



# NEWSLETTER

Spring/Summer 2010

## NIAASC

### NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

Spring/Summer 2010 Newsletter

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Editorial Board: Rajeshwar Prasad and Satpal Malhotra

**BRIEF HISTORICAL PERSPECTIVE:** *The National Indo-American Association for Senior Citizens (NIAASC), initiated in 1998 and incorporated early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized 19 full-day conferences/workshops. Touching briefly activities between 2005 & 2010: **In 2005**, in February NIAASC highlighted its mission, objectives and activities at a conference in Artesia, California. In May it presented a paper at the National Federation of Indian Associations in New York; and in July it presented two papers at the North American Bengali Conference, also in New York. Both organizations celebrated their 25th anniversaries. At an event, organized for the White House Conference on Aging held in December 2005 in Washington, NIAASC presented a paper at the Hofstra University in June 2005. **In 2006**, it organized Eleventh Workshop in June: "Overseas Citizenship of India"; attended Two-Day Conference at the United Nations on June 19 & 20. One session on Elder Abuse was led by NIAASC representative. Attended One-Day conference on May 12 by ASIAN AMERICANS/ASIAN RESEARCH INSTITUTE (AAARI) at BARUCH COLLEGE. NIAASC assisted in Planning and spoke or moderated in two sessions: Health Related Issues and Senior Citizens, and Intergenerational Communication. Attended two-Day Conference sponsored by the United Way of Central Jersey on SUCCESSFUL AGING on July 22 & 23 in Sayreville, New Jersey. In October it had its 12th conference on Financial Planning and Management for Seniors, and How to Work Cooperatively Between Nonprofit and Public Sectors. **In 2007**, NIAASC organized the 13th & 14th conferences/workshops addressing issues of Single Senior, Bereavement Support System, Retirement Housing for Seniors of Indian Origin, with keynote Speech on "India's Contributions to World Civilizations. **In 2008** April it organized its 15th workshop on Overseas Citizenship of India and Reverse Mortgage. In October 2008 the sixteenth conference was held; and **in May 2009** seventeenth conference and in October 09 the 18th conference were conducted. NIAASC representatives 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. On **May 15, 2010** NIAASC organized its 19th workshop on "Inter-generational Issues Impacting Seniors." (Details on the 19th workshop inside the newsletter.) NIAASC publishes a periodical newsletter that is posted on its web site as well. It collaborates with different senior programs and provides technical and logistic support as and when needed viz. in 2010 it collaborated with the India Association of Long Island (IALI) at its 15th Senior Luncheon. (NIAASC has collaborated in all IALI Senior Luncheons). NIAASC has published its 10-year accomplishments and future plans and is available on the web site.*

### PROTEST BY NIAASC ON THE ISSUE OF SURRENDER OF INDIAN PASSPORT:

Recently when the Government of India asked those who have taken citizenship of foreign countries to surrender their Indian passports with hefty fees NIAASC sent the following protest to Prime Minister of India, Minister of External Affairs and Minister of Overseas Indian Affairs. "The recently announced rules by the Indian government for imposing fees and penalties related to renunciation of Indian Citizenship, Indian passports and related matters not only creates ill will among the Non Resident Indians(NRI) and People of Indian Origin (PIO),but punishes them for their good deeds for their motherland. The National Indo-American Association for Senior Citizens (NIAASC) fully supports the Global Organization of People of Indian Origin (GOPIO) in denouncing this action by the Indian government. NIAASC like many other organizations dealing with seniors in the United States considers these steps counterproductive not only in the short run but from a long term perspective. Living abroad are the most traveled people to India and they have their roots and family connections in India. For their frequent travels many of them came forward to get OCI cards. NIAASC not only publicized it, but also arranged a camp in collaboration with The Indian American Kerala Center to facilitate the procurement of OCI cards. They paid handsome amount without any objection. Now OCI cardholders are being penalized to get the OCI card to pay money to renounce their Indian citizenship and surrender their Indian passport! Your Indian passport is automatically invalidated when you take citizenship in USA. If a PIO travels to India on an Indian passport, that is definitely violation of law. So it is the enforcement of law that is needed and such violators should be punished under law. Why should others, who are abiding by law, be penalized? The government of India should retract this ruling and avoid creating a situation where people will just stop going to India and go through this unnecessary hassle: physical and financial. This is more so with seniors who are not only frequent visitors to India but they are the ones who are the real messengers of family support system in both the countries. It seems Indian government is showing greed and poor judgment in issuing this ruling. PIOs and NRIs have always come forward when India for one reason or the other needed financial investments and support; they will do so again if such a situation arises. The Indian government should reciprocate in the same manner."

