



NEWSLETTER

NIAASC

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS

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Summer-2006 Newsletter

Editors: MK Ramasubramanian & Rajeshwar Prasad

BRIEF HISTORICAL PERSPECTIVE ABOUT NIAASC: *The National Indo-American Association for Senior Citizens (NIAASC), incorporated in early 1999, is a nonprofit 501C3 organization. Its mission is to serve seniors through information, referral and advocacy services. NIAASC has organized eleven full-day conferences/workshops (see information about conferences on NIAASC web site). NIAASC through formal surveys, informal discussions and observations, has identified problems faced by Indian seniors, their needs and aspirations in USA and has periodically reported them in its newsletters. Its representatives have appeared on television/radio, and written articles of interest to seniors and their families. Its pamphlet 'How to Set Up Senior Citizen Program' is available on request. Its Board of Directors is composed of individuals with dedication and professionalism in different fields. It provides a continuity of efforts by virtue of the fact that only one-third of its Board members retire every year, though eligible to be reelected. Its membership is open to all but voting privileges rest with members 50 years of age and over. NIAASC remains to be an information, referral and advocacy entity without reinventing wheels, and bringing to the attention of seniors and their families services available in their local communities and encouraging them to utilize them. Its collaborative efforts extend to a number of local, national and international entities. 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 Organizations; and in July it presented two papers at the North American Bengali Conference 2005. Both organizations celebrated their 25th anniversaries. At an event organized by 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 May 2006, NIAASC participated at a full-day conference arranged by Asian Americans/Asian Research Institute at Baruch College by serving on two panels of the conference. On June 19 & 20, NIAASC attended the 2-day conference at the United Nations on "E-Technology Challenges and Opportunities: Empowering a Graying Society." At the UN conference presentation was made by NIAASC on Elder Abuse.*

Board of Directors 2006:

OFFICERS: President: , Ashwin Pandya MD (Apandya880@hotmail.com)

Vice Presidents: M.K Ramasubramanian), (mkr38@hotmail.com) and Samir K Dutta MD, (samirkdutta@yahoo.com) **Secretary:** Satya Malhotra RN (satya414@hotmail.com), **Treasurer:** Satpal Malhotra, (Paul_malhotra@yahoo.com)

MEMBERS:

Sushila Gidwani-Buschi Ph.D., Annie Koshi Ph.D., Tara Kotecha , Chandubhai Patel, Rajeshwar Prasad (Executive Director), Asha Samant DDS, Ashok Satkalmi Ph.D., Suprabhat Sengupta, E. M. Stephen and Romesh Tewari

**SPONSORS FOR THIS NEWSLETTER: Major Sponsor: Ashwin Pandya
Satpal Malhotra, MK Ramasubramanian, Rajeshwar Prasad**

SAVE THE DATE: SATURDAY OCTOBER 28, 2006 FOR THE NIAASC ANNUAL MEETING AND CONFERENCE STARTING AT 11:00 IN THE MORNING; INCLUDES BREAKFAST, LUNCH AND RECOGNITION OF HONOREES

ELEVENTH NIAASC CONFERENCE/WORKSHOP:

OVERSEAS CITIZENSHIP OF INDIA: <http://www.indianembassy.org/newsite/oci.asp>

NIAASC held its full day Workshop (eleventh in the series since 1998) on the subject of “Overseas Citizenship of India” (OCI) in Elmont on Sunday, June 11th, 2006. It was held in collaboration with the Indian American Kerala Cultural and Civic Center. Thirty-five people from ten different organizations participated in this interactive workshop. The organizations that participated were: India Association of Long Island, the Kerala Center, the Hindu Temple Society of North America, Prohini Foundation, Senior Citizen Center of New York, United Hindu Cultural Council Senior Center, Indian Dietitian Association, Long Island Gujarati Cultural Society, Nav Nirmaan and NIAASC.



Section of Audience



Consul Kumar (NY) with Ashwin Pandya (L)

The Chief Guest, **Mr. P.S. Sasi Kumar**, Consul (HOC & CVP) at the Indian Consulate in New York was applauded for his excellent presentation, and interactive discussion during Q & A session going beyond the lunch time. Consul Kumar at the outset emphasized that OCI is not Dual Citizenship and that Indian Constitution DOES NOT provide for Dual Citizenship.

