



# IAWW Seniors News

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## **Make Sure There's Only One You!**

**(Reproduced from Financial Outlook, Raymond James Financial Services, Inc. Spring 2011)**

By now, you have probably heard plenty of horror stories: people's bank accounts emptied, loans taken out for which they never applied, bills unpaid and credit ratings ruined. The cause: identity theft.

While we typically believe that identity theft is strictly a high-tech enterprise, the truth is that in addition to computer hacking and internet scams, there are a number of low-tech ways of stealing someone's identity. Here are 10 different ways to guard against identity theft:

- Never give anyone you don't know or trust your social security number, in person, through the mail, over the telephone, or via the internet.
- Buy a shredder and shred every document or item that has vital identity or financial information before tossing it into the garbage – especially your expired credit and debit cards.
- Don't fall for e-mail inquiries that ask for your passwords or any other high-stakes personal information. Typical attempts include requests from "banks" to verify information, notifications that you've won a sweepstake prize, or requests from a stranger who needs help moving a gigantic sum of money. These are typically phishing schemes. Phishing involves convincing consumers to divulge personal financial information on fraudulent websites. For example, a consumer might receive an e-mail message from a phisher asking the recipient to click on a link in the e-mail to confirm account information. The website the consumer is directed to is a fake or a copy of the real website. When the consumer enters the financial information, the phisher acquires all information needed to access the consumer's bank account or commit other forms of identity theft.
- Cut down on the number of credit and debit cards you carry in your wallet. Purse and wallet thefts are one of the most common forms of low-tech identity thievery.
- Report the loss of your wallet within 24 hours to assure that you'll be protected against any unauthorized charges on your credit cards, Keep a list or photocopy of all your credit cards in a safe place inside your home, so you can quickly notify every issuer if they're lost or stolen.

**Contd. On Page 2**

**Director's Corner**  
**Pran Wahi**



Dear Readers,

In the last issue of June 2011, I mentioned about the state of national economy in general, and the state of our resources to manage the seniors program in particular. The situation does not seem to be getting any better. We, of course, are committed to do the best we can with our available resources.

However, in order to continue our operations even at the current level, let alone expand, we need infusion to our two pools – dedicated volunteers and financial support. Otherwise, we may have to cut back on our operations starting next year. Therefore, I am looking for suggestions and help from all of you to bring the seniors program to a healthy state of affairs.

I'd very much like to solidify and strengthen the program so that it can continue and expand in the future. Let's all work together towards this goal. Next year will be the 15<sup>th</sup> Anniversary of our seniors program. Let's plan to celebrate it with a new vigor as a gala event!

I look forward to hearing from you.

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**Make sure there is only one You!**  
**(Contd. from Page 1)**

- Never leave a restaurant with a signed credit or debit card bill sitting on the table. Make sure you hand it to your server or the cashier.
- Never permit your credit card number to be written on one of your personal checks.
- Always take your credit card receipts with you. Never throw them away in a public trash bin.
- Order a copy of your credit reports once a year. By federal law, credit bureaus are required to provide you with one copy a year free of charge.
- Place a "freeze" on your credit reports, which means you prevent them from providing any information without your express permission. This prevents thieves from taking out loans, opening new credit cards, or charging accounts in your name without your knowledge.

Security experts will tell you it's impossible to protect everyone from identity theft. But by taking these 10 precautions, you can significantly reduce the chances that the next victim will be you.

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**Quotes:**

Wise men think all they say, fools say all they think.

Shared grief is half the sorrow, but happiness when shared, is doubled.

If you want to feel rich, just count all the things you have that money can't buy.

## **Ways to Lower Blood Pressure Naturally**

**Source: Prevention, August 2011**

High blood pressure is one of the most preventable conditions. But it plays a contributing role in more than 15% of deaths in the United States, according to a new Harvard study. Although it causes no symptoms, High BP boosts the risks of leading killers such as heart attack and stroke, as well as aneurysms, cognitive decline, and kidney failure. In fact, 28% of Americans have high blood pressure and don't know it, according to the American Heart Association. If you haven't had yours checked in 2 years, see a doctor. Also follow the strategies below to reduce your High BP.

