



NEWSLETTER

NIAASC

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

Office: 1824 Fairfax Street, Elmont, NY 11003

Web site: www.niaasc.org

E-mail: niaasc@aol.com

Mailing Address: 7 Roberta Avenue, Farmingville, NY 11738 **Telephone:** 1-866-6-NIAASC (1-866-664-2272)

Spring 2008 Newsletter

Editors: Rajeshwar Prasad, Satpal Malhorta & MK Ramasubramanian

BRIEF HISTORICAL PERSPECTIVE: Touching briefly activities since **2005:** 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 by the Commissioner Sharon Mullan 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 in June: "OVERSEAS CITIZENSHIP OF INDIA" addressed by India's Consul P.S. Sasi Kumar (HOC & CVP); 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. 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 addressed by Dervinder Singh Esq., and How to Work Cooperatively Between Nonprofit and Public Sectors by Dr. Sharon Mullan. In **2007**, NIAASC organized the 13th & 14th conferences/workshops addressing issues of Single Seniors, Bereavement Support System, Retirement Housing for Seniors of Indian Origin, and Dr. S.N. Sridhar from Stony Brook University presented: "India's Contributions to World Civilizations. In **2008** it arranged a workshop on two issues: 'Home Health Care Services' and 'Reverse Mortgage (coverage in this issue).

We look forward to a steady growth in our membership; affiliations with ongoing senior programs throughout USA; developing a database; collaborating with Area Agencies on Aging; seeking more avenues to impart information to our seniors; and focus on cooperative ventures with local, state and national entities to strengthen its resolve and commitment to seniors of Indian Origin.

Board of Directors 2008: OFFICERS: Ashwin Pandya MD (Apandya880@hotmail.com) **Vice Presidents:** M.K Ramasubramanian, (mkram38@hotmail.com) and Samir K Dutta MD, (samirkdutta@yahoo.com) **Secretary:** P. Ramaswamy Mohan (mohans49@yahoo.com) **Treasurer:** Satpal Malhotra, (paul_malhotra@yahoo.com), **Executive Director:** Rajeshwar Prasad (prasadraj@aol.com)
MEMBERS: Jaya Bahadkar RN, Sushila Gidwani-Buschi Ph.D., Sampurna Jain, Annie Koshi Ph.D., Tara Kotecha, Ardaman Singh Madan, Satya Malhotra RN, Meena Modak, Purabi Nandi, Chandubhai Patel, Asha Samant DDS, Ashok Satkalmi Ph.D., Chandrakant Shah, E. M. Stephen, and Avinash Suri

Nomination for Honorees: At its annual meeting in October 2008 NIAASC will recognize three honorees: One person directly involved with senior program (last year we had Raj Razdan from Atlanta); An ongoing senior program for Indian Americans (last year India Association of Long Island's Senior Program); and a community leader, not necessarily involved in senior program, (last year we had Dr. S.N. Sridhar, founder of Center of India Studies at Stony Brook University.) Please suggest nomination for the 2008 honorees and send it to NIAASC E-mail: niaasc@aol.com. Honorees are selected only in the above three categories.

Sponsors of this issue of Newsletter: MK Ramasubramanian, Nirmala Ramasubramanian, Dr. Ashwin Pandya, Satpal Malhotra, Satya Malhotra, P. Ramaswamy Mohan, Rajeshwar Prasad, Purabi Nandi

**SAVE THE DATE: NIAASC ANNUAL MEETING & CONFERENCE:
SATURDAY, OCTOBER 25, 2008**

Two Projects Presented at NIAASC Conferences Bear Fruits:

1. Retirement Housing: In 2001 NIAASC had a conference on 'Issues Related to Housing for Seniors' followed by another interactive conference in 2003. These two conferences resulted in a brain storming session in 2004 on 'Planning, Development and Administration of Senior Housing Complexes' led by professionals. In April 2007, NIAASC arranged a presentation by Iggy Ignatius, founder of Bharat Vilas, on 'Retirement Housing for Seniors of Indian Origin' with another update by him in October. Mr. Ignatius after his involvement with NIAASC visited other senior programs and organizations throughout USA to get their input. In 2008 the project is off the ground and see the write up below.

