



# NEWSLETTER

## NIAASC

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### NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

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**Winter-2006-07 Newsletter**

**Editors:** MK Ramasubramanian & Rajeshwar Prasad

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**BRIEF HISTORICAL PERSPECTIVE:** *The National Indo-American Association for Senior Citizens (NIAASC), incorporated early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized twelve full-day conferences/workshops. Its web site & toll free telephone are big assets. 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. Both organizations celebrated their 25th anniversaries. 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 It organized Eleventh Workshop: "OVERSEAS CITIZENSHIP OF INDIA" addressed by India's Consul P.S. Sasi Kumar (HOC & CVP) 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 at BARUCH COLLEGE. NIAASC assisted in planning and spoke or moderated in two sessions: Health Related Issues and Senior Citizens, and Intergenerational Communication. AAARI sponsored on May 12, 2006; and Two-Day Conference sponsored by the United Way of Central Jersey on SUCCESSFUL AGING on July 22 & 23, 2006 in Sayreville, New Jersey. Three NIAASC members participated*

**A TRIBUTE TO A FRIEND DR. ANJALI PANDYA:** Dr. Anjali Pandya passed away on November 2, 2006 at the age of 68. At a tribute ceremony on November 19 organized by Senior Citizen Center of New York, NIAASC presented the following tribute on behalf of all Board members of NIAASC. Plaque signed by 2006 Board Members: Sushila Gidwani Buschi Ph.D., Samir K Dutta MD, Annie Koshi Ph.D., Tara Kotecha, Satpal Malhotra, Satya Malhotra RN, Ashwin Pandya MD, Chandubhai Patel, Rajeshwar Prasad, M.K Ramasubramanian, Asha Samant DDS, Ashok Satkalmi Ph.D. Suprabhat Sengupta, E. M. Stephen and Romesh Tewari



Dr. Anjali Pandya

*"WE, MEMBERS OF THE BOARD OF DIRECTORS, NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS (NIAASC) WISH TO EXPRESS OUR SORROW AND SADNESS ON THE PASSING AWAY OF A FRIEND OF NIAASC. SHE WAS A TIRELESS CHAMPION OF THE CAUSES OF SENIORS AND WAS A TOWER OF STRENGTH TO NIAASC SINCE ITS INCEPTION AND ENDEARED HERSELF TO ALL OF US WHO CAME IN CONTACT WITH HER AND ALWAYS DID HER UTMOST TO ADVANCE THE CAUSE OF SENIORS IN A QUIET AND UNASSUMING MANNER. THE INDIAN COMMUNITY IN GENERAL AND THE NIAASC COMMUNITY IN PARTICULAR IS DEEPLY INDEBTED TO HER YEOMAN SERVICE TO THE COMMUNITY. SHE WILL REMAIN AN INSPIRATION TO ALL OF US AND PEOPLE WITH WHOM WE WORK."*

#### Board of Directors 2007:

**OFFICERS: President:** , Ashwin Pandya MD ([Apandya880@hotmail.com](mailto:Apandya880@hotmail.com)) **Vice Presidents:** M.K Ramasubramanian, ([mkr38@hotmail.com](mailto:mkr38@hotmail.com)) and Samir K Dutta MD, ([samirkdutta@yahoo.com](mailto:samirkdutta@yahoo.com)) **Secretary:** Satpal Malhotra, ([paul\\_malhotra@yahoo.com](mailto:paul_malhotra@yahoo.com)), **Treasurer:** Chandubhai Patel ([cbp75@hotmail.com](mailto:cbp75@hotmail.com)), **Executive Director:** Rajeshwar Prasad ([prasadraj@aol.com](mailto:prasadraj@aol.com))

**MEMBERS:** Sushila Gidwani-Buschi Ph.D., Sampurna Jain, Annie Koshi Ph.D., Tara Kotecha, Ardaman Singh Madan, Satya Malhotra RN, Meena Modak, P. Ramaswamy Mohan, Rajeshwar Prasad, Asha Samant DDS, Ashok Satkalmi Ph.D., Suprabhat Sengupta, Chandrakant Shah, E. M. Stephen, Avinash Suri, and Romesh Tewari

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**SPONSORS OF THE NEWSLETTER:** P. Ramaswamy Mohan, Rajeshwar Prasad, Romesh Tewari, Satpal Malhotra, MK Ramasubramanian, Asha Samant, Chandrakant Shah. NIAASC gratefully acknowledges their support.

