



NEWSLETTER

NIAASC

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

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Winter - 2007 - 2008 Newsletter

Editors: MK Ramasubramanian & Rajeshwar Prasad

NIAASC Board of Directors lost an energetic, forward looking and inspirational community leader in Suprabhat Sengupta on December 1, 2007. He had been associated with NIAASC for over 4 years. Civil Engineer by profession, he was involved with global engineering projects in India, Ghana, and the United States. He was a long time Democratic community activist. He came to the USA in 1970 with his wife, Uma, and together they worked in many philanthropic, political and social entities.



BRIEF HISTORICAL PERSPECTIVE: The National Indo-American Association for Senior Citizens (NIAASC), incorporated in early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized fourteen full-day conferences/workshops. Touching briefly activities in 2005: in February 2005 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 2005 also in New York. At an event, organized by the Commissioner Sharon Mullon 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; organized Eleventh Workshop: "OVERSEAS CITIZENSHIP OF INDIA" addressed by India's Consul P.S. Sasi Kumar on June 11, 2006; attended Two-Day Conference at the United Nations: "E-TECHNOLOGY CHALLENGE AND OPPORTUNITIES: EMPOWERING GRAYING SOCIETY" on June 19 & 20, 2006. One session on Elder Abuse led by NIAASC representative; attended One-Day conference 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; and attended Two-Day Conference sponsored by the United Way of Central Jersey on SUCCESSFUL AGING on July 22 & 23, in Sayreville, New Jersey. It arranged its twelfth conference on issues of Financial Planning addressed by Dervinder Singh Esq. In 2007 it organized two conferences one in April and another in October. Details of October conference appear in this newsletter. In April conference we had presentations on Retirement Housing for Seniors of Indian Origin by Iggy Ignatius, Founder of Webpack based in Michigan; and on issues of single seniors focusing on Bereavement Support System. NIAASC also attended the conference arranged by AARP International in New York City in May.

Board of Directors 2008: OFFICERS: President: Ashwin Pandya MD (Apandya880@hotmail.com), **Vice Presidents:** M.K Ramasubramanian, (mkram38@hotmail.com) and Samir K Dutta MD, (samirkdutta@yahoo.com) **Secretary:** Satpal Malhotra, (paul_malhotra@yahoo.com), **Treasurer:** Chandubhai Patel (cbp75@gmail.com), **Executive Director:** Rajeshwar Prasad (prasadj@aol.com).

MEMBERS: Jaya Bahadkar RN, Sushila Gidwani-Buschi Ph.D., Sampurna Jain, Annie Koshi Ph.D., Tara Kotecha, Ardaman Singh Madan, Satya Malhotra RN, Meena Modak, P. Ramaswamy Mohan, Purabi Nandi MS, Asha Samant DDS, Ashok Satkalmi Ph.D., Chandrakant Shah, E. M. Stephen, and Avinash Suri

NEW BOARD MEMBERS: Mrs. Purabi Nandi MS: Town Planner by profession, worked as adjunct at SUNY, Old Westbury. Currently in computer programming. Involved with a number of organizations including Probini Foundation that helps orphans in Bangladesh and in India with housing, education and other social services.

Mrs. Jaya Bahadkar RN: Thirty year experience in the U.S. in Operating Room and Trauma Center, and Nursing Homes. Last position held in Jamaica Hospital in the O.R. and Trauma Center. Actively worked, and still assisting Interfaith Nutrition Network (INN) for the Food Drive and many other institutions to help the needy and poor.

NEW NIAASC MEMBERS: Life: Jaya Bahadkar, Ardaman Singh Madan, and Iggy Ignatius; **5-year:** Dr. Prabhakar Kale; **Annual:** Gopinath Menon, Dr. Moni Nag, Has Mukh G. Shah and Sharda H. Shah

AARP INTERNATIONAL CONFERENCE: *International Aging Conference: Benefits from Experience*, sponsored by AARP International in New York City on September 27, 2007. speakers included professionals and corporate leaders from USA, European, Asian and other countries(including India). NIAASC attended as a guest.