The workshop covered host of areas, notably among them were related to Eligibility requirements for OCI, Investment Properties in India, Financial and Tax Implications in situations like Inheritance; Endorsement of OCI (permanent Visa) on the passport of a citizen after the expiration of (say) American passport. There were still many questions and Mr. Kumar assured that he would get back with answers after checking with concerned authorities in India.**

Mr. Kumar appreciated the professional and intellectual interaction with the participants whose knowledge on the subject and probing questions made the workshop a very positive and educational endeavor.

Follow up of the Workshop: ** **Mr. Kumar** got back to NIAASC with specific answers to some questions:

Filing of tax returns: Income Tax returns are filed as per the Income Tax Act prevailed in that country. In India, if the income is earned in India, Income Tax will be paid by the assessee on his income earned in India. For income earned in US they will pay the income tax in US as per US tax laws. The main thing to be seen here is the Income tax should not be paid twice in India as well as in USA for the same income. For that we have Double taxation Avoidance Agreement which looks after this scenario.

Investment in India: There is no upper limit fixed for investments by OCI cardholders. OCI cardholder will make following three types of investments. (i) Investment in Real Estate (ii) Investments in Shares/Mutual Funds(iii) Doing business in India. But these investments are subject to certain guidelines as prescribed by Reserve Bank of India.

Payments made for services: At present OCI cardholder has to pay the dollar rate for hotel/air bookings. They could pay in Indian Rupees, if paid in India. Also they have to pay higher rate that apply to foreigners for travel, entry to protected monuments etc.

Acquisition of property: Investment in agricultural property, plantation and farm house is not allowed for all classes of persons resident outside India, be it NRIs/foreign citizens or other foreign entities.

Repatriation of sale proceeds of acquired/inherited property: OCI holders can effect remittance of sale proceeds of immovable property in India irrespective of the period for which the property was held. The sale proceeds allowed to be repatriated should, however, not exceed the foreign exchange brought in to acquire the said property. NRIs/PIOs are now allowed to repatriate funds held in their Non Resident Rupee (NRO) account up to US \$ One Million per year representing sale proceeds of immovable property held by them for a period of not less than 10 years subject to payment of applicable taxes and on production of an undertaking by a Chartered Accountant in the format prescribed by the CBDT (Central Board of Direct Taxes) and also documentary evidence in support of acquisition of the asset.

Bank deposits: There is no minimum/maximum time period prescribed for operating of NRE account.

Protection by Indian Missions/Posts in third countries: Indian Missions will be advised in consultation with MEA (Ministry of Extended Affairs) to look after the interests of OCIs as if they were Indian nationals.

ISSUE OF PAN CARD BY INCOME TAX DEPARTMENT: *It is mandatory to have PAN card before filing return of income or before making investment in shares. For investment in shares a person should have Demat account. Demat account will not be opened unless the person has PAN. To obtain the PAN by the Income Tax Department, Indian address is required. In many cases the PIOs do not have the address in India or they do not want to give that Indian address to Income Tax Department. This matter is being taken up with concerned authorities so that PIOs may be exempted from giving the Indian address for applying for the PAN card.*

COLLABORATIONS:

NIAASC Board members have regular contacts with a number of ongoing senior programs in the tristate region of New York, New Jersey and Connecticut. It collaborates with a number of agencies and provides logistic and technical support in their major activities. Its continuing working relationship specially with Senior Citizen Center of New York at the Vaishnav Temple, Senior Citizen Program at the Ganesha Temple in Flushing, Senior Citizen Program at the India Association of Long Island in Huntington, is very much appreciated by programs' leadership.

Ninth Senior Luncheon by India Association of Long Island (IALI): On June 4, 2006, IALI had its ninth Senior Luncheon in collaboration with NIAASC in Huntington, Long Island. About seventy people attended. NIAASC has collaborated in all nine senior luncheons of IALI. The two guest speakers on this occasion enlightened the audience with helpful information in two different areas: **Mrs. Indu Jaiswal** spoke on nutrition, particularly focusing on senior citizens. She explained in details about various kinds of foods and their nutritive value in terms of calories, fat contents and related health issues. **Dr. Krishna Jhaveri** explained in layman terms the Prostate Cancer Problems, its prevention and treatment.

