



# NEWSLETTER

Fall/Winter 2009

## NIAASC

### NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

**Office:** 1824 Fairfax Street, Elmont, NY 11003 • **Mailing Address:** 7 Roberta Avenue, Farmingville, NY 11738  
**Web site:** www.niaasc.org • **E-mail:** niaasc@aol.com • **Editors:** Satpal Malhotra and Rajeshwar Prasad

#### NIAASC LOST A VALUABLE BOARD MEMBER:

Purabi Nandi, a member of the NIAASC Board of Directors was hit by a car near her residence, and could not survive. Members of NIAASC deeply feel the loss of Purabi. Her involvement with NIAASC for a number of years was highly productive and her quiet demeanor during conferences, workshops and meetings had a very positive impact. Purabi was also very much involved with other organizations, notably Probini Foundation that works very closely with orphans in India and Bangladesh.

NIAASC members express their deep sorrow and sympathy on the death of Prakash Parekh, attorney, publisher and a strong supporter of NIAASC causes and mission.



Purabi Nandi at a NIAASC Conference

#### BRIEF HISTORICAL PERSPECTIVE OF NIAASC

The National Indo-American Association for Senior Citizens (NIAASC), initiated in 1998 and incorporated early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized 18 full-day conferences/workshops. NIAASC publishes a periodical newsletter that is posted on its web site as well. It collaborates with different senior programs and provides technical and logistic support as and when needed. Touching briefly activities between 2005 & 2009: **In 2005**, in February NIAASC highlighted its mission, objectives and activities at a conference in Artesia, California. In May it presented a paper at the National Federation of Indian Associations in New York; and in July it presented two papers at the North American Bengali Conference, also in New York. Both organizations celebrated their 25th anniversaries. At an event, organized by the **Commissioner Sharon Mullan** of the Nassau County Department of Senior Citizen Affairs, for the White House Conference on Aging held in December 2005 in Washington, NIAASC presented a paper at the Hofstra University in June 2005. **In 2006**, it organized Eleventh Workshop in June: "Overseas Citizenship of India"; attended Two-Day Conference at the United Nations: "E-Technology Challenge and opportunities: Empowering Graying Society" on June 19 & 20. One session on Elder Abuse was led by NIAASC representative. Attended One-Day conference on May 12 by ASIAN AMERICANS/ASIAN RESEARCH INSTITUTE (AAARI) at BARUCH COLLEGE. NIAASC assisted in planning and spoke or moderated in two sessions: Health Related Issues and Senior Citizens, and Intergenerational Communication. Attended two-Day Conference sponsored by the United Way of Central Jersey on SUCCESSFUL AGING on July 22 & 23 in Sayreville, New Jersey. In October it had its 12th conference on Financial Planning and Management for Seniors, and How to Work Cooperatively Between Nonprofit and Public Sectors. **In 2007**, NIAASC organized the 13th & 14th conferences/workshops addressing issues of Single Seniors, Bereavement Support System, Retirement Housing for Seniors of Indian Origin, with keynote Speech on "India's Contributions to World Civilizations. **In 2008**, it organized its 15th workshop on Overseas Citizenship of India and Reverse Mortgage. In October 2008 the sixteenth conference was held; **In 2009**, NIAASC representatives presented a paper on July 4 at the Maharashtra Convention in Philadelphia on Residential Options for Seniors, the other speaker was from Canada; and on August 22, NIAASC led a discussion group on Seniors at the 20th anniversary of Global Organization of People of Indian Origin, panelists included were from United Kingdom, New Zealand, Middle East and USA. NIAASC conducted in May 2009 17th conference; and the 18th conference and tenth annual general body meeting were conducted on October 24, 2009.

