



# USAP News

**United Seniors Association of Pittsburgh**

[www.USAofpittsburgh.org](http://www.USAofpittsburgh.org)

**Volume 3 Issue 2**

**April 2021**

**USAP** continues to make great strides in terms of number of activities and growth of membership. Covid-19, despite its many restrictions on group get-togethers, allowed us to adapt and adjust to the changing needs of the time. Thanks to the availability of teleconferencing, we were able to provide ever increasing numbers of programs to the membership in their comforts of their very homes. A total of 31 exciting programs were conducted in 2020 for which we received strong positive feedback from the attendees.

2021 also started strong with three powerful series of Yoga sessions, followed by a highly informative session on Ayurveda approach to good health, a life changing motivational webinar for all age groups - "The Power of Positive Thinking" (which broke our attendance record attracting over 100 attendees), and a topic on emotional health "Understanding Fear". We sincerely hope you were able to benefit from these special and well-structured programs. There are three exciting programs planned in April 2021, the details of which are published in this issue, and many more in coming months.

USAP is fortunate to have a highly energetic Executive Board that regularly meets every other month and reviews the lessons learned from past activities and plans for future programs that suit the needs of the senior members. Weekend spiritual retreat, Health Camp, short travels within the US, and more are in the planning. We are also planning for our regular get-togethers at the ICC with the favorite masala tea and delicious lunches as soon as the Covid19 restrictions are removed.

With ever increasing number of people celebrating their 50<sup>th</sup> anniversaries, there is no shortage of people becoming eligible to become USAP members. USAP can very well claim itself becoming an organization of young seniors in due time.

We welcome all members of the community including the Maharashtra Mandal, Gujarati Samaj, Bengali Association, the South Indian and Sikh communities to join hands in becoming USAP members, thus making USAP truly a **UNITED** Seniors Association of Pittsburgh.

You can choose your membership category:

**Annual Membership - \$30 per person.**

**Four Year Membership - \$100 per person and**

**Charter Membership - \$500 per person for lifetime.**

You can become USAP member online through USAP website at [www.usaofpittsburgh.org](http://www.usaofpittsburgh.org)

## USAP TOTAL MEMBERSHIP

(AS OF MARCH 31, 2021)

<b>Charter Members</b>	<b>:</b>	<b>56</b>
<b>4 Year Members</b>	<b>:</b>	<b>193</b>
<b>Annual Members</b>	<b>:</b>	<b>20</b>

## CHARTER (LIFE) MEMBERS

Veena Agarwal  
Subash Ahuja  
Kiran & Viharika Bakshi  
Dharam & Shashi Batish  
Ranjan & Meena Bhandari  
Dilip & Kirtida Desai  
Nainesh & Jayna Desai  
Bharati Desai  
Ved & Alka Kaushik  
Ravi Kolli  
Ashok & Indra Kumar  
Chetan & Leena Ladani  
Juginder & Dolly Luthra  
Vasanti Majmudar  
Vasu & Durga Malepati  
Khozem & Rezwan Mogri  
Pravin & Rekha Monpara  
Deviyani Pandit  
Kiran & Bharati Parikh  
Chetan & Bakula Patel  
Gauttam & Rita Patel  
Minaxi Patel  
Sudhir & Nilam Patel  
Kiran Patil  
Rajnikant & Bharati Popat  
Hemal & Dipali Purohit  
Ashok & Ranjana Sahai  
Brahma & Anita Sharma  
Krishna Sharma  
Adi & Jasmin Tamboli  
Girish & Lina Thakar  
Jamnadas & Kavita Thakkar

