



NEWSLETTER

Fall/Winter 2014-15

NIAASC

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

Fall/Winter 2014-15

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27TH CONFERENCE AND 15TH ANNUAL MEETING

The National Indo-American Association for Senior Citizens (NIAASC) held its interactive and participatory 27th conference on seniors and 15th annual meeting of NIAASC at Shantiniketan in Tavares, Florida on November 8 & 9, 2014. The conference was undertaken in collaboration with Shantiniketan, and was sponsored by over two dozen individuals and not for profit & for profit organizations. The conference was followed by the annual general body meeting and Board of Directors meeting. About 80 participants deliberated on the subject "Share, Care and Beware for a Happy Retirement Life" with distinguished speakers and group leaders. The coordination of the conference was conducted by Dr. Ashok Sapre, NIAASC Board member and a distinguished community leader from California. The program overall coordination was conducted by P. Ramaswamy Mohan, NIAASC former President and currently a Board member, who is also very closely affiliated with the Hindu Temple in Flushing, New York. Dr. Ashwin Pandya, President of NIAASC, in welcoming the participants, guests and speakers, underscored the importance of NIAASC mission which is focused on services to seniors through information, referral and advocacy. Mr. Rajeshwar Prasad, cofounder of NIAASC, emphasized the need



of Indo-American senior programs and seniors to extend their cooperation to NIAASC so that NIAASC can fulfill its obligations more effectively. An entertainment program was coordinated by Dick Sharad of Shantiniketan with songs and dances.

The Luncheon speaker on Day 1 was Dr. Vasundhara Kalasapudi,

Participants (only one section shown) being welcomed by Dr. Ashwin Pandya, the founder of the India Home

who is the Founder of India Home. Dr. Kalasapudi spoke about the activities and growth of India Home in serving the growing south Asian Senior population in Queens, NY. On the second day of conference, Mr. Iggy Ignatius, the CEO of Shantiniketan in Tavares, Florida, addressed the audience and outlined the history of Shantiniketan and its ambitious growth plans to serve the growing Indo-American Senior population in the United States. For program details, please visit NIAASC website.

LIVING A FULL LIFE AS SELF SUFFICIENT SENIORS: FOCUS OF THE CONFERENCE

Developed by P. Ramaswamy Mohan

Some people seem to move in and out of life situations with ease and seem to handle the ups and downs of life much better than most. It is perhaps their ability to accept things that they cannot change, adapt and move forward that sets such people apart from others. Typically these individuals take care of their health by adopting good habits, have a thankful heart and generally feel good about themselves.

Good health makes one less self absorbed and acts as a foundation for healthy life relationships. Good relationships in turn evoke a sense of gratitude and realization that our success is not all self made and that our friends and relatives , that is our loved ones , enabled us in our path in some way or the other. We spend time with our loved ones which simply makes us feel good about ourselves and our life. We may feel morally and emotionally compelled to help others thereby becoming active volunteers. A word of caution here is that we must not over commit in the form of time or financial resources and make sure that we strike a good balance. This overall approach helps us Seniors to lead a healthy, balanced and rewarding life which we realize is a sum total of all our relationships from which we try to learn and thus perhaps attain the happiness we all seek.

At this Conference NIAASC selected three HONOREES in three categories:

Person Involved with an Ongoing Indo-American Senior Program: Mr. Madan Mohan Arora, who retired from UNICEF as International Contracts Officer, was a staff member with the longest service with UNICEF and second longest service within all of the UN. He is settled in Orlando since 2000 after retirement and fully committed to community service. Presently he is the coordinator of HSCF New Age Seniors Group and the coordinator of Florida chapter of Association of Former International civil servants.

Madan Mohan Arora being introduced by Bhanu Ivatury.
Ashok Sapre in the back.



BE A MEMBER OF NIAASC; GO OVER THE WEB SITE WWW.NIAASC.ORG AND SEE THE MEMBERSHIP APPLICATION AND OTHER INFORMATION



Mr. Anjaiah Chowdary Lavu , Rajeshwar Prasad, Bhanu Ivatury, Ashwin Pandya & Satpal Malhotra

Community Leader:

Mr. Anjaiah Chowdary Lavu is a Joint Treasurer and TEAM Square mentor for Telugu Association of North America. He is also a director of Vensai Foundation that helps orphaned children in India. He organizes numerous food drives for foster children in the State of Georgia. He also organizes Toys for Tots drives on behalf of Georgia Department of Family and Children's Services. He is also involved in blood drives and for volunteer help during Tsunami and other natural disasters.

