Inside:



Motoring Lexus RX500



FL News Karva Chauth



Eye Care New drop

10



Astrology November forecast



Classifieds Help wanted



Art Tattoos in India



More than 5,000 people – performers, volunteers, sponsors, attendees – took part in the first annual Florida Diwali Mela Oct. 11 in Tampa. The event was organized by UrbanCraftShip – Complete Family Shop – represented by Sankul Seth and Aarti Shukla, who plan to hold the event yearly on an even larger scale.

DIWALI FESTIVITIES CONTINUE See page 16

Photo provided by . UrbanCraftShip



OCT. 22

813-758-1786

SWAMINARAYAN MANDIR IN TAMPA.

Photo provided by BAPS

AGIROJ , LORIDA PERMIT NO. 489 UIAY **JDAT209 .2.U GRADNAT2** PRESORTED

33647 8312 WINDSOR BLUFF DRIVE TAMPA, FL **KHAAS BAAT**

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.

EDITOR/PUBLISHER: NITISH S. RELE, M.A. IN JOURNALISM
ASSOCIATE EDITOR: SHEPHALI J. RELE, M.A. IN JOURNALISM
CREATIVE DIRECTOR: TIM LANCASTER

Khaas Baat, 8312 Windsor Bluff Drive, Tampa, FL 33647 Phone: 813-758-0518 • e-mail: editor@khaasbaat.com

Anything that appears in Khaas Baat cannot be reproduced, whether wholly or in part, without permission. Opinions expressed by Khaas Baat contributors are their own and do not reflect the publisher's opinion. Khaas Baat reserves the right to edit and/or reject any advertising. Khaas Baat is not responsible for errors in advertising or for the validity of any claims made by its advertisers. Khaas Baat is published by Khaas Baat Communications.





www.khaasbaat.com (editor@khaasbaat.com) 813-758-0518

ONE-YEAR SUBSCRIPTION: \$36

To subscribe please send this completed form and check addressed to Khaas Baat to:

KHAAS BAAT

8312 WINDSOR BLUFF DRIVE

TAMPA, FL 33647

Name
Address
City
State ZIP
E-mail
Credit Card#
Expiration Date:
Authorized signature:

EVENTS / SIGNIFICANT DATES

TAMPA/CLEARWATER/ST. PETERSBURG

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

NOV. 5: 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.

NOV. 8: AKSHAYA PATRA WEST FLORIDA GALA; India

Cultural Center, 5511 Lynn

AKSHAYA
PĀTRA
Unlimited food for education

Road, Tampa; 5 p.m.; actor/ comedian Om Vaidya to emcee; for information, call Dr. Snehal Parikh at (941) 518-6298 or visit www.apusa.org to register.

NOV. 8-9: AYURVEDA AND YOGA CONFERENCE;

presented by Ayurveda Association of Florida; ayurveda keynote speakers, panel discussions, free community fair; \$100; Dr. Kiran C. Patel Center for Global Solutions, 11701 USF Maple Drive, Tampa; for information, call (303) 641-4495 or visit www.flayurveda.com to register.

ONGOING THROUGH NOV. 10: SEWA DIWALI;

#SewaDiwali campaign unites Tampa's Dharmic organizations by supporting local disadvantaged communities; food donations can be dropped off at Ayyappa Temple, 6829 Maple Drive, Tampa; for more locations, visit https://tinyurl.com/26fbvrd5; also email tampasewadiwali@gmail.com

NOV. 11: HANUMAN CHALISA; second Tuesday of month; Vishnu Mandir Tampa, 5803 Lynn Road; 7 to 9 p.m.; for information, call Deo Gajadhar at (813) 817-9714.

NOV. 15-16: VEDANTA RETREAT; full-day program in English delivered by esteemed vidwans from India; Hindu Temple of Florida, 5509 Lynn Road, Tampa; 9 a.m. to 3 p.m.; free; register at tinyurl.com/VedantaTPA; for information, call Indira Sastry at (813) 767-2463.

NOV. 19: 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

SIGNIFICANT DATE

NOV. 5: GURU NANAK JAYANTI

receive details about seniors gathering every month; or call Mahesh Modha at (813) 476-1540.

PLANT CITY/LAKELAND/WINTER HAVEN

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

NOV. 16: KARTHIKA ANABHOJANAM; presented by JET USA Tampa chapter; 6708 W. Knights Griffin Road, Plant City; 11 a.m. to 3 p.m.; proceeds benefit visually challenged and underprivileged children; RSVP at tampajetusa.org by Nov. 15.

ORLANDO

NOV. 8: "HE GOVIND: AN ODE TO KRISHNA;"

donor appreciation musical journey for AIM for SEVA; Jayateerth Mevundi on violin and Pravin Godhkindi on flute; Timber Creek High School Performing Arts Center, 1001 Avalon Park Blvd., Orlando; 4 p.m.; for information, call Shraddha at (407) 924-2063.

NOV. 15: GROUP DANCE COMPETITION; organized by Gujarati Society of Central Florida; Olympia High School, 4301 S. Apopka Vineland Road, Orlando; begins at 10 a.m.; minor, junior, senior, adult, university categories; free for members, \$25 non-members; for information, call (352) 250-4287 or visit www. qujaratisocietycfl.com

NOV. 22: 7th ANNUAL HOLIDAY GALA & AWARDS; organized by Indian American Business Association & Chamber; Hilton Orlando, 6001 Destination Parkway, Orlando; 5:30 p.m.; live show/entertainment, music/dance performances, awards; for information, visit www.iabausa.com/Gala25

ONGOING THROUGH DEC. 9: "FROM EARTH TO SOUL;" art exhibit by Vidisha Bajpai of Orlando; Atrium Gallery, Orange County Administration Center, 201 W. Rosalind St., Orlando; 8 a.m. to 5:30 p.m. Monday-Friday; for information, call (407) 836-5540.

Cont'd on page 4



BUYING SELLING **INVESTING**

YOUR RESIDENTIAL COMMERCIAL AWARD WINNING **TEAM**



SHEETAL 'SHELLY' SIDHU



SIDHU TEAM

BROKER ASSOCIATE RE/MAX PREMIER GROUP 813.995.1600





SUNNY SIDHU

SAVE THOUSANDS WHEN BUYING OR SELLING WITH US

LIST WITH US AND GET TOP DOLLAR FOR YOUR HOME WITH **OUR EXTENSIVE MARKETING STRATEGY**

www.AllTampaHomes.com

SIDHU GETS IT SOLD



Tejal Dhruve CPA LLC

Count on us to Account for you

Dhruve Wealth MGMT Group

Taxes | Insurance | Financial Planning



29150 Chapel Park Dr Wesley Chapel, FL 33544 •

813-675-3152 info@dhruvecpa.com www.DhruveCPA.com

- Personal & Business Tax Preparation
- **Small Business Accounting**
- Payroll
- **Retirement Planning**
- **College Planning**
- **Foreign Bank Account Reporting**
 - **IRS Representation**



5178 Blazer Parkway, Dublin, OH 43017



IMMIGRATION ATTORNEY

- 25 + years of experience
- 1 of only 78 lawyers in Florida to be Board Certified in Immigration and Nationality Law
 - Florida's Super Lawyer in 2008 and 2009

We speak Gujarati.

અમે ગુજરાતી બોલીચે છીચે



Bhavsar Law Group Offices in Orlando

407-425-1202 information@kiblawgroup.com www.kiblawgroup.com





SANATAN MANDIR TAMPA HINDU SAMAJ INC. (501 C (3) RELIGIOUS ORG)

311 EAST PALM AVENUE, TAMPA, FL 33602











Weekly Events

EVERY MONDAY - 6:30 PM

EVERY TUESDAY - 7:00 PM

EVERY THURSDAY - 7:00 PM

· ALL SADGURU & SHIRDI SAI BABA

· SHIV ABHISHEK AND PUJA

· HANUMAN CHALISA

BHAJAN SATSANG

November Events

Saturday, November I (6:00PM) Devutthana Ekadashi Bhog Thal & Aarti

Sunday, November 2 (4:00-7:00PM) Tulsi Vivah Celebration (After Aarti, Prasad will be served)

Tuesday, November 4 (7:00-8:00PM) Dev Diwali & Deep Daan Darshan Sunderkand Path

Wednesday, November 5 (8:00PM) Kartika Purnima **Aarti**

Saturday, November 8 Sankar Chaturthi Group Ganesh Hawan

Saturday, November 15 (8:00PM) Tipanna Ekadashi Bhog Thal & Aarti

Monday, November 17 (6:00-8:00PM) Pradosh Vrat Puja Group Shiv Puja, Abhishek & Aarti

Sunday, November 30 (6:00-8:00PM) Mokshada Ekadashi Gita Jayanti Samuhik Shreemad Bhagavad Gita Path, Parayan & Aarti





Phone: 813-221-4482 | Email: info@sanatanmandirtampa.org | Web: www.sanatanmandirtampa.org

VENOUS DISORDERS OF LOWER EXTREMITIES

By DR. VENKIT IYER, MD, FACS



Recently, President Donald Trump was diagnosed with chronic venous insufficiency of his legs. It was clarified that his condition was not serious and would not affect his duties. This prompted the media to investigate venous disorders of the lower extremities.

