

IAWW Seniors News

Vol. 2, No. 4

December 2010



Inside this issue:

Medicare Reform in 2011

Director's Corner

Articles on:

Senior Music Program

Upcoming Events

Lunch Program - Diwali

Seniors Making Art

Humor

Volunteer Profile

Be ready for winter

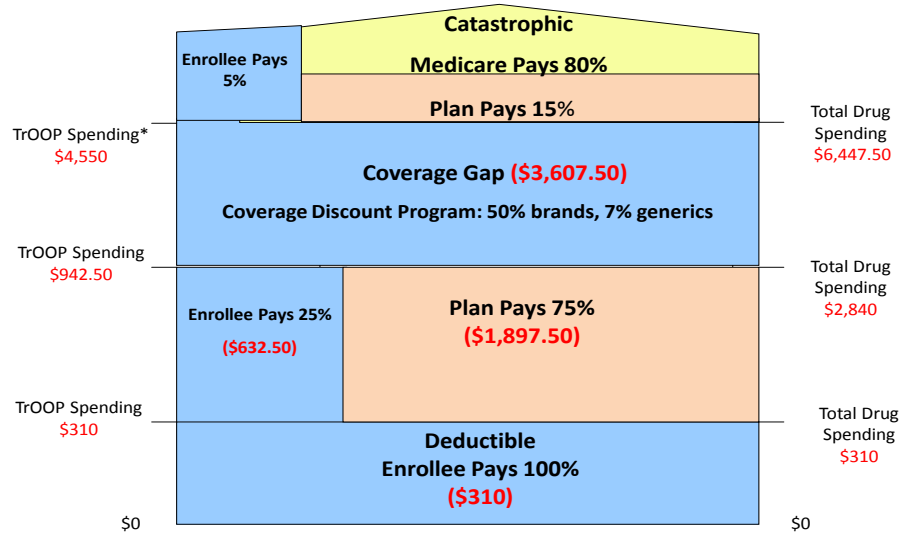
Editor:

Latha Nath
nath_latha@yahoo.com

Medicare Reform in 2011

Source: Centers for Medicare and Medicaid Services

Overview of Medicare Part D Basic Benefit, 2011



* True out-of-pocket spending (TrOOP) means beneficiary spending on Part D drugs, not including payments by any other third party.
 * Total drug spending is the amount that both beneficiary and the Part D plan spend on prescription drugs.
 Catastrophic coverage is triggered when Total Drug Spending reaches \$6,447.50 or TrOOP reaches \$4550.

1

NOTE: This is a diagram of the **Basic Model**. The amounts on the left and right hand sides of the "house" are thresholds. The amounts on the right hand side are the **TOTAL DRUG SPENDING** that is cumulative from one period to the next. The amounts on the left hand side are the **TRUE OUT OF POCKET SPENDING** that is cumulative from one period to the next. CMS sets the thresholds for each of the periods that the enrollee has to move through before s/he reaches the Catastrophic Period. The amounts inside the "house" are the breakdown of the amount(s) for each period. The periods are defined below.

Deductible - No more than \$310. The Deductible can be \$0 to \$310.

Initial Coverage Period - Enrollee pays 25%. Plan pays 75%.

Coverage Gap - The Coverage Gap Discount Program in the Affordable Care Act is changing this period. Enrollee will no longer pay 100% of the drug cost, if there is a coverage gap in his/her plan. If the beneficiary's Total Drug Spending reaches \$2,840, the enrollee pays 50% on brands and 93% on generics. The amount that the enrollee has to pay varies from plan to plan depending on what kind of coverage the plan offers in the gap and the number of brands vs. generics the enrollee takes.

Director's Corner

Pran Wahi



Hello Friends,

I am happy to be addressing you at the successful completion of the second year of publication of our quarterly IAWW Seniors News while looking forward to its continuation in the years to come. The purpose of this newsletter is to provide you with useful and practical information, entertaining articles, good humor, and tips for your well being. We hope we are meeting your expectations.

We are continuously trying to improve our current activities and services for seniors, and seeking means to provide new ones thorough collaboration with other organizations and coalitions. To that end, two significant accomplishments in 2010 were:

- Made a contractual agreement with Asian Counseling & Referral Service (ACRS) to provide a wide array of information and assistance services to our senior community. As a result, we were able to hire part-time help in the person of Gurleen Gulati. Many of you have contacted her already. She comes to our monthly lunch event also to make contact with seniors and provide on-site help.
- Started a second monthly lunch program in collaboration with HTCC (Hindu Temple & Cultural Center). It is hosted by HTCC on their site every fourth Thursday of the month.