## 4-YEAR MEMBERS

Kamlesh & Nishi Aggarwal  
Surinder & Veena Aneja  
Manohar & Nilima Badlani  
Saroj Bahl  
Zarin Balaporia  
Mani & Shantha Balasubramaniam  
Ravi & Raji Balu  
Surendra & Prabha Bansal  
Shailesh & Mananda Bhende  
Rajesh & Neelam Brahmbhatt  
Cyrus Cama  
Farhad & Shehnaz Cama  
Vinod & Manju Chablani  
Mohan & Sudershan Chabra  
Prasad Dabbala  
Lily Aspi Dastur  
Arunkumar & Lata Dave  
Anil & Manjula Desai  
Sunil Desai  
Satishchandra & Varsha Dhagat  
Venkatram & Visalam Dharmarajan  
Niranjan & Sudha Dixit  
Pratap & Madhu Doshi  
Vinod Doshi  
Satish Chander & Madhu Duggal  
Anant & Jyoti Gandhi  
Nikhil & Bharati Gandhi  
Vasant & Manjula Germanwala  
Amit & Sonali Ghosh  
Girish & Deepa Godbole  
Gaurang & Savitri Gosai  
Vinod & Tripta Goyal  
Sukhdev & Elisha Grover  
Mohinder & Anita Gupta  
Satish Gupta  
Som & Sadhana Gupta  
Yogendra Gupta  
Ashok & Santosh Jain  
Sandhya Jain  
Lalita Jaspal  
Arun & Shobha Jatkar  
Yogesh & Alka Jhaveri

**Cotd .....**

#### 4-YEAR MEMBERS

Kishor & Usha Joshi  
Navin & Swati Kadakia  
Bhupendra & Niru Kamdar  
Jas & Anita Kansagra  
Ravi Kant & Bina Goel  
Sailesh Kapadia  
Jagannath & Deepa Karambelkar  
Neelam Katyal  
Harbans Singh & Prakash Kaur  
Naushad & Umera Khatri  
Dilip & Rekha Kothari  
Girish & Jyotsna Kothari  
Sumant & Raj Lall  
Suneel & Alka Maheshwari  
Rajesh & Kamakshi Mankad  
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Harsad & Rekha Mehta  
Rohit & Yogini Mehta  
Usha Mehta  
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Jayant & Lakshmi Mirani  
Jashwant & Urmila Modi  
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Sumedha Nagpal  
Surendra & Vatsala Pancholi  
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Gautam & Prachi Patel  
Girish Patel  
Harilal Patel  
Hasmukh & Saroj Patel  
Hiroo & Manju Patel  
Kanta Patel  
Kirit & Gita Patel  
Kishor & Pushpa Patel  
Prakash Patel  
Raman & Kapila Patel  
Vinod Patel  
Vaishali Patil  
Sridhar & Vijaya Lakshmi Patnam  
Chandrakant & Harsha Pujara  
Pramila Ragoowansi  
Subbarao Rambhala

#### 4-YEAR MEMBERS

Hira & Harbhajan Rohela  
Harish Saluja  
Ashok & Alka Shah  
Bharat & Rashmi Shah  
Jayanti & Bharati Shah  
Mahendra & Aruna Shah  
Nayan Shah  
Pravin Shah  
Shobhna Shah  
Suresh & Meena Shah  
Vijay & Aarti Shah  
Vinod & Amita Shah  
Priyesh Shah  
Brij & Usha Sharma  
Som Sharma  
Leena Shete  
Asish Sinha  
Mohan & Jyoti Soneji  
Raji Srinivas  
Manohar & Meena Sukhwani  
Dayal & Nita Sutaria  
Subha Tayal  
Durlabh & Santosh Trivedi  
Durlabhji & Bharati Ukani  
Pravin & Dina Vakharia  
Abbey Vijlee  
Praful & Madhuri Vora  
Shailesh & Kalpana Vora  
Saroj Wadhwa  
Shiban & Nanna Warikoo  
Vijay & Arati Warty