The most common are varicose veins – engorged, tortuous, snakelike, prominent veins in the legs. Usually, this is related to defective valves inside the surface veins. Blood is pumped down to the legs through the arteries by the heart. The returning blood must go up against gravity to the heart. This is made possible by squeezing the muscles and their movements and the

valves that allow only one way flow toward the heart. When these valves are defective, blood stagnates and backs up in the legs, leading to engorgement of these veins and back pressure is felt in the tissues leading to further consequences.

Some of the risk factors for varicose veins include genetic factors, obesity, long hours of standing/immobility, pregnancy, female sex, pelvic congestion, prior blood clots in the deep veins, use of certain hormone pills and surgery. Initial symptoms may be just dull ache in the legs, appearance of tortuous veins under the skin, swelling of the leg, numbness, night cramps or itching. Later, the tissues become firm and indurated due to constant fluid accumulation, with discoloration of the skin with dark or bluish patches. Itching and scratching can lead to ulceration and large nonhealing wounds. Other complications can be clotting of the surface veins called superficial thrombophlebitis, bleeding from minimal injuries and chronic lymphedema of the legs.

Initial treatment is by elevation of the legs, compression stockings, weight reduction and regular exercises. When worse, one may resort to interventions to remove or collapse these veins. Blood will continue to go up through the deep system of veins. Previously, most patients needed surgery with long or multiple incisions to remove these veins. Lately, many newer treatment modalities have been introduced. They involve endo-venous procedures in an outpatient setting, using laser, or infra-red heat waves or sclerosants to clot up the vein or glues to seal up the vein. The veins are not removed, but they collapse and clot off. Deep vein insufficiency (DVI) occurs when the valves inside the deep system of veins in the core of the legs become defective, while the surface veins are functioning well. Most of the blood is normally going through the deep system of veins. This leads to swelling of the legs, aches and pains, loss of elasticity of skin and subcutaneous tissues, skin discolorations and venous ulcer formations. Secondary cluster of varicose veins may be seen on the skin as the blood is finding alternate pathways.

Deep vein thrombosis (DVT) is a more serious condition when a blood clot forms inside the deep veins of the legs. For the blood to remain in liquid form, it must keep circulating. Whenever there is stasis, it tends to clot up. Thus, clots develop in the deep veins of legs when the person is not moving their legs frequently. Such occurrence can happen following or during surgery, being bedridden with illness or disabilities, after injuries and fractures, sitting in the same position during long hours of travel or hospitalization for any serious illness. It can also occur because of clotting disorders or certain medications.

Symptoms of DVT include sudden pain and swelling of one calf or lower extremity. Arterial pulses will be palpable since it is the venous system that gets affected. There will be pain in the calf muscles, aggravated by ankle movements. Ultrasound is the best immediate bedside test that will confirm occlusion of the deep veins with clots. If necessary, a venogram (dye test of the veins) or a CT angiogram are performed.

The danger is that these clots can dislodge and travel toward the heart, and then move into the pulmonary arteries, causing pulmonary embolism (PE). This can be a lethal situation when blood cannot go into the lungs, and the patient suffers from lack of oxygenation and death.

Prevention of DVT is a high priority for all hospitalized patients who are given low dose anticoagulants; intermittent compression stockings and close monitoring are set up. Early ambulation of patients is encouraged. Similarly, people are advised to avoid sitting in the same position for more than two hours at a time while on the road. They are advised to get up and move around. They may also wear compression elastic stockings or take mild anticoagulants in low dosage if at high risk.

Once DVT is diagnosed, immediate full anticoagulation is arranged. Colloquially, the blood thinners can be given orally or via intravenous route. They help prevent new clot formations. At times, special medications to dissolve the clots are needed. More rarely, emergency interventions or even surgery may be necessary as life-saving measures. Such procedure may involve catheter-guided clot dissolution, mechanical removal of the clots, or placement of filter device in the inferior vena cava to trap the clots, to prevent them from moving up to the heart or lungs.

Other venous disorders of lower extremity include perforator vein insufficiency, chronic lymphedema and venous ulcers. Perforator veins are connecting veins between the surface and deep veins. Over a long period of time, they can cause the leg to become swollen and hard with unhealthy skin, pigmentation and ulceration. Venous ulcers are usually on the inner side of the ankle, surrounded by firm to hard skin and subcutaneous tissue, often with pigmentation. They require vigorous local care with debridement, wound care agents, compression stocking or special boots (Unna boot), antibiotics, elevation and surgery to reduce venous pressure by ligation of the incompetent perforator veins. Sometimes, they can lead to large open denuded areas involving a good part of the leg segment requiring long-term wound care.

Venous disorders are problematic with long-term discomfort, disabilities and inconvenience, besides cosmetic concerns. While most of the venous problems of the legs are chronic, DVT can be sudden in onset and become life threatening. Healthy lifestyle and preventive measures are the best recourse.

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.

EVENTS Cont'd from page 2

FORT MYERS/NAPLES

NOV. 16: MANDOLIN CONCERT; presented by RAAGA; performing artist is U. Rajesh; Marian Hall, 5632 Sunrise Drive, Fort Myers; 4 to 6 p.m.; free; for information, visit https://www.raagafl.org

SOUTH FLORIDA (MIAMI/BOCA RATON)

NOV. 8: SINGLES UNPLUGGED; meet with singles; presented by Palm Beach India Association; Stage Kitchen & Bar, 5377 Town Center Road, Suite 200, Boca Raton; 5 to 7 p.m.; \$15 entry; email info@gopbia.org

NOV. 19: LUNCH WITH KIRAN DESAI; 2006 Booker Prize winner of "The Inheritance of Loss" and latest "The Loneliness of Sonia and Sunny;" Miami Literary Society, 137 N.E. 19th St., Miami; noon to 1:45 p.m.; \$75; pre-registration required at https://www.miamiliterarysociety.org/events

TALLAHASSEE

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

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

REDUCE YOUR CREDIT CARD PROCESSING FEES

SAVE MONEY TODAY





Rates As Low As 0.05%*



Accept EMV/NFC (Apple Pay, etc.) EBT, Snap, Checks and more



Pay-at-the-pump compatible



Next Day Funding with weekend settlement

SWITCH NOW AND GET YOUR FREE TERMINAL*

SMART TERMINAL





茚

Send Digital Receipts Email or SMS a Receipt



Integrate to Your **Point of Sale**

STANDARD TERMINAL



Bonus Features

FREE Credit Card Terminal Placement* Wireless/Landline/High-Speed/Dial-Up

Easy Setup

Quick Approvals and Setup Support

Access to Payments Hub

Our Secure, Online Merchant Portal

\$295* Towards Your Early Termination Fee (If You Have One) with Your Current Processor

Free Paper*



POINT OF SALE SYSTEMS

Recommendations, Solutions & Integrations

COMPATIBLE WITH GAS CARDS



PAY AT THE PUMP COMPATIBLE

ACCEPT EBT/SNAP

Low Transaction Fees

Optional Program

EDGE: The Best CASH DISCOUNT PROGRAM from North

Are you ready to get rid of the impact of payment processing costs on your business? Edge is a true dual pricing program that combines flat rate processing for card transactions and a discount for cash transactions.

North

WWW.NYNAB.COM

 Reduce Processing **Expenses**

 Increase **Cash Flow**

GROW YOUR BUSINESS. Partner with North!

CALL TODAY 866.481.4604









N.A., Chicago, IL, Citizens Bank N.A., Providence, RI, The Bancorp Bank, Philadelphia, PA, and FFB Bank, Fresno, CA. *some restrictions apply. Merchant agreement required. Hardware is free for use while processing and must be returned upon termination of merchant agreement. Other fees may apply. Contact 866-481-4604 for details.

STREAMLINING USCIS PAYMENTS: ELECTRONIC FILING FEES AND NAVIGATING CHALLENGES SURROUNDING PAYMENT

By DILIP PATEL and KHUSHBU PATEL



In a move aligning with federal mandates and aiming to modernize its payment system, the United States Citizenship and Immigration Services (USCIS) has announced a significant change to its fee payment procedures. Effective Oct. 28, 2025, USCIS will phase out the acceptance of paper checks and money orders for filing fees, shifting instead to electronic payment methods —specifically ACH debit payments and credit card payments.