#### Sponsors for the Conference:

##### NONPROFIT ORGANIZATION SPONSORS

India Home Inc.  
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Praful Shah

HAPPY HOLIDAYS, SEASONS' GREETINGS AND PEACEFUL NEW YEAR

## 18<sup>th</sup> CONFERENCE ON SENIORS: “SMART SENIORS -- LEGAL ISSUES”

The National Indo-American Association for Senior Citizens (NIAASC) held its 18<sup>th</sup> Conference and tenth annual meeting on Seniors on October 24, 2009. Despite gloomy weather, the conference was attended by about 60 people. The conference was undertaken in collaboration with the Indian American Kerala Center. It was supported by six non-profit organizations and 15 individual sponsors, all identified on front page. The subject of conference was related to Elder Law Issues.



Section of participants

Rashmi Vasisht introduced by Rama

moderators: Ashwin Pandya & Asha Samant

Above pictures courtesy of XITIZ\_JOSHI studio

**Rashmi Vasisht Esq.**, from the Office of Attorney General (AG), New York State, was introduced by **Mr. M K Ramasubramanian**, NIAASC President. In her speech, Ms Vasisht started out stating that the broad mission of the AG’s office, besides **being the Legal Counsel for the Executive Office of the State of New York**, is to help people who are victims of fraud. They also have trained mediators dealing in the area of Healthcare, Labor Relations and Real Estate Financing. The AG’s office is the ultimate regulatory Authority over Non Profit Organizations in the State as well. They have offices in Albany, New York City, Brooklyn, Nassau and a number of other places. For complaints the number to call is 1 800 771 7755. Their website is [www.OAG.state.ny.us](http://www.OAG.state.ny.us)

The main focus of the speech was about Advance Directives, this is by using one or more of the legal documents such as a Health Care Proxy, a Living Will and a Do Not Resuscitate Order. **A Health Care Proxy** lets someone who is at least eighteen years of age appoint a healthcare agent—that is someone you trust to make healthcare decisions for you if you are unable to make for yourself. **A Living Will** allows you to leave written instructions that explain your health care wishes especially about end-of-life care. You cannot use a Living Will to name a health care agent, for that you have to use a Health Care Proxy. **A Do Not Resuscitate (DNR) Order** only lets you express your wish to do without cardiopulmonary resuscitation (CPR) i.e. emergency treatment to restart your heart and lungs if your heartbeat or breathing stops. Ms Rashmi Vasisht advised those present that we have a constitutional right to accept or reject medical treatment and that is a very personal decision.

*The presentation was followed by a brief but lively Q and A session that clarified some of the common misconceptions. All in all everyone thought that it was a very useful session and came away with more knowledge about resources available to NY State residents. Ms. Vasisht distributed many helpful OAG publications to the participants such as “Planning Your Health Care in Advance” “A Housing Guide for Senior Citizens” “Consumer Tips: Identity Theft – How To Protect Yourself.”*

### TENTH ANNUAL MEETING:

At the tenth annual general body meeting, the NIAASC Nominating Committee recommended that all retiring Board members be re-elected, as all have agreed to serve for the next three years. The general body approved the nominations. As per NIAASC Constitution one-third Board members retire every year but they are eligible to be re-elected. The treasurer, **Satpal Malhotra**, presented the FY 2009 financial report for the year April 2008 to March 2009. The report had been published in the last issue of NIAASC newsletter. Mr. Ramasubramanian, NIAASC President, gave the annual report.

On the occasion of its tenth annual meeting NIAASC also recognized the followings for their accomplishments for service to seniors and/or service to community in general. NIAASC recognized honorees in three categories: Community Leader, not necessarily associated with senior program; a leader directly associated with an ongoing senior program, and an ongoing Indo-American senior program.



Honorees: L to R Sudha Acharya, Santosh Kumar, Pramod Kumar and Vasundahara Kalasapudi

