyundai Tucson in 2022, the compact SUV maintains its status quo this year. Undoubtedly, it is a bigger vehicle than the predecessor in every respect. Length went up by 6.1, width and height 0.6 and wheelbase 3.4 inches; cargo volume increased by 7.7 and passenger volume 6 cubic feet. In essence, there is plenty of leg room now for rearseat passengers. Make it a total of 108.2 cubic feet for total passenger room. Cargo space is a cool 80.3 cubic feet with the rear seat down.

First introduced in 2004, the Tucson now is equipped with a plug-in hybrid version. A 1.6-liter 4-cylinder turbocharged hybrid engine develops a total of 261 horsepower and 258 pounds-feet of torque with a 44.2kw electric motor and 13.8 kWh lithiumion battery pack. The SUV can go on electric-only for nearly 33 miles before fuel kicks in. You can juice up the battery in fewer than two hours with the on-board charger. Power routed through the 6-speed auto gearbox gives sufficient performance. Eco, smart, sport and snow modes are at your fingertips.

A top-seller for Hyundai, the fourth-gen Tucson boasts a sporty, modern, sleek look up front as diamond-cut elements gaze at you from the sharp parametric-jewel grille. The cabin is "hidden tech" as the Hyundai folks likes to call it with a lowered and hoodless digital instrument cluster, button less center stack, capacitive touch controls, multi-air mode, ambient lights, 10.2-inch color touch infotainment display, Hyundai digital key (lock/unlock vehicle with phone), Blue Link and remote smart park assist. The Limited trim comes with a 10.2-inch digital instrument cluster, panoramic sun roof, heated/cooled and power front seats, Bose premium audio,





Tires: P235/55R19
Wheelbase: 108.5 inches
Length: 182.3 inches
Width: 73.4 inches
Height: 65.6 inches

Suspension: front MacPherson

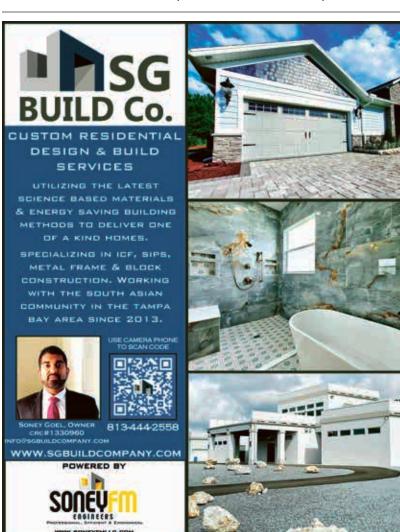
strut, multilink rear
Steering: electric power
Weight: 4,235 pounds
Fuel capacity: 11.1 gallons
Combined gas only: 35 mpg

Combined MPGe: 80 Base price: \$44,760

Web site: www.hyundai.com

hands-free power liftgate, tilt/telescopic steering column, and 60/40 fold seat with recline/center armrest.

Are rising gas prices a drain during your daily roundabout? The Tucson PHEV may be the perfect alternative, especially if you drive around 30 miles every day. Regardless, this is a laudable effort from Hyundai as the Korean carmaker continues to electrify more of its vehicles, recent examples being the loniq 5 and loniq 6. The Tucson hybrid engine shows off ample power to result in a composed ride, with sharp handling and decent overall balance. A spacious, nice-looking and well-fashioned cabin is another plus.



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SEPTEMBER 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) Straighten domestic issues first, half the problems will be solved. Financial, material and emotional state is improving each day. Increase means of earning, time is favorable.
Misunderstanding with co-workers may be possible.
Hard work alone still remains the mantra for success.

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) Due to unfavorable influences watch actions at every step, do not force your viewpoints on others. Wealth and economic conditions are not the best, expenses are higher than income. Some obstacles seen in undertakings. At present, a subdued demeanor in social and professional circles may be helpful. Eyerelated trouble could crop up.