A New Publication:

LIFTING THE MISTS: A Simple Guide to a Complex Welfare System for Elderly Immigrants and Their Families by **MALTI PATEL (Email: malti13@tx.rr.com), Telephone: 469-675-0972**

The book helps Immigrants and senior citizens with Medicare/Medicaid/Social Security and welfare issues. The book is written in very simple question answer format for seniors to understand complex rules easily. Purpose of the book is to make difference in the life of elderly immigrants, who struggle to get medical and social security benefits for their survival in this country because of lack of right information. It provides web sites and publications for the readers. You may reach the author by E-mail. NIAASC bought 50 books and a few copies @ \$10.00 each available with NIAASC. Send your request with check payable to NIAASC at 7 Roberta Avenue, Farmingville, NY 11738.

2008 MEDICARE AND MEDICAID FACTS:

Medicare is health insurance for people age 65 or older; under age 65 with certain disabilities, and any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant). It has the following parts:

Part A (hospital insurance): Helps cover your inpatient care in hospitals. Also helps cover skilled nursing facility, hospice, and home health care if you meet certain conditions.

Part B (Medical Insurance): Helps cover medically necessary services like doctors' services and outpatient care. Also helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse.

Part C (Medicare Advantage Plans like HMOs): It combines Part A, Part B and, sometimes Part D coverage. These plans are managed by private insurance companies approved by Medicare. These plans must cover medically-necessary services. However, plans can charge different co-payments, coinsurance, or deductibles for these services.

Part D (Prescription Drug Coverage): Helps cover prescription drugs. For this you have to join a Medicare drug plan. These plans are run by insurance companies and other private companies, approved by Medicare. Each plan can vary in cost and drugs covered.

Medicaid is a joint Federal and state program that helps pay medical costs for some people with limited income and resources. Some people qualify for both Medicare and Medicaid (called dual-eligible). Call your State Medical Assistance (Medicaid) office to see if you qualify. Medicaid programs vary from state to state. Income limits for Medicaid can also vary from state to state. Medicaid may cover services that aren't fully covered by Medicare, such as nursing homes and home health care.

2008 Costs: Premiums and Deductibles:

Medicare Part A monthly premium: None if you have paid Medicare taxes while working, otherwise you pay up to \$423.00 each month (in 2007 it was up to \$410.00)

Medicare Part A (Hospital Insurance) Deductible: \$1,024.00 (\$996.00 in 2007)

Medicare Part B (Medical Insurance) Monthly Premium \$96.40 (\$93.50 in 2007)

Medicare Part B Deductible \$135.00 for the year (\$131.00 in 2007)

Call Medicare at 1-800-MEDICARE (1-800-633-4227), or go on the web site: www.medicare.gov. You may call this number to get the telephone number of your State Medical Assistance (Medicaid) office also.

OCTOBER 27, 2007 CONFERENCE SUBJECTS:

1. SINGLE SENIORS:

Conference Subjects were very critical to retirees and segment of seniors i.e. Single Seniors. **Dr. Ashwin Pandya**, NIAASC President, alluded to the seriousness of the issues of single seniors of Indian heritage. **Dr. Annie Koshi**, retired professor from City University and NIAASC Board member, provided details about the concerns and problems of single seniors focusing on the emotional, social, financial and legal aspects. Both Pandya and Koshi along with **Meena Modak**, NIAASC Board member, have initiated a “**Single Seniors of Indian Heritage Club**” that would be meeting monthly to develop a strategy with concrete steps to easing the problems of this group of seniors, and facilitated other activities including advocating concerns of the group with support from different organizations, including NIAASC.

2. AN UPDATE: RETIREMENT HOUSING FOR SENIORS OF INDIAN ORIGIN:

Mr. Iggy Ignatius, along with his wife, **Shanti**, came from Michigan to provide participants an update of his April 07 presentation to NIAASC on the subject. Ignatius who had visited California, Miami, Washington DC since his April talk gave a positive and encouraging response from all parts of USA. He informed that the Bharat Vilas Inc. is in the process of addressing issues related to Zoning Variation and related matters in New Jersey near Atlantic City. He is also exploring alternate and/or additional possibilities of sites in other communities such as Edison in New Jersey as well as in Florida. The entire project will be performed on a not-for-profit basis.

CONFERENCES BY NIAASC:

You can review the proceedings of these Conferences by going over NIAASC web site. The web site goes by date. So please see the subject below and see the date conference was held. Click the date under Conferences/Workshops.