#### ANNUAL MEMBERS

Mahesh & Sarla Desai  
Balwant & Vidya Dixit  
Vasundhara Jain  
Sanjay & Amita Mehta  
Jitendra & Raksha Modi  
Chandrakant & Kumud Patel  
Vinod & Bharati Patel  
Usha Pearce  
Satish & Pratibha Sawardekar  
Anila Shah  
Virender Soi  
Shailesh & Urvashi Surti





## USAP Presents

### **SLEEP APNEA**

## *Holding My Breath: The Story of Breathing During Sleep*



All of us, young and old, have periodically experienced our breathing momentarily stopping while we are asleep, and waking up the next day feeling tired. This is **Sleep Apnea** that is potentially a serious sleep disorder which can have serious implications on our overall health, especially for seniors with heart and other ailments.

USAP invites you to attend this especially important health topic presented by experts in this specialized field of SLEEP. **This is a program intended for audience of all ages and is not to be missed. Everyone is invited.**



**Sanjay Patel, MD**, Harvard Medical School graduate and Professor of Medicine and Epidemiology, is the director of the Center for Sleep and Cardio-vascular Outcomes Research. He leads the Comprehensive Sleep Disorders Center at UPMC.



**Sangeeta Chakravorty, MD**, a neurologist, received her sleep training from Emory University Atlanta, and has 20 years of experience in treating sleep disorders. She currently directs the Sleep Laboratory at Veteran's Administration Pittsburgh Health Center.



**William Holmes** is a Respiratory Therapist, a Sleep Technician, and a Sleep Educator with 22 years of experience at UPMC. Will is an Army Veteran and has special interest in mask fitting and acclimation.

**Dr. Patrick Rosario**, a vascular surgeon in private practice will also share his personal experience as patient advocate.

**Sunday, April 11 at  
10:00 am**



**ID: 412 333 4444  
Meeting PW: USAP**

**Chetan Patel**

**412-908-1711**

**Subash Ahuja 412-216-8135**



USAP is inviting you all to  
Celebrate our Most Popular Musical Event



USAofPittsburgh.org



**Karaoke Event**  
**Sunday, April 25, 2021,**  
**3:00pm**

Participants please give your names and the name of the song (to avoid song duplications) by Thursday, April 15, 2021 to Subash ji or Bhavna ji or Juginder ji.

Subash Ahuja	(412) 216-8135	<a href="mailto:subash.ahuja@gmail.com">subash.ahuja@gmail.com</a>
Bhavna Mehta	(412) 443-0959	<a href="mailto:ebhavna@hotmail.com">ebhavna@hotmail.com</a>
Juginder Luthra	(304) 794-6336	<a href="mailto:dolgin1968@gmail.com">dolgin1968@gmail.com</a>

**Rules:**

- ◆ Live singing only (no recorded songs)
- ◆ Song : under 5 minutes
- ◆ Limited to 20 participants
- ◆ USAP Members will get first priority

**This is a FREE event for all**



**Meeting ID : 412 333 4444**  
**Meeting PW: USAP**

*For More Information Contact . . .*

Chetan Patel	412-908-1711	Dilip Desai	412-916-2473
Nitin Merchant	412-260-1001	Sumedha Nagpal	412-600-7489
Kiran Bakshi	412-841-2718	Ved Kaushik	724-816-9818



## UNITED SENIORS ASSOCIATION OF PITTSBURGH EXECUTIVE BOARD - 2021

**President :** Chetan Patel      **Vice President :** Dilip Desai  
**Secretary :** Subash Ahuja      **Treasurer :** Kiran Bakshi