## HONOREES

**Sudha Acharya:** Sudha Acharya has a track record of 35 years of community service. Ms. Acharya started her community service work as the chairperson of the Joint Committee of Indian Associations in New York in 1973. After the Joint Committee became the Federation of Indian Associations (FIA), Ms. Acharya was its president 1983-84, later Vice-president and the Chairman of the Board of Trustees of the National Federation of Indian-American Associations (NFIA), the largest umbrella Indian organization in the US. In 1989, Acharya served as the Co-convenor and Secretary of the First Global Convention of People of Indian Origin when GOPIO was born. Ms. Acharya represents the All India Women's Conference (AIWC) at the UN, worked on the Planning Committee for the NGO Forum for the Fourth World Conference on Women at Beijing in 1995, and later chaired the NGO Committee on the Status of Women for two terms 1995-1999. She was a Vice-president of the Conference of NGOs in Consultative Relationship with the UN (CONGO) and served as Congo's Focal Point for the Review of the implementation of the Beijing Declaration and Platform for Action or Beijing plus Five in 2000. In 2000 Ms. Acharya was elected as the first president and currently as the Executive Director of the South Asian Council for Social Services (SACSS), a not-for-profit organization whose mission is to plan, provide, support and advocate for a continuum of programs addressing the social service needs of underserved South Asian and other immigrant communities in New York City. SACSS worked closely with the families of direct victims of 9-11. SACSS provides English as a Second Language (ESL) classes, parenting workshops, job preparedness, training and placement that are much needed services amongst the new immigrant South Asian community. A former project manager with Verizon in New York City, Ms. Acharya has been recognized with several awards including Gandhi Community Award and Union Square Award.

**Dr. Vasundhara Kalasapudi:** Dr. Vasundhara Kalasapudi got her medical degree from Andhra Medical College, Visakhapatnam. She did research in biomedical field in Paris, France and at Albert Einstein College of Medicine in New York. She specializes in geriatric psychiatry. She is the publisher of 'Catalyst for Human Development' magazine. She is Founder & President of India Home, a senior center serving Indian seniors and currently delivered at four locations in Queens and Long Island, New York: SNAP (Services Now for Adult Persons) in Queens Village; the Kerala Center in Elmont; Sunnyside Community Services, Queens, and Herricks Indo-US Community in New Hyde Park. Dr. Kalasapudi has held positions in Queens hospitals, most recently at St. Joseph's Hospital, Elmhurst Hospital, St. John's Hospital, Mary Immaculate Hospital. At present she is working as psychiatrist serving individuals with mental retardation and Developmental Disabilities at Brooklyn Developmental Center. Dr. Kalasapudi practiced medicine before immigrating to the United States. She completed residency in Psychiatry at Brookdale Hospital & Medical Center; where she was also Chief Resident. She completed a Fellowship in Geriatric Psychiatry at Zucker Hillside Hospital. In addition she had several years of scientific research experiences starting with visiting fellow at L'hospital Cochin, Paris, France, postdoctoral fellow in Department of behavioral sciences, Albert Einstein College of Medicine and research scientist at Long Island Jewish Medical Center. Vasundhara lives with her husband and their two children

**Metropolitan Asian Family Services in Greater Chicago:** Metropolitan Asian Family Services (MAFS) is a not-for-profit, community based organization established in 1993. MAFS provides through its five centers, comprehensive and integrated social services to the immigrant population of South Asian countries. Some of its major activities are: The **Golden Diner's Program** at the Chicago location; **Congregate Meal Program** at the Niles and Senior Feeding Site at Roselle location are the two hot meal programs for anyone age 60 or older, their spouses regardless of age, their escorts and others; the **Citizenship and Immigration Assistance Program** aims to tutor and prepare elderly for the citizenship test; the **Computer training program** acquaints people with the basic knowledge of computer and the **ESL classes** help remove the language barrier and equip the elders and other immigrant population with workable English language. Its **Senior Center** at the Chicago location is established to accommodate an informal gathering for seniors, who come in to visit, have a cup of tea with friends and have some fun by playing cards and other group activities. Some other activities include reporting and stopping **elder mistreatment** thus saving them from becoming victims of abuse, neglect and exploitation; conducting **health screenings** on quarterly basis and offering **health education seminars** and workshops to educate elderly and to increase their awareness about different health problems. **Community Care Program** is the largest program that is funded by the Illinois Department on Aging and is exclusively for the elderly at home who need nursing home care. They offer **FREE OF COST HOMEMAKER SERVICE** for seniors who meet the eligibility requirements stated by the government. The elderly live in their own homes and yet receive excellent Homemaker services, and MAFS experienced Homemakers assist them in daily chores such as cleaning, preparing meals, shopping, transferring and personal care tasks such as dressing, grooming, bathing and following special diets. The program is run by **Mrs. Santosh Kumar, Executive Director, MAFS**, with over sixty staff members and many volunteers. The Board of Trustees and the Board of Directors play very active role in discharging their responsibilities, and help the Executive Director also.



