

KHAASBAAT

A PUBLICATION FOR INDIAN AMERICANS IN FLORIDA

JANUARY 2026

WWW.KHAASBAAT.COM

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813-758-1786

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26th January
Happy Republic Day

COMMUNITIES AROUND FLORIDA ARE HONORING INDIA'S 77TH REPUBLIC DAY.

Tampa Bay, South Florida, Orlando, Jacksonville, Fort Myers Celebrations:

SOUTH FLORIDA (MIRAMAR, WEST PALM BEACH)

MIRAMAR: THE INDIAN REGIONAL AND CULTURAL CENTER (IRCC) will commemorate Anand Bazaar – Lohri/ Republic Day/Kite Flying all rolled into one – from 11 a.m. to 4 p.m. on Sunday, Jan. 25. Venue is Miramar Regional Park (corporate shelter), 16801 Miramar Pkwy, Miramar. Free entry. Kites and food will be available for sale. Youth club elections will also be held. For information on the event, e-mail board@irccflorida.com or visit <https://irccflorida.org/>

TAMPA BAY AREA: THE FEDERATION OF INDIA ASSOCIATIONS

(FIA) OF TAMPA BAY will hold India's 77th Republic Day celebration on Sunday, Jan. 25, at India Cultural Center, 5511 Lynn Road, Tampa. The free event includes cultural programs, competitions in art, essay writing, chess, patriotic dress, music, rangoli and cooking; blood drive; food booths, clothing and jewelry stalls; India and U.S. flag hoisting; high school scholarships presentation; member organizations exhibits. For details to register and participate, visit <http://www.fiatampabay.org/> For details, contact FIA at FIA_TPA_Cultural@Googlegroups.com (see ad on page 7)

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**Florida
celebrates
Lohri/
Pongal/
Makar
Sankranti!**
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WHO'S WHO

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

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EVENTS / FLORIDA NEWS

EVENTS

TAMPA/CLEARWATER/ST. PETERSBURG

JAN. 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 information, call Jitubhai Vora at (941) 962-9774.

JAN. 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.

JAN. 17: SANTA'S AFTER PARTY 2026; organized by World Malayalee Council; Sacred Heart Knanaya Catholic Community Center, 2620 Washington Road, Valrico; 5 p.m.; \$25 per person, family of four \$90; music/dance performances, Mr. and Mrs. Claus photo shoot, silent auction, raffles/prizes; purchase tickets at <https://wmcamericaregion.org/> or call (727) 481-9680.

JAN. 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.

FEB. 1: EAST-WEST MUSIC AND DANCE FESTIVAL; organized by Shruti Foundation; 1 p.m.; Water Works Park, 1710 N. Highlands Ave., Tampa; free; multicultural event with music bands, dance performances, food, vendors; for information, call (813) 549-9288 or visit www.shrutifoundationtampa.org



SIGNIFICANT DATES

**JAN. 5: GURU GOBIND SINGH
SAHIB BIRTHDAY**

**JAN. 13-14: PONGAL/LOHRI/MAKAR
SANKRANT/BIHU**

JAN. 26: INDIA REPUBLIC DAY

shrutifoundationtampa.org

**FEB. 20-22: 3rd ANNUAL SOUTH ASIAN
INTERNATIONAL FILM FESTIVAL OF FLORIDA
(SAIFFF);** for details, visit www.saifff.org or call (312) 933-2251.

MARCH 1: FLORIDA HOLI MELA; organized by UrbanCraftShip; Sickles High School, 7950 Gunn Highway, Tampa; 11 a.m. to 4 pm.; \$10 per person; purchase tickets at www.floridaholimela.com

ORLANDO

JAN. 7: CHAI WITH NEW MEMBERS; organized by Indian American Chamber of Commerce; National Entrepreneur Center, 3201 E. Colonial Drive, Orlando; 5 p.m.; visit www.iaccorlando.com

NAPLES/FORT MYERS

JAN. 24: WOMEN'S EVENING GALA; organized by India Association of Naples; 5 to 10 p.m.; venue to be determined; for information, email naplesindia@gmail.com

SOUTH FLORIDA (POMPANO BEACH)

FEB. 7: NAMASTE! presented by Standard Land Development; Grand Indian art and food festival; Pompano Beach Amphitheatre & Grounds, 1806 N.E. Sixth St., Pompano Beach; 11:30 a.m. to 8 p.m.; free entry/parking; visit www.namastefl.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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January 2026 Events

Thursday, January 1 (6:00-8:00PM)
English New Year - Happy New Year
Sai Baba Satsang
Bhajan, Kiran & Aarti

Friday, January 2
Shakambhari Purnima
Group Sarvanarayan Kalba
(Kalba only - by sponsoring family)

Tuesday, January 6 (6:00-7:30PM)
Sankoshi Chaturthi
Shri Ganesh Hawan

Tuesday, January 13 (7:00-8:00PM)
Lohri Pooja
Ekadashi Pooja

Wednesday, January 14
Makar Sankranti

Thursday, January 15 (6:00-8:00PM)
Pradosh Vrat - Pradosh Pooja

Saturday, January 17 (5:30-8:00PM)
Shree Jagannath Bhajan

Sunday, January 18 (5:00-7:00PM)
Shree Jhulelal Bhajan & Kiran

Friday, January 23
Vasanti Panchami
Kids' Group Saraswati Pooja

Sunday, January 25
Anand No Garbo

Wednesday, January 28
Jaya Ekadashi

Saturday, January 31 (4:00-6:00PM)
Gujarati Bhajan, Kiran & Aarti

Weekly Events

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

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

EVERY THURSDAY - 7:00 PM
• ALL SADGURU & SHIRDI SAI BABA
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THYROID DISORDERS – PART II

By DR. VENKIT IYER, MD, FACS



Excessively underactive thyroid gland is called hypothyroidism or myxedema. These patients may have weight gain, pretibial edema, loss of appetite, fatigue, cold intolerance, sluggishness, dry skin, facial puffiness, hoarseness, constipation, bradycardia, depression, memory loss and menstrual irregularities. Treatment is by administering thyroid supplements. Thyroid cancers are of four varieties – papillary, follicular, medullary and anaplastic. Fortunately, majority of them are papillary or follicular that carry

good prognosis as they can be treated effectively if diagnosed and treated early. Medullary has less favorable outcome, while anaplastic is the worst one with high mortality rate. First line of treatment is by surgical removal of the thyroid gland and the related lymph nodes. Radio-iodine treatment, chemotherapy or immunotherapy are other modalities.