**UPDATE:** The passport surrender fees for those who became foreign citizens before May 31, 2010 has been reduced to \$20.00 from \$175.00, but those who become citizens after that date have to pay \$175.00. NIAASC objects to this and urges that new citizens should also pay \$20.00. It further urges that seniors should be exempt from this fees. Our success in getting GOI to reconsider and amend their Visa policy is due to collaborative efforts along with sister organizations like GOPIO, as the issue warranted our urgent attention and was within the charter and spirit of NIAASC. Quoting a government source, GOPIO sent a special bulletin on June 15, 2010 that those whose Indian passport expired before 2005 have to do nothing regarding the surrender.

## 19TH CONFERENCE/WORKSHOP ON SENIORS:

The National Indo-American Association for Senior Citizens (NIAASC) held its 19th interactive 'Conference on Seniors' in collaboration with the **Hindu Temple Society of North America and Indian American Kerala Center**. The conference was held at the Hindu Temple and was attended by over 55 enthusiastic participants, including youngsters. It was sponsored by six not-for-profit organizations and seventeen individuals. The subject of the conference was **"INTER-GENERATIONAL ISSUES IMPACTING SENIORS."** The keynote speaker was **Dr. Jyotsna Kalavar**, Associate Professor, Penn State University, New Kensington, PA. The two panelists were **Dr. Asha Samant**, Associate Professor, University of Medicine and Dentistry, New Jersey; and **Mrs. Chan Jamoona**, Founder and Executive Director of the United Hindu Cultural Council Senior Center in Queens. The conference was moderated by **Mr. P. Ramaswamy Mohan**, NIAASC Secretary.

**Dr. Kalavar** touched upon the status of joint family system in India and USA; outlined the intergenerational issues from the perspectives of both: early immigrants who are now seniors, and recent immigrants who came to US as seniors. The former group has a better idea of coping with their children and grand children, while the latter group sort of lives in the old traditional way without realizing that their children and grand children have been raised in a different environment. According to Dr. Kalavar both groups are correct to some extent but she pointed out that solutions lie somewhere in between. She underscored the importance of understanding between generations, viz. the older people should try to accommodate the views expressed by younger generations while the younger group in their 20s or 30s should try to cultivate the traits of their counterparts in India. Communication among people and mutual respect are the most important elements.

In mentioning further solutions to problems she dealt with the responsibilities at both -- individual and society -- levels: at the individual level Dr. Kalavar focused on matters such as: Empowering the seniors to find meaning and purpose in late life; Active engagement to disengagement; Acknowledge, understand, and do your best to relieve the stress of other generations; Understand cultural and cohort differences; Engage in informed decision-making; Be physically active & build social networks etc. At the societal level Dr. Kalavar expressed solutions such as: Strengthening of social structures to provide care; Home-based services; Age integrated senior residential living; Programs that facilitate the use of elder wisdom, knowledge, and expertise for the benefit of younger generations; Prevent elder abuse and neglect; Socio-recreational opportunities.



Kalavar, Mohan, Samant, Jamoona, and Ramasubramanian



Section of audience



Section of audience



youngsters- Karishma & Vijay -participating

A brief presentation was made by Mrs. Jamoona based on her experience at the Senior Citizen Center she directs. She also underlined the importance of arranging get-togethers between grand parents and grand children. Dr. Asha Samant primarily focused on health related issues of women.

In welcoming the audience, **Dr. Uma Mysorekar**, President of the Hindu Temple Society of North America, reiterated the importance of collaborations in resolving issues families face in their day to day living. **Mr. E.M. Stephen**, Founder and Executive Director of the Kerala Center, in his welcome remarks underlined the close relationship between the Center and NIAASC since 1998.