Key dates and what they mean

- Oct. 28, 2025: Deadline for USCIS to stop accepting paper checks and money orders.
- Post-Oct. 28, 2025: Only ACH debit payments using Form G-1650 or credit/debit/ prepaid card payments using Form G-1450 will be accepted.

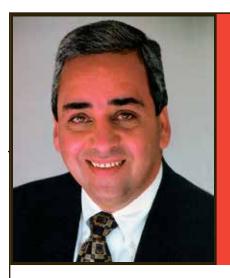
Applicants, petitioners and their attorneys need to prepare now to ensure seamless payment submissions after this deadline. Failure to comply may result in rejected applications or delays in processing.

New Payment Forms Explained

USCIS has introduced two new forms that applicants must use depending on their chosen payment method:

- 1. Form G-1650 Authorization for ACH Transaction
- Form G-1450 Authorization for Credit Card, Debit Card, and Prepaid Card Transactions.

Let's break down what each form entails and how to correctly use them.



Here's the deal, home + auto = savings.

Ardeshir K Khorsandian Ins Agy Adi Khorsandian, Agent 20752 Center Oak Drive Tampa, FL 33647 Bus: 813-991-4111

*Average annual per household savings based on a 2021 national survey by State Farm® of new policyholders who reported savings by switching to State Farm.

State Farm Mutual Automobile Insurance Company State Farm Indemnity Company State Farm Fire and Casualty Company State Farm General Insurance Company Bloomington, IL

State Farm County Mutual Insurance Company of Texas State Farm Lloyds Richardson, TX

State Farm Florida Insurance Company Winter Haven, FL

2001299

Combine home and auto and save an average of \$1,127*I'm ready to help you get the right coverage at the right price.
Call me for a quote.

Like a good neighbor, State Farm is there.®



• Form G-1650: Paying via ACH Debit

This form is designated for electronic transfers directly from a U.S. bank account. To use Form G-1650:

- The bank account must be a U.S. bank account, payable in U.S. dollars.
- The form must be fully completed and signed by the payor or an authorized representative. It cannot contain a stamped or typewritten signature.
- The bank account details, including routing and account numbers, must be accurate and match the payment amount.
- The payor may need to contact their bank to remove any ACH Debit Block by providing the appropriate Agency Location Codes listed in the USCIS instructions.

Important notes:

- Splitting payments between ACH and other payment methods is not permitted.
- The form must specify whether the account is personal or business, checking or savings.
- The payment amount must be authorized precisely.
- If the ACH transaction fails due to insufficient funds, USCIS will attempt one reprocessing. A second failure may lead to application rejection or denial.
- · Form G-1450: Paying via credit, debit or prepaid card

This form is used for card payments and must also be completed carefully:

- The payment must come from a U.S.-based credit, debit, or prepaid card.
- The form must include the cardholder's name, card number, expiration date, and authorized signature.
- · The total fee amount must be explicitly authorized.
- Multiple benefit requests cannot be paid with a single G-1450; each benefit request requires its own form.

Important notes:

- If the card is declined, USCIS will reject the application; it will not attempt a second payment.
- The form cannot be split between ACH and card payments, nor can it be used for multiple benefit requests.

Your role in ensuring a smooth transition

Given these new procedures, applicants should:

- Review their payment options well ahead of the deadline. If using ACH, ensure the bank account is set up correctly and funds are available.
- Confirm that forms are accurately completed. Errors such as incorrect account numbers, missing signatures, or unverified bank details will lead to rejection.
- · Contact banks if necessary to remove any ACH restrictions.
- Prepare for potential declines. If your card is declined, do not attempt multiple payments with the same form; instead, resolve the issue promptly.

Implications for immigration applicants

Understanding these new forms and procedures is critical, and it is important to be aware of these changes and assist with correct form completion to avoid delays. Additionally, USCIS's rejection policies mean that incomplete or improperly filled forms will result in application denial, making accuracy paramount, especially if there is a pressing deadline involved.

Final thoughts

USCIS's move to phase out paper checks and adopt electronic payments reflects modernization efforts aligned with federal directives. While this transition requires some adjustment, understanding the new forms and procedures will help avoid processing delays and application rejections. It is important to stay informed, double-check your forms, and confirm your payment details before submitting your application. If you have further questions or need assistance with filling out Forms G-1650 or G-1450, consider consulting an immigration attorney or contacting USCIS directly.

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



THE RAM LAW FIRM PA

IMMIGRATION ATTORNEYS

Now open in **TAMPA**

15310 Amberly Dr. Suite 250 Tampa, FL 33647 (813) 726-9338



Our Attorney

Ram Balaraman, ESQ

PRACTICE LIMITED TO IMMIGRATION AND NATIONALITY LAW. We also speak ESPAÑOL and PORTUGUÊS.

Orlando Office -

5812 S. Semoran Blvd Orlando, FL 32822 (407) 270-9554

www.ramimmigrationlaw.com

Our Services

Employment Work Visas

Investor / EB-5

Deportation Defense

PERM) (EB-2 NIW)(EB-1)

(TPS)(DACA)

(Family Based Visas)

Citizenship)(Naturalization)

(Inadmissibility Waivers)

Non-Immigrant Visas

(DED)

New Immigration Policies





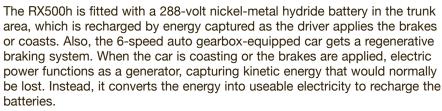
10 BEST LAW FIRM IMMIGRATION LAW

MIDSIZE LEXUS RX500h IS A LIVELY RIDE WITH A STYLISH CABIN

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

After a major overhaul (wheelbase, track boost) just two years ago, the Lexus RX500 continues mostly as it is for 2025. We can say confidently that it has held its ground firmly in the crowded midsize luxury SUV segment made up of stalwarts from Acura, BMW, Audi, Genesis, Lincoln, Mercedes and Volvo.

Under the hood of the five-passenger SUV sits a 2.4-liter inline-4 cylinder intercooled and turbocharged engine, mated to front/rear electric motors. The RX puts out a total of 366 horsepower @ 6000 rpm and 406 poundsfeet of torque @ 3000 rpm, plentiful to boost confidence in a driver. Drive modes include eco, normal, sport and custom. Lexus' innovative DIRECT4 all-wheel drive provides immediate control to all four wheels. Zero to 60 mph takes just 5.9 seconds with maximum speed of 130 mph possible.



The most evident exterior feature of the RX500 is the exceptionally huge spindle grille flanked by triple bi-LED headlights and daytime running lights. A walkaround the vehicle reveals a single-lens taillamp wraparound the body, flush window, door molding and rear spoiler. Step in to find the center stack angled toward the driver, making it simpler to control buttons on the dashboard.





RX500h (PERFORMANCE)

Tires: 235/50R21 Wheelbase: 112.2 inches Length: 192.5 inches Height: 67.3 inches Width: 75.5 inches Suspension: MacPherson strut front; multilink rear

Steering: rack and pinion

electric power

Fuel capacity: 17.2 gallons City/hwy/comb: 27/28/27 mpg

Weight: 4,750 pounds Base price: \$66,150 Web site: www.lexus.com

The abundant sprinkle of aluminum trim throughout is a fine touch. The eightway cooled/heated power front semi-aniline leather seats, FSport three-spoke power tilt/telescopic leather steering column, push-button start, multi-zone a/c, 40/20/40-split recline/slide fold rear seat, gated shifter, 21-speaker Mark Levinson sound system (optional), head-up display and power tilt/slide panoramic roof, hands-free lift gate come at no cost. And the central console box is deep to hold quite a few personal items. The mammoth and easy-to-use 14-inch infotainment touchscreen atop the dash stands out.

If in the market for a well-appointed, graceful and spacious SUV that boasts decent gas mileage while backed by a powerful engine, the spirited RX500 fits the bill. This one is a best buy, in our eyes!

2025 TOYOTA PRIUS GOES ALL-STEALTH WITH NEW NIGHTSHADE TRIM!

Hats off to the world's first mass-produced hybrid car as the hatchback celebrates its 25-year anniversary next year in the United States. That's right, the practical, nimble and most importantly fuel-efficient Toyota Prius will celebrate a milestone and deserves accolades, plenty of them. And the Karashi (yellow) introduced in 2025 in the new Nightshade trim makes the affordable and sleek ride not just gorgeous but appealing like never before. A standout, indeed!

After an overhaul in 2023, the Prius continues with the same responsive powertrain: 2.0-liter inline-4 cylinder engine producing a decent 194 horsepower @ 6000 rpm and 139 pounds-feet of torque @ 4400 rpm. It is aptly swift, sprinting from 0 to 60 mph in just 7 seconds, not bad! Power reaches the wheels via a crisp-shifting continuously variable transmission. Our all-wheel drive Prius was equipped with two electric motors, front and rear, assisted by a lithium-ion battery. The independent MacPherson strut front and multilink rear suspension retains the status quo along with an

electric power steering. It operates in custom, normal, sport and eco modes as well as EV, which is electric at lower speeds of up to 25 mph.