### USAP EXECUTIVE COMMITTEES

No.	Old Committee	New Committee	Committee Chair	Committee Members
1	Membership	Membership	Chetan Patel, Bhavna Mehta	Chetan Ladani, Kiran Bakshi, Jamnadas, Khozem Mogri, Sumedha, Arun Jatkar, Subash Ahuja, Vasu Malepati
2	Life & Finance	Life & Finance	Girish Thakar	Chetan Ladani, Kiran Bakshi, Arun Jatkar
3	Health & Fitness	Health & Fitness Medical Council	Chetan Ladani	Subash Ahuja, Brahma Sharma, Ved Kaushik, Raj Papat, Vasu Malepati, Bhavna Mehta, Devi Pandit
4	Hobby & Sports	Sports	Sudhir P & Jayant M.	Nilam Patel, Lakshmi Mirani
		Hobby: Karaoke, Drama	Sumedha, Bhavna M.	Juginder Luthra, Subash Ahuja, Chetan Patel
5	Cultural, Social & Humanitarian	Cultural, Social Activities	Chetan Patel	Sumedha, Bhavna Mehta, Kiran Bakshi, Sudhir Patel
		Humanitarian	Lakshmi Mirani, Sumedha Nagpal	Subash Ahuja, Arun Jatkar, Devayaii Pandit, Kiran & Viharik Bakshi, Vasu Malepati, Sudhir Patel
6	Tours & Travel	Tours & Travel	Kiran Bakshi	Chetan Patel, Bhavna Mehta
7	Social Media & Publication	Newsletter Publication	Subash Ahuja	Chetan Patel, Khozem Mogri, Arun Jatkar
		USAP Website	Khozem Mogri	Chetan Patel
		Event Flyer	Khozem Mogri	Chetan Patel
		Email Management	Chetan Patel	
8		Long Term Planning	Jamnadas Thakkar	Subash Ahuja, Ladani, Kiran Bakshi, Chetan Patel
9	PR & Liaison	PR & Liaison	Ved Kaushik	Devayani Pandit, Jamnadas Thakkar, Arun Jatkar, Kiran
10	By-Laws	By-Laws	Subash Ahuja	Kiran Bakshi, Chetan Ladani
11	Event Admin	Event Admin	Viharika Bakshi	Jayant & Lakshmi Mirani, Sudhir & Nilam Patel, Kiran Bakshi, Khozem & Rezwan Mogri

**United Seniors Association of Pittsburg** is a tax-exempt charitable organization.

Your support goes a long way in supporting free lunches and expanding our services to the senior citizens.

**USAP TAX ID # 82-3787994**

**USAP News** is published quarterly by United Seniors Association of Pittsburgh to keep its members and subscribers informed and connected. Your comments and suggestions are welcome to improve the dialogue.

**Editors:**

**Subash Ahuja, Chetan Patel, Dilip Desai,  
Khozem Mogri**

### Happy Birthdays to Special USAP Members:

**April:** Saroj Patel, Bharati Gandhi, Zarin Balaporia, Krishna Sharma, Nainesh Desai, Pravin Monpara, Girish Kothari

**May:** Jayanti Shah, Bharati Patel, Bupendra Kamdar, Nilam Patel

**June:** Shashi Batish, Bharat Monpara, Dayal Sutaria, Kirtida Desai, Gauttam Patel, Ranjan Bhandari, Subash Ahuja, Yogendra Gupta, Umera Khatri



## HERBS AS MEDICINE FOR HEART

By Bhavna Mehta, ERYT-500, AHC  
([ebhavna@hotmail.com](mailto:ebhavna@hotmail.com))

Our ancient scriptures teach us that food, just like breath, is a life force. When we consume lively, fresh, and vibrant foods, we nourish our body and mind. In our golden years all of us crave for the best health, and eating the right foods at the right time, with the right attitude, and in the right proportions will lead us in the right direction.

Nature provides us with these foods. It is so powerful and kind to us, it gives us numerous herbs, spices, and special power plants which have rejuvenating qualities (Rasayan). Many of these herbs are health heroes. ARJUN is one of those trees which is known for its medicinal power, especially for heart health.