Asian Americans/Asian Research Institute (AAARI) of Baruch College;

On May 12, 2006, **Dr. Ashwin Pandya and Mr. Rajeshwar Prasad** from NIAASC participated in two different workshops (Panelist and Presider) of this full day conference arranged by AAARI. The two areas were: Health Related Issues and Senior Citizens, and Intergenerational Communication. Dr. Prem Prasad also joined in one workshop. On the recommendation of NIAASC, AAARI also invited Mala Desai, Executive Director of the Queens Health Coalition, to serve on the Health-related panel. NIAASC had honored Mala Desai at its 2005 Annual Meeting.

CONFERENCE AT THE UNITED NATIONS:

E-Technology Challenges and Opportunities: Empowering a Graying Society International Conference June 19 & 20, 2006 at the United Nations, New York

The conference was organized in coordination with the UN Department of Economic and Social Affairs, UN Program on Ageing, Stony Brook University, NGOs, and Private Sector. During the roundtable on "The quality of life change has become a quality of life challenge" issues such as Elder Fraud & Identity Theft, Elder Law, Elder Abuse, Care giving of the Elderly were discussed.

Elder Abuse:

Mr. Rajeshwar Prasad, NIAASC Executive Director, spoke on Elder Abuse. There were about 100 participants. He focused on Indian American seniors and intertwined the issue with the entire population of Indians that exceeds one billion in the World. Underscoring the social, cultural, traditional values, he pointed out that the elder abuse basically remains invisible. He also outlined various interventions to address the issue and stressed the need to reconcile our traditional values and contemporary reality. To the audience it was news that there is a significant difference between the early Indian immigrants and recent immigrants and how conflicts between the two rather three generations can lead to elder abuse and other problems. He pointed out that various categories of abuse common among people (social, psychological, physical etc.) are prevalent among Indian Americans as well, but their severity may be high among Indian Americans compared to other communities. The problem is universal. Besides legal resources available, it was pointed out that "Communication among Generations" can mitigate the elder abuse problem considerably. He focused on bridging the gap between generations through personal, community and professional efforts. Dwelling on the Adult Protective Services alluded to by **Judge John Mullin** (retired), another guest speaker, who spoke on elder law, Prasad felt that from a long term perspective, the government and non-government entities should develop a foster care system for the elders similar to the one already in place for children.



Prasad at the UN Conference

Elder Fraud & Identity Theft:

The UN conference had another helpful presentation by a Geriatric Care Specialist **Mr. Thomas M. Cassidy**, Clinical Associate Professor, at the School of Social Welfare, SUNY, Stony Brook, on Elder Fraud & Identity Theft. Following has been adapted from his presentation:

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

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 or 1-800-685-1111; **Experian** –contact at www.experian.com or 1-888-EXPERIAN (1-888-397-3742); **TransUnion** –contact www.transunion.com or 1-800-888-4213.

NIAASC LIFE MEMBERS HONORED: (Let us know of such recognitions/accomplishments)

Dr. Samir K. Dutta, Vice President of NIAASC was honored on April 30, 2006 by the Probini Foundation (PF) for his professional and community leadership. At a luncheon organized by the Foundation about 60 people applauded the contributions made by Dr. Dutta during the last many years. In his acceptance remarks Dr. Dutta pointed out that there is a lot of work to be done in India and he underscored the project he had undertaken as former President of Association of Indians in America (AIA). He commended the work of PF in the orphanage houses in Bangladesh and India. He also touched upon the issues of seniors.



Dr. Dutta speaking after award.