Many patients present for evaluation of a goiter which is appearance of an enlarged thyroid. They may have palpable nodules of different sizes, called nodular goiter. At times the patients come for cosmetic correction. Important items to consider are 1. any pressure symptoms caused by the goiter that may cause hoarseness of voice, or deviation of trachea, 2. functional status of the thyroid gland being hyper or hypo active and finally 3. whether any of the nodules can be cancer or not.

Evaluation of thyroid gland involves careful history taking and physical examination followed by blood tests called thyroid function tests. Measurements of hormones such as TSH (Thyroid stimulating hormone), T-3 and T-4 levels give an idea as to how the gland is functioning. Next set of tests are to ensure that there are no cancers in the gland. An ultrasound is done followed by fine needle aspiration cytology (FNA) of any suspicious nodule. At times additional tests such as radio-iodine scan and uptake or CT scan of neck are done.

Treatment is individualized in consultation with an endocrinologist, head and neck surgeon, radiation oncologist and medical oncologist. Most of the goiters are benign and require only dietary advice and close observation. They may need thyroid supplements in addition. If there is suspicion of cancer based on fine needle aspiration cytology, they are recommended to have surgery as the first line of treatment. Surgery has small chance of complications such as hoarseness of voice or parathyroid deficiency but still provides the best outcome. Patients will need lifelong follow up and intake of thyroid supplements.

What can one do to reduce chances of getting thyroid related problems? A well-balanced diet with enough amounts of iodine, selenium, zinc, iron and vitamins, such as a plant-based Mediterranean diet is good. Lifestyle measures reducing smoking, obesity and alcohol are helpful. Avoiding environmental pollution or radiation exposure, living in a non-endemic area are other considerations. Routine medical checkups will help early detection of correctable problems.

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.

AMERICANS4HINDUS LAUNCHES 21ST STATE CHAPTER IN FLORIDA

Story provided by Americans4Hindus

Americans4Hindus (A4H), a fast-growing political empowerment organization for Hindu Americans, launched its 21st state chapter Dec. 6 in Tampa. This marks another historic step in A4H's coast-to-coast movement to strengthen civic participation, representation and leadership among Hindu and pro-Hindu communities across the United States.

Dr. Romesh Japra, founder and chairman of Americans4Hindus, delivered an inspiring overview of the mission and vision of A4H – highlighting its rapid national expansion, its robust multi-PAC structure, and the urgent need for political engagement at all levels. He emphasized that Hindus in America, who have excelled in every field, must now claim their rightful place in civic and political leadership.

A4H senior advisor and founding trustee Dr. Pawan Rattan introduced Dr. Rakesh Sharma, the newly appointed president of A4H Florida. In his inaugural address, Dr. Sharma pledged to unite all Hindus in Florida, build strong alliances, and empower the community politically. He also joined as a trustee of A4H and introduced his dynamic Vice Presidents Sanjeev Kumar and Rasesh Patel, who will lead statewide outreach and organizational development. Also present was Sarita Komatireddy, candidate for New York Attorney General.

Several attendees stepped forward to become trustees, champions and members of A4H – reflecting the growing enthusiasm to support Hindu American political empowerment on a national scale.

About Americans4Hindus (A4H)

Americans4Hindus is an independent, non-partisan national political organization with a Federal Super PAC, Hybrid PAC, Multi-Candidate PAC, and over 20 state PACs. A4H is dedicated to empowering Hindu Americans through political education, leadership development, strategic endorsements, and community mobilization.

For more information, visit www.americans4hindus.org



Dr. Rakesh Sharma, left, Rasesh Shah, Dr. Romesh Japra, Sanjeev Kumar and Dr. Pawan Rattan.

TANISHQ USA OPENS STORES IN ORLANDO, FLORIDA

Story provided by TANISHQ

Tanishq, India's most trusted jewelry brand, recently opened its eighth and ninth U.S. stores in Tysons, Va., and Orlando respectively. The brand's latest openings showcase its long-term vision for growth and cultural connection in key American markets marking a significant milestone in its North American expansion.

In Orlando, the 1,800-square-foot boutique is inside the Florida Mall and situated near the Primark entrance at 8001 S. Orange Blossom Trail. Orlando was selected for its unique position as both a global destination and one of Florida's fastest-growing cities. With millions of visitors each year and a strong South Asian population in the region, Central Florida offers an ideal setting for Tanishq to introduce its heritage craftsmanship to a wide and diverse audience.

Inside the new store, customers can explore more than 5,000 pieces, including exclusive collections curated specifically for the Orlando market. Highlights include the Heart Collection, Birthstones, and the Paper Clip Collection, alongside the brand's signature gold, diamond and gemstone designs. The store offers jewelry for weddings, festivals, gifting and everyday elegance. The celebration here included ceremonial lamp lighting and live music. Setting a unique precedent, the ribbon cutting for the Orlando Tanishq store was conducted by all the women guests in attendance. Also present during the lunch was Arun Narayan, CEO, Jewelry Division, Tanishq.