In the modern world, diseases such as high blood pressure, high cholesterol, and heart problems are increasing day by day. Some of the reasons include bad food choices, sedentary lifestyle, stress, toxicity, and over medication. We consume cheesy, greasy, lifeless food in excess, we view workouts as one hour chore and then remain seated for a majority of the day, we chase life stressfully, and we create a fearful atmosphere around us. This is a breeding ground for heart problems. As one sees that plaque accumulates in arteries, blood circulation slows down, and the result is malfunction and degeneration.

Plaque is considered AMA in Ayurveda. Ama is a sticky, stagnant, toxic substance in our body. We need to consume food/herb/spice that can remove this morbid compound.

Arjun is one of the trees common to the Indian subcontinent. Its bark has been consumed for hundreds of years for various health problems, but mainly for heart health. This bitter-astringent tasting herb promotes stronger contraction of the heart muscles, supports muscle tone of the heart, and supports lymph drainage. It also helps maintain healthy cholesterol levels.

Just like many other Ayurvedic substances, Arjun is well researched. Modern research suggests that it may support relief from chest discomfort and help healthy arterial blood flow. It is considered safe to take with other herbs\*. It is truly a heart hero. Also, Arjun bark has about 34% calcium carbonate so when bones break, it helps restore bone health.

Turmeric, cinnamon, garlic, and pepper also provide good health to the heart. Fruits and vegetables in dark red colors like berries, red grapes, beet root, and pomegranate also help.

Thus our food has disease fighting power. It stimulates diverse biological activity in the body. It restores our health and harmony within.

\*for proper dosage and guidance please consult your VAIDYA

\*\*This article is not meant for medical advice.

## WHY EVERYONE IS IN LOVE WITH CUMIN

By Subash Ahuja, MD  
([subash.ahuja@gmail.com](mailto:subash.ahuja@gmail.com))



Although, Cumin has the resonance of being the name of a lovely girl, it is the name of a small flowering herbaceous plant. It's cousins Parsley, Fennel and Hemlock belong to the same family. It's native to the Middle East Asia but is now grown all over the world.

It is the aromatic seeds (the plant's small, dried fruits), that has made it to the finest cuisines in the world, second only to black pepper. The seeds are yellow-brown, oblong, and longitudinally ridged, and look very similar to caraway seeds. It is both the whole cumin seeds and the ground cumin powder that add a distinct color and flavor to the dishes and form an important ingredient in the popular curry powder, and used widely in the Indian, Mexican, North African, and other cuisines. Cumin adds a nutty and peppery flavor to foods, and the essential oils contained in the cumin seeds also add a warm perception on the taste buds.

Besides the looks and smells, cumin is also loved for the countless health benefits it provides. Cumin seeds contain phyto-chemicals which are believed to have carminative, antioxidant and anti-flatulent properties. They are also an excellent source of dietary fiber, vitamins A, E, B and C and antioxidant carotenes, lutein and zeaxanthin. Health promoting minerals in cumin include

- Iron and copper, essential for red blood cell production and formation.
- Zinc, a co-factor in enzymes that aid digestion, growth and development, and nucleic acid synthesis.
- Potassium, a crucial component of cells and body fluids, and necessary for controlling blood pressure and heart rate.
- Manganese, a co-factor for superoxide dismutase, a powerful antioxidant enzyme.

It is interesting to note that a 2011 animal study published in the *Pharmaceutical Biology* journal found that cumin helped inhibit stress-induced biochemical changes in rats, which also improved their memory and cognition. Although, to conclude similar benefits would apply to humans as well would be a bit subjective, the study authors went on to say that *"This study provides scientific support for the anti-stress, antioxidant, and memory-enhancing activities of cumin extract and substantiates that its traditional use as a culinary spice in foods is beneficial and scientific in combating stress and related disorders."*

A 2015 study credited it with helping to decrease the risk of developing several neurodegenerative diseases, particularly Parkinson's. It may also aid in weight loss and prevent foodborne illnesses.