### **1. Go for power walks**

Exercise helps the heart use oxygen more efficiently, so it doesn't work as hard to pump blood. Get a vigorous cardio workout of at least 30 minutes on most days of the week.

### **2. Breathe deeply**

Slow breathing and meditative practices such as qigong, yoga, and tai chi decrease stress hormones that raises blood pressure. Do 5 minutes in the morning and at night.

### **3. Pick potassium-rich produce**

Load up on potassium-rich fruits and vegetables such as sweet potatoes, tomatoes, orange juice, potatoes, bananas, kidney beans, peas, cantaloupe, honeydew melon, and dried fruits such as prunes and raisins.

### **4. Read food labels for sodium**

According to Eva Obarzanek, a research nutritionist at the National Heart, Lung and Blood Institute, lower sodium intake to 1500mg daily (Half a teaspoon of salt contains about 1,200 mg of sodium.) Also watch for sodium in processed foods. Instead season foods with spices, herbs, lemon, and salt-free seasoning blends.

### **5. Indulge in dark chocolate**

Dark chocolate varieties contain flavanols that make blood vessels more elastic. Have 1/2 ounce daily (make sure it contains at least 70% cocoa).

### **6. Take a supplement**

In a review of 12 studies, researchers found that coenzyme Q10 reduced blood pressure by up to 17 mmhg over 10 mmhg. The antioxidant, required for energy production, dilates blood vessels.

### **7. Drink alcohol--but not too much**

A study of women at Boston's Brigham and Women's Hospital found that light drinking (defined as one-quarter to one-half a drink per day for a woman) may actually reduce blood pressure more than no drinks per day. One "drink" is 12 ounces of beer, 5 ounces of wine, or 1.5 ounces of spirits.

### **8. Switch to decaf coffee**

Switch to decaffeinated coffee as caffeine can raise blood pressure by tightening blood vessels and by magnifying the effects of stress, says Jim Lane, PhD, associate research professor at Duke and the lead author of the study.

### **9. Take up tea**

In a Study, drinking up to 3 cups of hibiscus tea daily lowered systolic blood pressure by 7 points in 6 weeks on average, say researchers from Tufts University—results on par with many prescription medications.

### **10. Relax with music**

Relax and listen to soothing classical, Celtic, or Indian music for 30 minutes daily while breathing slowly. This will help drop your High BP.

### **11. Seek help for snoring**

Get yourself checked if you snore very loudly. Loud snoring, excessive daytime tiredness and early morning headaches are indications of high blood pressure.

## **Monthly Senior Lunch – July 2011: Presentation on Emergency Planning**

**Mohan Khandekar**

On July 14<sup>th</sup>, at the seniors Monthly Lunch program, Carol Dunn's (Bellevue Fire Dept.) PowerPoint presentation of Emergency Preparedness was very informative and specifically put together for the target audience.

She began with introducing fault lines/zones within Puget Sound region and later gave examples of recent earthquakes in Japan and in this country (Nisqually and Northridge, California). The graphic presentation of the devastation clearly made desired 'impression' of the destructive power of these quakes. She explained how emergencies could come in the form of floods, tornados, storms or earthquakes. This lead to her main focus of the talk – how to prepare for such disasters? She talked, in great detail, of items necessary for assembling the emergency 'kit', preferably enough supplies to last up-to three days for one person, including a list of phone contact numbers, especially out of state.

Carol's presentation ended with display of a sample of 'one person-three day' kit made available by Mohan Khandekar for anyone interested in purchasing one, and answering questions from the audience.

If you are interested in ordering the emergency kit then contact Mohan Khandekar by email at

[khandekars@hotmail.com](mailto:khandekars@hotmail.com)



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## **Healthy Eating & Physical Activity for seniors**

**SOURCE: National Institutes of Health, Senior Health**

Healthy eating and having regular physical activity are keys to good health at any age. They may lower risk for obesity, type 2 diabetes, coronary heart disease, cancer, and other chronic diseases. They may even help ward off depression and keep your mind sharp as you age.

