



SEASON'S GREETINGS, HAPPY, PROSPEROUS  
AND PEACEFUL NEW YEAR TO ALL



# NEWSLETTER

Fall/Winter 2011

# NIAASC



NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

Fall / Winter 2011 Newsletter

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Editor: Rajeshwar Prasad

**BRIEF HISTORICAL PERSPECTIVE:** The National Indo-American Association for Senior Citizens (NIAASC), initiated in 1998 and incorporated in early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized 22 conferences/workshops. Briefly touching other activities between 2005 & 2011: **In 2005**, In February NIAASC highlighted its mission, objectives and activities at a 3-day conference in Artesia, California. In May it presented a paper at the National Federation of Indian American 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 Mullen 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. **In 2006:** 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 at the United Nations on June 19 & 20, one session on Elder Abuse was led by NIAASC representative. Attended a 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 a Keynote address on "How to Work Cooperatively between Nonprofit and Public Sectors" by Commissioner Mullen. **In 2007**, it had Keynote Speech on "India's Contributions to World Civilizations" by Dr. S.N. Sridhar, Founder of India Studies Center at Stony Brook University. **In 2008 & 2009**, Besides four conferences, NIAASC representative presented a paper on July 4, 2009 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 (GOPIO), panelists were from United Kingdom, New Zealand, Middle East and USA. **In 2010**, attended two meetings at the Asian American Center of Queens College. The 20th conference was undertaken in collaboration with and at the Hindu Temple Society of North America, Flushing, New York. **In June 2011** NIAASC had its 21st conference on 'Housing Choices for Seniors.' On October 29, 2011 NIAASC had its 22nd conference on Social security and Medicare; it also had its 12th General Body meeting. Over the years NIAASC has collaborated with different senior programs and provided technical and logistical support as and when needed viz. NIAASC has collaborated in all Senior Luncheons sponsored by India Association of Long Island (IALI) that had its 17th Senior Luncheon on October 29, 2011. NIAASC collaborated with the NFIA during the India's Independence Day celebrations in Nassau County, and collaborated with India Home in three inter-generational cruises in New York. NIAASC has published its '10-year accomplishments and future plans' and is available on the web site. It publishes a periodical newsletter with helpful information to seniors. All newsletters and conferences are posted on its web site.



### NIAASC mourns Shanti's Passing Away:

Shanti Ignatius, wife of Iggy, passed away after battling with leukemia for about a year. She was a motivating partner with Iggy in developing the Shanti Niketan in Tavares, Florida. NIAASC had expressed condolence and sympathy. Dr. Ashwin Pandya, NIAASC VP, is at Shanti Niketan, and providing necessary social and emotional support to family members.

### FALL/WINTER 2011-12 ISSUE

The editor is very grateful and very appreciative of the support provided by a number of people, especially Mr. P. Ramaswamy Mohan and Mr. Satpal Malhotra whose input was invaluable

#### NIAASC 2012 Board of Directors:

**OFFICERS: President:** Rajeshwar Prasad ([prasdraj@aol.com](mailto:prasdraj@aol.com)) Vice Presidents: Ashwin Pandya, MD ([Apandya880@hotmail.com](mailto:Apandya880@hotmail.com)) and Vasundhara Kalasapudi MD ([vkalasapudi@gmail.com](mailto:vkalasapudi@gmail.com)). Secretary: P. Ramaswamy Mohan ([mohans49@yahoo.com](mailto:mohans49@yahoo.com)). Treasurer: Satpal Malhotra, ([paul\\_malhotra@yahoo.com](mailto:paul_malhotra@yahoo.com)). **Executive Director:** E. M. Stephen ([estephen@gmail.com](mailto:estephen@gmail.com)).