**NIAASC WISHES ALL READERS, THEIR FAMILIES & FRIENDS SEASON'S GREETING AND A PEACEFUL NEW YEAR.**

## TWELFTH CONFERENCE AND SEVENTH ANNUAL MEETING:

NIAASC held its 12th 'Conference on Seniors' and its seventh Annual Meeting on October 28, 2006 at the Kerala Center in Elmont, undertaken in collaboration with the Indian American Kerala Center and India Association of Long Island (IALI). The speaker for the interactive conference was **Dervinder Singh Esq.**, an Attorney and Financial Planner. The luncheon Keynote speaker was **Dr. Sharon Mullon**, Commissioner, Nassau County Department of Senior Citizen Affairs. The NIAASC Board members were elected at the Annual Meeting. The Board of Directors, immediately following the Annual Meeting, elected officers for a term of two years. Despite the stormy weather with heavy rain and high winds, some sixty participants attended.

### CONFERENCE: *Financial Planning and Management for Seniors*

**Mr. Dervinder Singh** underscored the importance of Health Proxy, Durable Power of Attorney, and Living Will. He also elaborated on Long Term Care. During the interactive discussion he very strongly suggested that everyone should have the above instruments and he volunteered to help fill out the forms if a working session can be arranged by NIAASC. **Mr. Satpal Malhotra**, NIAASC Treasurer, introduced the guest speaker.

### KEYNOTE SPEECH: *Services for Older Adults and How the Nonprofit and Public Sector can work Cooperatively Together*

**Dr. Sharon Mullon** focused on services provided to seniors in Nassau County by her department. In introducing her, **Dr. Binod K. Verma**, IALI President, underscored her wide range involvement in issues and problems faced by seniors for many years. In her comprehensive and informative address Dr. Mullon focused on working relationship between her department and host of other organizations. She mentioned services provided directly by her department and/or through various other groups. She listed services such as housing, nutrition, adult day care, caregiver support, home energy assistance, long term care insurance information, health care information, counseling and assistance. She also touched upon Intergenerational programs. Dr. Mullon stated that a comprehensive and coordinated countywide network of 35 senior centers has been established. She also distributed literature about services to seniors. Dr. Mullon presented a Citation to NIAASC signed by Nassau County Executive Tom Suozzi. A similar recognition was given to all the honorees also.

Honorees with the  
NIAASC Board  
& Guest Speakers



### RECOGNITION OF HONOREES:

In the category of someone directly involved in conducting senior program for Indian Americans, the award was given to **Mr. Ardaman Singh Madan**. Mr. Madan, a Registered Professional Engineer, founded the Guru Gobind Singh Senior Sikh Center at the Plainview Gurudwara that meets every Thursday from 11:00 to 3:00 P.M.; he also coordinates a Senior Program sponsored by India Association of Long Island at the Senior Citizen Center in Huntington that meets every fourth Saturday from 2:00 P.M. to 5:00 P.M. Mr. Madan also initiated at the Huntington Senior Center a multicultural discussion group that meets every Monday from 2:00 to 4:00 P.M. where seniors of other nationalities such as China, Israel join together for exchange of their cultural values.

In the category of an ongoing Indian American senior program, NIAASC selected the **Senior Citizen Program** at the **Jain Center of America – New York (JCA)** in Elmhurst, Queens. The JCA a 25-year old organization with the mission of promoting Jainism undertakes many educational and religious activities, but the focus has always been the goodness of humanity. The Senior Program at JCA had been informally going on for 5-6 years but was formalized only about two years back when the Jain Temple was completed in Elmhurst. In accepting the award on behalf of the JCA, **Mr. Chandrakant Shah**, Program Coordinator, underscored the collaborative efforts and specially thanked Dr. Ashwin Pandya and Mr. Rajeshwar Prasad for their presentation at the Senior Program at the Temple in August 2006.

In the category of a well-known community leader with commitment, though not necessarily involved directly, to concerns and aspirations of seniors, NIAASC selected an internationally known community leader **Dr. Thomas Abraham**. Dr. Abraham had been involved for almost 4-decade community service for NRI/PIOs when an Indian Club was initiated by him at the Columbia University in sixties. Dr. Abraham is the founder of Global Organization of People of Indian Origin (GOPIO), founder of National Federation of Indian Organizations (NFIA). He initiated efforts to create NIAASC when he called a meeting of some 2-dozen community leaders in July 1998.