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) Spouse's health may require attention. Your strength lies in taking own decisions, so being fickle minded or angry won't help. There is a great potential for higher income. Material gains are seen through native's mother. Watch out for gout or rheumatism.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Stay positive and calm; you will control situations from going out of hands. Keep away from bad company and influences. Domestic peace and happiness are in your hands to maintain. Rheumatic and bile-related troubles could rise. Chance of workplace issues may crop up. Be extra careful with peers, co-workers and seniors alike.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign - Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Planetary influences will help one to gain and recover money and losses, but expenses need to be kept under control. Harsh speech coupled with hot temperament will produce adverse results both at home and workplace. Guard against eye problems, excessive heat in the body, acidity and bile-related issues. Marriage proposals, relationships can blossom and materialize. Some are bound to be victorious over enemies

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and will win in many ways.

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) Great news is on the cards: new business proposal or a short work trip may be highly fruitful and beneficial, so do not miss any such opportunity that may come your way. Your status and societal influence get a boost. Planetary influences indicate an increase in wealth, relations and happy domestic conditions. Some may gain on one hand and spend with the other, watch your expenses. Keep yourself, domestic and workplace neat, clean and tidy; you will find meditation, art and music to be quite relaxing, enjoy every moment.

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) You will benefit through your spouse's luck or your spouse will prove to be lucky for you. Let he or her accompany you while signing important deals. Monetary gains accrue through own efforts. Your efforts will meet with stiff resistance but will be triumphant eventually. Focus all attention on one factor at a time, doing multiple activities may not lead to desired results. Take good care of mother's health, it may require immediate attention.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign – Stars covered Vishakha (4th part), Anuradha, Jyestha You will follow a path of truth, righteousness, spirituality and sincerity. Happiness lies at home in the company of your spouse and children. People in government jobs, business or associates may see gains. Scorpions should try to apply for government jobs, they might get one.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21) Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)You are brave and strong and respected by all, yet some get angry and harsh and cannot take correct decisions. Some may face obstacles during the current time period. Domestic issues cannot be ruled out. There will be great interest in spiritual practices, meditation and religious ceremonies. Chance of gout or rheumatism possible, so be careful with health.

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) Keep away from bad company and influences. Domestic peace and happiness are in your hands to maintain. Some may face issues at workplace, be extra careful with peers, co-workers and seniors alike. Irresponsible actions may cause problems, so think before acting. Guard against rheumatic and bile -elated troubles.

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) Proper and sound sleep eludes some due to constant worries over unnecessary issues. Heavy expenditure cannot be ruled out. Misunderstandings may lead to problems in any new business venture you plan to start. No partnership business proposal should be considered. Marriage proposals, if any, should be wisely evaluated and details matched before accepting them.

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 Jupiter, your sign lord is excellently placed bestowing all blessings, yet it is in a state of debilitation. Clear misunderstandings at home and workplace; clarity and peace are setting in. People seeking business partnerships and matrimonial alliances can be successful in undertakings. Take care of your and spouse's health. Expenses are more than income. Change the tide of time; it is in your hands.

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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IMMIGRATION

IMPORTANT INFORMATION FOR ALL EMPLOYERS – ESPECIALLY IN FLORIDA

By DILIP PATEL



We previously discussed the new Florida law, which took effect on July 1, 2023, aimed at restricting the ability of undocumented individuals to live or work in Florida. This article focuses on the I-9 Employment Verification requirements because we have received many inquiries from small employers who are not familiar with the requirements. We also include important new information about the I-9 process.

Background

Immigration law requires employees to present documentation establishing proof of identity and proof of employment authorization. Using the I-9 form, the employer attests to having physically examined those documents, and the individual attests to their citizenship or immigration status and the genuineness of the documents presented. Employers are not required to submit the executed I-9 forms, but they are required to retain copies and present them within three business days in the event of a DHS/ Immigration and Customs Enforcement (ICE) audit. Employers are required to maintain copies of the I-9 form for all active employees hired after Nov. 6, 1986. For terminated employees, the form must be retained for: 1) three years after the date of hire; or 2) one year after the date of termination – whichever is later.