**MEMBERS:** Jaya Bahadkar RN, Samir K. Dutta, MD, Bhanumathi Ivatury Ph.D., Sampurna Jain, Jyotsna Kalavar Ph.D., Tara Kotecha, Satya Malhotra RN, Chandubhai Patel, M. K Ramasubramanian, Asha Samant DDS, Chandrakant Shah, and Avinash Suri

**22ND CONFERENCE AND 12th GENERAL BODY MEETING: OCTOBER 29, 2011**  
**NIAASC HELD ITS 22ND CONFERENCE ON SOCIAL SECURITY AND MEDICARE**

in collaboration with

Indian American Kerala Cultural and Civic Center, and  
National Federation of Indian American Associations (NFIA)



Thambi Thalapillil, President  
Kerala Center



Lal Motwani, President  
NFIA



Rajeshwar Prasad, President  
NIAASC

*Despite the nor'easter storm with snow, wind and rain, over 50 people braved to attend the 22nd conference and the 12th General Body Meeting at the Indian American Kerala Center in Elmont. The participants were welcomed by Mr. Thambi Thalapillil, Mr. Lal Motwani, and Mr. Rajeshwar Prasad.*

*The two key speakers: Joseph Parmar on Social Security and Kelli Singleton on Medicare kept the participants actively involved with their presentations and interactive discussion.*

**SPEAKERS:**



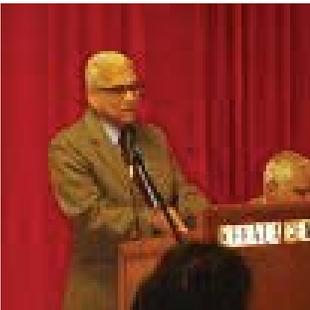
Kelli Singleton,  
Speaker on Medicare

**KELLI SINGLETON:** Account Manager with the Centers for Medicare & Medicaid Services (CMS), Division of Medicare Health Plans Operations.

In her capacity as Account Manager in the CMS, Singleton handles the Medicare operations of two of the largest Medicare Advantage (Part C) and Prescription Drug (Part D) contracts in the New York region. By working closely with the Senior Compliance Managers of these plans on a daily basis, she ensures that required services are provided to Medicare beneficiaries in a timely and accurate manner according to federal regulations. She has been employed with CMS for 12 years in a variety of executive positions and is very knowledgeable about the Medicare program (Parts A through D). She enjoys helping people, sharing her expertise and often represents CMS at external meetings, conferences, and trainings. In her spare time, Ms. Singleton serves her community as the President of the Cambria Heights Civic Association (CHCA), one of the oldest and most active civic associations in the nation. In addition to her civic involvement, she is also a Board Member of the Alpha Phi Alpha Senior Center's Board of Directors as well as a Board Member of the Friends Group of the Queens Public Library. She received a Bachelor of Business Administration Degree from CUNY and a Master of Public Administration degree from the Robert F. Wagner School of Public Service, New York University. In her presentation on Medicare Ms. Singleton took the participants through Medicare Parts A, B, C and D. She elaborated on eligibility, copayments and coinsurance. She also informed what is covered under Medicare and what not viz. Medicare does not cover long term care, and coverage outside USA with exceptions in emergency. graduated in 1991 with an honors degree in Chemical engineering, from Indian Institute of Technology in Karagpur, India. He is a member of the Indian Chamber of Commerce and the Mineola Chamber of Commerce. He is a consistent qualifier for the Guardian Leaders Club, and has qualified for

the prestigious Million Dollar Round Table as a member in 2007 and a Court of the Table qualifier in 2008. Paresh is a member of the New

**JOSEPH PARMAR:**



Chandubhai Introducing  
Joseph Parmar

Mr. Joseph Parmar who lives in Woodbridge, New Jersey is the most sought out speaker on issues of seniors. After arriving in USA in 1983, he has been recognized by various entities in New Jersey and elsewhere: He has received Honor as a Deputy Sheriff in Hudson County, NJ. (Served for 4 years); received Honor as Senior of the year (Hudson County). Mr. Parmar arranged over 50 Seminars for senior citizen benefits. He is responsible for constructing Hudson County Senior Citizens building; has rendered service as Notary Public for 15 years. Mr. Parmar has been regularly publishing very useful information in Gujarati magazine [Gujarat Darpan] for seniors; published a book "Social Darpan" in Gujarati. Mr. Parmar was a key person to organize American Christians News Magazine. He has been responsible to establish FIASCNA (Federation of Indo American Senior Citizens of North America). Mr. Parmar also surprised the audience with a beautiful song. In his

Parmar, Keynote Speaker:



presentation on Social Security, Mr. Joseph Parmar outlined the entire process of getting SS benefits and how it can be maximized. He covered how Social Security interacts with the Medicare insurance for elderly and disabled people.