#### **PREVIOUS RECIPIENTS OF NIAASC HONORS:**

- 2004: Dr. Uma Mysorekar, President, Hindu Temple Society of North America  
Ms. Chan Jamoona, Founder and Executive Director, United Hindu Cultural Council Senior Center  
Senior Citizen Center of New York at the Vaishnav Temple
- 2005: Mala Desai, Executive Director, Coalition of Northern Queens Health Services  
Mr. Sunil Uppal, Chairman, Senior Citizen Committee, India Association of Long Island  
Senior Citizen Program in Edison, New Jersey
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#### **ELECTION OF NIAASC BOARD MEMBERS AND OFFICERS:**

The NIAASC Nominating Committee Chairman, **Mr. E.M.Stephen**, presented the committee report. He informed that as per NIAASC Constitution one-third members retire every year. This year on December 31, seven members “will be retiring but they are eligible to be reelected.” All agreed to serve on the Board of Directors for a term of three years ending December 31, 2009. In addition, the committee recommended the election of six new members to serve on the Board of Directors. A very brief description of six new members appears below. All the thirteen members (seven retiring and six new) were approved for the Board of Directors by the General Body for varying terms. The Board of Directors elected new officers for a 2-year term.

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#### **NEW MEMBERS OF THE 2007 BOARD:**

**SAMPURNA JAIN:** (retiring from Board 12/31/08)

Sampurna Jain, a Real Estate Professional, has been volunteering for many noble causes for many years. She is past president of India Association of Long Island (IALI), actively involved with Rajasthan Association of North America. She works extensively with the Jain Center of America (JCA).

**ARDAMAN SINGH MADAN:** (retiring 12/31/07)

Mr. Madan, an engineer by profession, has devoted his time after retirement in 2002 to the causes of seniors. He is the founder of Guru Gobind Singh Senior program at the Plainview Gurudwara which meets every Thursday from 11:00 to 3:00. He also coordinates a senior get together sponsored by India Association of Long Island.

**MEENA MODAK:** (retiring 12/31/08)

Meena Modak took early retirement in 2004 from HSBC Bank, where she was employed as senior vice president, in charge of credit audit function. Since then, she has been doing some consulting work in the same field, and in her spare time she likes to do volunteer work. “With God’s grace, I was fortunate to have had a good career”, Meena says. So now, the main purpose in life is to give some back, by helping others.

**P. RAMASWAMY MOHAN:** (retiring 12/31/08)

P. Ramaswamy Mohan is an MBA and a CPA and he took early retirement in 2005 from his job as a CFO of a multi billion dollar consulting firm. He lives with his wife in Bayside, Queens, New York. Both of them are very active volunteers in the Hindu Temple in Flushing New York.

**CHANDRAKANT SHAH:** (retiring 12/31/07)

Chandrakant Shah immigrated to USA in 1970 and settled in New York area. Worked in the Healthcare institute. Active member in various local social and professional organizations, Past Secretary and President of New York Asian -AM Lions Club. At present actively involved running senior center in the Jain Center of New York.

**AVINASH SURI:** (retiring 12/31/08)

Avinash Suri, an accountant by profession, has been actively involved as a volunteer with many organizations such as past president of India Association of Long Island (IALI), Vice President of Association of Indians in America. She chairs the senior citizen committee of IALI and works closely with NIAASC.

## COLLABORATIONS:

NIAASC has been developing collaborative relationships with ongoing Senior Programs or the organizations developing or running such programs. NIAASC has been encouraging these groups to provide information about their programs so that NIAASC can disseminate the same through its newsletter readers. For this newsletter we have three programs with which NIAASC has collaborated closely:

### **Indian American Kerala Cultural and Civic Center in Elmont:**

NIAASC has been kept informed of the activities of seniors club at the Kerala Center. They meet twice a month on Mondays. They carry out many activities and take part in many Center activities too. At our annual meeting on October 28, we had an excellent Presentation by the program coordinator, Mr. Joy Lukose Mattathiparambil.

### **India Association of Long Island, Huntington:**

NIAASC has an ongoing relationship with the Senior Program of India Association of Long Island. The group meets once in a month at the Senior Citizen Center of the town of Huntington on the fourth Saturday. In summer the Group also took a trip to Atlantic City. On December 10, 2006, they had the tenth Senior luncheon in collaboration with NIAASC at Sitar. Mrs. Aviansh Suri, chair of the Senior Citizen Committee of IALI is a new NIAASC Board member.

### **Senior Citizen Program at the Jain Center - New York, Flushing:**

Jain Center of America (JCA) was the honoree at the NIAASC Annual meeting on October 28. JCA – New York has been actively pursuing senior programs for many years. The NIAASC President, Dr. Ashwin Pandya, and the Executive Director, Rajeshwar Prasad had an opportunity to speak with the group in summer. The program Coordinator, Mr. Chandrakant Shah, has a mission to collaborate with other groups working for seniors. Mr. Shah is also a new member of NIAASC Board.