On behalf of NIAASC, **Mr. MK Ramasubramanian**, President, welcomed the audience and spoke about the mission and objectives of NIAASC which he stated were limited to information, referral and advocacy. **Mr. Rajeshwar Prasad**, co-founder and Executive Director of NIAASC, in his opening remarks brought to the attention of the audience that all the previous 18 conferences of NIAASC have dealt with issues of seniors. Both Ram and Prasad also informed that serious deliberations are made in selecting the subject and we have always tried to have experts speak on the issues. The two youngsters, **Karishma (12) and Vijay (14)** in their brief remarks stipulated the positives of living with grand parents and they also focused that a positive relationship between generations is a 2-way phenomenon.

#### NONPROFIT ORGANIZATION SPONSORS

India Association of Long Island  
India Home Inc.  
Indo-American Senior Citizen Center of NY  
Kanchi Kamakoti Seva Foundation  
Shanti Niketan (A unit of Bharat Vilas), Florida  
South Asian Council for Social Services

Jaya Bahadkar RN  
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#### INDIVIDUAL SPONSORS

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Rajeshwar Prasad  
Asha Samant DDS

### SPEAKER, PANELISTS AND MODERATOR:

**Dr. Jyotsna Kalavar, Keynote Speaker:** Jyotsna (Josi) Kalavar is an Associate Professor of Human Development & Family Studies at Penn State University's New Kensington campus. She completed her doctoral degree at the University of Maryland College Park, and then spent two years as a National Institute on Aging (NIA) post doc. 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. To address some of the above topics, she has received external funding of over \$100,000 including support from NIA. 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. Currently, she is engaged in a project studying various issues pertaining to the Maasai people of Tanzania. Another project, that she has recently been funded by the university, concerns transnational care giving, caring for elders across countries. Dr. Kalavar has presented her work at several international locations including China, Japan, South Korea, Germany, England, New Zealand, India, Tanzania, and Finland.

**Mrs. Chan Jamoona, Panelist:** Chan Jamoona is the Founder and Executive Director of the United Hindu Cultural Council Senior Center in South Ozone Park in Queens, New York. The Center is open five days a week, Monday – Friday, and is funded by The Department for the Aging, New York City. Chan who initiated the program more than two decades back with seven seniors at her home is a proud executive of a program attended by about 160 seniors everyday. Chan's involvement with other senior Programs, including Indo-American ones, in metro area and beyond is remarkable. She is the most sought after speaker when a new senior program is initiated by an organization. Her professional contacts and political access are very much appreciated by the community. She has been honored by a number of local, state and national entities-- private and public -- and has received wide recognition for her compassionate approach to the issues of seniors in particular.

**Asha Samant DDS, Panelist:** Dr. Samant is Associate Professor at the University of Medicine and Dentistry- New Jersey Dental School. She has been an outstanding teacher, and an excellent faculty member with national and international recognition. During her teaching career, Dr. Samant has served as course director for six different pre-doctoral courses and has been a clinical instructor in both pre and post doctoral courses as a mentor, confidant and research participant. Dr. Samant has made over seventy national and international presentations in the US, India and other countries such as China, Jamaica, Singapore, Switzerland, Hawaii, and Australia. Dr. Samant has also been recognized for her extensive involvement in community service and has received the Recognition Pin and the Alpha Key from the town of Livingston, NJ. She has also organized the India Dental Association of North America and served as its first president and has been instrumental in assisting Indian dental students in forming an Indian Dental Student Association in New Jersey Dental School. She has been associated with NIAASC since its inception and currently serves on its Board of Directors.

**P. Ramaswamy Mohan, Moderator:** Mr. Mohan is the Secretary of NIAASC. After taking early retirement from his position as a Chief Financial Officer of a Consulting Company, he spends his time as a devotee and volunteer at the Hindu Temple working in the area of Outreach activities. He also likes to travel to different places in the world with his wife **Radhika** and spends considerable time in Boston helping to take care of their two grandchildren

#### NIAASC 2010 Board of Directors:

**OFFICERS: President:** M. K Ramasubramanian ([mkram38@hotmail.com](mailto:mkram38@hotmail.com)) **Vice Presidents:** Ashwin Pandya, MD ([Apandya880@hotmail.com](mailto:Apandya880@hotmail.com)) and Meena Modak ([Memodak@aol.com](mailto:Memodak@aol.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:** Rajeshwar Prasad ([prasadraj@aol.com](mailto:prasadraj@aol.com)) **MEMBERS:** Jaya Bahadkar, Samir K. Dutta MD, Sampurna Jain, Vasundhara Kalasapudi MD, Tara Kotecha, Ardaman Singh Madan, Satya Malhotra RN, Chandubhai Patel, Asha Samant DDS, Chandrakant Shah, E. M. Stephen, and Avinash Suri