The following announcement was sent late November 2011 to all those who are on NIAASC E-mail. It will be helpful if you send your E-mail address to NIAASC for such alert information:



**“MEDICARE ENROLLMENT STARTS EARLIER THIS YEAR.** If you want to change your Medicare coverage for 2012, then please note that the enrollment period runs from October 15 to December 7 (only about two weeks left). The previous enrollment period was November 15 to December 31. Open enrollment gives you the chance to switch to another Part D prescription drug plan, or to another Medicare Advantage plan, or from traditional Medicare to a Medicare Advantage plan and vice versa. During this period you can compare the costs and benefits of your current coverage with other plans on Medicare Web site: [www.medicare.gov](http://www.medicare.gov) or by calling 1-800 MEDICARE (1-800-633-4227).”

### GENERAL BODY MEETING OF NIAASC:



Satpal Malhorta & Jaya Bahadkar  
at Registration Desk



A Section of the  
Audience

NIAASC had its 12th General Body meeting on October 29, 2011. It approved two new members for the NIAASC Board of Directors each for a term of three years ending December 31, 2014. The new Board members are:

### **Dr. Bhanumathi Ivatury from Texas:**

Dr. Bhanumathi Ivatury, Bhanu as her friends and family affectionately call her, moved with her husband to New York in 1978 and later to Texas in 1982. She is a trained Social Worker and a licensed Social Worker in Texas since 1982 with clinical, supervisory and administrative experience in several fields of social work including Health, Mental Health, Child Welfare, Family Courts, International Adoption, Domestic Violence, HIV, Geriatric services and Dialysis services. Dr. Ivatury held several positions in various social service and health agencies including Manhattan Psychiatric Center, Parkland hospital, Dallas County Family court services, the Arc of Dallas, Dallas County Child welfare and Dialysis Centers. Bhanu volunteers extensively with Indian Community thru Indian associations locally and nationally such as India Association of North Texas (IANT), Telugu Association of North Texas (TANTEX) and Telugu Association of North America (TANA). To enable the assimilation and integration to the Indian community within the larger community, she brings her unique understanding and experience to bridge the gap between the eastern traditions and western reality and offers solutions to complex challenges. Her passion is ‘to help people to help themselves’. Her dream is to see the people of Indian origin to be successful and happy without abusing this country’s generosity. **BHANU: Welcome to NIAASC Board**

### **Dr. Jyotsna (Josi) Kalavar from Pennsylvania:**

Dr. Kalavar is Associate Professor of Human Development & Family Studies at Penn State New Kensington; completed her doctoral degree at the University of Maryland College Park, and then spent two years as a National Institute on Aging (NIA) post-doctorate at the University of Michigan, Ann Arbor. Dr. Kalavar’s primary research interest is in the area of diverse experiences of aging. To this effect, she has had the opportunity to study homebound seniors, immigrant seniors, and seniors residing in long-term care institutions. As a Fulbright Research Scholar, Dr. Kalavar spent her sabbatical year (2004-2005) in the urban locales of south India examining the experiences of seniors living in pay and stay homes. At Penn State, she has collaborated on research projects with colleagues in New Zealand, United Kingdom, and India. Dr. Kalavar has presented her work at several international locations including China, Japan, South Korea, Germany, England, New Zealand, India, and Finland. Dr. Kalavar is involved with a number of social and religious institutions and has been a speaker at two conferences of NIAASC. **JOSI: Welcome to NIAASC Board**

## NIAASC HONOREES:



Honorees and Speakers with some NIAASC Board Members and Members of the Audience

Each year NIAASC bestows three honors: one to a person directly involved with an ongoing Indo-American Senior program; second to an ongoing senior program; and third to a community leader not necessarily involved with senior program.