(L to R) Satya Malhorta, Santosh Kumar & Chan Jamoona

**NIAASC NO LONGER USES ITS TOLL-FREE TELEPHONE NUMBER. TO CONTACT NIAASC GO ON ITS WEB SITE (WWW.NIAASC.ORG) AND CALL ANY OFFICER or USE ITS E-MAIL: NIAASC@AOL.COM**

**POEM: MOTHER** by  
**Dr. Prem Nagpal Prasad**

**MOTHER**

A pitcher of water in her hands  
She stood near the door.  
She said, "You are going far away to a foreign land  
To find your dreams. You are the ambitious one!  
God guide you and keep you healthy and well."

The loaded taxi, the dear ones  
Anxious to shake my hands  
Children excited, the pressure of minutes  
The silent tears streaked her cheeks.  
Searching for words, she lost her balance  
The pitcher stumbled, her words tumbled,  
Her voice sank.  
She paused, balanced herself  
and threw coins over my head  
Warning demons to let me have  
An unhindered journey.  
We looked at each other  
The mother-daughter, the daughter-mother,  
The taxi sped.

She died yesterday.  
I see her lighting the earthen lamp  
In the warm purple twilight under the peepul tree.  
I see her blowing conch, wrapped in her white saree,  
Her head bending in prayers.

After reading the above poem at the conference, Dr. Prem Prasad donated 20 copies of her chapbook "Come Sit With Me" to NIAASC. The poem, MOTHER is from her first chapbook "Padmavati" and this poem was inserted in 20 donated copies. Some copies are still available and interested individuals can request a copy of this 26-page "Come Sit With Me" by sending a check of ten dollars (\$10.00) per book payable to NIAASC, 7 Roberta Avenue, Farmingville, NY 11738.

Ms. Senior America 2009 recently had its annual pageant and the winner, Gail King, said about its philosophy: "SENIORS ARE THE FOUNDATION OF AMERICA AND OUR MOST VALUABLE TREASURE. IT IS UPON THEIR KNOWLEDGE, EXPERIENCE AND RESOURCES THAT THE YOUNGER GENERATION HAS THE OPPORTUNITY TO BUILD A BETTER SOCIETY."

**MEDICARE PART D: ALERT**

If you have your prescription drugs coverage under Part D, beware that Enrollment for Medicare Part D began November 15 and it would end December 31. Part D plans can change every year. All should examine if their current plan is still suitable for them. Plans can change the list of drugs they cover (formulary); drug prices, premiums, deductible etc.. You should also know that if you did not enroll for Part D when you became eligible, then there is penalty.

**SPECIAL APPEAL FOR FINANCIAL SUPPORT:**

NIAASC has been in operation for over ten years. Its ten-year accomplishments and future plans appear on the web site [www.niaasc.org](http://www.niaasc.org), or you can send an E-mail and a copy of this publication will be mailed to you. NIAASC has regularly published its annual financial statements in the newsletters that are mailed to members and non-members. NIAASC needs a strong financial base for carrying out its future plans, and we are urging you to help. You can become a life member of NIAASC and/or provide a generous donation. All contributions to NIAASC are tax deductible. **NIAASC IS A NOTFOR PROFIT TAX-EXEMPT 501C3 ORGANIZATION AND ITS EIN IS: 11-3473654.** Please fill out the membership and/or donation form in this newsletter and mail with your check to: NIAASC, 7 Roberta Avenue, Farmingville, NY 11738.