DATE	TITLE(S) OF CONFERENCE/WORKSHOP	KEY SPEAKER(S)
September 26, 1998	Problems and Issues Faced by Elders and Services available for elderly (issues and aspirations of Indian Americans); Entitlement programs, Long Term Care	<i>Representatives from SSA, Medicare/Medicaid</i>
April 29, 2000	Medicare and Medicaid Basics; Issues and Services for Seniors; Unique Issues of Indian Seniors; Strategies for Developing Senior Citizen Centers.	<i>Dr. Yolanda Sanchez, Rena Iacono, Carol Hunt</i>
November 11, 2000	In-Family Conflicts & Compromises Faced by Immigrant Seniors	<i>Dr. Jyotsna Kalavar, Dr. Nalini Juthani</i>
November 10, 2001	Issues Related to Housing for Seniors including Assisted Living; Issues Related to Transportation, Medicaid and Respite Care for Seniors and their Families.	<i>Representatives from Catholic Charities, LI Bus, EAC</i>
November 02, 2002	Elder Law and Its Implications to Seniors	<i>Marianne Artusio Esq., Amy Siegel Esq., Brian Andrew Tully Esq.</i>
April 26, 2003	Advocacy Workshop: Crucial Points in Advocacy; Community Perspective in Advocacy	<i>Bobbie Sackman, Council for Senior Centers & Services</i>
November 1, 2003	Housing Opportunities for Seniors	<i>Chan Jamoona, Sheila Sreekumar, Dough Aloise</i>
August 22, 2004	Brainstorming Session on “Planning, Development and Administration of Senior Housing Complexes.”	<i>Michelle Santantonio, Frank Lang, Subash Midha</i>
October 30, 2004	Social and Cultural Interventions and Elderly Abuse	<i>Dr. Ashok Satkalmi</i>
October 29, 2005	A Dialogue Among Indo American Senior Programs	<i>Representatives from Consul P.S. Sasi Kumar</i>
June 11, 2006	Nine ongoing Indo-American Senior Pgms.	<i>Overseas Citizenship of India</i>
October 28, 2006	Financial Planning and Management for Seniors & How to Work Cooperatively Between Nonprofit and Public Sectors	<i>Dervinder Singh Esq., Dr. Sharon Mullon</i>
April 29, 2007	Issues of Single Seniors: Focus on Bereavement Support System Retirement Housing for Seniors of Indian Origin	<i>Patricia Walsh Perez & Rose Bruy Iggy Ignatius</i>
October 27, 2007	Social, Financial, Legal and Emotional Issues of Single Seniors An Update: Retirement Housing for Seniors KEYNOTE SPEECH: India’s Contributions to World Civilization	<i>Dr. Annie Koshi & Dr. Ashwin Pandya Iggy Ignatius Dr. S.N.Sridhar</i>

Conference and Annual Meeting held on October 27, 2007:



Some of the sponsors, collaborators, honorees and participants

NIAASC held its 14th full-day conference and 8th annual general body meeting on October 27, 2007 in collaboration with Indian American Kerala Center and India Association of Long Island. It was cosponsored by three nonprofit organizations: India Home Inc., Indo-American Senior Citizen Center of New York, and Jain Center of America (Senior Group). The following individuals were also cosponsors: Ashvin Doshi MD, Samir Dutta MD, Sampurna Jain, Ardaman Singh Madan, Satpal Malhotra, Satya Malhotra RN, Radhika Mohan, P. Ramaswamy Mohan, Ashwin Pandya, Prem Prasad, Rajeshwar Prasad, MK Ramasubramanian, Chandrakant Shah, and Avinash Suri. On this occasion honorees were recognized and participants were felicitated with Diwali sweets.



At the registration desk: Satpal Malhotra and Chandubhai Patel; Sunil Uppal registering

THREE DISTINGUISHED HONOREES, AND KEYNOTE SPEECH

NIAASC honored two distinguished individuals and one ongoing senior program. The award for *an individual directly involved with a senior program* was given to **Mrs. Raj Razdan**, Executive Director of Senior Citizens Program Inc. based in Atlanta, Georgia. The decade old senior program initiated by Razdan with some 30 members currently has over 400 members. Her involvement with numerous Indian and American entities and her articulate public speaking engagements at various prestigious events, along with at least one monthly event for seniors, have made this program widely known throughout Georgia state. She was introduced by **Mr. Ardaman Singh Madan**, 2006 honoree and founder of Guru Gobind Singh Senior Forum at Plainview Gurudwara. In her acceptance speech Razdan underscored the contributions of volunteers for the great success of the program. While she acknowledged progress had been made in the Seniors program, some issues like transportation still remain to be resolved and any input from other associations as to how they tackled this problem would be welcome.