- Eat breakfast every day.
- Select high-fiber foods like whole-grain breads and cereals, beans, vegetables, and fruits.
- Have three servings of vitamin D-fortified low-fat or fat-free milk, yogurt, or cheese every day. This will help keep your bones strong and healthy.
- Drink plenty of water or water-based fluids. You may notice that you feel less thirsty as you get older, but your body still needs the same amount of water to stay healthy.
- Ask your health care provider about ways you can safely increase the amount of physical activity you do now.
- Fit physical activity into your everyday life. For example, take short walks throughout your day.
- Get enough sleep.
- Stay connected with family, friends, and your community.

**Upcoming Events for 2011**

<b>Events</b>	<b>Dates</b>	<b>Location</b>
<b>Monthly Lunch</b>	Every 2 <sup>nd</sup> Thursday	<b>Redmond Senior Center</b> 8703 160 <sup>th</sup> Ave. NE, Redmond, WA 98052

**Seniors Annual Walk/Picnic**

**Pran Wahi**

The Annual IAWW Senior Walk/Picnic was held on July 16<sup>th</sup> at Lid Park in Mercer Island. The early morning rain and a few calls from people opting out because of this gave the organizers some anxious moments. But, Lo, Behold! The rain stopped exactly at 10 AM, the starting time of the event. And the weather kept on getting better as the day progressed. In spite of 10 people opting out, we had the largest attendance ever. More than 40 people participated, many new faces including 3 IAWW Board members, a first in the history of this event.

The walk period lasted from 10 AM to Noon. Many walked 3-5 miles, others shorter distances, and still others just strolled and had a relaxed time.

After the walk, it was time for lunch. The pot luck provided a variety of food dishes brought by the participants. Food was delicious. As usual, everything was well organized and the credit goes to the ladies who did most of the work.

During lunch, people discussed various topics, exchanged information about their families and had fun doing it. After lunch, while some people continued their discussion, others set up tables for a card game and a board game. Some helped in cleaning the place and packing – mostly ladies again!

The picnic ended around 3 PM when people started heading for home. And the afternoon sun was at its brightest!



**Donations to the IAWW Seniors Program**

IAWW Seniors Program gratefully recognizes all the donors in our community who have contributed in the 3<sup>rd</sup> quarter of 2011 (July-August). Their financial support is crucial to the success of the program.

**Monthly Lunch Program:**

**\$25 each** - Davis, L J; Iyer Parmeswaran; Mannering Karen; Parmeswaran Vijaya; Thakkar Chhabilbhai

**Seniors Program:**

**\$2,000+** - Office of Minority Health (OMH); Region X

**\$100+** - Limaye Prakash & Nandini

**Under 100** - Gangolli, Ramesh & Shanta; Mehra, Tripta

Thank you all for your generous contributions. We look forward to your continued support to the seniors program.

Humor

A man was born with a silver screw in his stomach instead of a belly button. As he grew up, he furtively searched for a way to have the screw removed; finally, at a monastery in Nepal, he found a monk who could make it happen. To make a long story short, a giant screwdriver appears out of a purple mist, removes the screw, and disappears out the window. Jubilant, the man jumps up, and his rear end falls off. The moral of the story is, "Don't screw around with things you don't understand - you can lose your butt." US Congress is screwing around with things it doesn't understand, such as the economy, and that's why we are all losing our butts. Lawmakers may not realize they are becoming national jokes, but they are.

Father to son: When Lincoln was your age, he was studying books by the light of the fireplace.

Son to father: When Lincoln was your age, he was president.

One man tells his friend "There are two things you lose first when you are getting old".

The 2<sup>nd</sup> thing is hearing loss. So the friend asks, "What is the first thing"

The man replies, I forgot.



Can you see why this painting is called an optical illusion?

TEACH reflects as LEARN.



When you look through ME you will see YOU!



A woman was sipping on a glass of wine, while sitting on the patio with her husband, and she says, "I love you so much; I don't know how I could ever live without you."

Her husband asks, "Is that you, or the wine talking?"

She replies, "It's me ..... talking to the wine."

A Chinese walks into a bar in America late one night and he saw Steven Spielberg.

As he was a great fan of his movies, he rushes over to him, and asks for his autograph.