Prem at a Diversity Event in Huntington, Long Island

  


**Krish Rudra M.B.A.**  
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## ***Collaborations & Honor:***

The 13th annual Indian American Night was held at the Eisenhower Park on Long Island, New York on August 23, 2009 arranged by the Indo American Forum, sponsored by the Nassau County Government. On this occasion, Rajeshwar Prasad, Executive Director of NIAASC and one of the founding members of India Association of Long Island was honored along with three other honorees. The award was bestowed by the Nassau County Executive Tom Suozzi.

The Global Organization of People of Indian Origin (GOPIO) celebrated its 20th anniversary and Global Convention on August 20 to 23, 2009 at the Crowne Plaza Hotel in Queens, New York. Prasad led the discussion on “The living Pioneers” and was joined by Chan Jamoona, from USA; Raj Loomba from United Kingdom; Suman Kapoor from New Zealand; and Sunny Kulathakal from Middle East.

*On July 4 NIAASC representatives presented a paper at the Maharashtra Convention in Philadelphia on Residential Options for Seniors, the other speaker was from Canada. Discussion revolved around Senior Independent Housing (Retirement Housing), Home Share, Naturally Occupied Residential Communities, Senior Hostel.*

### **Indian American Night**



**(L to R) Kailash Sharma, County Clerk Maureen O’Connell, Gitanjali Anand, County Executive Suozzi, Sonia Bawa, Rajeshwar Prasad**

### **GOPIO 20th Anniversary and Convention**



**Rajeshwar Prasad with newly elected GOPIO President Lord Rana Diljit (R) and GOPIO Chairman Inder Singh**

## **FINANCIAL STEPS AFTER A SPOUSE DIES:** (Article Reproduced)

(adapted from the 2007 publication of the Senior Citizen Division of the Town of Brookhaven)

In addition to the emotional turmoil that comes with the death of a spouse, a few people are prepared for the financial upheaval. To protect your financial future, here are steps to take immediately, should you experience the loss of a spouse.

**Obtain at least 10 to 20 certified copies of your spouse’s death certificate.** You will need to present them to financial institutions and other parties.

**Contact your spouse’s employer and/or former employer.** Contact employer’s human resources or benefit plan administrator about accrued but unpaid salary, bonuses, profit sharing, vacation time etc. and the value of any life insurance or 401K accounts. Also if you had health insurance through your spouse’s employer, decide if you want to continue coverage. If your spouse was retired and was receiving a pension, ask if you are entitled to benefits.

**If your spouse had life insurance,** contact the issuer of the policy.

**Contact the Social Security Administration** by calling 800-772-1213 or on line at [www.ssa.gov/survivorplan/index.htm](http://www.ssa.gov/survivorplan/index.htm). As a surviving spouse you will receive your spouse’s SSA payments or your payments (depending on age) -- whichever is greater. If you have unmarried children under age 19, they may be entitled to survival benefits. You also can receive a one-time \$255 death benefit.

**Contact Financial Institutions** with which you and your spouse held joint accounts. Change the accounts to your name.

**Contact your Motor Vehicle Department** to cancel your spouse’s license and change titles on any vehicles to your name or the name dictated by your spouse’s will.

**Notify issuers of Debt held in your spouse’s name** and debts you hold jointly – with mortgage lenders, credit card companies, auto lenders etc - of your spouse’s death. Some people sign for “payment protection” in case of death, and some programs pay off the loans.

**Consult your tax advisor.** You must report any income your spouse earned in the year of his/her death. You can file a joint return for that year and claim standard deduction if you don’t itemize.

## Senior Citizen Programs in the New York Metro Area: New addition in the family

In May 2009 a new senior program was initiated known as **“MILAN”** by The Herricks Indo-US Community (HIUS) in association with the Town of North Hempstead in Long Island. The mission of the **MILAN** Senior Program is to offer educational and recreational activities in a culturally sensitive environment; to promote personal growth and socialization; to foster feelings of achievements, companionship, and well-being that would enhance the quality of life for people 60 years of age and older. The program is conducted every Friday at the Clinton G. Martin Park in New Hyde Park between 10:30 and 2:00 P.M. with the help of India Home Inc. For more information: [www.herricksindo.org/milan.asp](http://www.herricksindo.org/milan.asp). (Photo courtesy of MILAN)