Ongoing Indo-American Senior Program:

Shantiniketan is a retirement community currently in Tavares, Florida. Phase 1 with 54 units is already completed and fully occupied. Phase 2 when finished will have 120 units and already a sizable portion has been completed and occupied. Shantiniketan has committed to build a village and to that end has bought 100 acres of land. All activities for the seniors residing there are organized by the residents themselves who are very active in several areas. Examples are music club, bridge club, philosophical discussion group and with plans for more and more of such activities.



Geeta Ram and O Jay Shah from Shantiniketan presenting plaque to Jeff Ignatius:
Others from L to R: Rajeshwar Prasad, Ashwin Pandya, Ashok Sapre.

ANNUAL GENERAL BODY MEETING:

A meeting of the General Body of members followed the conference at which time six directors whose term ends on December 31st and who expressed interest in continuing to serve on the Board were re-elected. The seventh director whose term also ended declined to seek re election due to personal reasons.

BOARD OF DIRECTORS MEETING

At the Board Meeting, since all of the Officers' term ended, new Officers were elected as follows : Mr. Rajeshwar Prasad as President, Dr. Ashok Sapre and Mr. P. Ramaswamy Mohan as Vice Presidents and Mr. Satpal Malhotra as Treasurer. It was decided that the position of Secretary will be filled at a later date.

NEW MEMBERS OF NIAASC

Life Members: Kulbhushan and Rita Kohli of New York, Ramesh and Laxmi Kumar of New York, Gulshan and Veena Nagpal of New York, Kedar Verma, MD in Tavares, FL; Krishnavadan Patel/Kunj Lata Patel, Tavares, FL, O J. Shah, Tavares, FL, Tunkur S, Shivashankara, Tuscaloosa, AL

5-Year Members: Aruna Desai (Tavares, FL), Ram Krishnan (Tavares, FL)

Annual Members: All from Tavares, FL unless otherwise noted: Jinesh Dave, Rana Gupta S. Mangalam/Subramanian, Sundar Sodhi, Sharad Deshpande, Venkateswar & Vijaya Garimella, Gobind Kumar, Rajesh Agarwal, Arvind and Ranu Patel, Chanderkant Mehta, Manubhai Nayak, Ramesh Jhaveri, Shantilal Kalathia, Laxmikant Kalathia, Harivandan Choksi, Laxmi Patel, Shashi Bina, Manoj Sharma, Sharddha Sampat, Navnit Desai, Raj Sardana, Krishan Sardana, Vishnu Patel, Dick Sharad, Ashvin Shah, Aruna Shah, Rajendra Patel, Narasima Rao Avvaru (Irving, TX), Triloki Verma, Usha Gupta, Pratibha R. Shah.

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS Inc. (NIAASC) November 8 & 9, 2014 CONFERENCE EVALUATION BY PARTICIPANTS

The 2-day conference on seniors arranged by National Indo-American Association for Senior Citizens in collaboration with Shantiniketan concluded in the afternoon of November 9, 2014. This was the 27th such conference. At the end of the conference an evaluation questionnaire was circulated and 42 participants responded to the questionnaire. There were six categories and the rating was A for excellent; B for Good; C for Fair; and D for Below Average. The following is the result of evaluation. Please bear in mind a few did not respond to all the categories:

Categories	A	B	C	D
Overall Conference	27	11	1	0
Entertainment Program	18	14	6	1
Group Discussion & Reports	21	14	2	0
Attendees' Interaction	17	11	6	0
Luncheon: Saturday	26	12	0	0
Sunday	24	15	0	0
Hospitality	24	16	0	0

The above table shows that almost all respondents considered the conference to be excellent or good. A small number, but not to be ignored for future consideration, gave a rating of Fair. Almost nobody considered it below average. There were 42 respondents.

We believe that we should know the result of the conference as it serves two purposes: Did the efforts to arrange and conduct the conference pay off? The overwhelming answer will be YES. Secondly we will know from the minority point of view where we need to focus to make the future conferences as A & B. NIAASC is always open for your comments. You should be familiar with the NIAASC E-mail and the web site to be able to provide comments and to be abreast of the NIAASC activities.