Mrs. Raj Razdan with L to R, Ardaman S. Madan, Ashwin Pandya, and Mrs. Bhandari

The award for an ongoing senior program was bestowed on India Association of Long Island (IALI) Senior Program, New York. IALI a 32-year old organization with over 1300 members initiated a program for seniors by arranging a luncheon for seniors in 2000. Currently IALI has monthly senior Get-togethers at two sites in Long Island, one in Huntington and another in Jericho. Mrs. Sampurna Jain, representing Jain Center of America, last year honoree, introduced the IALI. The award was accepted by Dr. Binod K. Verma, IALI President, and Co chairs of IALI Senior Citizen Committee, Mrs. Avinash Suri and Mr. Vijay Goswamy. Other members of the Senior Citizen Committee of IALI and members of Jain Center of America joined in felicitations. Dr. Verma emphasized the need of a Senior Citizen Center in Long Island and he urged all groups to join hands to accomplish this mission.

IALI being honored: JCA & NIAASC officers join IALI Senior Citizen Committee & IALI President



Dr. Sridhar (C) with L to R Thomas Abraham, Ashwin Pandya, Meena Sridhar, and Raj Prasad

The third award for a Community Leader, not necessarily involved with seniors, was given to Dr. S.N. Sridhar, Chairman of Asian and Asian American Studies and Founder of Center of India Studies, presently directed by Dr. Meena Sridhar, at the Stony Brook University. The honoree was introduced by Dr. Thomas Abraham, Founder and Chairman of the Global Organization of People of Indian Origin (GOPIO), and 2006 NIAASC honoree. Thomas highlighted contributions by NIAASC and also traced the history of its creation where GOPIO had played an active initial role. Dr. Sridhar in accepting

the award underscored contributions made by Indian community leaders in creating and sustaining the Indian Studies Center.

As a **Keynote Speaker**, Dr. Sridhar made an excellent, comprehensive and eloquent presentation on **“India’s Contributions to World Civilization”** and he elaborated them in all fields: Religion, Philosophy, Politics and Ethics, Arts and Architecture, Music, Dance and Cinema, Fashion and Cuisine, Science and Math, Technology, Medicine and Yoga, Town Planning, Literature and Linguistics, and Mythology

Previous NIAASC Honorees: (category order: Directly involved with seniors’ activities, Ongoing Senior Program *(in italics)*, Community Leader. All three categories were not covered every year)

2006:	Ardaman Singh Madan	<i>Jain Center of America</i>	Dr. Thomas Abraham
2005	Sunil Uppal	<i>Indo-American Senior Citizen Council of Edison</i>	Mala Desai
2004	Late Purushottam Karra	<i>Indo-American Sr Citizen Ctr of NY</i>	
2003	Chan Jamoona	—	Dr. Uma Mysorekar

BREAKING NEWS: Dr. Thomas Abraham will be awarded the third Bharatvanshi Gaurav Award by Bhairon Singh Sekhawat, former Vice President of India, on January 4, 2008 in New Delhi. The first award was given in 2005 to Ranjith Ramnarain of the Republic of South Africa by Dr. Navinchandra Ram-goolam, Prime Minister of Mauritius, second award was given to Satnarayan Maharaj of Trinidad and Tobago by Inder Kumar Gujral, former Prime Minister of India, in 2006. The award honors one person (PIO/NRI) each year for making an outstanding contribution towards fostering a better understanding abroad of India and/or for extending support to India’s causes. NIAASC is proud and extends congratulation to Thomas.

Let us know news of interest to seniors: Any major activity, any significant legislation, any significant development in your group/organization. Send E-mail to NIAASC@AOL.COM. We will try to spread word to others.

COLLABORATIONS:

Collaborative efforts by NIAASC extend to a number of local, national and international entities. Its Board members have a continuing partnership with a number of ongoing programs for seniors of Indian origin, particularly India Association of Long Island, Hindu Temple Society of North America, Indo-American Senior Citizen Center of NY at the Vaishnav Temple, United Hindu Cultural Council Senior Center in South Ozone Park, Guru Gobind Singh Senior Sikh Center, Jain Center of America, and the Indian American Kerala Center. NIAASC is developing working relationship with Bharat Vilas and India Home Inc. NIAASC recently became a member of the National Federation of Indian Associations, that will provide it an opportunity to interact with some 200 member organizations nationwide.