**Dance Workshop at MILAN – where living continues for our success**

### Other Programs in New York Area: Contact Person (s)

Contact Person w Telephone #	Title & Program	Town/Village	State
Nishi Behl 631-368-3571	Chairperson, Sr. Program, IALI	Huntington	NY
Jose Chumar 516-358-2000	President, The Indian American Kerala Center	Elmont	NY
Raju Thomas 516-358-2000	General Secretary, The Kerala Center	Elmont	NY
Vijay Goswamy 516-731-5250	Indo-American Cultural Group of LI	Bethpage	NY
Indu Jaiswal 516-248-7241	President, Indo-Am. Cultural Gr. of LI	Bethpage	NY
Sampurna Jain 516-627-5508	Jain Center of America	Elmurst	NY
Chandrakant Shah 718-934-3848	President, Jain C. of Am. Sr. Program	Elmurst	NY
Chan Jamoona 718-323-8900	Executive Director, <b>United Hindu Cultural Council Sr. Ctr.</b>	South Ozone Park	NY
Dr. Vasundhara Kalasapudi 917-288-7600	Founder/President, India Home Inc.	Roslyn Heights	NY
Jonai Singh 516-848-4458	President, Herricks Indo-US Community	New Hyde Park	NY

### **Programs run at the following locations by INDIA HOME Inc:**

1. Every Monday Sunnyside Community Services, Queens Village
2. Every Wednesday at SNAP, in Queens Village
3. Every Thursday at the Kerala Center in Elmont
4. Every Friday at MILAN, at Clinton G. Martin Park, New Hyde Park

Ardaman S. Madan 631-368-6544	Founder, Guru Gobind Singh Sr. Center	Plainview	NY
Nirmala Ramasubramanian 718-969-1827	Chairperson, Hindu Temple Senior Program	Flushing	NY
Dr. Ashwin Pandya 516-292-9741	President, Indo-Am. Sr. Center of NY	New Hyde Park	NY
Chandubhai Patel 718-776-3619	Coordinator, Senior C. Center of NY	New Hyde Park	NY
Tribhovan Patel 631-471-5569	President, LI Gujarati Cultural Society.	Blue Point	NY
Praful Shah 631-471-7799	Chairman, LIGCS Sr. Program	Blue Point	NY

### **NEW HELPFUL WEB SITE FOR SENIOR CARE:**

A new Free Web site provides comprehensive Eldercare information: [www.PayingForSeniorCare.com](http://www.PayingForSeniorCare.com). The Web Designer, Alex Guerrero, says “ Many care and financial options exist, but differing eligibility requirements can make sorting through them a challenge. To help visitors this task possible we provide two methods to access this site’s contents. Use the **ELDER-CARE RESOURCE LOCATOR TOOL** to look for Senior Care resources based on your current situation or Browse by Resource Category and Name.”

## MISSION AND OBJECTIVES of NIAASC:

Mission of the National Indo-American Association for Senior Citizens (NIAASC) is to serve as the leading national information, referral and advocacy organization committed to the wellbeing and quality of life of Indo-Americans in their senior years. The objectives include: creating awareness of Indo-American senior issues and needs; providing information on issues and services; advocacy at the local, state and national levels on seniors' issues; forging collaborations with public and private service providers; providing advisory support to Indian community, business and professional groups in developing senior programs and services; educating the public through workshops, conferences and seminars to address senior issues; and working with Indian and other groups to collect and store information regarding senior issues

### Membership Benefits with NIAASC

Membership is open to all Indo-Americans, agencies and organizations which subscribe to the objectives of the NIAASC. Members will benefit through:

- \* A periodical newsletter on pertinent issues for seniors;
- \* Information about services identified earlier;
- \* Referral to service provider agencies in their communities;
- \* Advocacy on behalf of seniors;
- \* Job opportunity alerts for seniors;

### NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS Inc. MEMBERSHIP / DONATION APPLICATION

Renewal \_\_\_\_\_ New Membership \_\_\_\_\_ (please chekc one)

Name:..... Telephone (       ) .....

Address:..... zip.....