Section of audience at the Jain center of America-New York Senior Program attended by NIAASC



Lukose speaking at the annual meeting: others L to R Prasad, Dervinder Singh, E.M. Stephen



Section of audience at 10th senior luncheon IALI



## ANNOUNCEMENTS:

**Dr. Sachi G. Dastidar**, a NIAASC member, a Distinguished Services Professor at the SUNY at Old Westbury, and Founder of Prohini Foundation to help educate the orphaned and the poor in Bangladesh and West Bengal, has written his seventh book *“Living Among the Believers: Stories from the Holy Land down the Ganges.”* The book is a collection of 18 selected stories, a byproduct of 25 years of field work, and is based on life of victims and survivors in the post-partition (1947) subcontinent: mostly minorities, oppressed caste, often dirt-poor, frequently women and unlettered, and of tormentors and protectors. For information call Dr. Dastidar at 718-343-0189

The daily Newspaper, **Newsday of Long Island**, in its issue (Act II) of November 18, 2006 covered a number of ethnic senior programs in the Nassau and Suffolk Counties. The senior program run by the Long Island Gujarati Cultural Society was one of those programs. The program is run once a month and coordinated by **Mr. Praful Shah**, NIAASC member. NIAASC was listed as a resource for information in the same article.

**Tara Kotecha**: NIAASC Board member Tara Kotecha took the oath of becoming a Sanyasi on November 26, 2006. Her devotion to community work continues, and we are pleased to know that she would remain a committed, dedicated and hard working volunteer at the NIAASC. We all wish her well in her role as Sanyasi. On this occasion she also touched upon the first death anniversary of her husband.

NIAASC members mourn the death of father of MK Ramasubramanian in India and extend their condolences and sympathy for family members and friends. He was 94.

## CONFERENCES AND WORKSHOPS BY NIAASC

CONFERENCES HELD BY NIAASC: You can review the proceedings of these Conferences (except 9/26/98) by going over its web site. Names of speakers, panelists and moderators all appear in the proceedings. 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
September 26, 1998	Problems and Issues Faced by Elders and Services available for elderly (specific 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; Community Perspective 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 in NY/NJ/CT <i>How was the program developed? What kind of problems/difficulties it faced in the process? What are the current activities and future plans?</i>
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 for the benefit of Older Adults

NIAASC has also collaborated with a number of organizations in their planning and/or implementation efforts in organizing various conferences and workshops in New York, New Jersey, California.

**BEWARE OF INTERNET SOCIAL SECURITY SCAM:**  
(adapted from Newsday of November 25, 2006)

In previous issues of NIAASC newsletter we have covered Identity Theft and other related matters of concern to seniors. Here we have an alert for all readers about a scam on Internet:

As you are aware Social Security Recipients will get a 3.3 percent cost-of-living increase as of January 1, 2007. It did not take long for crooks to try to get their cut.

The Social Security Administration has issued a warning: BEWARE OF E-MAILS THAT LOOK AS IF THEY COME FROM THE AGENCY AND HAVE THE SUBJECT LINE: "COST-OF-LIVING FOR 2007 UPDATE." The E-mail says "NOTE: We now need to update your personal information." The E-mail says Social Security "will be forced to suspend your account indefinitely" if you don't comply. If you click on the link in the E-mail, you will be taken to a Web site designed to look like the SSA's home page. You will be asked to provide your SS number as well as bank account numbers and credit card account information.

This is "Phishing," an Internet scam in which con artists try to steal your identity, then your money. IF YOU GET THIS E-MAIL, REPORT IT TO SOCIAL SECURITY AT 800-269-0271. To be safe, don't even open it.

Don't open any E-mail purporting to be from Social Security. SSA corresponds with recipients only by regular mail and never sends out unsolicited E-mails.

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**IDENTITY THEFT (Reproduced from summer 2006 issue)**

What should you know? Your personal information is at risk: when you use your credit and debit cards; when you put financial statements and junk mail in the trash (thieves steal your trash); when you give personal information to an unauthorized person or entity; when you are inattentive to your mail; when you use ATM as thieves may use a miniature camera or cell phone to photograph your debit card (Lookout for shoulder surfers).