## HEALTH CARE LAW:

**President Barack Obama** signed the historical health insurance reform law now known as the **PATIENT PROTECTION AND AFFORDABLE CARE ACT** on March 23, 2010. The law guarantees every American the right to health insurance and ends many abuses by medical insurance companies. It also introduces measures for cost-containment and insurance reforms that will help to preserve coverage for Americans who have it now. The law will give states over \$900 billion for health care and provide health coverage for about 32 million uninsured people. Those who lose or change jobs will be able to purchase quality, affordable coverage in a new competitive health insurance market. Medicare pays Medicare Advantage insurance companies about \$1000.00 more per person on average than Original Medicare. Beginning 2014, the new law protects Medicare Advantage members by taking strong steps to ensure that at least 85% of every dollar these plans receive is spent on health care, rather than administrative costs and insurance company profits. The law also improves Long-Term Care choices; helps early retirees by creating a \$5 billion Federal Re-insurance program for employer plans that cover retirees Age 55-64; expands health coverage for young people; provides new tools to fight fraud and protect your Medicare benefits; and keeps Medicare strong and solvent. For more information call 1-800-MEDICARE.

These are some of the major provisions of the new law that will be phased in over a decade, **initiated in 2010:**

- Closing "donut hole" in Part D Medicare drug plan starts with \$250.00 rebate for seniors in 2010 and 50% discount in 2011. Donut Hole phases down to complete closure by 2020, by requiring co-payments for brand name and generic drugs phased down to the standard 25% by 2020.
- Temporary high-risk insurance pool for early retirees; insurance must cover patients with pre-existing conditions and cannot discriminate based on health status or gender. Becomes permanent in 2014
- Workers and dependents with health care get to keep their plans and doctors
- Small businesses get tax credit of up to 50 percent of health insurance premium costs.
- Nursing Homes must disclose ownership information; there will be background check on long term employees; initiatives to root out waste, fraud, and abuse
- Health insurance plans can no longer deny coverage to children under the age of 19 with pre-existing conditions.
- Beginning in September children can remain on their parents' health insurance until age 26.

### In 2011:

- Free annual Wellness visits and personalized preventive plans i.e. free annual Medicare preventive care visit to primary care physician; no co-pays for preventive services starting in January.
- Federal funding will be available to states for community health centers; states can also expand Medicaid coverage and draw additional federal funds.
- Medicare Advantage plans prohibited from charging enrollees more than traditional Medicare for chemotherapy administration, skilled nursing home care, and other specialized services.
- 10% bonus payments to Medicare primary care practitioners.

### In 2013 and Beyond till 2020:

- Incentives to hospitals to reduce preventable readmissions.
- Phase-down of Medicare Advantage plan subsidies
- Double-deduction for employer Part D subsidies eliminated in 2013.
- Additional hospital insurance tax for high-income workers.
- Insurers cannot deny coverage to people with pre-existing health problems in 2014.
- Health exchanges for small businesses to buy coverage will open in 2014
- By 2014 all citizens and legal residents must have health insurance, or otherwise pay a tax penalty. Low and moderate income families if not covered at work will be eligible for subsidies or tax credit to help make coverage affordable

## COLLABORATIVE EFFORTS:

NIAASC collaborated with India Association of Long Island in its 15th Senior luncheon in 2010. NIAASC had collaborated with all previous luncheons as well. NIAASC collaborated with the Gujarati Samaj & its Health Committee in their Health Fair held in Queens. NIAASC also attended the first anniversary of MILAN, a weekly senior program run by Herricks Indo-US Community. It has maintained its liaison with other senior programs in the New York metro area notably India Home Inc., Indo-American Senior Citizen Center of New York at the Vaishnav Temple, the Hindu Temple Society of North America, Indian American Kerala Center, LI Gujarati Cultural Society Senior Program.