The spice has also been claimed to possess anti-congestive properties and works as an expectorant that loosens mucus and phlegm in the respiratory tract. Cumin tea, made of half a teaspoon ground cumin in a cup of boiled water, not only helps with respiratory problems like asthma and bronchitis, but also help relieve flatulence and indigestion. If taken before bedtime, it even promotes optimal sleep.

Besides the beneficial effects of cumin seeds and powder cited above, cumin essential oil also contains several health-promoting compounds like cymene, cuminic acid, and dipentene to name a few, and is used in aroma therapy, and topical applications. Like other essential oils, cumin essential oil stimulates the limbic system of the brain that plays a role in emotions, behaviors, and long-term memory. The limbic system also plays a role in controlling some unconscious physiological functions, such as breathing, heart rate and blood pressure. The cumin essential oil thus, can, exert a physical effect on the body in this way.

The most popular use of cumin is as a seasoning or condiment, adding a deep flavor to various recipes, like curries, biriyani and pulao, and Indian vegetarian dishes like *jeera dal*. Cumin seeds are gently toasted or roasted before adding them to dishes.

Besides its culinary uses, ancient Egyptians used cumin to mummify pharaohs. Cumin even became a symbol of love and fidelity. Guests attending a wedding carried cumin in their pockets, while wives sent off their soldier husbands to war with cumin bread. Arabs believed that a concoction made from ground cumin, honey and pepper works as an aphrodisiac.

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## USAP MEDICAL ADVISORY COUNCIL

The following physician specialists who are USAP members, Board certified in their respective specialties, some who are retired and some still in active practice, have kindly agreed to volunteer on the USAP Medical Advisory Council. They are willing to help, advice and guide any USAP member who may have any health issue and need such help. Please know that such help should not be construed as treatment and the physician shall not be held responsible for offering such guidance. The member shall seek treatment from his/her personal physician.

**CHETAN LADANI, MD – CARDIOLOGIST**  
412-519-9024

**BRHAMA SHARMA, MD – CARDIOLOGIST**  
412-708-9128

**JUGINDER LUTHRA, MD – OPHTHALMOLOGIST**  
304-794-6336

**VED KAUSHIK, MD – COLORECTAL SURGEON**  
724-816-9818

**RAVI KOLLI, MD – PSYCHIATRIST**  
412-498-5098

**RAJNIKANT POPAT, MD – OB GYN**  
724-366-0867

**VASU MALEPATI, MD – ENT SURGEON**  
724-344-3301

**KIRAN PATIL, MD – NEUROLOGIST**  
914-316-0643

**ADI TAMBOLI, MD – ALLERGY**  
412-997-7007

**USHA KARUMUDI, MD – INFECTIOUS DISEASES**  
412-874-2423



Article No. 3  
April 2021

## Hidden Tricks You Didn't Know Your iPhone Could Do

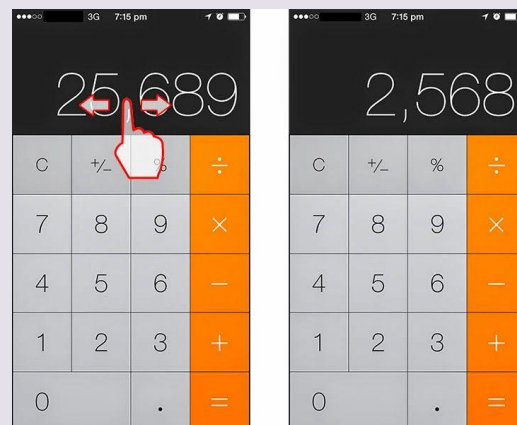
By Dilip Desai  
([desai11@gmail.com](mailto:desai11@gmail.com))

Your iPhone is nothing less than a magical device that can hide myriad of hidden features which can substitute many everyday tools. But even the most ardent iPhone users don't know about its many features and so they fail to use it to its full potential. I have picked a few favorite time-saving, useful tips and tricks for my readers.