THANKS FOR YOUR COOPERATION, PARTICIPATION AND ENCOURAGEMENT TO THE CONFERENCE

FINANCIAL REPORTS:

Mr. Satpal Malhotra submitted the annual financial report for the period April 1, 2013 to March 31, 2014. The report has been published earlier in the recent brochure as well. The report was accepted at the General Body meeting.

A. SUMMARY FINANCIAL REPORTS for NIAASC: Year ending March 31

	2012	2013	2014
Opening Balance	\$3192.59	\$4099.54	\$5182.84
INCOME	5144.95	6937.94	6791.58
EXPENSES	4238.00	5854.64	3508.44
BALANCE (+ OR -)	4099.54	5182.84	8464.98

B. SUMMARY FINANCIAL STATEMENT OF NOVEMBER 8 & 9, 2014 CONFERENCE HELD IN COLLABORATION WITH SHANTINIKETSN IN TAVERES, FLORIDA

INCOME	Dollars	Expenditure Item-wise	Dollars
Sponsorship (Donations included)	\$3,855.00	ITEMS OF EXPENDITRE: Printing, Plaques, Food, Sweets, Gratuity to kitchen staff etc.	\$2,750.80
TOTAL	\$3,855.00	TOTAL	\$2,750.80

BALANCE (surplus) \$1104.20

IDENTITY THEFT: WHAT TO KNOW AND WHAT TO DO

Key symptoms to suspect that your identity might be stolen: 1. Mistakes on your bank, credit card, or other account statements. 2. Mistakes on your medical benefits from your health plan.

If Your Identity is stolen....: 1. Flag your credit reports. Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days. Equifax: 1-800-525-6285; Experian: 1-888-397-3742; TransUnion: 1-800-680-7289.

How to Protect Your Information: 1. Shred all documents that show personal, financial, and medical information before you throw them away. 2. Don't respond to email, text, and phone messages that ask for personal information. Delete the messages. 3. Create passwords that mix letters, numbers, and special characters. Don't use the same password for more than one account.

Please note: Identity theft summary (above) in the newsletter is supplemented by detailed article that has been posted on the NIAASC web site: www.niaasc.org

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS INC.

Board of Directors, 2015

OFFICERS:

Rajeshwar Prasad
P. Ramaswamy Mohan, MBA & CPA
Ashok Sapre, PhD
Satpal Malhotra

President
Vice President
Vice President
Treasurer

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Mohans49@yahoo.com
sapre@aol.com
Paul_malhotra@yahoo.com

IMMEDIATE PAST PRESIDENT:

Ashwin Pandya, MD

pandya.ashwin@gmail.com

MEMBERS:

Jaya Bahadkar, RN
Samir K. Dutta, MD
Sampurna Jain
Vasundhara Kalasapudi, MD
Jyotsna Kalavar, PhD
Tara Kotecha
Satya Malhotra, RN
Asha Samant, DDS
Chandrakant Shah
Bhavani Srinivasan, MD
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Avinash Suri

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emstephen@gmail.com
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Position of secretary is still open and till it is filled other officers have volunteered to chip in to carry on its task

MEDICARE

FIFTY YEARS BACK:

President Lyndon Baines Johnson led the way for the creation of Medicare and Medicaid. He said on July 9, 1965, "Older citizens will no longer have to fear that illness will wipe out their savings, eat up their income, and destroy lifelong hope of dignity and independence. For every family with older members it will mean relief from the often-crushing responsibilities of care. For the Nation it will bring the necessary satisfaction of having fulfilled the obligations of justice to those who have given a lifetime of service and labor to their country."

2015 PART A PREMIUMS, DEDUCTIONS AND CO-PAYMENTS

PART A: HOSPITAL DEDUCTIBLES PER BENEFIT PERIOD:

(A benefit period begins the day you are admitted as an inpatient in a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital or skilled care in a SKF for 60 days in a row.) \$1,260 deductible paid upon admission as an inpatient for 1-60 days; \$315 per day for 61-90 days; \$630 per day for 91-150. All costs for each day beyond 150 days.