“Orlando offered an opportunity to introduce Tanishq to a global audience,” said Amritpal Singh, Business Head, TCL North America Inc. “With its fast-growing population, thriving tourism and strong South Asian community, it’s an ideal market for our expansion. We’re excited to bring our craftsmanship and modern approach to Indian fine jewelry to Central Florida.”

For information, visit www.tanishq.com



Photo credit: Swapnil Junjare

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U.S. EXPANDS ONLINE SCREENING FOR H-1B AND H-4 VISA APPLICANTS – WHAT YOU NEED TO KNOW

By KHUSHBU PATEL and DILIP PATEL



In a significant shift to its visa application process, the U.S. Department of State announced that starting Dec. 15, 2025, it will implement an expanded vetting procedure for H-1B and H-4 visa applicants. This new policy, which adds an online presence review to the existing background checks, is expected to cause delays and disruptions for thousands of foreign nationals seeking to work or join family in the United States. Here is what you need to understand about this development, its implications, and how applicants and employers should prepare.

What Is Changing?

Traditionally, visa applicants undergo a series of background checks and interviews designed to ensure they are admissible to the United States. Starting Dec. 15, 2025, the Department of State has taken this process further by scrutinizing applicants' online presence. This includes reviewing social media accounts, publicly available information on websites and databases, and even online activity.

Why this change? The U.S. government states the new vetting aims to enhance national security, especially concerning individuals in the tech sector, and to identify any involvement in activities that could threaten free speech or involve censorship. The policy is part of a broader effort to tighten immigration security, and it extends the existing online review for student and exchange visitor visas (F, M, J categories) to H-1B and H-4 visa applicants as well.

The Impact in India and Beyond

Early reports suggest that U.S. consulates in India, which handle a significant portion of

H-1B visa applications, have already begun canceling and rescheduling interviews initially planned for Dec. 15 or later. Some applicants have seen their appointments moved as far out as July 2026 — meaning delays of several months.

While these cancellations were primarily concentrated in India, particularly the U.S. Consulates in Hyderabad and Chennai, officials warn that similar disruptions have begun to occur at other posts worldwide. Applicants should prepare for an uncertain timeline, especially if they have upcoming appointments or travel plans.

How Will the Online Presence Review Work?

Applicants will be required to set all their social media privacy settings to “public” to facilitate the review. The Department of State will examine:

- Social media accounts (Facebook, Twitter, LinkedIn, Instagram, etc.)
- Online activity and posts
- Publicly available information in databases and websites.

This expanded scrutiny means even minor online activity could influence visa outcomes. If an applicant has a criminal history or controversial online presence, they risk delays or denials, even if they have previously traveled to the United States without issues.

What Are the Broader Implications?

For Applicants

- Delays and cancellations: Applicants scheduled for interviews should expect possible cancellations or rescheduling, potentially months into the future.
- Travel planning: Those without valid visas should reconsider international travel plans, as delayed appointments could prevent timely reentry into the United States. Unless there is an emergency or immediate need to travel, it would be best to reconsider upcoming travel plans abroad.
- Online privacy adjustment: Applicants must review and change their social media settings to “public” immediately to comply with the new policy.

For Employers and HR Teams

- Contingency planning: Employers should stay in close contact with their H-1B employees, especially those whose appointments are canceled or delayed.
- Monitoring updates: Since policies could evolve rapidly, organizations should prepare for further adjustments or new requirements.

For the Immigration System

This expansion signifies a move toward more comprehensive screening, aligning with broader national security priorities. However, it also raises concerns about privacy, fairness, and the potential for increased delays that could affect U.S. businesses and international talent mobility.

What Should Applicants Do Now?

If you are an H-1B or H-4 visa applicant with upcoming appointments:

1. Check your appointment status immediately and monitor it for possible rescheduling.
2. Adjust your social media privacy settings to “public.” Review all your profiles and online activity.
3. Plan for delays. Consider postponing non-essential travel and prepare for extended processing times.
4. Stay in touch with your employer or legal counsel. They can help navigate cancellations or provide updates on policy developments.

Final Thoughts

The U.S. Department of State's new online presence screening for H-1B and H-4 applicants reflects a broader emphasis on national security and public safety. While intended to bolster security, it also introduces new complexities and uncertainties for visa as worldwide.

If you are planning to apply for an H-1B or H-4 visa, now is the time to review your online presence, ensure your documentation is in order, and prepare for potential delays. Both applicants and employers should stay informed and adaptable as the policy unfolds, understanding that further changes may occur with little notice. If you have any questions regarding upcoming travel and what to expect, it is important to contact an immigration attorney prior to traveling.

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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09:00 AM to 6:00 PM Jan 25, 2026, ICC Hall, @5511 Lynn Rd, Tampa

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Patriotic Dress Competition	Flag Hosting	Cultural Programs
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2026 HYUNDAI PALISADE IS ROOMIER, TRENDIER ... AND BETTER!

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



It is bigger, cooler and shall we say better than its predecessor. The second-generation Hyundai Palisade has been totally overhauled for 2026. Length up by 2.5, wheelbase by 2.7, height by 0.6 and width by 0.2 inches also translate into extra leg/head/shoulder room for second- and third-row passengers.

The previous 3.8-liter engine in the 7- or 8-passenger midsize SUV has been replaced by a 3.3-liter V-6 putting out 287 horsepower and 260 pounds-feet of torque @ 5,000 rpm. However, the smooth and reliable 8-speed auto gear box with paddle shifters has been retained, and rightly so. Drive the Palisade in normal, sport and smart modes while new terrain includes mud, sand and snow options. Of course, you can tow up to 5,000 pounds. The retuned suspension is handled once again by MacPherson strut front and a multilink rear system. A motor driven power rack-and-pinion steering produces an on-center response. Also serving the overall efforts are sound-damping materials such as thicker glass and absorption pads that hold wind and road noise to a minimum.