### This year it honored:

#### **JOSEPH PARMAR: Person directly involved with a senior program**

Chandubhai Patel, NIAASC Board member, introduced Joseph Parmar who was not only a speaker but an honoree also. More information about Joseph appears under Conference Speakers. **Previous Honorees:** Late Purushottam Karra- NJ, Sunil Uppal- NY, Ardaman Singh Madan- NY, Raj Razdan- Atlanta, GA, Praful Shah- NY, Chan Jamoona- NY, Harikrishna Majmundar- CA, Dr. Vasundhara Kalasapudi- NY, Rajnikant Shah, NY.

#### **ELDER SOCIAL GROUP OF HINDU CENTER: An Ongoing Senior Program:**

Avinash Suri, NIAASC Board member, introduced the program and its co-founders: Drs. Rajani and Shival Goyal. She also touched upon the aspects of philanthropy efforts by both of them in the past to help the community: seniors, students and others. The theme of the program is "HAIL" for the Elders "Healthy & independent living for the elders." The program is inter-generational in nature and any one who has physical, emotional, financial & social difficulty can be part of the group. The program is free of charge at no cost to Hindu center, except providing space. Initiated in November 2007 by Drs. Rajani & Shival Goyal, the Group meets once a month first Sunday 4pm-6pm. The program has been running successfully & smoothly for the past 4 years & is appreciated by the community very much. Attendees are encouraged to give their opinion/thought how to improve the group. Activities undertaken include but not limited to prayer; recognition of new members/attendee in every meeting; reality orientation; recognition of important Indian, American & international days/events of month; religious days of the month; recognition of Birthdays and important event/days of life of any member; lectures on issue such as medical problems, financial/health planning, social topics, Entitlements programs; yoga/stretching/pain relief technique; cultural program: songs, bhajans, jokes, poetry. All followed by light Refreshments/Tea, juice/etc. and information for the next month session. The entire program is supported and coordinated by Drs. Shival & Rajani Goyals with the help of many other volunteers. Nominal donation collected during the session is given to the Hindu Center solely for helping & providing space to hold the program. **Previous Honorees:** Indo-American Senior Citizen Center of New York; Indo-American Council of Seniors of Edison, NJ; Jain Center of America Senior Program, NY; India Association of Long Island Senior Program; United Hindu Cultural Council Senior Center, NY; Metropolitan Asian Family Services in Greater Chicago, MILAN cofounded by Herricks Indo US Community Inc.



Avinash Suri introducing honorees: Dr. Rajani Goyal and Dr. Shival Goyal, founders of Senior Program at the Hindu Center. Others: Malhorta, Bahadkar & Rama

#### **Dr. NEETA JAIN: Community Leader**



Sampurna Jain (L) introducing Honoree Neeta Jain: Others are: Kotecha to her left & Rama extreme right

Sampurna Jain, NIAASC Board member, introduced the honoree and also provided some of her community contributions. Dr. Neeta Jain is Doctorate in Psychology from India. She is currently practicing privately in Queens, New York. She is a vice president of Jain Center of America (JCA) NY, and coordinates religious, cultural and social events for the center. Provides JCA events' coverage from all different media people. Has organized TV live and recorded shows by Jain monks and scholars. Sponsored Pratistha Mahotsav 2005 and other events. Dr. Jain is also actively involved in political field. She is a member of American Psychologist Association, New York State Psychologist Association, and Nav Nirvan Foundation Inc. She has volunteered clinically and dealt with cases of domestic violence, thereby personally saving couple of families from breaking apart. Working on a project to establish a center for study and practice of non-violence and peace at United Nations International School.