HIUS organizers with Jon Kaiman:  
also NIAASC representatives



## NEWS OF INTEREST:

### **MILAN celebrates its first anniversary:**

Herricks Indo US Community (HIUS) celebrated its first anniversary on June 4, 2010 at the Clinton G. Martin Park (Senior Citizen Center) in New Hyde Park. Representatives of NIAASC were invited. The 3- hour event attracted about 150 people and senior politicians including Nassau County Executive, Edward Mangano and North Hempstead Supervisor, Jon Kaiman. Seniors and all other generations performed cultural and other programs ending with sumptuous lunch.

### **HOW TO MOVE ON WHEN YOU ARE ALONE:**

NIAASC had arranged a conference on “Bereavement Support System” a while back. Based on that conference and some more information from other additional sources the following are helpful points for those who have lost their spouse: \* Get out of the house, see a movie, take a walk, drive to the beach; \* Accept invitations; \* Find a hobby, volunteer, Join a club; \*Take care of yourself, \* healthy diet, enough sleep, exercise; \* Try a bereavement group; \* Laugh, don’t feel guilty; \* Cry, \* mourn and move on at your comfort level; \*Meet new friends. (additional source: Paula Ganzi Licata, Newsday)

### **TELEPHONE NUMBER FOR INFORMATION FROM FEDERAL GOVERNMENT:**

The federal government has launched a telephone information service, 800-FED-INFO (1-800-333-4636), to help people who are seeking an answer to just about any question regarding U.S. government benefits and services. Operators are available Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern time. You can also find information online at [Answers.usa.gov](http://Answers.usa.gov).

### **HEALTH INSURANCE COVERAGE WHILE VACATIONING ABROAD:**

If you are traveling outside USA, be aware that Medicare does not provide coverage for any medical emergency. Reportedly 90% of the private health insurance policies won’t cover them overseas either. And the new Health Care Law does not add international coverage for Medicare beneficiaries or mandate coverage by private insurers. Jeff Gulleeson, founder of Good Neighbor Insurance, advises all to check their policies. He and other insurance brokers sell short-term health insurance policies. His web site ([gninsurance.com](http://gninsurance.com)) offers tips and resources. (source Newsday April 17, 2010)

### **NEVER TOO LATE TO START EXERCISE:**

You are never too old to exercise. Researchers at Hadassah Hebrew University Medical Center in Jerusalem found that people in their 80s who exercise regularly extended their life. The study followed 1861 people who were about 70 in 1990. Regular exercise was defined as being physically active for at least four hours a week; need not be strenuous; two leisurely 20-minute walks a day is more than sufficient. Researchers also found that it’s never too late to start. Even those who began to exercise when they were 85 had three times the chance of making it to 88 than those who were sedentary. (Published in the Archives of Internal Medicine)

### **WHY KEEP ASPIRIN BY YOUR BEDSIDE:**

Bayer is making crystal aspirin to dissolve under the tongue. There are other symptoms of a heart attack than the pain on the left arm. There could be intense pain on the chin, as well as nausea and lots of sweating. However, these symptoms may also occur less frequently. There may be NO pain in the chest during a heart attack. The majority of people (60%) who had a heart attack during their sleep, did not wake up. However, if it occurs the chest pain may wake you up. If that happens, immediately dissolve two aspirins in your mouth and swallow them with a bit of water. Afterwards call 911, call a family member or friend and take a seat near the front door --- do NOT lie down. (source: Our Place News March 2010).

### **AGE AND BRAIN INTERACTION:**

Historically, we have thought of the brain as a rigid system with all the critical development happening in the early years of life. The most revolutionary idea shows differently, according to Dr. Paul Nussbaum, author of “ Save Your Brain: The 5 Things You Must Do to Keep Your Mind Young and Sharp.” He further says that “Chronological age has no validity. Your brain doesn’t care how old you are; it just wants to be stimulated and shaped.” Five critical components for brain aging are: **SOCIALIZATION** – Stay integrated and involved, and strive to avoid isolation; **PHYSICAL ACTIVITY** – Getting aerobic activity several times a week provides a structural and functional boost to the brain; **MENTAL STIMULATION** – Try learn a second language, surf the Internet, travel and read new maps and routes, play complex board games or puzzles. They all provide mental stimulation; **SPIRITUALITY** – Relaxation techniques such as meditation, daily prayer, attending a formal place of worship; getting in the habit of having one family meal every day; **NUTRITION** -- Emerging neuroscience shows that what we eat affects brain function. (source: Newsday, April 24, 2010)