2. Single Seniors: In 2004 fall, Dr. Bhanumati Ivatury, a professional Social Worker in Texas, brought to the attention of NIAASC issues related to single seniors. She developed a proposal as to how to address these issues outlining unique problems and concerns of single seniors. She made a presentation at the NIAASC Board meeting as well. In 2006 two NIAASC Board members got involved to examine the issues more thoroughly and in 2007 April NIAASC discussed issues of single seniors in general and focusing on Bereavement Support System. As an outgrowth of these endeavors and other related factors, an independent entity was created in August 2007: Single Seniors of Indian Heritage Club. Three NIAASC Board members are actively involved with this club that meets at least once in a month. See the write up below.

Retirement Housing for People of Indian Origin: drafted by Iggy Ignatius.

Shanti Niketan, a unit of Bharat Vilas, is the first Retirement Community offering Indian food, cultural activities etc. Land has been identified in the town of Tavares, about 35 miles Northeast of Orlando, FL. Tavares lies between Mount Dora and The Villages that are very famous retirement communities. Contract has been signed for the purchase of 6.8 acres and deposits paid. Tavares is surrounded by the Harris chain of lakes. The town is a retirement oriented town, with many hospitals and medical facilities.

The project when completed will have 60 two-bedroom condos and 6 three-bedroom condos, along with common Club House, Vegetarian and Non-vegetarian kitchens, mini-movie theatre, medical consulting room, Prayer room, etc. The total constructed area will be about 100,000 sq. feet.

Required surveys, traffic studies etc. have been completed, and the Conceptual Plan for approval by the township has been filed. The Town Council is expected to approve the final plans in their June meetings, after which it will be transmitted to Tallahassee (Capital of Florida) for their no-objection approvals. Tallahassee will take up to 60 days to transmit their no objections.

Closing on the property is expected by August 15th, 2008. After that the Condominium approvals will take another 4-6 weeks. Once that is obtained, construction and signing of sales contract will start in September 2008. It is expected that the construction will be completed by summer 2009 and become operational after that.

The principals in the project are Iggy and Shanti Ignatius, and Bharat Vilas is a nonprofit entity. One NIAASC Vice President, though in his personal capacity, is going to be the comptroller of the project. The current project has potential for expansion. For further details/questions, please call Iggy Ignatius at 517-214-5667 or email info@BharatVilas.com

Single Seniors of Indian Heritage Club (SSIHC) by Dr. Annie K. Koshi

We are a group of over-fifty women and men who, in our desire to debunk the social and cultural taboos associated with widows/widowers/divorcees, are trying to be supportive of each other by bonding and networking. No doubt, we are as diverse in religious and cultural roots as our Mother India is; however, we all have one commonality, namely, we are all single seniors of Indian Heritage. Standing together, we want to share our skills and talents, encourage each other, and most importantly be helpful and supportive as much as we can.

Since we are not an organization with any defined administrative structure, members are added by referrals, not invited by membership applications. In short, we are just an informal and interactive social club the members of whom are connected and related to each other by our unique social status as single seniors. At the moment, we meet monthly at members' residences on a voluntary basis. At these meetings we share ideas, skills and talents, discuss activities, make informal and informative presentations on specific topics and more importantly, make friends on individual and/or group levels. Activities planned for this summer are trips to NYC cultural events, museums, picnics in public parks, short trips to beaches, and similar activities volunteered and agreed upon by the group. Coordinating these activities is on a voluntary basis.

The initial meeting was held in summer 2007 at my residence with **Dr. Ashwin Pandya** and **Meena Modak** participating. Now the number averages about 15. We three volunteered to coordinate the functions and activities for a year. The group has been functioning for almost a year now, and heading in the right direction.

FINANCIAL STEPS AFTER A SPOUSE DIES:

(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 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. 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 only.

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.