The fifth-gen hatchback is one heck of a blacked-out ride, thanks to Nightshade edition, which entices you with the front grille, badging, bumper, door handles, side window trim, door sills, shark fin antenna and even alloy wheels – all in black! Directly in the driver's view is the 7-inch gauge cluster with digital speedometer, energy/fuel monitor and hybrid system indicators. Atop the dashboard, sprinkled generously with carbon-fiber detail sits a 12.3-inch infotainment touchscreen display for audio and phone controls with a



PRIUS XLE (NIGHTSHADE)

Tires: P195/50 R15
Wheelbase: 108.3 inches
Length: 181.1 inches
Width: 70.2 inches
Height: 56.3 inches
Weight: 3,285 pounds
Fuel capacity: 10.5 gallons
Mileage: city/combined 49,

highway 50 **Base price:**

Base price: \$33,960 Price as tested: \$36,830 Web site: www.toyota.com

volume button (thank you, Toyota!). The heated eightway power driver and sixway front-passenger manual synthetic leather seats are comfy and inviting. Other

standard goodies include a single auto a/c, heated tilt/telescopic steering wheel, push-button start, 60/40 rear seat, six USB-C ports, wireless phone charger and six speakers.

Easy on the pocket once again, the standard torch bearer for hybrid vehicles boasts some serious fuel economy figures (EV owners, no range anxiety here!) as gas prices hover over the \$3 mark. With its tempting mustard color and stealth appearance, a la Nightshade, the Prius should draw in the younger buyer who have stayed away from the eco icon until now!

KARVA CHAUTH MEHNDI EVENT HELD IN TAMPA

Another successful Karva Chauth mehndi event was held Oct. 6 in the New Tampa area. Organized by Ritu Sharma (owner of Taj Indian Cuisine in Tampa) and group, this is the 12th anniversary of the event.





Originally started from Sharma's home with about 20 ladies and one mehndi artist, numbers have reached nearly 200 ladies with 10 mehndi artists to decorate hands for the much- awaited Karva Chauth festival every year. There were several group and solo dance performances, too, to celebrate the day on which married women fast from sunrise to dark for the longevity of their husbands. There was a \$26 entrance fee, which included dinner from Taj Indian Cuisine in Tampa.

Sharma can be reached at (813) 300-2585 for more information.



Hermun Puri Licensed Insurance Broker

Exact Medicare 813.219.8424

Medicare Advantage & Indemnity Plans

www.exactmedicare.com hermun.puri@exactbenefitsgroup.com

NPN #21241103



Sai Vratham • Kalyana Uthsavam • Wedding Ceremony, Vaastu & Shradham, etc.

Tamil • Kannada • English

Cell: (813) 735-0188

20716 Whitewood Way, Tampa, FL 33647

E-mail: srinivasa.acharyalu@gmail.com Web: www.acharyalu.co

Congratulations to Khaas Baat for a well-deserved 21-year anniversary!

Smile Bright DENTAL



Convenient to Holiday Hudson • Odessa • Tarpon Springs

Smile Bright DENTAL

7280 State Road 54, New Port Richey (727)807 3355

14430 N. Dale Mabry Highway, Tampa (813) 269-9100

Dr. Anna Ichoa, DMD

Extractions, partials, dentures, root canals, crowns, cleaning

\$89 EXAM, XRAYS AND HEALTHY MOUTH CLEANING

with this coupon, (New Port Richey & Carrolwood locations only)

Smile Bright DENTAL

NEW PORT RICHEY CARROLWOOD 7280 State Road 54, 14430 N. Dale Mabry New Port Richev Highway, Tampa (813) 269-9100

(813) 269-9100

Offer good through December 31, 2025

15% OFF ANY TREATMENT GREATER THAN \$995

with this coupon, (New Port Richey & Carrolwood locations only)

Smile Bright DENTAL

NEW PORT RICHEY CARROLWOOD

7280 State Road 54, 14430 N. Dale Mabry New Port Richev Highway, Tampa (813) 269-9100 (813) 269-9100

Offer good through December 31, 2025

THE PATIENT AND ANY OTHER PERSON RESPONSIBLE FOR PAYMENT HAS A RIGHT TO REFUSE TO PAY, CANCEL PAYMENT, OR BE REIMBURSED FOR ANY OTHER SERVICE, EXAMINATION, ORTREATMENT THAT IS PERFORMED AS A RESULT OF AND WITHIN 72 HOURS OF RESPONDING TO THE ADVERTISEMENT FOR THE FREE. DISCOLINIED FEE. OR REDUCED FEE SERVICE. EXAMINATION, OR TREATMENT Rai Patel DMD and associates (DM14915

Town and Country Carrollwood Tampa Palms New Port Richey (813) 885-3900 (813)269-9100 (813) 515-5915 (727) 807-3355

READING VISION PROBLEMS? FDA HAS APPROVED A NEW EYE DROP

By DR. ARUN C. GULANI



One of the most common frustrations that quietly creeps up after age 40 is this: menus start getting longer arms, phones are held farther away, and fine print suddenly seems to shrink. This natural change is called presbyopia — the gradual loss of near-focusing ability that affects nearly everyone with age.

Until recently, reading glasses, multifocal contacts, or surgical options were the main choices. But now, a newly approved prescription eye drop may offer an additional way to address this daily challenge.

The U.S. Food and Drug Administration has approved Vizz (aceclidine ophthalmic solution 1.44%) for the treatment of age-related blurry near vision in adults with presbyopia. This makes Vizz the second prescription drop of its kind in the U.S., following Vuity (pilocarpine), approved in 2021.

In my experience of having pioneered presbyopia Laser techniques, and also successfully performing custom-designed cataract surgery with presbyopic, multifocal, trifocal and accommodative lens implants, this drop is a non-surgical option for patients with early presbyopia (reading vision) and certainly adds to the choices available for patients.

Vizz works by modulating the pupil size. It causes the pupil to constrict, creating a "pinhole effect" that increases depth of focus, bringing near objects into clearer view while maintaining distance vision. This is similar to how a camera's small aperture sharpens the entire image.

Clinical studies showed that near vision improvements typically begin within 30 minutes of being instilled and can last up to 10 hours for many users. Side effects are generally mild and include temporary dim vision, mild irritation or headache. Because it acts mainly on the pupil rather than the focusing muscle, it tends to cause fewer shifts in distance vision than older pharmacologic approaches.

Vizz joins a growing class of presbyopia-correcting drops, offering a non-surgical, reversible option for people in the early stages of presbyopia who want more freedom from readers. It does not cure presbyopia, and the effects are temporary, usually lasting for several hours a day. These pharmacologic solutions fit within a larger spectrum of modern presbyopia management. Options now range from glasses and contacts to advanced corneal laser procedures and high-precision lens implant surgeries.

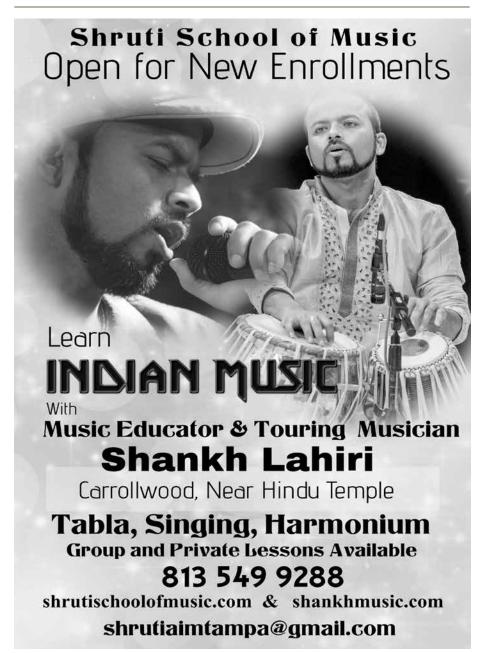
Not every eye or lifestyle is the same. Some patients benefit greatly from these drops, especially those in the early or moderate stages of presbyopia, while others may eventually require surgical or lens-based solutions for stable, long-term results. When I evaluate patients, I consider their daily visual demands, lighting environments, tolerance for temporary changes, and the presence of any other eye conditions such as cataracts, corneal irregularities, or previous surgeries. Drops like Vizz may be an excellent bridge for some patients, or part of a customized plan that evolves over time