PART A MONTHLY PREMIUM:

40 or more quarters (\$0); 30 to 39 quarters of coverage \$324.00/month; Less than 30 quarters \$407.00/month

SKILLED NURSING FACILITY CARE:

Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay (day of discharge not included) Beneficiaries pay \$157.50 per day for days 21 – 100; beneficiaries pay all costs after 100 days.

PART B (Medical) Annual deductible \$147.00

Co-insurance for most services 20% of Medicare approved amount after annual deductible.

PART B MONTHLY PREMIUMS:

Varies from \$104.90 to \$335.70 depending on your adjusted gross income.

**SPONSORS FOR 27TH CONFERENCE ON SENIORS:
COLLABORATOR -- SHANTINIKETAN**

MAJOR SPONSORS

Anonymous from Orlando

Brand Inc., Madan and Monica Gupta, Manassas VA 20109

New York Psychiatry & Cognitive Care P.C

Nonprofit Organizations

Indian American Kerala Center

India Association of Long Island

INDIVIDUAL SPONSORS

**Jaya Bahadkar, RN, Samir Dutta, MD, Iggy Ignatius, MBA, Satpal Malhotra,
Satya Malhotra RN , Radhika Mohan, Ramaswamy Mohan, CPA. Vasundhara Kalasapudi, MD,**

Tara Kotecha, Ashwin Pandya, MD, Rajendra Patel,

Daxa Patel, Ramchandra Patil, Prem Prasad, PhD, Rajeshwar Prasad, Asha Samant, DDS,

Ashok Sapre, PhD, Chandrakant Shah, Bhavani Srinivasan, MD, Avinash Suri

Important Summary information:

In the personal folder some are personal, some are finance related, and some are legal.

Personal Folder Documents

1. Birth certificates, original and a copy
2. Citizenship certificate Original and a copy (Name match)
3. Passport and a copy
4. Marriage certificate and a copy (Name match)
5. Driver License
6. Social Security card/numbers and a copy (Name match)
7. Will/Trust document (Name match)
8. Financial Institution statements (Account number replace each year)
9. Healthcare Power of Attorney
10. General Power of Attorney
11. Living Will/Advance Medical Directives
12. Auto title(Name match)
13. Home and real estate titles
14. Safe deposit box keys
15. Photo id/ Account number of pensions
16. Health Insurance IDs
17. Job related benefits (Survivor, estate)
18. Tax returns (Replace each year)

Also see the report of the conference on legal and financial issues of concern to senior citizens on the NIAASC web site.

**NIAASC Participates in the 18th Biennial Convention of National Federation Of
Indian-American Associations (NFIA), Cerritos, CA, March 6-8, 2015.**

Nearly 400 Indian-Americans attended the above 18th NFIA Convention, and joined in celebrating the huge impact Indian- American community has made in America. It was a fabulous three-day event in sunny California, filled with speeches outlining the accomplishments of Indian-Americans in a variety of fields; a day long interesting and informative seminars on subjects of interest to Indian Americans; outstanding song and dance performances by young Indian-American artists; and delicious Indian cuisine. NIAASC Vice President, **Dr. Ashok Sapre** represented NIAASC at this convention. NFIA recognized several Indian-Americans in different fields, from arts, science, law, business, medicine to community service, for their outstanding accomplishments. It was a crescendo of the Convention. NIAASC will urge NFIA to address issues related to Indian-American seniors again in the future Conventions. It devoted half a day on such issues in 2012. NFIA has changed the Convention timing from Biennial to Annual starting 2015.

(As and when NIAASC receives full text of the convention, it will be posted on the NIAASC website)

TWENTY SEVEN CONFERENCES HELD BY NIAASC:

NIAASC has always sought collaborators and sponsors for each of its conferences. This is the 27th conference on seniors arranged by NIAASC in collaboration with Shantiniketan. In addition, NIAASC has helped other organizations to arrange conferences and/or collaborated with other groups to develop conferences and workshops. NIAASC played an important role when Hofstra University in Long Island was requested to attend Aging Conference in Washington DC. Same day about an hour interview was held on World TV with MK Ramasubaramanian, NIAASC Board member in NYC. All conferences and workshops by niaasc appear on the niaasc web site: www.niaasc.org (except 9/26/98 conference)