Up front, vertical LEDs and DRLs surround a horizontal center light bar amid an enormous black grille with silver accents while the bumper is painted in body color/gloss black accents. The upright light theme continues in the rear lamp signature of the boxlike vehicle. Boasting 161.9 cubic feet of space, the family-room-like-cabin once again hosts 12.3-inch displays, one for the infotainment and the other a digital instrument cluster, but both integrated into a huge, curved screen. A front/rear dash cam is new and so is a UV sterilization tray atop the glovebox to sanitize your phone, wallet or keys. The wireless phone charger is within the driver's reach and sight in the center console. The previous Harmon Kardon audio has been swapped with the 14-speaker Bose sound system.



PALISADE (CALLIGRAPHY, HTRAC AWD)

Tires: 265/34R21
Wheelbase: 116.9 inches
Length: 199.4 inches
Width: 78 inches
Height: 69.5 inches
Fuel capacity: 19 gallons
City/hwy/comb: 18/24/20 mpg
Base price: \$56,560
Price as tested: \$58,905
Weight: 4,872 pounds
Web site: www.hyundai.com

Relaxation mode (lounging during those long trips up north) is among the features for first- and second-row seats. Calligraphy embossed on front seat backrests is an instant giveaway that this is Palisade's top-level model. Other standard goodies include eight-way cooled/heated driver and front-passenger power Nappa leather seats, 3-zone auto a/c, suede headliner, dual-pane sun roof, wireless (new for 2026) Android Auto and Apple CarPlay, wing-out headrests for second-row heated/cooled Captain's chairs, digital rearview mirror, head-up display and much more.

Hats off to Hyundai engineers for transforming the redesigned Palisade into an even more appealing, graceful and solid SUV, inside and out. That it is also available in the all-new hybrid and off-roader XRT PRO trims ensures that it will set a new sales record ... down the road!

SPLENDID TX 500h F SPORT FITS NICELY IN THE LEXUS LINEUP

The extended-body Lexus RX-L may have been consigned to the dustbin of history, but its replacement TX has been making waves since its debut last year. Larger and bigger in all respects than its predecessor, our TX 500h F Sport version was packed with all the luxury and tech accoutrements expected of a high-end SUV from the upmarket division of the Japanese carmaker.

Under the hood of the massive TX hybrid with its unique DIRECT4 all-wheel drive (provides immediate electric control to all four wheels) sits a 2.4-liter inline-4 cylinder turbo engine blasting off 366 horsepower and 406 pounds-feet of torque. Two electric motors in front and rear along with a 1.4-kWh capacity nickel metal hydride battery enable substantial fuel savings. Getting power to the ground is a slick-shifting 6-speed auto gearbox. An independent MacPherson strut front and multilink rear suspension soaks obstacles with proficiency, sure-footedness and confidence. The electric power steering is precise and linear, conveying exactly what the Lexus is doing at all times. Behind the wheels hide large brake disc rotors: 15.7 inches at front and 13.3 inches at rear. Apart from normal, there are eco, sport and custom modes. Looking to haul a sailboat or some other cargo? No worries, you can tow up to 5,000 pounds. And it is suitably quick, sprints from 0 to 60 mph in 6.1 seconds and tops out at 112 mph.

A colossal Lexus unified spindle grille links up with reverse L-shaped bi-LED headlamps and edge of the hood to portray a robust appearance. The 149-cubic-foot passenger capacity cabin is cozy with plenty of head and leg room space



LEXUS TX (F SPORT)

Tires: P255/45R22
Wheelbase: 116.1 inches
Length: 203.5 inches
Width: 78.3 inches
Height: 70.1 inches
Fuel capacity: 17.2 gallons
City/hwy/comb: 27/28/27 mpg
Weight: 4,707 pounds
Base price: \$73,160
Web site: www.lexus.com

for five adults. In front of the driver sits a 12.3-inch digital gauge cluster while infotainment controls can be managed via a 14-inch touch screen display positioned above the dashboard. The driver and front passenger are coddled by supportive 10-way power heated/cooled seats. The same features are shared by the second-row Captain's chairs passengers while the third-row seat folds flat via lever in the cargo hold. Square cup holders throughout the cabin carry a distinct look. Also, standard are a power lift gate and panoramic moon roof, tri-zone auto a/c, wireless Android Auto and Apple CarPlay, and aluminum pedals/scuff plates.

As you become more familiar with the boxy body of the TX, you realize that this superb blend of power and sophistication is a fitting substitute for the now-forgotten RX-L. You would be smart to check it out if you are looking to buy an extravagant SUV packed with tech-laden traits.

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WHAT TO DO IF YOU'RE DEFERRED

By ROBERT A.G. LEVINE



In the admissions season, December is perhaps the cruelest month. A few weeks ago, applicants learned their fates ... and the vast majority did not achieve their "early" schools. Despite the siren cry that "early will give you an advantage," that's not usually true. Instead, colleges make decisions for their own benefit, and just before the winter holiday, students and families feel stabbed when they are not admitted.

For years, some colleges used deferrals as soft rejections; it's "bad for business" (fewer applications will happen) if the majority of candidates get rejected in December. However, starting last year, a new trend emerged: more colleges started deferring more students out of the early pool and into the

regular pool. Why? It has to do with college rankings: by increasing the size of the regular pool, the selectivity percentage gets smaller, creating the illusion of better quality for the college.

If you've received a deferral, I'm sure it feels like a rejection. It's not.

First, understand that the college still has you in the "potential admit" pile. While you feel defeated, they still have you under consideration.

Second, understand that college admissions offices want to understand if you still want to attend their schools. If you applied for binding early decision, now you are no longer bound to the college. Have your desires changed?