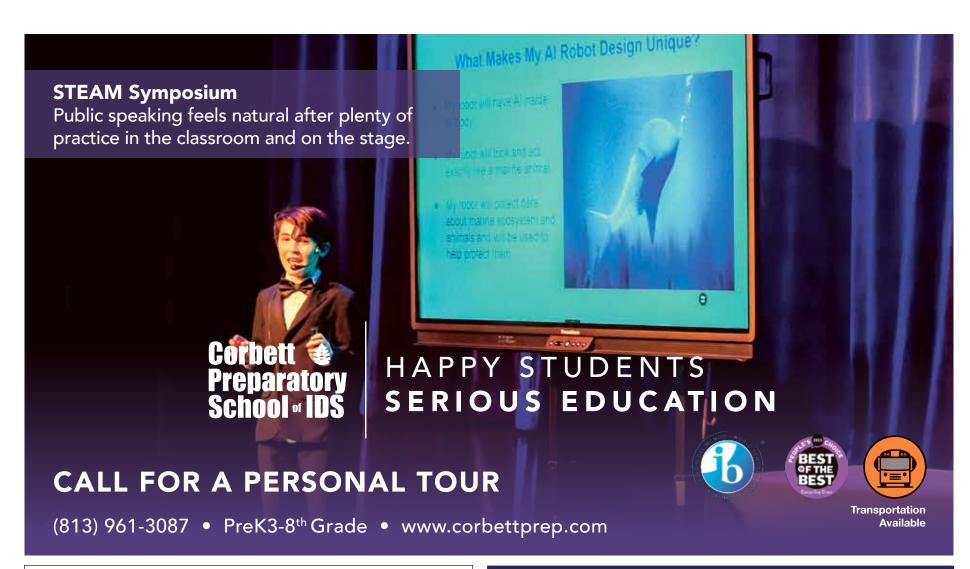
There are a few points to keep in mind. Because the pupil is constricted, some users may notice dimmer vision in low-light settings such as restaurants or night driving. These drops work for hours, not days, and they don't reverse the natural aging process of the lens. Not everyone achieves the same degree of improvement. And as always, a comprehensive eye exam is essential since blurry near vision can sometimes mask other eye

The approval of Vizz represents an exciting evolution in presbyopia care. For many entering their 40s and 50s who are not ready for surgery or prefer a temporary, adjustable option, eye drops may offer a simple way to reduce dependence on reading glasses. As technology advances, the future of presbyopia management is no longer limited to one-size-fits-all. Instead, it's about tailoring solutions to each patient's eyes, goals, and lifestyle — from drops to lasers to lens implants — giving people more control over how they see and live.

Dr. Gulani has no financial interest in this drop and reiterates that a thorough eye exam and supervision is required for any eye medication.

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







SEEMA RAMROOP, CRPS® Financial Professional The Prudential Insurance Company of America 2300 Curlew Rd Ste.212 Palm Harbor, FL 34683 seema.ramroop@prudential.com

INSURANCE AND FINANCIAL SERVICES

Insurance Issued by The Prudential Insurance Company of America, Newark, NJ and its affiliates. PAM-211





Dental Excellence...



Compassionate Personalized Care!!!

Dentistry done differently! Bliss Dental Lounge offers a luxurious spa-like dental experience. Equipped with the latest innovative technology and services which include general dentistry, Invisalign, Implants, Botox/fillers and much more.

Dr. Sheetal's 20+ years of expertise and all-women's team by her side, you are sure to feel like a member of the Bliss Family! Her warm and gentle approach to your dentalcare will exceed your expectations and ensure your journey to dental wellness is as seamless and stress-free as possible.

Schedule online today!



Invisalign consultation plus up to \$1,000 OFF treatment.

With this coupon. Offer expires Dec. 31, 2025

New Patients 1st Visit

Restrictions apply. With this coupon. Offer expires Dec. 31, 2025

Second **Opinion**

With this coupon. Offer expires Dec. 31, 2025

CONTACT US 813-995-6178

17735 Hunting Bow Cir. Lutz www.blissdentallounge.com Bliss Dental Lounge



YOU HAVE THE TIME NOW – USE IT!

BY SIVA ANNAMALAI AND ROBERT A.G. LEVINE



We often ask for feedback from our students to get a different voice about admissions. Allow me to present the thoughts of Siva Annamalai, a former client and now current editor for UCA who explains his experience pursuing research as a pre-med.

"The transition between the senior year of high school and freshman year of college can certainly be stressful. But this stress is different than cramming for exams or running across campus to get to class on time. Rather, students face the stressors of preparation: getting dorm

supplies, figuring out meal plans, and setting themselves up for academic success. For premedical students, proper planning can often define how a student's academic career will progress in college and beyond. Capitalizing on

this time is crucial.

"In my experience, the goal isn't to stay busy but instead figuring out how to gain meaningful premedical experiences without becoming overwhelmed.
"I knew research was something I wanted to explore at the next level. In my high school classes, I asked a lot of "why?" questions. After the third or fourth inquiry, my teachers started to claim that we didn't have time to get into the details and pushed us along to the next topic. But with the luxury of not having to worry about classwork, I spent the initial two weeks after graduation looking through my university's list of research faculty.

"After searching up each professor's recent research publications and decided whose work would genuinely interest me, I launched emails. In each, I introduced myself, attached my CV, and optimistically explained my interest in their research. My optimism was quickly quenched when I received two responses from over 100 emails. One of the responses explained that they didn't have space in their lab to take on new students.

"But I only needed one 'yes.' After an interview with the professor, I was offered a position as an Undergraduate Research Assistant in the lab, which I accepted with so much excitement. Two years later, I am still working in that lab, with the same professor, and I am still just as excited about the research as I was when I began.

"As I go proceed along my premedical journey, I see my peers starting to reach out for research opportunities in their second or third year of college. Although there's nothing wrong with this, it's important to keep in mind that research doesn't happen overnight. "If that were the case, we would have miracle drugs to every pathology known. You must first understand the basic theories of the field, then dedicate time to learning the specifics of your project, then master the lab techniques that you will be using during your project, and then finally you can get started.

"Starting early not only allows you to become more involved with your research over the years spent at university, but it also allows you to develop a meaningful relationship with your research mentor. This mentorship can help you not only with research, but with other parts of your premedical journey, such as getting opportunities for clinical experience (and recommendation letters for medical school applications).

"Also, starting early allows you to pace yourself. Instead of working 8 hours a day non-stop for one summer, you have the ability to get things done rationally over four years. Not only will this prevent burnout (which is a very real challenge), but this will also provide you the flexibility to dedicate time to other aspects of the AMCAS application, such as keeping up with classes, volunteering, and other experiences.

"I reflect upon my experiences throughout college; I can confidently say that the best thing you can do for yourself is to get involved somehow and to do it as early as you can. It's easy to say, "I'll start next semester," but eventually next semester is when you start applying to graduate school. Although the worst outcome is a simple no, pursue the best outcome: setting yourself up for lifetime success!"

Siva is correct: outreach leads to opportunities. To maximize your efforts, consider using NVC – non-violent communication – which tends to soften your requests and entice others to invite you into their worlds. For more information and expert guidance, do not hesitate to contact UCA.

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







Dr. Jasthi

Most Insurance and Credit Cards Accepted Finance Options Available

20441 Bruce B. Downs Blvd. Tampa, FL 33647

Across the Street from Wharton High School Just North of Wal-Mart

Beautiful Smiles

Created by: Dr. Neeraja Jasthi

High Tech Digital Dental Office

Crowns • Veneers •

Invisalign®
Braces without wires

ZOOM!

Professional Whitening System

Implants

New Patients Welcome

(813) 866-9913

www.drjasthi.com







Florida and **Metro Atlanta**



Winter Park/

Orlando

Tampa

St. Augustine/

Jacksonville



- Personalized Service & Great Rates
- Commercial / Business Loans
- SBA / USDA Loans
- Residential Mortgages
- Jumbo & Construction Financing
- Investment Residential Loans
- Local Decision & Faster Closings
- Manufactured Homes Financing



Tampa | 813-929-4477

20701 Bruce B. Downs Blvd, Tampa, FL 33647

Winter Park/Orlando | 407-755-3160 701 N. Orange Ave., Winter Park, FL 32789

St. Augustine/Jacksonville | 904-853-3255

2300 Ponce de Leon Blvd., St. Augustine, FL 32084

Dade City LPO | 813-549-4206

36739 State Road 52, Ste 211, Dade City, Florida 33525

Suwanee/Atlanta | 706-762-0040

3893 Lawrenceville Suwanee Rd, Suwanee, GA 30024









INDIAN RESTAURANT Introducing Thursdays and Sundays Special Biryani \$10 Only

\$5.00 OFF

Any Order of \$40 Or More Dinner Menu Only.