Additionally, other noteworthy joint events for advocacy of our cause, and access to senior services were:

- Participated in 2010 Census Project from January to June; were recognized for our effort with a plaque by the Regional Census Director.
- Participated in Annual Asian Legislative Day in Olympia in February, sponsored by Asian Pacific Islander Coalition (APIC) of which we are a member.
- Participated in Asian Pacific Cultural Center (APCC) Annual Fair in February; the theme of the fair this year was India.
- Participated in Immigration Reform Rally in April, under the leadership of One America organization.
- Participated in "Walk for Rice" fund-raiser in June, an annual event conducted by ACRS to raise money for their Food Bank for the poor.
- Participated in a Joint workshop on Medicare/ Health Care Reform Act in August, conducted by Asian & Pacific American Resource Network (APARN) Coalition of which we are a member.

While all these activities were worthwhile, the level of participation from our community in most of them was very low! This is one area that needs our utmost attention for the success of our program. I would very much like to hear from you for ways and means to improve this situation.

In closing, I want to thank you for your participation and interest in the seniors program, to all the volunteers without whom we could not hold these events, and to our donors for their generous financial and in-kind support.

I wish you all a happy holiday season, and a healthy and prosperous New Year!

Quotes:

"Unless you are inspired you cannot inspire others. Unless you are moved you cannot move others" – Baba Amte

"Volunteers are not paid – not because they are worthless, but because they are priceless!"

Senior Music Program

Latha Nath

After a few years of hiatus, the Seniors Music Program was held this year on November 13, 2011. The event was held in the Eastside Bahai Center and close to 60 people attended. This year we had a wonderful set of singers and instrumentalists who performed for the audience and kept them entertained for nearly 3 ½ hours.



The program started with a quick introduction by Pran Wahi. This was followed by the 1st group song "Tu Pyaar ka Saagar Hai" in which 10 people participated.

After the group song, performers took to stage one at a time and sang solo and Duet Hindi songs, Bhajans, Carnatic songs and Marathi songs. There was also a Tabla solo performed by one of the participants. All in all, the music program was a lot of fun for the participants as well as the audience.



This program revealed a lot of people with hidden talents. One such jewel was our youngest performer of the event, Vaidehi Chudgar who sang Payooji Meine Bhajan.

The performers to participate in this event were: Vaidehi Chudgar, Asha Desai, Saroja Gopalakrishnan, Nirmal Jaidka, Bharati Khandekar, Mohan Khandekar, Usha Moonka, Latha Nath, Satyajit Nath, Shashi Sheth, Jay Surati, Joey Thykkuttathil, and Pradip Trivedi.



We had a short recess and provided free tea and snacks to all the attendees. This was possible thanks to Usha Moonka and Santosh Wahi's efforts.

We had a Open Mike session for 30 minutes and got three performers from the audience who regaled us with Punjabi and Hindi songs.

The evening ended with an enthusiastic rendition of the final group song "Ramaiya Vastavaiya".



This program was possible because of the time and dedication put in by all the participants. Hopefully this spirit of participation and collaboration will continue in the years to come.

Special Thanks to Manisha Sakhalkar and Pushpakant Patel for helping on the day of the event.

Also, special Thanks to Karyn Schneider from Eastside Bahai Center for her outstanding help with the audio equipment.

Upcoming Events for 2011

Events	Dates	Location
Monthly Lunch	Every 2 nd Thursday	Redmond Senior Center 8703 160 th Ave. NE, Redmond, WA 98052
1 st Field Trip	April 2011	TBD
Spring Concert	May 2011	TBD
Health Fair	June 11, 2011	Eastside Bahai Center 16007 NE 8 th St., Bellevue, WA 98008
Annual Picnic & Walk	July 2011	TBD
2 nd Field Trip	August 2011	TBD
Seniors Music Program	October 2011	TBD

Monthly Lunch - Diwali Yamini Gourishankar

With the music track from Jodha Akbar befitting a king (queen), the seniors were welcomed with a royal treatment of chandan, kumkum, and fragrant rose water. The hall was decked with Diwali lanterns, beautiful rangoli designs and 12 delicately decorated kalashas (coconut decorated with patterns with a candle on top, seated on a mini rangoli design). The back drop to the center stage was adorned with a beautiful golden diya on a maroon background, it's flame coming alive with colors of blue red and yellow, signifying and reminding us of the jyoti alive within us.

This was truly a time to celebrate our existence and acknowledge this moment of recognition, befitting the significance of Diwali. The food was rich and festive, topped off with delicious Rasmalai. We had a very well performed Bharata Natyam by Anvesha Das who had recently moved to Seattle. She did a beautiful rendition on Lord Rama and the bhavam that went with the rendition of a pining lover, which stayed with the audience long after the program was over.

To top off the whole event, every senior got a small token of Diwali gift of sweets and a "diya" in a gift bag.