It is common for students to update their applications after being deferred. If the college gave a deadline for this, respect the deadline. If there is no stated deadline, consider reaching out to the college prior to the end of January.

What colleges expect to receive is something commonly called LOCI – a letter of continued interest. This is not a new essay nor pleading nor begging. Instead, this is an opportunity to let them know two things: are you still interested in the college, and what has happened since you filed your application?

When it comes to indicating your interest, unless the school is absolutely your first choice for college, don't say it remains your first choice. To admissions readers, those claims can lack credibility. Instead, let them know that the college remains a first choice. It's more honest, better mojo, and also makes the school wonder if there's competition for you. That could make you seem more desirable to them.

In terms of updating your application, let them know about both your grades and your extracurricular activities. Indicate whether your grades have continued strong or even improved, and if you won any academic awards, update them on that. You can also give them information about research or projects you may be doing.

For extracurriculars, has there been any new developments, any awards, any new competition results, any progress whatsoever? Have you started any new clubs or other activities? If so, give them some specificity about what has happened.

Remember, admissions professionals are very busy at this time of year, so respect their time. Do not write long LOCI's. Do not call them. No flowers, chocolates or presents! And don't think your parent can suddenly donate to the school; alumni donations are usually not allowed during the year a legacy student is applying.

But ... is one LOCI all that you can do?

This is a great time to remember that your high school is also invested in your results. Ask your college counselor if they have any suggestions for you. Perhaps they will volunteer to reach out to the college if they believe that would be helpful and appropriate. But don't push them ... trust their judgment and skills.

If you had an interview, perhaps with a school's alum, reach out to your interviewer and ask for their assistance. Just as you updated the admissions office, update the interviewer, and ask if there's anything else that can and should be done. If they like you, they may choose to help you.

One more thing: while discretion is important, remember that there are no hard rules in updating a college. Work with your counselor and your family to come up with the best possible strategy.

Finally, for those who recently filed an application for regular consideration: you too can update your favorite colleges.

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

FLORIDA COMMUNITIES HONORING INDIA'S 77TH REPUBLIC DAY *Cont'd from page 1*

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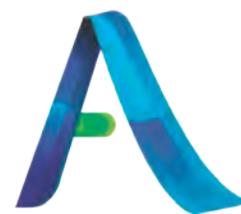
ORLANDO: INDIAN AMERICAN BUSINESS ASSOCIATION AND CHAMBER will hold its fifth annual India Fair to celebrate Republic Day from 10 a.m. to 4 p.m. Jan. 25 at Children's Safety Village, 910 Fairvilla Road, Orlando. During the free and family-friendly event, there will be a display of culture and heritage, flag hoisting, music and dance. For information, call Yogesh at (321) 271-1217 or visit www.iabausa.com

FORT MYERS/NAPLES

INDIA ASSOCIATION OF FORT MYERS will celebrate Republic Day from 10 a.m. to 4 p.m. on Jan. 24 at Lakes Park, Pavilion A8 and C1, 7330 Gladiolus Dr, Fort Myers. Tickets are \$20 members; non-members \$30 and include lunch, five kites and a thread. To purchase, visit <https://www.iaftmyers.org/>

JACKSONVILLE/ST. AUGUSTINE

INDIAN CULTURAL SOCIETY OF JACKSONVILLE will celebrate India Day from 4 p.m. Jan. 31 at Pacetti Bay Middle School, 245 Meadowlark Lane, St. Augustine. Activities include cultural performances, talent show and fancy dress competition. The event is free for members, \$20 non-members. For information, visit <https://jaxics.org/> or email jaxics@gmail.com



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A S T R O L O G Y

JANUARY 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) January initiates action and renewed confidence. One feels motivated – take charge of professional matters, implement plans that were finalized earlier. Leadership roles or independent initiatives gain momentum. Financial matters may improve by proper planning. Maintain patience in personal interactions — assertiveness and empathy go together. The month supports bold beginnings and renewal of physical energy.

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) January brings stability and makes one aware of self-worth. Growth in career matters is seen, especially where consistency and reliability are valued. Financial planning becomes a priority, encouraging one to invest smartly and strategically. Relationships get full support, though clarity in expectations is important. Build routines and financial security and focus on health.

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) The month is for invoking intellectual faculties, planning and working on them. Communication, learning and networking open new career possibilities. Reworking on previously conceived ideas or revisiting past successes yields fresh insights into future. Financial decisions improve through scientific analysis rather than impulse. Emotional clarity emerges through open dialogue. January encourages adaptability and opening mental faculties.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign - Stars covered Punarvasu (4th part), Pushya, Aslesha January focuses on emotional balance and practical growth. Work responsibilities increase, but dedication and working on plans could bring desired results. Family matters may require patience and emotional maturity. Financial discipline supports long-term comfort. Inner healing, meditation or creative pursuits restore calm. The month encourages nurturing yourself while remaining dependable for others.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign - Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) The month boosts confidence and visibility. Professional recognition is in proportion to your willingness to take initiatives and planned action. Creative projects and leadership roles flourish. Financial prospects improve, particularly through new ventures or collaborations. Relationships benefit from warmth and honesty. January empowers you to set bold intentions and step into the spotlight responsibly.

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) January favors being organized and purposeful action. You look to achieve goals with clarity, efficiency and discipline. Pending tasks are easier to handle now than before. Financial matters stabilize through careful planning. Be cautious and do not overanalyze emotional matters — being flexible in thinking enhances emotional harmony. The month supports practical growth- and health-conscious routines.