Others: Jill Hamberg (L) and Malini Kumav

Bhanu Ivatury recognized by
Consul General (TX) Sashi M. Gavai



Dr. Bhanu Ivatury was honored on March 11, 2006 by the Texas chapter of Indo-American Friendship Council in Richardson, TX. Dr. Ivatury with her Social Work professional background is spearheading a project “Single Seniors” that has been endorsed by NIAASC, and would be addressing this critical group of Indian seniors as a part of its services to seniors. She is a known certified Social Worker who has gone out of her way to help out the needy with her excellent mediation and counseling services. She has also been providing probono services to several battered and disadvantaged women of Indian Origin, as well as to many troubled families and couples in Dallas/Fortworth area.

NATIONAL INDO-AMERICAN ASSOCIATION FOR SENIOR CITIZENS INC.

THE ANNUAL FINANCIAL STATEMENT OF RECEIPTS AND EXPENDITURES FOR THE FISCAL YEAR MARCH 31, 2005 TO APRIL 1, 2006

During the fiscal year 2005-2006 total receipts were \$6,995.00 and total expenditures were \$5,665.39. This leaves a surplus of \$1,329.61 of receipts over the total expenditure for the fiscal year.

RECEIPTS:

MEMBERSHIP:

Regular \$130.00
Life \$705.00

\$ 835.00

DONATIONS:

Newsletter \$1350.00
Regular \$3286.00

\$4,636.00

COLLABORATIONS/SPONSORSHIPS

FOR CONFERENCES

\$1,200.00

REGISTRATION FOR CONFERENCES

\$ 320.00

INTEREST (assumed for a year)

\$ 4.00

TOTAL RECEIPTS:

\$6,995.00



Satpal Malhotra

EXPENDITURES

POSTAGE, STATIONERY

\$1,751.39

ANNUAL MEMBERSHIP(KERALA

CTR. INCLUDING NFIA)

\$ 550.00

FOOD/RENT FOR CONFERENCES

\$1,030.00

ADVERTISEMENT/FUND RAISING/

SPONSORSHIP

\$1,850.00

PLAQUES

\$ 183.00

FILING SERVICES

\$ 200.00

MISCELLANEOUS

\$ 101.00

TOTAL EXPENDITURE:

\$5,665.39

SURPLUS (\$6,995.00 - \$5,665.39)

\$1,329.61

Bank balance as of March 31, 2006

\$3,535.88

The Statement prepared by Mr. Satpal Malhotra, NIAASC Treasurer

LET US NOT FORGET:

In 1956 then Senator John F. Kennedy said, "Today we are wasting resources of incalculable value; the accumulated knowledge, the mature wisdom, the seasoned experience, the skilled capacities, the productivity of a great and growing number of our people – our senior citizens."

ASK FOR IT: DISCOUNT FOR SENIORS:

Thousands of senior discounts for people 50 years and over available, but you have to ask for it. Go to www.seniordiscounts.com. It lists thousands of places by city, zip code, and category where you can get a senior discount.

MEDICARE PART D (adapted from Newsday, July 15, 2006)

The Centers for Medicare and Medicaid issued a **status report** that included some problems also in the six month old Medicare Part D Prescription Discount Plan. The problems were: People being removed from the plan; the cost of drugs; incorrect co-pays at the pharmacy; or wait times on the phone. If you believe your plan is not serving you properly, call: 1-800-MEDICARE.

REQUEST FOR NOMINATION FOR THE NIAASC BOARD OF DIRECTORS

NIAASC will hold its Annual Meeting on Saturday, October 28, 2006, at the Indian American Kerala Center 1824 Fairfax Street, Elmont. You all are urged to attend the meeting that starts at 11:00 A.M. followed with a conference, recognition of honorees, and election of the Board members. This year at the end of 2006, six current members of the Board will be retiring. They are eligible to be reelected for a term of three years. Following are the Board election provisions, responsibilities etc.. Also there are six vacancies on the Board; some for one year, some for two years, some for three years.

Article V: BOARD OF DIRECTORS (Appropriate Excerpts from the Constitution)

Election of the Board: The Association shall be governed by a Board of Directors who shall exercise all the powers of the Association except as herein otherwise provided. The Board of Directors shall consist of not more than 21 members. The Board shall be elected at the Annual Meeting from the slate submitted by the Nominating Committee. If the Nominating Committee is unable to nominate all the Directors, nominations will be accepted from the floor for such vacancies.