CARE FOR THE CAREGIVER:

The article is primarily based on information provided at a seminar in April 2008 hosted by the Parker Jewish Institute and the Nassau County Department of Senior Citizen Affairs (Department). A caregiver can have multiple tasks to perform such as providing companionship, shopping, transportation, handling finances, and this can be very challenging physically, emotionally and financially. At times, caregivers can become resentful as they have less time for their own needs. The emotional and physical stress puts them at a greater risk of mortality. Therefore, support for caregivers is critical. As our population ages, more people are caring for elderly persons living at home. Sharon Mullon, Department Commissioner, focused at the seminar on the growing number of seniors as well as the growing number of disabilities, burden on health care system and the comfort of the home with available support system usually provided by family members and friends. The disabilities primarily include eating, bathing, dressing, toilet, mobility in the home, getting in and out of the bed, as well as in doing other household chores. During the seminar it was pointed out that caretakers deserve to take care of themselves as they normally give up their lives. They need to reclaim a piece of their lives. ***They should focus on deep breathing, yoga, getting a massage and learning to ask for help.*** In addition, caregivers have to learn how to manage stress before it becomes crisis. There are many resources to help.

The following resources may be helpful to caregivers: ***ARCH National Respite Network and Resource Center: www.archrespite.org; Eldercare Locator: www.eldercare.gov; Family Caregiver Alliance: www.caregiver.org; National Association of Professional Geriatric Care Managers: www.caremanager.org; National Family Caregivers Association: www.nfcacares.org; Well Spouse Association: www.wellspouse.org.***

Digital TV Conversion: February 17, 2009

As of February 17, 2009, all televisions will change to digital. If you already have cable or satellite programming, you don't have to do anything. All cable/satellite companies already have the technology in place to handle this transition, if needed. However, if you watch free over the air (through a roof top or rabbit ear) you must take action before February 17, 2009. You can change to digital TV (DTV) in any of the following three ways:

1. Buy a digital television (a TV with a built-in digital tuner)
2. Subscribe to a paid TV service i.e. cable or satellite OR
3. You can buy a digital to analog converter box costing between \$40.00 & \$70.00.

You may be eligible for two \$40.00 coupons per household. For information on coupons call 1-888-388-2009 or visit www.dtv2009.gov

Switch to digital is mandated by a Federal Law. It will free up frequencies for police, fire & emergency rescue communications.

(Taken from various sources including NAPCA newsletter of March 2008)

NEWS OF INTEREST TO SENIORS & COLLABORATIVE EFFORTS OF NIAASC

NIAASC ATTENDS SEMINAR ON 'CARE FOR THE CAREGIVERS'

Meena Modak attended the seminar on April 3, 2008 at the Parker Jewish Institute. About 150 participants attended. The key speakers were: Sharon Mullon, D. Min., Commissioner of the Nassau County Department of Senior Citizen Affairs, Conn Foley, M.D., Senior Vice President and Chairman, Department of Medicine, and Leslee Mavrovic, DSW, Vice President, Department of Social Work Services, both from Parker Jewish Institute. Please see an article in the issue of this newsletter on "Care for the Caregivers."

NIAASC SERVES ON ASIAN AMERICAN TASK FORCE ON AGING:

Asian American Federation recently developed "Asian American Task Force on Aging" and the NIAASC has joined it in March, 2008. The purpose of the Task Force is to develop position paper and highlight emerging and anticipated needs, services and problems of Asian American elders and bring them to the attention of the Department For The Aging (DFTA) of New York City. The Task Force would be planning a 5-year Agenda for senior services to Asian Americans, including awareness, education, advocacy, and receptiveness. It would cover the entire gamut of issues from Independent Living, care giving support, long term care, end of life issues, geriatric mental health to elderly, companionship and grand parenting skills. NIAASC Board member, Meena Modak, represents NIAASC.

NIAASC PARTICIPATES IN A HEALTH FAIR:

NIAASC was represented by Dr. Ashwin Pandya, NIAASC President, at a Health Fair organized by The United Hindu Cultural Council Senior Program at South Ozone Park N.Y. on April 12, 2008 from 10 AM to 3 PM. It provided free check up of vital signs and Blood work. Several Doctors, Nurses and Health care providers were there in providing information and advice. The United Hindu Cultural Council was founded in 1988 by Chan Jamoona, who is currently Executive Director of the Senior Program. At the fair, we provided information regarding services NIAASC provides.