When You Bring in this Ad! Cannot be combined. Expires 12/31/2025

Buy One Get One 1/2 OFF ENTRÉE

2nd Entrée of Equal or Lesser Value When You Bring in this Ad! Cannot be combined Expires 12/31/2025

\$2.00 OFF **LUNCH BUFFET**

When You Bring in this Ad! Cannot be combined. Expires 12/31/2025

www.minervatampa.com

19050 Bruce B. Downs Blvd., Tampa, FL 33647 • (813) 978-8586

NOVEMBER FORECAST

By PANKAJ KOHLI



ARIES / Mesha (Fire sign, ruling planet is Mars) - (March 21-April 20) Mars Sign – Stars covered Ashwini, Bharani, Krittika (1st Part) ovember ignites bold initiatives and a renewed sense of confidence. This is a powerful period for decisive action in your professional life. Organize future ambitions and plan your direction. Mid-month, guard against hasty decisions, as it may lead to miscommunication. Financial progress unfolds steadily through persistence and discipline. Approach the month with focus and composure rather than urgency.

TAURUS / Vrushabha (Earthen sign, ruling planet is Venus) - (April 21-May 21) Venus Sign - Stars covered Krittika (last 3 parts), Rohini, Mrigashira (first 2 parts) The month calls for stability, creativity and emotional balance. You're encouraged to find harmony between personal needs and professional responsibilities. Cooperative efforts lead to tangible success, though maintaining healthy boundaries. Pay attention to your well-being as responsibilities increase. Finances show gradual improvement through consistent effort and practical management. In relationships, honest dialogue brings closeness and renewed understanding.

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 highlights communication, adaptability and strategic thinking. Mental clarity improves, helping you refine plans and make confident choices. Projects that require writing, speaking or negotiation thrive. You may revisit an old idea with fresh perspective, turning it into something valuable. Collaboration brings results but stay grounded and avoid losing focus. Financial matters stabilize, and opportunities for travel or learning may arise. Emotional healing comes through open communication and forgiveness.

CANCER / Kataka (Watery sign, ruling planet is Moon) - (June 22-July 22) Moon Sign – Stars covered Punarvasu (4th part), Pushya, Aslesha Family and home take priority, bringing comfort and grounding. Recognition at work may come from consistent effort rather than quick wins. Stay patient with shifting dynamics around mid-month. Financially, cautious planning ensures long-term stability. Emotional balance improves through self-care and genuine connection with loved ones. Take time to recharge — creative or spiritual activities bring peace and perspective.

LEO / Simha (Fire sign, ruling planet is Sun) - (July 23-Aug. 22) Sun Sign - Stars covered Magha, Purva Phalguni, Uttara Phalguni (1st part) Self-expression and strategic growth are just around the corner. Your natural confidence attracts attention, and your leadership qualities inspire others. Professional visibility increases, making it an ideal time to share ideas and pursue recognition. Mid-month may bring new financial developments or an unexpected opportunity. Emotionally, deeper understanding with close partners strengthens trust. Channel energy into meaningful goals and balance ambition with mindfulness.

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) November encourages order, focus and purposeful planning. Efficiency and organization become your greatest assets, helping to move forward with clarity. Delayed projects begin to flow smoothly, and efforts made earlier in the year start showing results. Be mindful of overexertion — balance work with rest. Financial steadiness improves through practical choices. Personal growth unfolds through reflection, learning and staying true to your values.

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) November invites a slower, more reflective rhythm. You're encouraged to review goals and stabilize what you've recently initiated. Professional and creative efforts continue to progress steadily, though patience may be required. Relationships flourish through empathy and mutual support. Financial matters benefit from careful organization. Stay grounded and avoid distractions, this month rewards consistency and sincerity more than speed.

SCORPIO / Vruschika (Water sign, ruling planet is Mars) - (Oct. 24-Nov. 22) Mars Sign - Stars covered Vishakha (4th part), Anuradha, Jyestha The month marks renewal and self-empowerment. Motivation runs high, making this an excellent period for pursuing personal ambitions and defining your next direction. Confidence grows and efforts begin to attract recognition. Emotionally, intensity increases – use it to deepen bonds rather than create tension. Financial matters show promise, especially where persistence and independence are involved. Move forward with purpose but maintain calm and tact in all interactions.



NOVEMBER FORECAST

Cont'd from page 14

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

Expansion, optimism and learning are on the horizon. Fresh ideas inspire you to look beyond current boundaries and consider long-term possibilities. Professional or academic pursuits gain momentum, and travel or international connections may play a key role. Financial opportunities arise through collaboration or mentorship. Avoid overextending yourself — focus on realistic goals. Relationships benefit from open-hearted communication.

CAPRICORN / Makara (Earthen sign, ruling planet is Saturn) - (Dec. 22-Jan. 20) Saturn Sign – Stars covered Uttara Shada (last 3 parts) Shravana, Dhanistha (first 2 parts) November emphasizes commitment, stability and steady progress. Hard work continues to yield results, especially in collaborative or leadership roles. Shared resources or business partnerships may require attention and clear boundaries. This is a time to strengthen trust through integrity and patience. Financial and career growth come gradually but reliably. Take care of your physical and emotional well-being and use quiet reflection to realign long-term goals.

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) It's a time for focus and refinement. You're encouraged to prioritize what truly matters and let go of distractions that drain energy.
Professional growth unfolds through teamwork and consistent effort. Creative thinking leads to practical breakthroughs. Relationships evolve toward greater understanding, as you balance independence with emotional connection. Financial stability depends on discipline and planning. Trust that persistence now will pave the way for success later.

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 November inspires creativity, emotional depth and spiritual growth. Your
intuition is strong, guiding you toward wise decisions. Professional recognition
may come through artistic or service-oriented work. Financial clarity emerges as

you organize long-term priorities. Personal relationships are nurtured through compassion and emotional openness. It is a good period to realign your goals with your deeper sense of purpose and to nurture both peace and inspiration.

For detailed horoscope analysis and chart reading, courtesy Pankaj-Astro Jyotish, call Pankaj Kohli at (905) 910-1441 or e-mail Pathofastrology@ gmail.com



Amit Dehra, Attorney at Law

LL.M, The George Washington University, Washington, D.C. LL.B, Punjab University, Chandigarh, India

IMMIGRATION ATTORNEY

DEHRA MIOTKE, LLC

Legal Services provided:

- Family-based Immigrant Visa Petition
- Employment-based Nonimmigrant Visa Petitions (H-1B, E-1/E-2, L-1A/L-1B, etc.)
 - Employment-based Immigrant Visa Petition
- Deportation Defense Asylum Naturalization
- And all types of representation before the U.S.C.I.S. and the U.S. Immigration Court • U Visa, Federal Court Litigation Practice Limited to Immigration & Nationality Law only.

Call us on update for new immigration policy We speak: Hindi, Urdu, Punjabi

FULL SERVICES IMMIGRATION LAW FIRM



TAMPA

5404 Hoover Blvd, Unit 26, Tampa,FL 33634 (813) 221-0733

ORLANDO 5401 S. Kirkman Rd., Suite 310

Suite 310 Orlando,FL 32819 (407) 965-2455





DIWALI FESTIVITIES CONTINUE IN FLORIDA

SOUTH FLORIDA

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

ORLANDO/WINTER PARK

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

OCALA

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

FORT MYERS

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

MELBOURNE/VIERA (SPACE COAST)

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

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.









TAMPA DIWALI MELA

Over 5,000 people attended the Oct. 11 event in Tampa. Next year, organizer UrbanCraftShip plans to hold the Diwali celebrations on an even bigger scale.

Photos by UrbanCraftShip









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.

Heritage and Innovation: where science meets nostalgia. Versatile Profile: Ideal for sipping, mixing, and flavor enhancing, or elevating desserts and chai.



Limited quantities available in selected retailers for the holiday Season through our National Distribution partner EasternLiquoruUSA, check our website and instagram on where to purchase www.tikaramspirits.com | @TikaRamSpirits | @EasternliquorUSA

Premier HINDU FUNERAL SERVICE in Tampa

Our HINDU SERVICE PACKAGE includes...

- Funeral Service and Cremation conducted on same day. Crematory located on our premises.
- Custom HINDU themed rental casket.
- Funeral Service accessories per the Pandit Ji.
- Live internet streaming of the Funeral Service.
- Renovated Chapel with large seating capacity.
- Ample parking facilities.





Contact Lou Bravo for more details...

813-920-4241 • 727-376-7824

12609 Memorial Dr. • Trinity, FL 34655



VEDIC POOJA VIDHI (METHOD)

"For a Pooja to be beneficial, it must be done in Your Name, Gotra, Nakshatra, Rashi Lord, Isht Devi/Devata, and Lagna Lord".



Also know your "Janmaank or Lucky No.", "Tattwa or Element of Air, Water or Heat" in your body; coz imbalance of these Tattwas' is the root cause of our ailments!

If you don't know the above, contact, **Astrologer and Vedic Mantra Therapist,** Pankaj Kohli to create your Horoscope and perform a Personalized Pooja that Blesses **YOU** with Positive results.