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) January encourages balance between ambition and peace. Professional responsibilities increase; however, proper planning may bring desired success. Financial decisions require careful evaluation rather than quick commitments. Relationships deepen through mutual understanding and compromise. Creative and aesthetic pursuits uplift your spirit. This month supports steady progress and maintaining emotional equilibrium.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov 22) Mars Sign - Stars covered Vishakha (4th part), Anuradha, Jyestha January strengthens determination and focus. One may feel driven to transform long-term goals into action. Career prospects could improve through strategic moves



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JANUARY FORECAST

Cont'd from page 12

and assertive communication. Financial growth comes from disciplined efforts. Emotional depth intensifies — channel it into meaningful connections rather than control. The month backs empowerment and self-mastery.

SAGITTARIUS / Dhanush (Fire sign, ruling planet is Jupiter) - (Nov. 23-Dec. 21)
Jupiter Sign – Stars covered Moola, Purva Shada, Uttara Shada (first part)

The month brings optimism and creates long-term vision. Professional expansion and learning opportunities arise, encouraging growth. Financial prospects may strengthen through networking and informed risks. Avoid depleting energy on unimportant things — focus on important things brings greater chances of success. Relationships benefit from shared goals and philosophical alignment. January creates hope and adventurous mindset.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20)

Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shrivana, Dhanistha (first 2 parts) January lays emphasis on responsibility and leadership. Career momentum builds through discipline and consistency. Long-term planning pays off, especially in structured environments. Financial stability strengthens through careful strategy. Personal relationships require openness and flexibility. The month supports laying strong foundations for the year ahead.

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) January highlights innovation and clarity. New ideas gain support when backed by organized planning. Collaborative projects show progress. Financial matters could improve through disciplined planning. Emotional connections strengthen through honest expression. This month supports aligning vision with practical execution.

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 January brings emotional renewal and spiritual grounding. Creative and intuitive strengths enhance professional outcomes. Financial clarity emerges

through reorganization and mindful choices. Relationships flourish through compassion and understanding. The month supports inner alignment, healing, and setting soulful intentions for the year.

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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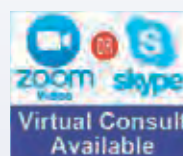
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EYE CARE

NEW YEAR, NEW EYES: WHY 2026 MIGHT BE THE YEAR YOU FINALLY SEE CLEARLY



By **DR. ARUN GULANI**

January is a magical month. Gyms are full. Salads are eaten with enthusiasm. And people everywhere promise themselves things like: "This is the year I'll finally take care of myself."

But somewhere between January 12th and the first slice of chocolate cake, many resolutions quietly develop ... cataracts. So, let me suggest something different this year. Instead of "New Year, New Me," how about "New Year, New Vision?"

Because whether you're 18 or 80, your eyes are working overtime – and most of us don't realize how much we're asking of them until they protest. Loudly. With blur. If your eyes could talk, they would probably say: "Please stop staring at your phone at 11:47 p.m. in a dark room." "Blink. Just ... blink." "And no, holding the menu at arm's length doesn't mean the lighting is bad."

Our eyes are remarkably polite organs. They tolerate dry air, screens, aging, stress, bad glasses, worse contacts and even decades-old surgeries from the 1980s that nobody wants to talk about anymore. Until one day they say, "Enough."

Vision myths we all secretly believe: Let's clear up a few things – pun fully intended.

Myth #1: Glasses mean your eyes are getting worse.

Not true. Glasses don't weaken eyes. They just reveal the truth – meaning your vision needs help and can be helped with next-generation laser techniques like LaZrPlastique which is a no-blade, no-cuts version of Lasik surgery.

Myth #2: Lasik is only for young people.

Vision today isn't about age – it's about individual design. Eyes age differently and there is surgery and technology for every age.

Myth #3: If you've had Lasik or cataract surgery and have side effects or bad outcomes, and been told "nothing can be done," that's the end of the story.

In my experience, that phrase usually means the question wasn't finished – not that the answer didn't exist (Previous Khaasbaat columns of mine explains these concepts and cures).

So January is actually the best time to think about your vision; here's a secret most people don't know: January isn't just the start of the year – it's the reset button.

- People are mentally open to change and improvement;
- And eyes that have been "managed" for years finally get examined more thoughtfully.

But more importantly, this month brings clarity – literally and figuratively. When the holiday lights come down and the decorations are packed away, many people suddenly notice: "Why does everything still look sparkly?" Spoiler alert: It's not the tree.

Vision isn't just about seeing: It's about living

I've watched patients cry – not because they couldn't see before, but because they forgot what good vision felt like. Seeing your grandchild's face clearly. Reading a menu without theatrical lighting. Driving at night without fear. Waking up and seeing the world – without reaching for something on the nightstand.

Vision isn't vanity. It's independence. And when vision is approached with patience, customization and respect for each eye's history, people don't just see better – they live differently.

A gentle New Year challenge

So here's my New Year challenge for you: Not a diet. Not a gym membership. Not a complicated resolution you'll abandon by Valentine's Day. Just this: Listen to your eyes. If they're dry, strained, blurry, tired or "just not what they used to be," don't ignore them. Eyes don't age silently. They whisper first.

And when someone finally listens carefully enough, those whispers often turn into solutions people never thought were possible.

Final Thought (with a wink)

You wouldn't drive a car for 30 years without a tune-up. Yet we expect our eyes to perform flawlessly through decades of screens, stress and time. This year, give your eyes the respect they deserve. Because when you see clearly, everything else in life comes into focus too. Here's to a bright, sharp, beautifully focused New Year.

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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JAN. 13-14: LOHRI/MAKAR SANKRANT; Sanatan Mandir, 311 E. Palm Ave., Tampa; 7 p.m. Lohri pooja on Jan. 13 and Makarsankrant the next day; for information, call (813) 221-4482 or visit www.sanatanmandirtampa.org

JAN. 18: LOHRI; organized by Punjabi Virsa Tampa; \$50 adult, \$25 for kids ages 6 and 13, free for kids 5 years and under; Gulf Harbor Civic Association, 4610 Floramar Terrace, New Port Richey; for information call Binder at (813) 956-2411.