### Deleting digit(s) in the Calculator app (Hit backspace in Calculator)

We all know the frustration of mistyping a digit and having to start the calculation all over again. This hidden backspace function means you won't have to hit the C or AC buttons every time you make a mistake.

Just swipe to the left or right at the top of the screen where the digits are displayed. The motion acts as a backspace command, and will remove the number you entered last.



### Silence Unknown Callers

Kiss robocalls goodbye with this trick. A word of caution though – this change can sometimes make a useful call such as someone you know or your doctor's office etc, - anyone not in your contact book will become a silenced call also. In other words, if iOS 13 doesn't find the number in apps that you use to communicate, or in your address book, it's going to send the call straight to voicemail.

- Open the Settings app
- Tap Phone
- Toggle Silence Unknown Callers

### Delete many photos quickly

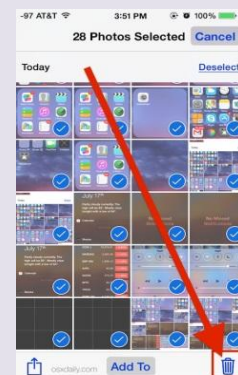
- Hold down on a photo and then
- Drag your finger diagonally in Photos to select lots of images at once

### Start a Group FaceTime Call

Group FaceTime makes it easy to chat with multiple people at the same time. You can start a Group FaceTime from the FaceTime app or from a group conversation in the Messages app — and you can add up to 32 people. The tile of the person speaking gets larger automatically, so you'll never lose track of the conversation.

<https://support.apple.com/en-us/HT209022> Here is how you do it.

- Open the FaceTime app on your iPhone
- Tap the + button on the top right of your screen
- Enter the name or number of the person you want to call first
- Enter up to 30 additional contacts
- Tap Video or Audio to place your FaceTime call
- Hit delete



# ESTATE PLANNING 101

## (Part 3)

By Goldblum Sablowsky, LLC  
Estate Planning Attorney

*(Editor's note: Parts 1 & 2 of Estate Planning 101 was published in previous two issues of USAP News. Mr. Goldblum Sablowsky was a speaker on financial planning at a USAP meeting in 2019 (before the Covid era). Please note that this is for informational purpose only and not to be construed as endorsement by the Board of USAP. Please contact a financial advisor of your choice for personal needs.)*

### **WHAT ARE SOME OF THE MOST COMMON GAPS YOU SEE IN AN ESTATE PLAN?**

First and foremost, the most common gap spotted by professionals in our field, time and time again, is failure to establish a plan in the first place.

The next most common gaps typically pertain to inadequate review and revision of an estate plan once the documents have been executed. Predictably, the circumstances surrounding one's plan often change with the passage of time. Loved ones are born and pass away. Laws are passed and others are repealed. Priorities from one year may not carry into the next. Though an experienced attorney can take many steps to protect your financial wellbeing for years to come, it is typically advised that estate plans be revised roughly every five to seven years. You would do well to choose a time each year to review your documents in the context of the changes that have occurred in your life during that time, and then schedule a consultation with your estate planning attorney whenever necessary.

It may benefit you to know that on December 20, 2019, the SECURE Act was passed by the United States Congress, altering many of the laws that had previously served as the foundation upon which clients based their estate planning strategies for decades. If you are approaching the age of 70 or are concerned that your current estate plan might conflict with this new legislation, you may wish to speak with your financial advisors and an attorney specializing in this area.

Other common gaps often include failure to plan for known health issues or other propensities of a family member, failure to consider an individual's prior military service when determining healthcare and savings options, and failure to plan in advance for Medicaid's "5 Year Look-Back Period."