**Previous Honorees:** Dr. Uma Mysorekar- NY, Dr. Thomas Abraham- CT, Animesh Goenka- NY, Dr. S.N. Sridhar- NY, Mala Desai, NY, Sudha Acharya, NY, Ashok Vyas, NY.

## CONFERENCES AND WORKSHOPS BY NIAASC

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
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 for Seniors and their Families.
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 Retirement Housing for Seniors of Indian Origin
October 27, 2007	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 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

These conferences and workshops coupled with active collaborative efforts with other organizations have resulted in positive outcomes: Such as (a) Start-up of A Retirement Community -- ShantiNiketan, in Tavares, Florida, (near Orlando) developed by a not-for-profit entity. (b) Start up of a singles senior group spurred by addressing special and unique needs and concerns of this group (c) Issues such as Health Proxy, Durable Power of Attorney and other "End of Life" issues: People have taken a note of their importance thereby resulting in practical steps of preparing necessary documents. Overall, we believe, as a result of NIAASC's initiatives Indian Organizations' sensitivity to seniors' concerns has been broadly enhanced.

All, except Sept. 26, 1998, conferences and workshops appear on the web site: [www.niaasc.org](http://www.niaasc.org)

## NIAASC COLLABORATES:

### NIAASC participation in the 65th Independence Day of India:

NIAASC was one of the ten host organizations at the August 15, 2011 celebration of India's Independence Day organized by Nassau County, New York and the National Federation of Indian American Associations. On this occasion Dr. Vasundhara Kalasapudi was one of the three honorees.



Rajeshwar Prasad speaking at the function. Among the participants/speakers in the picture are Ravi Batra Esq., Hon. Ed Mangano, Nassau County Executive, Lal Motwani, NFIA President, Kamlesh Mehta, Director, Nassau County Economic Development, Gobind Munjal, President, India Association of Long Island, Indu Jaiswal, Founder Indian American Forum (Picture: courtesy South Asian Times)

**India Home:** Senior health care professionals founded India Home in response to a void in services for seniors of Indian origin. It has addressed issues of seniors by actively developing various programs. The cruises around New York were a great success. Three cruises, undertaken in collaboration with NIAASC, were attended by some 1100 participants who enjoyed the beauty of New York skyline passing through many landmarks such as Statue of Liberty. India Home has four senior programs and the fifth starts in January 2012.

*Monday: Sunnyside*

*43-31 39th Street, Sunnyside, NY 11104*

*Tuesday: Buddhist Vihara*

*214-22 Spencer avenue Parkside Hills NY 11427*

*Wednesday: SNAP*

*80-45 Winchester Blvd. Bldg. #4, CBU #29, Queens Village, N.Y. 11427*

*Thursday: Kerala Center*

*1824 Fairfax Street, Elmont NY 11003.*

***The new Center at Self help will be on every Saturday from Jan 14th 2012. Saturday: Self Help- 13747 45th Avenue, Flushing, NY 11355 For further information contact: 917 - 288 - 7600 /***

***E-mail: info@indiahome.org***

**IALI's 17th Annual Senior Luncheon** in collaboration with National Indo-American Association for Senior Citizens (NIAASC) was held once again in November at the Cotillion in Syosset. NIAASC has collaborated with all IALI Senior Luncheons. The talk by **Dr. Krishna Jhaveri** on "Presentation on Prostate" proved interactive and of avid interest to everyone. The slide presentation outlined the risks involved, the progression of the ailment, signs and symptoms and treatment and remedies available. Special Invitee Dr. Vasundhara Kalasapudi, Founder and President of INDIA HOME and Vice President of NIAASC announced the opening and launch of the 5th and new Center for Seniors in Flushing, Queens.