INDIA HOME Inc. INAUGURATIONS:

At the NIAASC workshop on April 19, 2008, Dr. Vasundhara Kalasapudi, Founder/President of India Home Inc. stressed the need for involving local community-based and faith-based centers in providing Senior Citizens a wide range of options to help them live their senior years with pride and dignity. Her organization, India Home Inc, for starters enlists other organizations in the Queens/Long Island area such as SNAP (Services Now for Adult Persons) and India Home @ Sai Mandir in Baldwin. The services provided include Yoga, Meditation, lectures on Spiritual topics, crafts etc. Dr. Vasundhara reiterated her mission to make a difference in the quality of life for Seniors by providing quality care in a culturally-sensitive Indian environment. The two INAUGURATIONS arranged by India Home Inc. were attended by NIAASC President and Executive Director on April 6 & 16, 2008 at Sai Mandir and SNAP respectively.



Vasundhara at NIAASC workshop

NIAASC OFFICIALS MEET TOWN OF BROOKHAVEN SENIOR STAFF:

On January 31, 2008 NIAASC President Dr. Ashwin Pandya and Executive Director Rajeshwar Prasad had a very productive and informative meeting with senior officials of the Town of Brookhaven's Senior Citizen Division. Donna Bonacci, Division director greeted NIAASC representatives followed by a 2-hour discussion with Connie Smith, Home Chore Coordinator, Cynthia Hernly, Adult Day Care Program Supervisor, Michaelyn (Mickie) Tinkler, Senior Citizen Advocate and Tony Laino, Supervisor, Transportation Program. Pandya and Prasad in thanking the town officials asked for a continuing dialogue.



IALI Seniors at the Republic Day

REPUBLIC DAY CELEBRATION BY IALI SENIORS:

India Association of Long Island (IALI) Seniors celebrated India's Republic Day on January 26 at the Senior Citizen Center of the Town of Huntington. On this solemn occasion about 40 participants remembered sacrifices made by freedom fighters and the event ended with patriotic songs. IALI holds senior get-together at two different sites every month. The senior program was initiated in 2000. NIAASC works closely with the IALI senior program.

NIAASC ADDRESSES ISSUES PERTINENT TO SENIORS AT ITS 15th FULL-DAY WORKSHOP

The National Indo-American Association of Senior Citizens in collaboration with the Indian-American Kerala Cultural and Civic Center held its 15th Workshop/Conference for Senior Citizens on April 19, '08 at the Kerala Center in Elmont. Issues addressed were:

“HOME HEALTH-CARE SERVICES” and “REVERSE MORTGAGE”, and guest speakers were: Sheila Corrigan, MBA, Senior Program Liaison from Department of Senior Citizen Affairs, Nassau County, with an extensive experience in the field for the last 15 years. Meena Modak, Retired Senior VP of HSBC and Senior Manager of Credit Audit, and a NIAASC Board Member.

Both presentations elicited a lively and spirited discussion to which 35 participants from various organizations added some valuable insights.

HOME HEALTH CARE:

Ms. Sheila Corrigan, gave a very crisp and comprehensive presentation and covered a wide gamut of issues affecting Seniors for which her Department provides services. These include Assistance in Daily Living activities, Senior center programs, Home-delivered Meals, Transportation services etc. She dwelt briefly upon the Home-based solutions, the role of the caregivers--both informal and professional, and also supportive help for families through the EISEP Program (Extended In-Home Services for the Elderly), Medicare Home health benefits as well as Medicaid Chronic care benefits. She also brought out lucidly the extent and limitations of Medicare and Medicaid coverage and how these could be supplemented by individuals taking Long-Term Insurance with due regard to the costs/benefits of what is generally an expensive option. Ms. Corrigan then concluded her talk with a brief outline of the NY State Partnership program in conjunction with Medicaid Extended Coverage.