The most recent version of the Form I-9 (Rev. 10/21/2019) was set to expire on Oct. 31, 2022, but it remains valid through Oct. 31, 2023. A new version of the form released Aug. 1, 2023 (Rev. 8/31/2023) replaces this prior version.

The I-9 regulations have always required that the employee's documentation be physically examined; however, in March 2020, at the onset of the Covid-19 pandemic, DHS/ICE announced that it was relaxing the physical inspection requirements for employers who had shut down their in-office operations completely due to Covid-19. This flexibility was set to expire on Oct. 31, 2022 (the same anticipated expiration date as the I-9 form); however, the flexibilities were extended through July 31, 2023. The employers that took advantage of the flexibilities and conducted I-9 verification remotely during the Covid-19 pandemic must complete the in-person inspection by the end of this month, Aug. 30, 2023, unless they are eligible to use DHS' new alternative live video procedure explained in further detail below.

To be eligible to use the new alternative procedure, employers must have performed remote examination of an employee's documents between March 20, 2020, and July 31, 2023; been enrolled in E-Verify at the time they completed the Form I-9 for that employee; created a case in E-Verify for that employee (except for reverification where an E-Verify query wouldn't be necessary); and be currently enrolled in and continue to participate in E-Verify.

Federal penalties for failing to comply with employment verification requirements can result in fines of up to \$2,701 per form. Florida has more penalties.

New I-9 Form

As of Aug. 1, 2023, the new I-9 form has been published, and employers are able to use either the former or updated form until Oct. 31, 2023. Starting Nov. 1, 2023, employers must utilize the updated I-9 form. The new I-9 form expires on July 31, 2026. The new I-9 form has condensed the absolutely necessary

information down from two pages to one page and added two

supplemental pages that may or may not apply to the individual based on the circumstances. The Form I-9 instructions have also been reduced from 15 pages to 8 pages.

Section one of the I-9 is completed by the employee. There are formatting changes to this section on the new form but no substantive changes. The section to be completed by the preparer and/or translator was removed from the first page of the old I-9 and relocated to an addendum titled Supplement A, found on page 3 of the new form.

Section two of the I-9 is completed by the employer and covers the review and verification of the employee's documents. Under the "additional information" section, the new I-9 form has an option to "Check here if you used an alternative procedure authorized by DHS to examine documents," which we discuss further below.

Section three of the old I-9 form was for employers to execute if they were reverifying employees or rehiring former employees. In the new I-9 form, this section three has been relocated to Supplement B, found on page four of the new I-9 form. The I-9 reverification also inquires whether the employer utilized an alternative procedure authorized by the DHS.

Two other positive improvements include the elimination of the word "alien" to describe certain workers, which has been changed to "noncitizen," and technology changes to allow the form to be filled out on tablets and mobile devices.

Remote Attestation

As of Aug. 1, 2023, employers are no longer able to rely on the Covid-19 flexibilities for executing the I-9 with remote workers; however, DHS/ICE has developed an alternative. On July 25, 2023, DHS published a Final Rule and Notice in the Federal Register. This rule only applies to employers that are enrolled in the E-Verify program, and the option is only available for hiring sites where E-Verify is being used. This rule allows employees to present copies of their documentation within three business days of their first day of employment, and the employer must inspect those documents over a live video followed by checking the new "Check here if you used an alternative procedure authorized by DHS to examine documents" box which is included on the new I-9 form.

Employers are not required to use the alternative procedure and can continue performing physical inspections of documents. However, if the live video option is offered, it must be offered consistently to all hires at the hiring site. A qualified employer may choose to offer the alternative procedure for remote hires only but continue to apply physical examination procedures to all employees who work onsite or in a hybrid capacity, so long as the employer does not adopt such a practice for a discriminatory purpose or treat employees differently based on a protected characteristic.