Call: Pankaj Kohli, Astrologer & Vedic Mantra Therapist T: 905-910-1441

AccounTax Services

"PROUD TO BE BORING ACCOUNTANTS"

- Monthly & Quarterly Bookkeeping
- Payroll & Sales Tax
- Personal Tax Returns
- Business Tax Returns
- New Business Formation Sr. Citizens
- Business Licensing
- SNAP (EBT) Retailer Services
- WBENC (Women Owned) **Business) Certification**
- Debt Consolidation Assistance
- Management Syc for
- Check Cashing **Business Services**



(407) 710-5818 bob@accountaxservice.net

2323 TOPAZ ISLE LANE • APOPKA, FL 32712

CLASSIFIEDS



To list your classified ad (for sale, help wanted, services offered, matrimonials), call (813) 758-1786 or e-mail editor@khaasbaat.com

HOME FOR SALE Two-bedroom house in Anand Vihar 55+ community in Wesley Health Care Agency serving Florida area Chapel/Tampa area. End home with one side protected woodland and at furnishing with ceiling hanging beautiful Indian royal swing. Call Bhasker Desai at (717) 926-8610.

HELP WANTED Tampa restaurant is looking for servers, food runners and front host. Good pay. Call (972) 900-1526 or email minervatampa@gmail.com

SERVICES OFFERED Fully licensed Home for In Home Care. We provide many services, including Companion, Personal, backside clean pond with fountain. Good Mobility Assistance, Errands, Housework, Kitchen Prep, Bathing, Medication Reminder. Indian staff available. Contact Amit Shukla at (813) 919-5555 or email Amit@AssociationHomeCare. com Association Home Care www.AssociationHomeCare.com

FLORIDA NEWS

TEEYAN DA MELA HELD IN TAMPA



The Tampa Bay community celebrated Teeyan Da Mela on Sept. 21. Teeyan is the dance festival celebrated by women in the month of Sawan. One sees the finest Giddha performances as a part of the observances. Tampa Teeyan aims to promote unity and progress and preservation of the rich culture and tradition of

New Tampa.

The event began with the open dholki, where the audience was invited on to the stage to participate in group singing of Puniabi traditional songs. This was followed by Punjabi solo performances. Organizers decorated the hall with Punjabi Fulkaris and other traditional Punjabi dresses as well as with colorful clothes, flowers and garlands giving the feel of traditional Indian fair. There were stalls for mehndi, jewelry, gift items, Punjabi suits and kurtis. In addition to singing and dancing, Indian snacks and food was served by Ambarsari Zaika in

AKSHAYA PATRA HOLDS ANNUAL GALA IN WESTON

The Akshava Patra Foundation - South Florida chapter held its annual fundraiser Oct. 17 in Weston. Dedicated to the mission of eradicating classroom hunger in India through its mid-day meal program, the gala drew community members, philanthropists and art enthusiasts.

Among the highlights was a musical ensemble led by Shrikant Pabrekar, a keyboard player and music



arranger. His elegant blend of classical technique and modern flair set the tone for a powerful musical journey.

Joining him on stage was Swati Mishra, Bollywood playback singer and viral YouTube sensation; and Geetesh lyer, a Grammy-shortlisted composer and "Indian Idol" finalist. Adding star power was Omi Vaidya.

Together, the performers presented a tapestry of Bollywood classics, devotional pieces and modern fusion hits. For Pabrekar and his fellow musicians, it was more than a concert — it was music in service of humanity.



Henna (Mehndi)



QR Scan for Registration Form

8,000 + ATTENDEES • OVER 1000 PERFORMERS 40+ VENDORS • INDOOR A/C VENUE • OVER 100,000 SQ. FT.

FOR MORE INFO CONTACT

Poonam Wadhwa President, IRCC 954-655-3080

Sanjay Gupta, CPA **Diwali Committee Co-Chair** 954-461-4003

Prem Mirpuri Diwali Committee Co-Chair 954-907-4441





QR Scan for Diwali Tickets



PATEL BROTHERS





Silver

FROM SACRED MARKS TO MODERN INK: THE JOURNEY OF TATTOOS IN INDIA

BY BRINDA PAMULAPATI



An ancient art form that survived stigma to become a modern expression of identity

Growing up, I often admired a small green flower tattoo at the bottom of my mother's thumb. It fascinated me, the way it stood quietly, almost like a secret jewel. When I visited my grandmother, I noticed she had large green tattoos across her arms, bold and beautiful. I remember wondering about their permanence, how they seemed to live forever on her skin. My mother, on the other hand, would shyly explain how she was not allowed to be tattooed but longed for

one. Finally, she was permitted just a small flower in a place where people wouldn't easily notice. That story always stayed with me, a glimpse into how something once celebrated had become a symbol to hide.

In ancient India, tattooing was not merely decoration — it was a way of life, a sacred and social practice that bound communities through art, identity and faith. Known as godna or chitrakarma, tattooing was once a respected profession carried out by nomadic and gypsy communities who traveled from village to village, offering their craft to eager patrons. People enjoyed the process, often celebrating it as part of festivals, marriages, or rites of passage. The marks they left behind were not just on the skin but on the cultural fabric of India itself.

Before colonial times, India's many cultures and traditions coexisted without the judgment of "civilized" or "uncivilized." Each custom was seen as an expression of its geography and history, organic evolutions of belief and beauty. Tattooing, in particular, reflected a person's lineage, devotion or resilience. In rural and tribal societies, women proudly bore tattoos of deities, geometric patterns, or symbolic motifs as emblems of strength and belonging. They were seen as spiritual protection and as adornment that could never be lost or stolen.

When the British arrived in India, however, their Western notions of propriety and class collided with these indigenous practices. Tattoos were suddenly associated with the "uncivilized," and what was once a joyful communal art became stigmatized. The colonial gaze redefined body art as backward, and slowly, the profession of the traditional tattoo artist, once carried on by gypsies and folk artisans faded. What had been an expression of beauty and identity was now whispered about as taboo.

Even today, tattoos carry traces of that old stigma. Across the world, employers may still judge people with visible tattoos as rebellious or "hippie," leading many to ink themselves in places that can be concealed. Yet, tattoos have also reclaimed their place as a form of self-expression, art and empowerment. In modern India, traditional motifs are finding new life in contemporary studios, where old tribal patterns meet modern minimalism.



The story of tattoos in India is ultimately one of resilience on how a practice once sanctified, later suppressed, has risen again as a symbol of individuality and pride. Just like my mother's tiny green flower, the ink of tradition remains quiet, enduring and beautiful.

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





TAX PLANNING

ENHANCED SALT TAX BREAK WILL HELP MANY HOMEOWNERS



By TEJAL DHRUVE

The One Big Beautiful Bill Act (OBBBA), enacted on July 4, will allow more taxpayers to fully deduct their state and local tax (SALT) expenses (including property tax). Here are the details.

SALT deduction expanded

Under the Tax Cuts and Jobs Act, the itemized deduction for SALT was limited to \$10,000 (\$5,000 for married individuals who file separately) beginning in 2018.

This limitation negatively affected taxpayers living in locations with high state income tax rates and those who pay high property taxes because:

They live in a high-property-tax jurisdiction,

They live in a location with high property values,

They own an expensive home, or

They own both a primary residence and one or more vacation homes.

Under the OBBBA, for 2025 through 2029, the SALT deduction limit increases from \$10,000 to \$40,000 (or \$20,000 for separate filers) with 1% annual inflation adjustments. So, for 2026, the cap will be \$40,400 (\$20,200 for separate filers).

But unless Congress takes further action, the SALT deduction limit is scheduled to revert to the prior-law limit of \$10,000 (\$5,000 for separate filers) in 2030.

Note: Several states have established SALT deduction workarounds for pass-through entities. These workarounds aren't addressed or limited by the OBBBA.

Smaller benefit for some taxpayers

Under the OBBBA, for 2025, the higher SALT limit begins to be reduced for taxpayers with modified adjusted gross income (MAGI) over \$500,000 (\$250,000 for separate filers). These thresholds will also be increased by 1% annually for 2026 through 2029.

When a taxpayer's MAGI exceeds the applicable threshold, the otherwise allowable SALT deduction limitation is reduced by 30% of MAGI above the threshold, but not below \$10,000 (\$5,000 for separate filers). Here's an example: Greg and Tina are a married couple who file jointly and live in a high-tax state. For 2025, their combined SALT expenses are \$60,000. Their MAGI is \$550,000 for 2025, which is \$50,000 above the applicable threshold. Therefore, their SALT deduction for 2025 is limited to \$25,000 [\$40,000 minus (30% times \$50,000)].

Because of the 30% reduction, the expanded SALT deduction doesn't benefit taxpayers with MAGI at or above \$600,000 (\$300,000 for separate filers).