Workshop Participants

It was pointed out that the Nassau County Department of Senior Citizen Affairs has been considered a model agency in the Nation for its efficient and effective delivery of Services to Senior Citizens. A comprehensive array of resource materials on various Senior Citizen's issues was made available generously by the Nassau County.



Sheila Corrigan

Meena Modak

REVERSE MORTGAGE:

The afternoon session of the Workshop resumed with the topic Reverse Mortgage. Ms. Meena Modak, drawing upon her extensive experience in the Financial Services Industry, touched upon the salient features of the Reverse Mortgage option especially appealing to Seniors. The reverse mortgage is aptly named because the payment stream is “reversed.” Instead of making monthly payments to a lender, as with a regular first mortgage or home equity loan, a lender makes payment to you. You can select how to receive the money from a reverse mortgage: lump sum, fixed monthly payments, or a line of credit. The money provided to you is tax free and does not affect your Social Security or Medicare benefits. However, it may affect your eligibility for certain government assistance such as Medicaid.

Ms. Modak urged caution in opting for a Reverse Mortgage and stressed the need to observe mandated requirements such as the need to live in their homes for eligibility. You must seek professional advice on whether a reverse mortgage fits into your long term financial prospects.

Sponsors for the workshop:

NONPROFIT ORGANIZATION SPONSOR

India Home Inc.

INDIVIDUAL SPONSORS

Samir K. Dutta, MD	Satpal Malhotra	Satya Malhotra RN	P. Ramaswamy Mohan
Radhika Mohan	Aswhin Pandya, MD	Prem Prasad DSW	Rajeshwar Prasad
MK Ramasubramanian,	Nirmala Ramasubramanian	Asha Samant DDS	Arun Samant MD
Chandrakant Shah	S. Sundararaman	Lakshmi Sundararaman.	Avinash Suri

NATIONAL INDO AMERICAN ASSOCIATION FOR SENIOR CITIZENS INC.

**THE ANNUAL FINANCIAL STATEMENT OF RECEIPTS & EXPENDITURES FOR
THE FISCAL YEAR ENDED AS OF MARCH 31, 2008(FY 2008)**

OPENING BALANCE **\$3094.00**

RECEIPTS:

MEMBERSHIP:

Regular	\$400.00	
Life	\$190.00	\$ 590.00

DONATIONS:

Newsletter		\$ 900.00	
Regular		\$1095.00	\$1995.00

**COLLABORATIONS/SPONSORSHIP
FOR CONFERENCES**

\$1550.00

REGISTRATION FOR CONFERENCES

\$ 295.00

INTEREST

\$ 3.24

TOTAL RECEIPTS

\$4433.24

EXPENDITURES:

POSTAGE, STATIONERY	\$ 623.81
ANNUAL MEMBERSHIP (KERALA CENTER)	\$ 500.00
NEWSLETTER/BROCHURE	\$ 813.10
FOOD/RENT FOR CONFERENCES	\$1358.75
PAPER PLATES & CUPS	\$ 41.30
ADVERTISEMENT/SPONSORSHIP/ FUND RAISING	\$ 200.00
TELE CONFERENCES	\$ 50.00
PLAQUES	\$ 189.00
PUBLICATIONS (BOOKS)	\$ 500.00
MISCELLANEOUS (FLOWER FOR SENGUPTA)	\$ 63.00

TOTAL EXPENDITURES

\$4338.96

SURPLUS

\$ 94.28

Ending March 31, 2008 Cash Balance in Bank

\$3188.28

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 check one)

Name:..... Telephone ()

Address:..... zip.....

Fax # () E-mail.....

Sex: Male:.... Female:.... **Age:** 50 years & older:.... Under 50 years:.... **Marital Status:** Married ... Single ...
If Single: Never Married ... Widowed ... Divorced ..

Please check one: Individual membership..... Organization membership.....

Please check one under category and one under membership fees:

Categories

Membership Fees

Regular member (50 years and over): \$10.00 per year\$40.00 for 5 years..... \$100.00 for Life
Members under 50 years (nonvoting): \$10.00 per year.....\$40.00 for 5 years..... \$100.00 for Life
Not-for-profit organization.....\$100.00 per year..... \$400.00 for 5 years.....
Other agencies/institutions.....\$100.00 per year..... \$400.00 for 5 years.....