In summary, employers should review their current I-9 practices and implement necessary changes. It is important to seek competent legal guidance for compliance questions. The official website for further information and guidance is https://www.uscis.gov/i-9-central

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



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EVENTS

SAVE THE DATES

Cont'd from page 1

ORLANDO/MAITLAND 'BEYOND BOLLYWOOD: SOUTH ASIAN FILM FEST' OCT. 7-9



The event showcases diverse images of South Asian (India/Pakistan/Bangladesh) culture and heritage through acclaimed independent films from across the globe. Part of Enzian Theater's cultural festival circuit, it is co-presented with the Asian Cultural Association. Enzian Theater is at 1300 S. Orlando Ave., Maitland. For a list of films, tickets and other details, visit www.enzian.org



TAMPA BAY AREA INDIA FESTIVAL NOV. 4

Organized by the Gujarati Samaj of Tampa Bay, the daylong 30th India Festival will be held on Saturday, Nov. 4, at the Florida State Fairgrounds, 4800 U.S. 301 N. More than 12,000 people are expected to attend, As always, booths will offer clothes, jewelry, film DVDs and music CDs, arts and crafts, photo studio and home décor and more. There also will be numerous eateries selling delicacies such as samosas, bhel puri, chicken curry

and dosas. In the entertainment area, performers will be adorned in colorful attire for four categories of dance competition in various age groups – garba, raas, folk and bhangra. Several closed-circuit TV monitors will be set up so people can shop and eat while watching the dances. This year's India Fest chair is Jyoti Gandhi. For information, visit www. indiafestivaltampabay.com

SOUTH FLORIDA (FORT LAUDERDALE) DIWALI CELEBRATIONS NOV. 18 IN FORT LAUDERDALE





event, ideal for all ages with performances that include Bollywood/folk dances, showcases Indian clothing, jewelry, dance, music, art and cuisine. Rangoli competitions are also planned. Broward County Convention Center is at 1950 Eisenhower Blvd.,Fort Lauderdale. For tickets and information, including sponsorship opportunities, vendor booths, donations and volunteering, visit irccflorida.org/

EVENTS Cont'd from page 2

OCT. 7-9: "BEYOND BOLLYWOOD: 29th ANNUAL SOUTH ASIAN FILM FESTIVAL"; presented by Enzian and Asian Cultural Association; Enzian Theater, 1300 S. Orlando Ave., Maitland; for details, visit www.enzian.org, or call (407) 333-3667.

FORT MYERS/NAPLES

SEPT. 8: VEENA CONCERT; performance by veena artist Jayanthi Kumaresh; presented by RAAGA; 7 p.m.; Rush Auditorium, J 103, FSW, 8099 College Parkway, Fort Myers; free, donations welcome; etickets available at raagafl.org

SEPT. 23: BOLLYWOOD NIGHT; presented by India Association of Naples; Seminole Casino Hotel, Immokalee; 7 to 10 p.m.; fundraiser; Bollywood dancers from Orlando will perform a fusion of classical/folk dances; DJ Philip; for information, email naplesindia@gmail.com

SOUTH FLORIDA (DAVIE)

OCT. 8: VOCAL CONCERT; presented by Association of Performing Arts of India; Hindustani classical singer Dhananjay Hegde will be accompanied by Pranav Gurav on tabla and Dnyaneshwar Sonawane on harmonium; Palace Indian restaurant, 11422 W. State Road 84, Davie; \$50 per person includes dinner; purchase tickets at https://www.apaiart.com/

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



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www.indiafestivaltampabay.com

SEPTEMBER IS HEALTHY EYE AGING MONTH TIPS FOR MAINTAINING CLEAR VISION AND EYE HEALTH

By DR. ARUN C. GULANI



As we journey through life, our eyes play a pivotal role in how we experience the world around us. Just like the rest of our body, our eyes undergo changes as we age. While some changes are natural, there are steps we can take to support healthy aging of our eyes and maintain clear vision. Here's a guide to help you understand the process of aging eyes and how to keep them healthy for years to come.