## NEWS OF INTEREST TO SENIORS:

### Laughter is indeed the best medicine: Adapted from Newsday: October 22, 2011

Research at the University of Maryland School of Medicine found that laughter helps relieve mental stress that can cause blood vessels to constrict. Constricted blood vessels increase the risk of heart attack and stroke by reducing blood flow to the heart and brain. The author of study, Michael Miller, based his research findings on the basis of subjects watching a stressful movie 'Saving Private Ryan' and comedy movie 'There is Something About Mary' and impact of blood vessel linings. In his words "Laughing regularly, along with a healthy lifestyle, may prevent heart disease." In other words he says, "Eat your veggies, exercise and get a good belly laugh everyday."

**Shanti Niketan proceeds with the second phase:** The Shanti Niketan project has initiated the second phase. NIAASC has been providing information about this first Indian Retirement Complex in Tavares, (near Orlando) Florida since the idea was floated in 2006 by Iggy and Shanti Ignatius. The first phase of 54 condos was completed last year and all condos have been sold. The second phase of 108 condos is underway and construction has started. The location is just about a mile from the phase one. Anyone interested could get in touch with ShantiNiketan Condominiums, 999 David Walker Drive, Tavares, FL 32778, Telephone: (352)- 508-7060. Email: info@ShantiNiketan2.com.

**Sleep Apnea Among Seniors and Its Consequences:** Adapted from an article from Newsday of November 26, 2011 by Peter King  
Sleep apnea is a condition in which a person stops breathing for a short time while asleep. "When you have snoring, gasping, choking, waking up, it's obvious you have apnea," Says Dr. Steven Park, a sleep physician and surgeon. It is more common in older people because as we age, the soft tissues in the throat sag, making breathing more difficult. Left untreated apnea can lead to high blood pressure, stroke, heart disease and diabetes. Many people who do not have sleep disorders still have problems sleeping. Park says you can get a better night sleep by doing quiet activities before bedtime, such as reading, meditation, or breathing exercises. Park offers numerous better-sleep tips at his website: [www.doctorstevenpark.com](http://www.doctorstevenpark.com)

**Aging in Their Homes:** A number of surveys have shown that when boomers and seniors are asked the question "where they want to spend golden years" reply by majority is "right where I am." However, to remain safe and comfortable in your own house when you are getting old yourself requires many minor and major modifications that could help your home to be elder friendly. National Aging in Place Council can provide assistance in this regard viz. minor modifications could be just upgrades such as grab bars, security lights, but there may be need for major modifications. National Aging in Place Council, 1400 16th Street, NW • Suite 420 • Washington, DC 20036. Tel. 202.939.1770 • Fax. 202.265.4435 • [www.NAIPC.org](http://www.NAIPC.org). NAIPC has many chapters throughout USA.

**2010 Census Shows 65 and Older Population Growing Faster Than Total Population:** According to the 2010 Census there were 40.3 million people 65 and older on April 1, 2010, increasing by 5.3 million since the 2000 Census. In 2010 the older population represented 13.0 percent of the total population, an increase from 12.4 percent in the 2000 Census. During the decade (2000-2010) the 65 and over population grew 15.1 percent, compared to the growth of total population by 9.7 percent. Another notable trend is: while women continue to outnumber men in the older ages, men have continued to close the gap over the decade at a faster rate than women.

**ID Theft:** New Resource: In our previous newsletters we have covered the issue of Identity Theft. If you are a victim of identity theft or just trying to prevent it from happening, a new web site offers a variety of resources. According to Susan Grant, director of consumer protection at the nonprofit Consumer Federation of America, a web site has been launched IDTheftInfo.org, with the goal of helping "consumers sort through the clutter of information and misinformation about identity theft.

**Dementia and Caregiver:** adapted from Newsday September 24, 2011 - Nataly Rubinstein is the author of "Alzheimer's Disease and Other Dementia: The Caregiver's Complete Survival Guide" (web site: [alzheimerscareconsultants.com](http://alzheimerscareconsultants.com)). We are aware of limitations of treatment and cure of the disease. She details the progression of the disease and offers advice on how caregivers can cope as the disease advances. One mistake frustrated family caregivers often make is raising their voice: thinking yelling will bridge the communication gap. Her advice: Keep the voice calm. As we all are aware many patients of Alzheimer's are diagnosed early in the disease, many families immediately strip the person of all responsibilities, even though he or she is still capable of performing many daily tasks. This is bad for everyone. She says, "Don't sign on for things before you need to."