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

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

Any additional donation will be highly appreciated: Please check the donation amount:

\$50.00.....\$100.00.....\$200.00.....\$250.00.....Other (Please specify).....

Please make check payable to National Indo-American Association for Senior Citizens or NIAASC
and mail to: 7 Roberta Avenue, Farmingville NY 11738

NIAASC COMPLETES TEN YEARS OF ITS OPERATION:

It was in July 1998 that a dialogue on seniors was initiated. A Dinner Meeting in New York City, arranged by the Global Organization of People of Indian Origin (GOPIO) at the request of the National Asian Pacific Center on Aging (NAPCA) based in Seattle, Washington, was attended by over two dozen community leaders from the NY/NJ/CT region. The NAPCA Executive Director, **Mr. Clayton Fong**, and Project Director, **Ms. Ellen Bhang** provided an overview of the NAPCA activities in some 40 states. **Dr. Thomas Abraham**, GOPIO President, in summarizing the 3-hour interactive dinner meeting, asked the leaders to take steps to address issues of seniors. **Mr. Rajeshwar Prasad** was asked to take the lead in organizing a conference to understand issues, needs, problems and aspirations of seniors of Indian Origin. A full-day conference was held in September 1998, sponsored by GOPIO in close collaboration with the Indian American Kerala Center. The conference led to the creation of a Task Force that eventually decided, after 3-month deliberations, to create NIAASC. NIAASC was incorporated as a nonprofit entity early 1999.

NIAASC held 15 full day conferences and workshops, many in collaboration with other organizations. All sessions were addressed by experts and professionals in the field. NIAASC has covered these issues of interest to seniors:

Problems and issues faced by elders; services available for seniors; Entitlement Programs: Social Security, Medicare, Medicaid, SSI; Strategies to Develop senior programs and centers; Housing for seniors including assisted Living; Issues related to transportation; Elder Law and its implications to seniors; Overseas; Conflicts and compromises faced by Senior immigrants; Citizenship of India; Central points and community perspective in Advocacy; Planning, Development, and Administration of Senior Housing Complexes; Social and Cultural Interventions and Elder Abuse; Financial Planning and Management for Seniors; How to work cooperatively between nonprofits and public sectors; Social, Financial, Legal and Emotional Issues of Single Seniors; Bereavement Support System; Retirement Housing for Seniors of Indian Origin; Home Health Care; and Reverse Mortgage.

NIAASC has also collaborated with a number of entities in providing logistical and technical support in developing senior programs and arranging conferences. **All conferences except September 1998, are available on the NIAASC web site.**

Since 2000, NIAASC has been getting inquiries from all over the country through its toll free telephone number (1-866-6-NIAASC). Its web site (www.niaasc.org) has linkages with public and private sectors providing services for seniors. Both telephone and web site are managed and updated by **Mr. Manoj Prasad** of Colorado with no cost to NIAASC.

Since 2003 NIAASC has recognized five persons for their direct contributions as leaders of senior activities; four ongoing senior programs; and four nationally known community leaders, though not necessarily involved with senior activities.

NIAASC membership, though not significantly high, has been progressing steadily. Its Board of Directors consists of 21 dedicated volunteers; one-third of Board members retiring every year though eligible to be re-elected.

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. The NIAASC web site is frequently used and the toll free number generates calls from all over as well.

A capsule of collaborative activities between 2005 & 2007 appears in the beginning of this newsletter under Historical Perspective

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

Inside the issue:

Retirement Housing for Indians
Single Seniors Club
Senior program by India Home Inc.
Financial Annual Report: 2008
Care for the Caregivers
Financial Steps on Spouse's Death
Home Health Care Services
Reverse Mortgage
NIAASC 2008 Board Members
Request for Nomination of Honorees
Digital TV Conversion: 2/17/2009
Collaborative Efforts with various groups

Spring 2008 Issue

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.