The Diwali stage decorations, rangoli designs, making of the gift bags, etc. were made possible by Yareetra Creations. Special Thanks to Reena Mahapatro, Chitra Narayan, Yamini Gourishankar for their time commitment, creative ideas, dedication and sincerity in making this Diwali event a memorable one for us all. We hope they would consider decorating for future IAWW senior events.



Seniors Making Art Class

Shirin N. Velji

The India Association of Western Washington sponsored "Seniors Making Art" at the North Bellevue Senior Center, from April 6 to May 18, 2010. There were ten IAWW senior program members and five other community members. This was a free 7-week art course, entitled "*Drawing from Within*", and was taught by Gail Baker under the auspices of Seniors Making Art Foundation. This non-profit organization was launched in 1991 by a famous Washington State glass artist, Dale Chihuly. The program's mission is "enhancing lives through creative expression" and is taught by professional artists skilled in building enthusiasm and confidence of the participants.

Wow! What a lovely feeling we all experienced as we improved on our drawings. At the beginning of the class, the participants talked about their exposure to art. Some had done art work when they were in school; others had tried either on their own or by taking classes. One member, who taught in Nairobi, had her paintings exhibited at a gallery in Seattle. All the participants were eager to learn and learn new skills.

Gail was a patient and encouraging instructor who awakened our sense of observing to appreciate our efforts. She showed examples, provided book and magazine references, and informative articles to increase our knowledge. Besides pencils, she introduced us to charcoal, ink, brush, graphite pencils and water color. We used large and small drawing papers, tracing papers, duralar papers, view setting papers and glass frames. We learnt:

- The perception of edges – Contour drawing (Curved & straight lines);
- The perception of relationships;
- The perception of positive and negative spaces;
- The perception of dark and light, emphasizing shadows;
- The perception of "gestalt" – essence of gesture; and
- Psychology of Art – Feeling, emotions, etc.

In the seven weeks, we were exposed to different methods and tools. Each class began with a warm up exercise to draw in the air to the beat of music. We followed it up with drawing lines or circles in the book. We observed an object but then traced it on the paper with eyes closed. The resulting pictures were interesting and different from the actual objects. We practiced drawing from the center and moving out to the edges. We realized that contour drawings bring two edges together, where dark and light areas meet. We soon found out that contour and gesture drawings are related to tactile experience. It became clear during our class that blind contours, modified contours and shared edges encompassed relationship of negative and positive spaces. We learnt that if our inner critique was hampering us from continuing to draw, then the best strategy would be to change the focus and start over again. We practiced body motions and drawings depicting shadows to give the understanding of the light and dark and depth of the object. We even drew by turning the picture upside down.

The course accomplished its goal of teaching 'what we see matters'. It definitely brought out our feelings from within and we all enjoyed the camaraderie of our classmates. We ended this course with an Indian pot luck meal together and appreciated the guidance of our instructor, Gail Baker.

Humor

Wife: I am convinced my mind is almost completely gone!

Husband: I'm not surprised: You've been giving me a piece of it every day for thirty years!

Smith climbs to the top of Mt.Sinai to get close enough to talk to God. Looking up, he asks the Lord... "God, what does a million years mean to you?" The Lord replies, "A minute."

Smith asks, "And what does a million dollars mean to you?" The Lord replies, "A penny."

Smith asks, "Can I have a penny?" The Lord replies, "In a minute."

Buddhist monk went into a Zen pizza shop and ordered a pizza. To pay for it he gave a \$20 bill to the cashier. The cashier pocked the bill. The monk asked for change. "Change" , said the cashier, " must come from within."

A juggler, after his performance, puts down his hat for collection and says:

"Now, will you all please reach in your pockets, pull out the wallet, take out a couple of bucks, and give the rest to me!"

Because they had no reservations at a busy restaurant, an elderly man and his wife were told there would be a 45 minute wait for a table.

"Young man, we're both 90 years old," the husband said. "We may not have 45 minutes."

They were seated immediately.

John was on his deathbed and gasped pitifully. "Give me one last request, dear," he said.

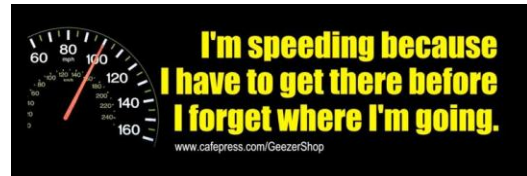
"Of course, John," his wife said softly. "Six months after I die," he said, "I want you to marry Bob."

"But I thought you hated Bob," she said.

With his last breath John said, "I do!"

Sign In A Restaurant:
All Drinking Water In This Establishment Has Been Personally Passed By the Manager.

Senior Bumper Stickers



Do not argue with an idiot. He will drag you down to his level and beat you with experience.

Light travels faster than sound. This is why some people appear bright until you hear them speak.