JAN. 24: MAKAR SANKRANTI; organized by Maayboli Melawa Tampa Bay; HCC Auditorium, Brandon, 10451 Nancy Watkins Drive, Tampa; 11 a.m. to 4:30 p.m.; singing performance by Sunil Mungee, haldi-kunku, bornaan ceremony for kids; register at <https://www.mmtbusa.org>

JAN. 25: UTTARAYAN; organized by Gujarati Samaj of Tampa Bay; Jennings Middle School, 9325 Governors Run Drive, Seffner; 11 a.m. to 3:30 p.m.; lunch provided; Indian kite and thread available for purchase; free for GSTB members, \$30 non-members; for information, call GSTB President Sandip Patel at (865) 771-9190.

ORLANDO/GROVELAND/CASSELBERRY

JAN. 13-14: Lohri bonfire at 7 p.m. on Jan. 13; next day, Makar Sankranti next day; Hindu Society of Central Florida, 1994 Lake Drive, Casselberry; for information, call



(407) 699-5277 or visit www.orlandohindutemple.org

JAN. 18: UTTARAYAN; organized by Gujarati Society of Central Florida; Pine Lake Retreat, 21725 County Road 33, Groveland; 10 a.m. to 4:30 p.m.; children's activities/playground; complimentary breakfast/lunch; 10 kites for family; free for members, \$25 non-members; for information, call (407) 797-9407 or visit www.gujaratisocietycfl.com

NAPLES/FORT MYERS

Jan. 11: KITE FESTIVAL/PICNIC; organized by India Association of Naples; Vineyards Park, 6231 Arbor Blvd., W., Naples; 2 to 5 p.m.; for information, email naplesindia@gmail.com

JACKSONVILLE

JAN. 11: UTTARAYAN; planned by Gujarati Samaj of North East Florida; 10 a.m.; Jacksonville Equestrian Center, 13611 Normandy Blvd., Jacksonville; \$10 per person; RSVP required; kites/thread and food will be available for purchase; for information, call (224) 622-0655.

SOUTH FLORIDA (POMPANO BEACH)

POMPANO BEACH – JAN. 24: LOHRI MELA; organized by Punjabi Association of South Florida; Sample-McDougald House, 450 N.E. 10th St., Pompano Beach; 5 to 10 p.m.; \$15 per person; for information, call (954) 649-2938 or email pasjsouthflorida@gmail.com

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TAX PLANNING

TAX PLANNING



By TEJAL DHRUVE, CPA

Generally, except for home mortgage interest, personal interest expense isn't deductible for federal income tax purposes. With the passage of the legislation commonly known as the One Big Beautiful Bill Act (OBBBA), another exception has been added. That is, you might be able to deduct your car loan interest. But various rules and limits apply.

The Specifics

The OBBBA allows eligible individuals, including those who don't itemize deductions, to deduct some or all the interest on a car loan they take out to purchase a qualifying passenger vehicle. The maximum car loan interest you can deduct is \$10,000 per year for 2025 through 2028.

But the deduction is phased out starting at \$100,000 of modified adjusted gross income (MAGI) or \$200,000 for married couples filing jointly. For an unmarried individual, the deduction is completely phased out when MAGI reaches \$150,000, and for married joint filers, the phaseout is complete when MAGI reaches \$250,000.

Another limit is that only certain vehicles qualify for the deduction:

- The vehicle must be a car, minivan, van, SUV, pickup truck or motorcycle with a gross vehicle weight rating under 14,000 pounds,
- The vehicle must have been manufactured primarily for use on public streets, roads and highways,
- The vehicle must be new, and
- The “final assembly” of the vehicle must have occurred in the United States.

You must report the vehicle identification number (VIN) on your tax return. A car assembled in the United States has a special VIN to signify that it's American-made.

Loan-Related Requirements

The loan must be taken out after 2024 and must be a first lien secured by a vehicle used for personal purposes. If an original qualified car loan is refinanced, the new loan will be a qualified loan for purposes of the deduction as long as: 1) the new loan is secured by a first lien on the eligible vehicle, and 2) the initial balance of the new loan doesn't exceed the ending balance of the original loan. Also be aware that interest on loans from certain related parties doesn't qualify. And lease financing isn't eligible.

To claim the deduction, you'll need to substantiate how much interest you paid during the year. For that, your car loan lender must file an information return with the IRS specifying the amount. (Transitional relief is available for 2025.)

Final Thoughts

The new deduction for auto loan interest can make buying a car less expensive. But you need to consider the eligibility requirements. First, is your income below the phaseout threshold? Second, have you checked that the car you're considering will qualify?

Also, don't make a decision based solely on the ability to qualify for the tax deduction. In some cases, buying a used or foreign vehicle or leasing a vehicle might make more sense, even if you won't be able to claim a tax deduction.

Finally, keep in mind that the deduction will expire after 2028 unless Congress acts to extend it. Have questions about the deduction? Contact the office.

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

TIKARAM UNVEILS PAAN LIQUEUR: A BOLD FUSION OF HERITAGE AND INDULGENCE

TAMPA, FL — November 1, 2025 – TikaRam Spirits, the South Asian inspired premium spirits brand known for blending tradition with innovation, proudly announces the launch of TikaRam Paan Liqueur, the first-ever craft spirit to capture the bold, nostalgic flavor of Paan in a refined, world-class liqueur.

Infused with the vibrant flavors of rose, cardamom, fennel, Gulkand, and spices. TikaRam Paan Liqueur pays tribute to the post-meal ritual cherished across generations, yet designed to enhance modern cocktails. This Paan liqueur blends craftsmanship and culture into a single, unforgettable sip. “This isn’t just a drink — it’s a statement,” says Vidita aka “Tika”, Co-Founder of TikaRam Spirits. “With TikaRam Paan Liqueur, we’re showcasing the flavors of our heritage and presenting them to the world with elegance, luxury, authenticity, and unapologetic pride.”