**What should you do?** Use shredder for personal information, even junk mail. *Shred the following:* "Pre-approved" credit card mailings, "Pre-approved" checks, tax information and financial records (no longer needed to be retained); *Limit the number of "Pre-approved" credit card and other mailings* (To remove your name from marketing lists call 1-888-567-8688); *Reduce your liability:* Use a credit card, rather than a debit card; Protect your PIN or Personal Identity Password; Give your Social Security number or personal information when absolutely necessary; Remove any unnecessary personal information from your wallet or purse; *Monitor Your Mail:* Make certain that you receive routine monthly statements; mail your financial correspondence in a protected mail box or at the Post Office; make certain that your mail is picked up when you are away from home or call the US Postal Service at 1-800-275-8777 and ask for a vacation hold. *Use "do-not-call" registry:* Place your phone number on the "do-not-call" registry by calling 1-888-382-1222 or contact [www.ftc.gov](http://www.ftc.gov)

**If your identity is stolen , FTC recommends:**

File a Police Report; Close the accounts that have been tampered with or open fraudulently; file a complaint with FTC. The Identity Theft hotline is 1-877-IDTHEFT (1-877-438-4338); contact the fraud departments of the three major credit bureaus to place a fraud alert on your credit file.

**Finally, Conduct an Annual Review of your Credit Report from the Three Major Credit Bureaus:** This review is FREE (once a year) from any or all of the three agencies: **Equifax** - contact at [www.equifax.com](http://www.equifax.com) or 1-800-685-1111 **Experian** – contact at [www.experian.com](http://www.experian.com) or 1-888-EXPERIAN (1-888-397-3726); **TransUnion** – contact [www.transunion.com](http://www.transunion.com) or 1-800-888-4213.

**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.

**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 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:*

<b>Categories</b>	<b>Membership Fees</b>
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

## **EDITORIAL: SUPPORT SYSTEM FOR SINGLE SENIORS: a Selected Group**

Numerous stories, case studies have been bandied about in various ethnic publications about the plight of Indian Seniors — especially those Singles-be they widows/widowers or never married or forced to have dual establishments-in India and overseas(USA). While this issue is being well-chronicled, solutions have been elusive.

This Editorial focuses to revive this issue, *but in a limited manner*, specifically to address the issue of senior widowers/widows only. Adjustment for such persons can be challenging and at times very distressful. Among Indian community members, particularly seniors of Indian origin, such circumstances can be very daunting at times because of absence of close family ties. Families may not be professionally and emotionally capable of coping with such situations. When an older adult is widowed, s/he is looking for a support to counseling, assistance or emotional company of friends or relatives. The issue of loneliness, particularly after the death of spouse, encompasses more than an emotional problem. Even if a senior has taken steps in developing instruments such as estate planning, will etc., the task is much more precarious when the living spouse does not know “where to go from here.” In addition, dealing with issues such as probate; health insurance coverage if the departing spouse was the primary insured; the emotional stress of suddenly being by yourself after a companionship for decades. “Where to start and how to proceed” is a big dilemma, and it becomes much more acute if the surviving spouse was not actively involved in running household affairs including finances.

NIAASC would like to envisage developing a support system to address such situation. We need your input and workable suggestions. In a society especially in the Western democracies, where the State is looked upon for social welfare and entitlements relegating the family’s role, our remedies have to be aligned with the “ground” realities—i.e. reliance on community institutions, as opposed to reliance on family members- who by virtue of their own preoccupations, geography, socio-economic challenges might not be able to bear the brunt of the support system in such situations. To suggest that the “State” or a third party such as an Institution should take precedence over the “immediate family” (because it is their bounden duty and responsibility ) would be a heresy and blatantly “UnIndian”! However, this is a reality that we must face especially in America. Although the problems are national the solutions have to be local and tailored to the dynamics of the communities and families. Individual members of NIAASC or readers of this newsletter are exhorted through this editorial to share with us their own experiences or experience of their friends. How these issues were resolved? If you are aware of an entity that does help people in grief of the kind described above, NIAASC will like to know so that it can inform its readers through its information dissemination mechanism.

NIAASC can be an ideal forum for “exchange and disseminations “ of information to deal with their “constituents” concerns. So readers, share with us your ideas/suggestions/ experiences and NIAASC will ensure the widest dissemination they deserve. These experiences will also help in developing a Support System to address issues outlined here.

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

Inside:

Tribute to Anjali Pandya

New NIAASC Board members

2007 Board of Directors

12th Conference & Annual Meeting

(Financial Management & Planning for Seniors)

(Public & Nonprofit Cooperative working)

2006 HONOREES

Social Security Scam Alert

Identity Theft

Membership Application

To

Winter 2006-07 Newsletter