**Beware of WELLNESS VISIT under Medicare:** As you are aware this year, Medicare is offering several preventive benefits for FREE. But beneficiaries need to know what's really covered -and what's not. One of these benefits is annual no charge "Wellness Visit" with a health care provider that is supposed to provide a baseline health assessment. Only three-fourth of a million out of some 33 million people enrolled in the traditional Medicare have used it. "There is a lot of confusion," says Dr. Glen R. Stream, president-elect of the American Academy of Family Physicians. "People expect a more thorough examination" than they get, he says. This is not a full physical! When physicians perform services that aren't in the wellness visit list, beneficiaries can face out-of-pocket bills. To make sure what's free, Medicare beneficiaries can check [medicare.gov/share-the-health](http://medicare.gov/share-the-health) web site.

**Social Security and Death Benefit:** The death benefit (\$255.00) paid by Social Security is a lump sum, paid upon the death of a person who worked long enough to qualify for Social Security benefits. It goes to a surviving spouse who was living in the person's household at the time of death, or, if living apart, was receiving certain Social security benefits on the deceased' record. If there is no eligible spouse, the \$255.00 may go to a child who is eligible for benefits on the person's record in the month of death. To apply one can call 1-800-772-1213 or contact local Social Security office.

## **EDITORIAL:**

### **Let Go and Be Free**

As we enjoy our Holidays with our friends and relatives, it is but natural for us to feel “complete” for having conquered the feeling of being alone at least for some time. But like everything else, this too is temporary and as we get back to the routine we should look to freeing ourselves some more. Yes --Freeing—but from what and how? As retired elders let us indulge in our “god given right” to muse on the subject of being free.

Let us start with the evidence of our bondage with family, friends, work and life in general which is present all around us in our living room, bed room, kitchen and garage. Our possessions are enormous as we have passed through our life acquiring and safe keeping things whether we needed them or not. Imagine the frustration of our children trying to sort out the junk (what used to be our sentimental possession) after we leave this earth.

It is important to sort out our financial affairs, our Will, Property, Health Care Proxy and so on. A dispassionate review and ultimate disposition of these matters are essential. But more needs to be done. The more is to realize that “Less is More”. Call it as advice from the Scriptures or from Talk Show hosts or plain common sense—no matter what the source is, downsizing is good in our old age. Let us cut down on the shopping to make it only for essentials. For example, if we buy a new shirt let us give away at least one old shirt from the closet. Being aware of what we eat and controlling the portions that we eat are two important clues to healthy eating. We should eat the food and not let the food eat us away. It is okay to say NO to some of those social events that make us physically and mentally tired and tempt us to do binge eating. Our children are married and have their own life and busy. It is okay if they do not check on us as regularly as we want them to do. Try and keep all our medical appointments and take all our medicines because we want to try not to be a burden to our loved ones. At some point in life it is inevitable we will have to be a Single Senior. This adds to the challenge as we may feel we will have to battle alone and some of us are doing that already.

All this is bringing out into the open what is definitely gnawing us from the inside. Saying nice things and doing nice things to others is our best anti dote to the problem of feeling irrelevant. Let us get involved in helping, but not get attached to the glory that we want from it. Associate with like minded people to get us to move on and not look back on our disappointments, especially on the days that we feel low. Keep in touch with all, try to do a lot but let us not be shackled to anyone or anything. Let us “Let go and be Free”.

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National Indo-American Association  
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### **Inside the Newsletter:**

**Historical Perspective**

**Shanti Ignatius Passing**

**NIAASC Board members 2012**

**Conference & Annual Meeting**

**October 29, 2011**

**Speakers**

**Honorees**

**Conferences and Workshops by NIAASC**

**Collaborations**

**News of Interest to Seniors**

**Editorial**

**To**

**Fall / Winter 2011 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.*