## NIAASC ANNUAL FINANCIAL STATEMENT (APRIL 1, 2009-MARCH 31, 2010)

Prepared by Satpal Malhotra, NIAASC Treasurer

### RECEIPTS;

MEMBERSHIP: REGULAR	..\$ 10.00	
LIFE	\$190.00	\$200.00
SPONSORSHIP: (Individuals)		\$1,746.00
Newsletter & Conferences		
COLLOBORTATIONS/SPONSORSHIP (organizations)		\$1100.00
BOOK SALE		\$10.00
REGISTRATION FOR CONFERENCES		\$ 974.00
DONATIONS		\$201.00
INTEREST		\$3.73
<b>TOTAL RECEIPTS</b>		<b>\$4,234.73</b>

### EXPENDITURES:

POSTAGE & STATIONERY	\$614.97
ANNUAL MEMBERSHIP (KERALA CENTER)	\$500.00
RENT (J. J. Arts)	\$450.00
NEWS LETTERS/BROCHURES	\$1,402.52
FOOD ETC.	\$884.56
DONATIONS	\$51.00
PLAQUES	\$195.00
SPONSORSHIP (SHASHI THAROOR)	\$100.00
J.J. ARTS (Conference)	\$200.00
BANK CHARGES (CHECKS)	\$19.00
<b>TOTAL EXPENDITURES</b>	<b>\$4,417.05</b>

(Deficit: \$182.32)

**ENDING MARCH 31, 2010 CASH BALANCE IN BANK \$3,556.70**

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**FINANCIAL STEPS AFTER A SPOUSE DIES:** (Article Reproduced because of its importance to all)

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

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

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

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

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

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

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

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

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

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



# EDITORIAL

## COMMUNICATION AND INTER-RELATIONSHIP: A MUST FOR PROGRESS

The National Indo-American Association for Senior Citizens (NIAASC) is striving to reach as many seniors as possible with the primary objective to provide information about latest developments on issues of interest to them.

One way of doing is through our periodical newsletter. It can be much more productive if the newsletter reaches those who don't get it through those who get. Forwarding is the easiest way. Those who receive the newsletter by regular mail are urged to send their E-mail to us (niaasc@aol.com)

Another way is for NIAASC and other community organizations including ongoing senior programs, to develop formal or informal affiliations. At this time this kind of arrangement is limited to New York metro area, where NIAASC and these groups collaborate in various ways such as attending programs, seminars and workshops. We need to develop an ongoing two-way dialogue for the benefit of seniors.

An additional important effort on the part of Indian American seniors will be to enroll as members of NIAASC. (See membership application on its web site: [www.niaasc.org](http://www.niaasc.org)) The members will know more about issues, concerns and aspirations of seniors and they in turn can convey the same to others at the local levels. Members of NIAASC also learn a lot by participating and attending local events.

**ANY IMPORTANT NEWS ABOUT SENIORS AND/OR SENIOR PROGRAMS: PLEASE SEND TO NIAASC. PLEASE HELP NIAASC IN DEVELOPING ITS DATABASE: LET US KNOW OF ANY INDO-AMERICAN SENIOR PROGRAM IN YOUR AREA BY SENDING NAME OF CONTACT PERSON, TELEPHONE NUMBER AND E-MAIL ADDRESS** (niaasc@aol.com).

**We wish to assure you that NIAASC will continue to pursue issues of interest the same way as we did with the Visa (Surrender of Indian Passport) situation. However, as we have reiterated in our past newsletters, we need our seniors to let us know of the issues that impact them. Ultimately, NIAASC as an advocacy organization can be only as effective as the seniors want or wish us to be. Your cooperation is earnestly solicited.**

## HAPPY FOURTH OF JULY TO ALL READERS, FRIENDS AND FAMILIES

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

### Inside the Newsletter:

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*Age & Brain Interaction*  
*How to Move on when you are alone*  
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*Health Insurance Coverage while traveling abroad*  
*Never too Late to Exercise*

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Membership Application

Spring Summer 2010 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.*