Duties of the Board: The Board of Directors

- * Shall exercise general responsibilities of the Association;
- * Shall have the power to appoint part-time or full time staff to help the Association;
- * Shall determine and monitor fiscal and program management;
- * Shall approve all budgets and programs to be undertaken by the Association;
- * Shall enforce compliance with all Local, State and Federal obligations;
- * Shall remove any Director of the Board by a two-third majority of the entire Board for reasons not conducive to the Association after notifying the Director of the situation and providing him/her an opportunity to respond to the Board of Directors prior to the Board meeting;
- * May, by resolution, designate an individual to act on behalf of the Board of Directors in any specific transaction;
- * May determine from time to time the membership fees;

Meeting of the Board of Directors: The Board shall meet at least four times in a year, at a time and place determined by the President. Special meeting may be called at any time by the President or by one-third of the Directors.

Fill out the following for nomination on the Board of Directors: ANY MEMBER OF NIAASC WHO WAS IN GOOD STANDING AS OF JUNE 30, 2006 IS ELIGIBLE TO BECOME A BOARD MEMBER. You may nominate yourself or someone else who you think can carry out the Board responsibilities. Please send such nomination with a brief background of the candidate in an envelope marked: Nomination Committee and mail to NIAASC 7 Roberta Avenue, Farmingville, NY 11738

Name: _____ E-mail Address: _____

Address: _____

Telephone number: _____ Fax number: _____

Brief background of your professional and community service in leadership position:

EDITORIAL

Focus of this editorial is on **“coordination, communication and cooperation”** for a united voice on issues concerning Indian Seniors in USA. Over the last few years there has been a tremendous interest in issues of seniors. A number of organizations have initiated senior programs and more are in the process of doing so. A number of institutions, including universities, have proposed or undertaken research studies on Asian American elders; and some entities have organized conferences, seminars and workshops on various aspects of elders. These efforts have been progressing steadily and would be a great solace to seniors of Indian origin in the long run.

NIAASC has been attempting since its creation in 1998 to discharge its obligations through information, referral and advocacy services. We have brought to the attention of seniors and their families where and how they can seek help and support to resolve their problems. We have also publicized ongoing senior programs as and when brought to our attention. Our toll free telephone number has been a great service and we have referred a number of callers to the appropriate agencies that can address their concerns. It is convenient for NIAASC to utilize the network of Area Agencies on Aging throughout USA: A front line support to seniors.

However, any organization or Newsletter can be a “force of change” ONLY if and when Members and Readers of this NEWSLETTER provide constructive feedback. Towards this NIAASC urges every Member/Reader to give us your suggestions, advice and insight so that NIAASC may serve the Community better. Your input will also help us to create a network of partners and develop a centralized information database. **THE NEED FOR THIS HAS NEVER BEFORE BEEN MORE URGENT AND COMPELLING.**

It is with the above perspective in mind we urge cooperation of Indian community organizations and independent senior programs to help NIAASC in its mission: that is to service seniors. We need to know (a) Senior programs running in your communities or anywhere else with which you are familiar; (b) If involved with a senior program, please provide us name of contact person, telephone and address as well as E-mail so that we can refer seniors and their families in your area to your program; (c) Programs and activities undertaken by various senior programs in your communities; and (d) Problems and issues commonly brought to your attention from seniors and/or their families. We will print appropriate information in our upcoming newsletter or other materials for the benefit of seniors. It need not be stressed how a centralized information base can be helpful to our community in general and seniors in particular. NIAASC has been primarily working with communities in the New York, New Jersey and Connecticut region, though it has its membership in other parts of the country. In our previous issues of newsletter we have provided information about two dozen Indian senior programs going on in NY/NJ/CT region.

Send E-mail to niaasc@aol.com or send information to NIAASC at its mailing address. It will be highly appreciated.

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

Inside:

Overseas Citizenship of India

Empowering Graying Society: UN Conference
(Elder Abuse)

Identity Theft

NIAASC Financial Statement 05-06

REQUEST FOR NOMINATIONS ON
THE NIAASC BOARD

NIAASC Board Members

Newsletter Sponsors

Membership Benefits, application

Summer 2006 Newsletter