Key Features:

Crafted Flavor: Authentic notes of traditional Paan, refined through ultra-premium distillation.

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PEN TO PAPER: THE QUIET ART OF THE HUMAN HAND

By **BRINDA PAMULAPATI**



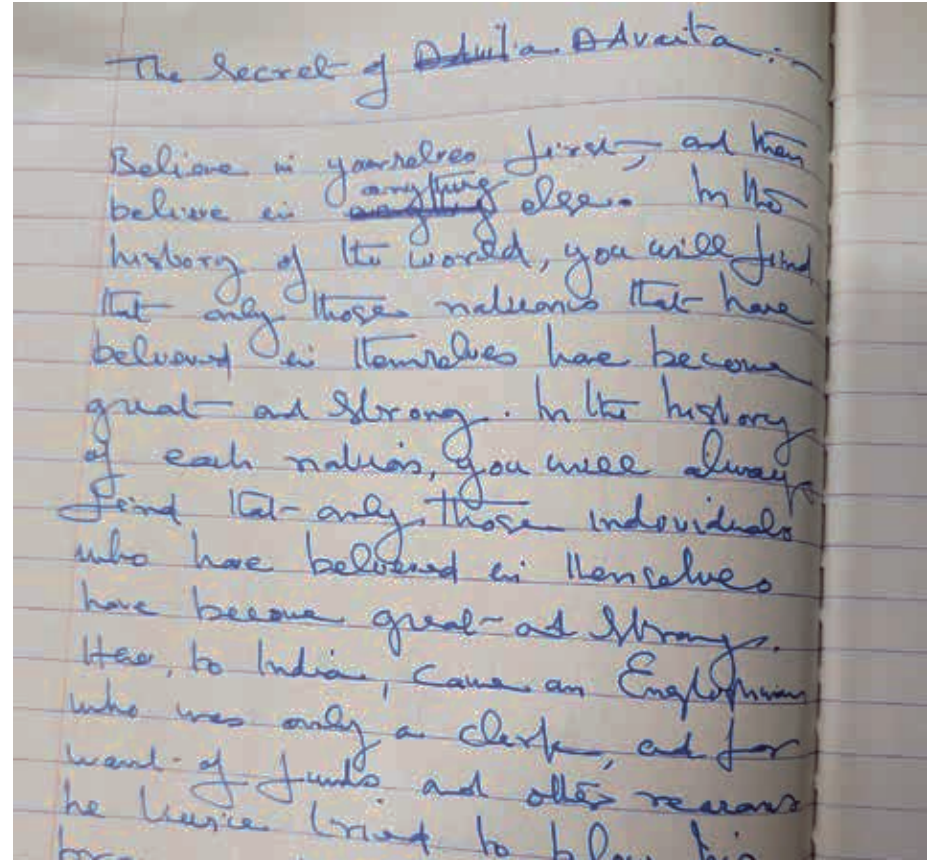
When I was in elementary school, I once asked my father to write a leave letter for my teacher. He was a lawyer by profession and completed it in less than a minute. When I looked at the paper, I was puzzled. Nothing on it resembled the neat alphabets my teacher wrote on the blackboard. I told my father, with complete confidence, that my teacher would not be able to understand this "scribbling." He smiled and replied, "She will."

He was right. My teacher read the letter effortlessly and accepted it exactly as my father had written. Only much later did I understand that what confused me then was

cursive writing, a fluent, living form of handwriting that carries meaning beyond individual letters.

Today, that quiet art is slowly disappearing.

With computers, typing and voice-to-text technologies becoming dominant, schools have largely stopped emphasizing handwriting as a disciplined practice. Along with it, we are losing something essential: the development of fine motor skills, the coordination between fingers, eyes and brain, and the deeply personal



imprint that handwriting leaves behind. For many of us who grew up carefully filling ruled notebooks, handwriting was once a daily ritual, an intimate conversation between thought and paper.

The Smithsonian Archives of American Art has done important work in preserving handwritten letters by artists, recognizing that handwriting itself is an artistic act. These letters are not merely records; they are visual expressions filled with rhythm, emotion, and personal energy.

Often, an artist's handwriting mirrors their artwork. The vigorous, restless strokes of Jackson Pollock echo the movement and intensity of his paintings. Uneven spacing and sudden pauses convey emotion that a typed message would flatten.

Similarly, Willem de Kooning, known for expressive gestural abstraction, wrote with the same urgency and force found on his canvases. His handwritten letter to fellow artist Michael Loew feels alive, imperfect, and unmistakably human.

Handwriting is never neutral. It carries temperament. It communicates urgency or calm, authority or humility. Much like brushstrokes in a painting, the pressure of the pen, the spacing of words, and the rhythm of lines become expressive tools.

This truth is especially evident in Indian history. The handwriting of Mahatma Gandhi is small and disciplined, reflecting the simplicity and restraint that defined his philosophy.

In contrast, Jawaharlal Nehru wrote with openness and ease. His letters, particularly those to his daughter Indira Gandhi, flow with confidence, curiosity and intellectual warmth, revealing a mind deeply engaged with the future of a nation.

As handwriting fades from daily life, replaced by standardized digital fonts - we risk losing an intimate record of human presence. Typed words are efficient, but anonymous. Handwriting preserves hesitation, emotion, and imperfection.

In celebrating handwriting as art, we are not indulging in nostalgia. We are honoring presence - the quiet power of pen meeting paper across cultures and time. History lives not only in events, but in the living trace of the human hand.

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



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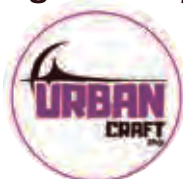


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