September 26, 1998	Problems and Issues Faced by Elders and Services for elderly (issues and aspirations of Indian Americans); Entitlement programs, Long Term Care
April 29, 2000	Medicare and Medicaid Basics; Issues and Services for Seniors, Unique Issues of Indian Seniors; Strategies for Developing Senior Citizen Centers.
November 11, 2000	In-Family Conflicts and Compromises Faced by Immigrant Seniors
November 10, 2001	Issues Related to Housing for Seniors including Assisted Living; Issues Related to Transportation, Medicaid and Respite Care
November 02, 2002	Elder Law and Its Implications to Seniors
April 26, 2003	Advocacy Workshop: Crucial Points in Advocacy
November 1, 2003	Housing Opportunities for Seniors
August 22, 2004	Brainstorming Session on “Planning, Development and Administration of Senior Housing Complexes.”
October 30, 2004	Social and Cultural Interventions and Elderly Abuse
October 29, 2005	Interactive Discussion among Ongoing Indo-American Senior Programs
June 11, 2006	Overseas Citizenship of India
October 28, 2006	Financial Planning and Management for Seniors, and How Public and Nonprofit Organizations can work cooperatively together
April 29, 2007	Issue of Single Seniors: Focus on Bereavement Support System
October 27, 2007	Retirement Housing for Seniors of Indian Origin Single Seniors: Retirement Housing- Progress in Florida
April 19, 2008	Home Health Care for Seniors, and Reverse Mortgage
October 25, 2008	Overseas Citizenship of India and A Dialogue Among Ongoing Senior Programs
May 30, 2009	Networking Among Ongoing Indo-American Senior Programs
October 24, 2009	Smart Seniors – Legal Issues (Elder Care Law related issues)
May 15, 2010	Inter-generational Issues Impacting Seniors
October 30, 2010	Essential Financial and Legal Tools for Seniors
June 11, 2011	Housing Choices for Seniors
October 29, 2011	Social Security & Medicare
June 1, 2012	Aging in Place
October 28, 2012	Care Giving
June 15, 2013	Affordable Care Act
November 9, 2013	Healthy Aging
November 8 & 9, 2014	Share, Care and Beware For a Healthy Retirement Life



23rd Conference, June 1, 2012: Section of audience

EDITORIAL

NO WORRIES--SENIOR YEARS ARE SOMETHING TO CELEBRATE!!!

The paradigm has shifted-- 80 is the new 70--70 is the new 60 and so on. We hear this a lot and it is supposed to be encouraging to us Seniors and rightfully, it should. So, did we really get a gift of 10 years in the form of "quality of life"? Better and more affordable medical care, financial security, family support including the joy of being around grand children, volunteerism etc all go to relieve stress and increase our self worth. We worry less and try to enjoy more which is the prescription for celebrating life. It is the responsibility of every Senior to recognize every incident in our daily lives as an opportunity so that we can savor the moment as it happens. Still cynical ? No reason to be that way because as Seniors we have the necessary free time, the wealth of experience, ability to recognize the joy of giving, the patience to wait for the right moment and the extended network of family and friends that we have built over the years. Let us look at a FEW specifics that most of us may have as part of our lives.

We know we get knowledge from reading materials but we get wisdom only from experience. This helps us to avoid pitfalls and be selective about how and with whom we want to spend our time. Fortunately, research shows that we get less neurotic as we get older which means clearer thinking and the mindset to accept reality with grace. Common sense keeps growing and we are free with our admiration for others which in turn wins us the admiration of others. Families grow in the form of grand kids and great grand kids each with the opportunity to be a source of great joy. We are able to appreciate the sacrifices our spouse has made and express our mature love for this special person in our life. Friendships and networks tend to grow and thrive as we deepen the contacts showing extra sensitivity in our relationships. Pets, gardening, listening to music, watching favorite shows, painting, amateur comedy or singing etc serve as a great way to spend time and money that increases the joy of life. Most of all , we realize at last that to find happiness we do not have to reach outward, but should reach deep into ourselves and recognize the bliss that can be found inside us. Striking such a balance in life makes us free of worries as we try to get rid of our binding attachments.

If we have not already done so let us get started-- RIGHT NOW.

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**National Indo-American Association For Senior Citizens (NIAASC)
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