The **India Association of Long Island had its 12th Senior Luncheon** on Sunday, December 9, 2007 in collaboration with NIAASC. The guest speaker, **Karen Gill**, Program Coordinator for HomeShare at the Family Service League, spoke on Sharing your home if you are 60 and over with someone who need a place to live for less. “An ingenious way to keep living at home ... Share It ... For older homeowners, sharing means staying in their homes, and for those looking for a place to rent, sharing offers a better place to live for less.” Her presentation was followed by Q & A, lunch and cultural program including bingo.



One section of audience at the IALI Senior Luncheon



Guest Speaker Karen Gill

More About HomeShare?

(adapted from the brochure of HomeShare Long Island)

According to the Administration on Aging: The elderly are the fastest growing segments of the American population, and with 86% of the 17 million homeowners expressing a strong desire to “age in place”, opportunities for homesharing are on the rise. HomeShare Long Island is a program that links older Homeowners, 60 years or older, who have available bedrooms with other adults, 18 years or older, who need affordable housing. Homeowners offer accommodations in exchange for an agreed level of help with household tasks, companionship or financial support, or some combination of all three. This way the program offers companionship, safety and security and also needed assistance and/or income to Home owners while providing Home seekers with low cost housing. The professional staff does thorough background and reference checks on Homeowners and Home-seekers. Appropriate matches sought and final decision is of the homeowner.

For such resource in your state and/community go to the website: www.nationalsharedhousing.org. Provides helpful and useful information and directory.

METROPOLITAN ASIAN FAMILY SERVICES (MAFS) in CHICAGO:

The MAFS has been operating in the Chicago metropolitan area for the last 15 years. Its mission is to provide comprehensive and integrated social services to the immigrant population of India, Pakistan, Bangladesh, Middle East and European countries. The services include but not limited to educate, counsel, assist and empower individuals and families to become productive members in their New Home. Celebrating 15th anniversary, MAFS Executive Director, Mrs. Santosh Kumar, said, “ We are able to expand programs and services consistent with our mission, keeping our seniors safe, secure and healthy in their homes where they love to stay with their loved ones.” For more information go to www.mafsinc.com

INFORMATION DISSEMINATION:

NIAASC through its periodic newsletter and other means has provided information on pertinent issues such as Resource Guide for Seniors and Caregivers, Medicare Prescription Drug Coverage Part D, Role of Area Agencies on Aging. It has also used media and web site to address issues of seniors.

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 and problems.

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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;
 - * Workshops, seminars and conferences to address issues affecting seniors.
-

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

Renewal _____ New Membership _____ (please check 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.....

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

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

Any additional 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

**Excerpts from a speech given by India's former President, APJ Abdul Kalam
(adapted from India Abroad of September 28, 2007)**

"Where there is righteousness in the heart there is beauty in the character/where there is beauty in the character there is harmony in the home/ where there is harmony in the home, there is order in the nation/where there is order in the nation, there is peace in the world."

Narrating his meeting with a Buddhist monk in India: " These monks stress that when you remove I and Me from your mind, you eliminate ego, and when ego is eliminated hatred towards fellow human beings will vanish." He added: "That human beings can attain lasting peace and happiness only when they rise above themselves and work towards helping others."

CONFERENCES/WORKSHOPS AND NEWSLETTERS OF NIAASC ARE AVAILABLE AT THE WEB SITE: WWW.NIAASC.ORG. THE WEB SITE ALSO PROVIDES IMPORTANT LINKS TO MANY PRIVATE AND PUBLIC ENTITIES INVOLVED WITH ISSUES OF SENIORS. IT ALSO HAS INFORMATION ABOUT ALL 100 US SENATORS AND 435 HOUSE REPRESENTATIVES IN THE CONGRESS. BESIDES, IT HAS THE NIAASC MEMBERSHIP BENEFITS AND APPLICATION FORM. NIAASC IS GRATEFUL TO MANOJ PRASAD WHO LIVES IN COLORADO AND MAINTAINS THE WEB SITE AND TOLL FREE TELEPHONE NUMBER OF NIAASC WITH ALMOST NO COSTS TO NIAASC.

Let us know news of interest to seniors: Any major activity, any significant legislation, any significant development in your group/organization. Send E-mail to NIAASC@AOL.COM. We will try to spread word to others.

**SEASON'S GREETINGS/ HAPPY HOLIDAYS/ PRODUCTIVE AND PEACEFUL
NEW YEAR**

National Indo-American Association
For Senior Citizens (NIAASC)
7 Roberta Avenue, Farmingville, NY 11738

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