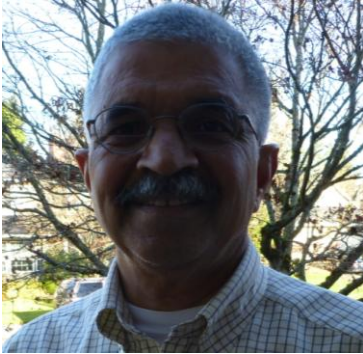
Behind every successful man is his woman. Behind the fall of a successful man is usually another woman.

When I Read About The Evils Of Drinking...
I Gave Up Reading

On a bulletin board:
Success Is Relative. The more The Success, The more The Relatives.

Some cause happiness wherever they go. Others whenever they go.

Volunteer Profile



Name: Mohan Khandekar, Senior Architect – City of Seattle

Family:

Bharati Khandekar – Wife

Pooja Khandekar – Daughter, Producer/Editor - MSN

**Anuja Khandekar – Daughter, Youth Programs and
Employment Coordinator – City of Seattle**

Mohan Khandekar, a native of Pune, Maharashtra State, came to US in the mid-'70s, and has been in Seattle ever since. He worked in TRA (The Richardson Associates), an architectural firm, which specialized in Airport design. He was architect-in-charge/Project Manager for the Bellingham International Airport. He was also a leading member of the team which designed Seattle-Tacoma International Airport and Washington State Convention Center. He joined City of Seattle in mid-'80s and works as a Senior Architect.

For a short period he learned sitar from Ustad Usman Khan before coming to US. His passion for Indian classical music grew considerably after joining a group of local music enthusiasts. He is a self-taught harmonium player and has accompanied local as well as out of state performers.

Mohan has been associated with Ragamala, a local non-profit Indian music organization, for past 25 years and has been serving as a President for last three years. He has also, served on several committees of Seattle Maharashtra Mandal in the past.

Mohan was attracted to volunteer in IAWW's seniors program with inspiration from his wife who was already involved and was familiar with the organization. His main participation has been with the Annual Health Fair and with Emergency Preparedness efforts. He has been instrumental with audio set-up and video documentation of Health fairs.

Mohan is married to Bharati and has two daughters. Older daughter, Pooja, works for Microsoft as a Producer/Editor in MSN division, and Anuja works as a Youth Programs and Employment Coordinator for the City of Seattle.

Mohan enjoys listening to Indian classical music as well as Western classical, light rock and folk music.

Although he misses his regular Badminton, which he played on a competitive level in his earlier years, he has developed and kept his passion of regular exercise - rain or shine, of walking several miles every Sunday morning with group of good friends.

His favorite quote: "Happiness is a decision".

Terms of Contribution

We will gladly consider articles, poems, humor, and items of special interest for publication in this Newsletter. The subject matter should be in good taste and must appeal to our general readership. Materials submitted for consideration will not be returned unless a prior agreement is made.

Please send any articles to the editor at nath_latha@yahoo.com

Be Ready for Winter's Punch
Puget Sound Energy – Nov/Dec 2010

A La Nina weather pattern is predicted to bring a colder, wetter and snowier winter. Are you and your family ready for this winter? Get a preparedness checklist at TakeWinterByStorm.org and stay safe in a power outage or other emergency.

- Assemble an emergency kit with a radio, flashlight, extra batteries, first aid kit, fire extinguisher, bottled water and three days of non-perishable food and drinking water. Have a kit at home, work and in your car.
- Stay away from downed power lines. Report fallen wires by calling PSE at 1-888-255-5773.
- Turn off lights and unplug appliances and electronics to prevent a surge when power is restored. Leave on one light to let you know when service returns.
- If using a generator, follow the manufacturer's instructions. Always operate generators outdoors and at least 10 feet away from any combustible surface.

Some natural gas appliances operate without electricity:

- Most natural gas water heaters
- Natural gas fireplaces (without a blower motor)
- Cooktop ranges (cooktops with electronic ignitions will need to be lighted by a match)

For more information, please visit PSE.com to get more preparedness tips.

Protect yourself from the cold and have a safe winter.

About IAWW Seniors Program

The IAWW Seniors Program, a non-profit organization was started in 1997 as part of the India Association of Western Washington (IAWW). This is the only program serving the Asian Indian seniors in the State of Washington. Its participants are retired, or of retirement age (or younger who have aging relatives and friends), and are interested in the activities and events relevant to the seniors.

Our Mission is: "To provide and facilitate civic, recreational, cultural and educational services and opportunities for cultural integration to the elders of the community."

To learn more about the program, to participate, to volunteer or to donate,

Please contact:

Dr. Pran Wahi

Phone: (206) 838-8157

E-mail: iawwsenior@hotmail.com

Website: www.iaww.org