Understanding the Aging Process of the Eyes:

The aging process affects various parts of the eyes, leading to changes in vision and eye health. Some common age-related eye changes include:

- 1. Presbyopia: This is a natural loss of near focusing ability that becomes noticeable in your early to mid-40s. It's why many people start using reading glasses or multifocal lenses.
- 2. Dry eyes: As we age, the eyes may produce fewer tears, leading to dryness, irritation, and discomfort.
- 3. Floaters and flashes: These are small specks or cobweb-like shapes

that seem to drift around in your field of vision. While usually harmless, sudden changes in floaters or flashes could signal a retinal issue requiring prompt attention.

- 4. Reduced pupil size: The pupil size may decrease with age, affecting how much light enters the eye and potentially causing difficulty seeing in low-light conditions.
- 5. Changes in color perception: Some color perception changes can occur as the lens of the eye becomes less transparent over time.
- 6. Increased risk of eye conditions: Aging increases the risk of conditions like cataracts, age-related macular degeneration (AMD), glaucoma and diabetic retinopathy.

Tips for Healthy Aging of the Eyes:

- 1. Regular eye exams: Routine eye exams become even more critical as you age. Comprehensive eye exams can detect early signs of eye conditions and ensure your prescription is up-to-date.
- 2. Nutrition for eye gealth: A diet rich in antioxidants, vitamins and minerals supports eye health. Foods like leafy greens, colorful fruits, fish high in Omega-3 fatty acids, nuts and whole grains are beneficial.
- 3. Hydration: Staying well-hydrated supports tear production and helps prevent dry eyes.
- **4. UV protection:** Sunglasses that block UV rays protect your eyes from sun damage and reduce the risk of cataracts and AMD.
- 5. Quit smoking: Smoking increases the risk of eye conditions, so stopping is a significant step for maintaining healthy eyes.
- 6. Manage chronic conditions: Conditions like diabetes and hypertension can affect eye health. Work with your healthcare provider to manage these conditions effectively.
- 7. Screen time and eye care: Practice the 20-20-20 rule when using screens: every 20 minutes, take a 20-second break to look at something 20 feet away.
- 8. Eye safety: Wear protective eyewear during activities that pose a risk to your eyes, such as sports or home repairs.
- 9. Stay active: Regular physical activity supports overall health, including eye health, by promoting good blood circulation.
- 10. Stay informed: Stay educated about age-related eye changes and conditions. Knowledge empowers you to recognize potential issues and seek timely medical attention.

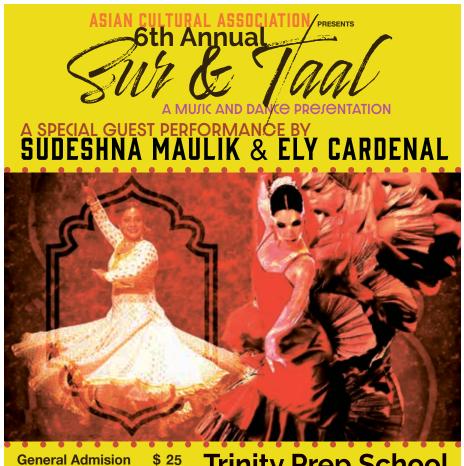
Proactive Steps to take for Vision enhancement:

Vision enhancing steps that you can take as discussed in my previous columns, if you notice your reading vision decreasing, you can opt for laser vision techniques or multifocal lens surgical techniques to make you see distance and near. And if you feel you have cataracts, you can undergo early cataract surgery with new generation lens implants for all ranges of vision. If you have dry eyes, that can be corrected and also if you have had previous Lasik surgery or previous radial Keratotomy surgery, you could be helped so you can gracefully age with better vision rather than wait for vision to decrease and then take action.

Conclusion: Embracing Clear Vision and Eye Health as You Age

Aging eyes are a natural part of the life journey, and by taking proactive steps, you can support healthy eye aging and maintain clear vision. Regular eye exams, a balanced diet, UV protection, and other preventive measures can make a significant difference in preserving eye health. Remember, eyes allow you to appreciate the beauty of the world, so investing in their wellbeing is an investment in your overall quality of life.

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



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