Fax # (       ) ..... E-mail.....

**Sex:**                      **Age:**                      **Marital Status:** Married .... Single ...  
Male:.... Female:....    50 years & older:.... Under 50 years:....    **If Single:** Never Married ... Widowed ... Divorced ..

Please check one:    Individual membership.....    Organization membership.....

*Please check one under category and one under membership fees:*

#### Categories

#### Membership Fees

Regular member (50 years and over): \$10.00 per year .....\$40.00 for 5 years..... \$100.00 for Life ....  
Members under 50 years (nonvoting): \$10.00 per year.....\$40.00 for 5 years..... \$100.00 for Life ....  
Not-for-profit organization.....\$100.00 per year..... \$400.00 for 5 years.....  
Other agencies/institutions.....\$100.00 per year..... \$400.00 for 5 years.....

Other agencies/institutions.....    \$100.00 per year.....    \$400.00 for 5 years.....

I,..... have read the objectives of the Association and I shall subscribe to them:

I am interested in volunteering my services to NIAASC ----- Signature: -----

**In addition to membership, any donation will be highly appreciated: Please check the donation amount:**

\$50.00.....\$100.00.....\$200.00.....\$250.00.....Other (Please specify).....

**Please make check payable to National Indo-American Association for Senior Citizens or  
NIAASC and mail to: 7 Roberta Avenue, Farmingville NY 11738**

## **EDITORIAL**

*Recognizing the importance of NIAASC conference held on October 24, 2009, the editorial is devoted to "Identity Theft – How To Protect Yourself." Identity theft occurs when someone invades your life taking pieces of your personally identifiable information (such as Social Security number, Date of Birth) as his or her own, to apply for credit cards and loans, open bank and utility accounts. Seniors are particularly vulnerable for identity theft. There are steps you can take "How to Protect Yourself from Identity Theft." In New York you can reach the Office of Attorney General at 1-800-771-7755 or visit its web site [www.oag.state.ny.us](http://www.oag.state.ny.us). where you can review protection against Identity Theft pamphlet. The following steps are adapted from that pamphlet:*

- Never provide any personal, bank account or credit card information to anyone who contacts you through a telephone solicitation.
- Tear up all ATM and bank receipts, old insurance forms, bank checks, expired charge/credit cards and any other papers with personal information, including pre-approved credit card solicitation.
- Do not leave envelope containing your checks in your home mailbox, unless it is secured.
- When creating password or PINs do not use the last four digits of your SS number, your birth date, middle name, mother's maiden name etc.
- Sign your credit cards as soon as you receive them. Also cancel all inactive accounts.
- Provide written notification to your credit card companies in advance of an address change.
- Monitoring your credit card statements and your credit report are the most important steps you can take to safeguard your credit identity. You can get one free copy of your credit report from each of the three nationwide credit bureaus every twelve months. You may contact 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to order your report. Three nationwide credit bureaus are: Equifax (800-685-1111), Experian (888 397-3742, and Trans Union (800-916-8800)
- Keep items with personal information in a safe place. Keep a list of all credit cards, account numbers, expiration dates, and the customer service numbers in a secure place so that you can quickly contact your creditors in case your cards are lost or stolen.

## **NIAASC 2009 Board of Directors:**

**OFFICERS: President:** M. K Ramasubramanian ([mkram38@hotmail.com](mailto:mkram38@hotmail.com)) **Vice Presidents:** Meena Modak ([Memodak@aol.com](mailto:Memodak@aol.com)) and Ashwin Pandya, MD ([Apandya880@hotmail.com](mailto:Apandya880@hotmail.com)) **Secretary:** P. Ramaswamy Mohan ([mohans49@yahoo.com](mailto:mohans49@yahoo.com))  
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National Indo-American Association  
For Senior Citizens (NIAASC)  
7 Roberta Avenue, Farmingville, NY 11738

### **Inside the issue:**

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**FALL/WINTER 2009 NEWSLETTER**

*The NIAASC editorial board wishes to acknowledge with gratitude and appreciation all who have either contributed for this newsletter or have provided resources for it.*