Instead, Spielberg gives him a slap and says, "You Chinese people bombed our Pearl Harbor, get out from here."

The astonished Chinese man replied, "It was not the Chinese who bombed your Pearl Harbor, it was the Japanese".

"Chinese, Japanese, Taiwanese, you're all the same," replied Spielberg.

In return, the Chinese gives Spielberg a slap and says, "You sank the Titanic, my forefathers were on that ship."

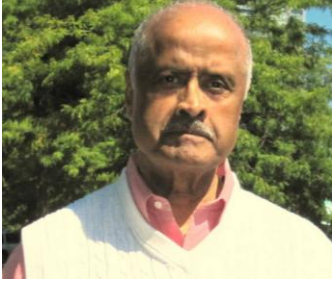
Shocked, Spielberg replies, "It was the iceberg that sank the ship, not me."

The Chinese replies, "Iceberg, Spielberg, Carlsberg, you're all the same."

**There is a new airline in town: Gujarat Airlines**



## **Volunteer Profile**



**Name: Mahalingam (Mali) Iyer**

**Spouse: Mira**

**Son & Daughter-in-law: Ramesh & Suzanne**

**Grandson: Ethan Preston**

Mahalingam (Mali) believes that, in helping and serving others, one derives a satisfaction that no other assignment delivers. A few years ago, a Swiss friend of his presented Mali with a color poster that just had four separate circles drawn within – 3 empty ones and a fourth completely filled in. At the bottom of the poster there was this quotation from Albert Schweitzer – ‘The only ones among you who will be really happy are those who have sought and found how to serve’. After retiring early from Washington State University as a Professor of Chemical Engineering, Mali had several options open to him when he moved to Seattle. Among those options, Mali is so glad he chose volunteering as a primary fulfilling option.

Mali was educated in Bombay, Bangalore, USA, and UK. Mali has always been involved in various student, cultural, and professional organizations and activities. With the kind of varied exposures he has had, Mali is very comfortable interacting with individuals at all age levels from any part of India or, for that matter, from any part of the world. Mali’s wife, Mira, is a Registered Nurse trained in the UK and specializes in Stereotactic Biopsy (for breast cancer detection) at a local hospital. She plans to choose her own volunteering areas after retiring from her employment late this year. Mali’s son Ramesh is a Master of Fine Arts in Films Production; Ramesh’s wife, Suzanne, is a Ph.D. Biochemist and they have a 5-year old son Ethan Preston, all living in the LA area.

In addition to continuing to volunteer at the IAWW Seniors Program, Mali has previously volunteered at the local Blind Society and currently volunteers at the computer center in one of the local Senior Centers. Mali believes that most of the Indian retirees in the Seattle area and their equally qualified spouses have a lot to offer to the local community – Indian and non-Indian alike – in terms of vocational skills and interpersonal skills. Mali suggests we all should recognize volunteers are free, volunteer programs, however, are not free and do need some kind of financial support.

Mali has read somewhere that volunteers build a better world; for his part, he says he will be adequately satisfied if he just contributes to a better world through his actions. He certainly feels his life has become far richer through interacting with a host of other volunteers who are incredibly talented, giving, and caring people.

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## **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](mailto:nath_latha@yahoo.com)

**On Friendship:**

Good friends are like stars, you don't always see them but you know they are there!

Good friends are hard to find, harder to leave ... And impossible to forget!

Angels do exist but sometimes they don't have wings – we call them friends!

"Deep within the heart,  
There seem to be a precious few  
Who remain there through the passing years  
Just such a friend is you!"

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**Parable**

Pencil: I am sorry because you get hurt because of me. Whenever I made a mistake, you are always there to erase it. But as you make my mistakes vanish, you lose a part of yourself. You get smaller and smaller each time.

Eraser: That's true. But I don't really mind. You see, I was made to do this. I was made to help you whenever you do something wrong. Even though one day, I know I will be gone and you'll replace me with a new one, I am actually happy with my job. So please, stop worrying. I hate seeing you sad.

*Parents are like the eraser whereas their children are the pencil. They are always there for their children, cleaning up their mistakes.*

*Sometimes along the way... the parents get hurt, and become smaller, older and eventually pass on.*

**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:**

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