Deducting state and local income vs. sales tax

The SALT deduction continues to be available for property taxes plus the total state and local income taxes or the total of all sales taxes. Choosing to deduct sales taxes is a helpful option if you owe little or nothing for state and local income taxes or you made a major purchase that causes your sales tax to exceed your state and local income tax.

If you opt to deduct sales tax, you don't have to save all of your receipts for the year and manually calculate your sales tax; you can use the IRS Sales Tax Calculator on the IRS website to determine the amount of sales tax you can claim. (It includes the ability to add actual sales tax paid on certain big-ticket items, such as a car.)

Start planning now

If you have high SALT expenses, to get the maximum benefit from the increased deduction limit, you need to plan carefully between now and year end. For example, you may want to take steps to keep your MAGI under the reduction threshold. Or you might want to accelerate property tax payments into 2025. Contact the office for help determining the right strategy for your specific situation.

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





Money Market Earn Up To 4.10% APY*

*APY=Annual Percentage Yield. See Rate Tiers** Below.

- The rate is effective as of September 18, 2025 and subject to change without notice.
- · The rate is only offered at our Tampa Branch and Houston Branch.
- Minimum \$1,000 to open.
- · The tiered-interest rates will be based on the daily balance of your account.
- Account is subject to approval. Certain restrictions and minimum balance requirements apply.
- · Rates may change after the account is opened. Fees may reduce earnings on the account.
- A \$5.00 Money Market Excessive Transaction Fee per debit will be imposed if over the six transactions limitation per month or statement cycle.
- · A monthly balance requirement fee of \$10.00 will not be assessed when you maintain a minimum daily balance of \$2,000 or an average daily balance of \$2,500.

**Rate Tiers

Earn competitive rates based on the daily balance of your account. For balances of \$0 to \$99,999.99, the APY is 0.50%,

For balances of \$100,000.00 and over, the APY is 4.10%.

"Metro City Bank is a wholly owned subsidiary of MetroCity Bankshares, Inc." (Nasdaq: MCBS)

Tampa Branch (813) 848-0153



www.metrocitybank.bank

6202 Commerce Palms Dr. Tampa, FL 33647

PERFORMANCE-ORIENTED DRIVERS WILL DIG THE ALL-NEW MAZDA CX-70

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

It goes without saying that competition in the midsize SUV segment is fierce. And the recent entry of the CX-70 into the segment makes the rivalry even more intense. All for the better, we say. Positioned between the smaller CX-50 and the larger CX-90, this all-new Mazda boasts a feisty and lively performance, attacking corners and turns with a passion seen in sports cars. No wonder 0 to 60 is achieved by the 4,863-pound vehicle in a paltry 6.5 seconds!

The CX-70 is available in two powertrains: 2.5-liter 4-cylinder plug-in hybrid (PHEV) putting out 323 horsepower with an electric motor; and our recent test drive, a peppy Skyactiv-G 3.3-liter inline-6 turbocharged engine blasting off a remarkable 340 horsepower @ 5000 rpm and 369 pounds-feet of

torque @ 2000 rpm. Power is put to the road via a slick and responsive 8-speed auto transmission. You can be confident the double wishbone front and multilink rear suspension will do a creditable job of soaking up road irregularities. Conveying a solid on-center feel and good feedback is the razor-sharp electric power assist steering, especially when the SUV is jostled along. Available at the driver's fingertips are normal, sport (for feisty driving) and off-road modes. And if you need to haul a sailboat, tow capacity is a praiseworthy 5,000 pounds.

LED headlights and fog lamps flank a honeycomb grille in piano black while black accents further spruce up the exterior look. The well-crafted cabin is adorned with rich tan Nappa leather seats, conveying an upscale aura. For folks who like a little zest on the road, the steering column-mounted paddle shifters



CX-70 (S PREMIUM PLUS)

Tires: P275/45R21 Wheelbase: 122.8 inches Length: 200.8 inches Width: 84.9 inches Height: 68.7 inches

Fuel capacity: 19.6 gallons City/hwy/comb: 23/28/25 Base price: \$55,950 Price as tested: \$57,775 Web site: www.mazdausa.com

will come in handy! Head, shoulder and leg room in the 60/40 split-fold rear seat (with window sunshades) is more than acceptable for adults. Eight-way power head/cooled driver and front-passenger seats, head-up display, heated and power tilt/telescopic steering, lift gate and moon roof, tri-zone auto a/c, 12.3-inch screens for infotainment (audio, nav, phone) and a digital gauge cluster, wireless phone charger/Android Auto and Apple CarPlay, Alexa integration and 12-speaker Bose sound system are standard.

Are you an enthusiast driver who relishes a bit of vim and vigor in your daily ride? Then the enjoyable and energetic CX-70, backed by a sumptuous cabin and spacious cargo/passenger room, should fit your needs to a T!

2026 VOLVO XC90 PLUG-IN HYBRID IS A DREAM TO DRIVE!

It is no secret that there had been plans to replace the hot-seller XC90 with the all-electric XC90. We sure are glad that those proposals were nipped in the bud. After all, the six- or seven-passenger midsize Volvo SUV has been a big hit with luxury buyers. And with a 2025.5 refresh inside and out, it is exceptionally more attractive than before.

Once again, our 2026 T8 AWD plug-in hybrid was equipped with a 2.0-liter inline-4 turbocharged engine doling out a solid 455 horsepower and 523 pounds-feet of torque. The 8-speed auto gearbox is smooth, accurate and straightforward to engage. The gross capacity of the center-mounted lithiumion battery is now up to 18.8 kWh. Add the rear electric motor to the mix and you can go up to 36 miles before pumping gas. On a 240-volt outlet, you are looking at just five hours to juice up the SUV. Guaranteeing considerable fuel and weight savings is also the start-stop feature (auto engine stop when the vehicle halts). Suspension is handled adeptly via a double wishbone front and integral axle rear system. A electric power rack-and-pinion

steering provides good feedback. Drive modes in the 5,000-towing-capable vehicle include hybrid, pure, power, off-road and all-wheel drive.

If you crave a sporty look in an SUV, go for our test-drive Ultra/Dark trim with black accents on the slim headlights, grille, bumper, mirrors, and dimmed tail lamps. Of course, the familiar iron mark emblem and Thor's hammer-like LEDs maintain their status quo. Peek inside and you will discover that the vertical 9-inch display touch screen is history. And rightly so, with its replacement being a larger and user-friendly 11.2-inch infotainment system, now angled toward the driver. Adorned in shimmer graphite aluminum



XC90 T8 (ULTRA/DARK)

Tires: 275/40R21

Wheelbase: 117.5 inches Length: 195 inches Width: 79.1 inches Height: 69.9 inches

Fuel capacity: 18.8 gallons Mileage: 27 mpg combined

gas, 58 MPGe

Weight: 5,064 pounds Base price: \$83,400 Price as tested: \$89,695 Web site: www.volvo.com

inlays, gauges in the 12.3inch digital gauge cluster instrument panel are large and legible. The look and feel of short crystal shifter by Orrefors are probably

the best we have experienced in any luxury SUV. Google built-in Assistant, Maps and Play store are fully integrated into the XC90 to work quickly and efficiently. Four-zone auto a/c, heated/cooled front Nappa leather seats with Navy herringbone weave, heated rear seats and steering wheel, hands-free power tail gate, Apple CarPlay and Android Auto, wireless phone charger come at no extra cost.

The stylish, agile and functional XC90 is in a class of its own. Indeed, the appealing off-road-capable SUV is a perfectly blended package of luxury and performance.

The Akshaya Patra Foundation USA Presents

2025 WEST FLORIDA GALA



5 Billion

MEALS SERVED SINCE 2000

The world's largest NGO school meal program, with 78+ Kitchens



Serving 25,000+ Schools



Feeding Over 2.35+ Million Children



Across 16 States And 3 Union Terrirories



Special Guest **BV Jagadish** Board Member, Akshaya Patra USA

Funds raised go to supporting our mission of ending classroom hunger!

Indian Cultural Center

5511 Lynn Rd Tampa, FL 33624

Sat. Nov. 08, 2025 + 5:00pm

Emcee **Omi Vaidya** Actor & Comedian

For More Information

 Dr. Snehal Parikh
 941-518-6298

 Dr. Sheila Sagar
 727-687-9427

 Dr. Dilip Mehta
 727-455-9222

 Dr. Rakesh shah
 727-324-8151

 Malti Pandya
 813-431-9731

 westflorida@apusa.org

Parthiv Shah 479-276-2765
Anu Durai 727-743-1648
Bijal Rajani 727-415-6623
Anita Rao 727-271-3469
Sourin Shah 727-417-9145
Deven Dave 941-400-4776
Meenal Jain 925-354-5427

Scan To Register

apusa.org/events