### **HOW MUCH SHOULD I EXPECT TO PAY TO GET A BASIC ESTATE PLAN IN PLACE? IS IT MORE EXPENSIVE IF I HAVE KIDS?**

Price terms for estate planning services vary based on the complexity of the work to be performed and the degree of intricacy of any family dynamics which must be attended to. In broad terms, an individual seeking a basic estate plan can anticipate paying somewhere between \$500 and \$1500, depending on the specifics of their estate. A larger estate might



require more of a detailed strategy to maximize tax savings, which can result in more time being logged by the attorney on your estate plan. While the existence of children alone will not impact the price of your plan, if your family has unique details or an individual beneficiary requires particular attention, then these sorts of considerations can sometimes increase the final fee for services. If a loved one is anticipated to object to one or more portions of your documents, is estranged from the rest of the family, or has special needs that require a more detailed approach, these factors can also influence the final price point. What is most important to bear in mind is that each of these factors which can potentially lead to added fees, if left unaddressed, will almost always result in an exponential increase in the financial burden felt by yourself and your family. While it is certainly true that estate planning services are not provided free of charge, the alternative costs associated with failure to adequately plan for your future are generally far higher.

An initial consultation to discuss your goals, at least our firm, is always free.

### **I AM MARRIED. I DON'T HAVE A WILL OR POWERS OF ATTORNEY. WHAT HAPPENS TO MY ASSETS WHEN I DIE?**

Dying without a Will in Pennsylvania is referred to as dying “intestate”. If a Pennsylvania resident does die without a Will, Pennsylvania’s “intestacy” laws dictate how the decedent’s estate is to be administered. First, a family member is usually appointed as the administrator of the estate (performing a similar role to that of an “executor” under a Will). The role of administrator is typically given to your closest living relative. Your spouse can serve in this position if they are comfortable doing so, or it can be filled by another loved one.

The administrator must then identify the estate assets, satisfy legally enforceable estate debts, file tax returns, and pay any taxes that are due. Once the estate’s debts and financial liabilities have been satisfied, then the administrator is responsible for distributing the remaining property in accordance with the intestate laws.

Your spouse may be surprised to learn that, upon your death, they will not necessarily inherit the entirety of your estate. There are a series of rules denoting potential courses of action. For example, if you are survived by your spouse as well as any parents or children, then your spouse will likely receive the first \$30,000 of your estate and then split a portion of the difference with the other beneficiaries (first children, then parents). The intestacy laws, while attempting to protect all heirs, can definitely lead to unintended results in the distribution of an estate. If for no other reason than this, everyone should have a Will regardless of their family situation or the size of their estate.

### **I AM SINGLE. I DON'T HAVE A WILL OR POWERS OF ATTORNEY. WHAT HAPPENS TO MY ASSETS WHEN I DIE?**

The process will begin similarly to the events described in Question 9 above. Without a spouse involved, then the administrator appointed to represent your estate will (generally) be another individual identified by the court as your next of kin.

After settling any outstanding debts owed by the estate, your administrator will then distribute the remaining assets according to the state intestate laws. In order to visualize this next step, it sometimes helps to think of the asset distribution as flowing “down, then up and out.” This means that your assets will go first to any children, then down each line to your children’s children. If you do not have children, distributions will go first to your parents, and then down to any of living siblings or to their children. If there is no living parent, sibling, or heir of a sibling to accept your remaining estate, then this amount will continue to go “up” to your parents’ parents and then “out” to any living relatives or their heirs. If no family can be found by this method, then the estate assets can eventually become the property of the state. These contingencies, as well as a variety of family disputes and legal hurdles, can easily be avoided with a bit of prior planning and a carefully crafted Last Will and Testament.

**I HEAR I NEED A PRIMARY AND CONTINGENT BENEFICIARY ON MY RETIREMENT ACCOUNTS AND LIFE INSURANCE POLICIES. WHAT DOES THIS MEAN?**

As you are likely aware, beneficiaries are the individuals that you list to receive benefits from these accounts after your death. Primary beneficiaries are the first people listed to receive the account’s assets upon your passing, and contingent beneficiaries assume this position if none of the primary beneficiaries are still living at that time.

For many accounts, naming a beneficiary is optional, but it comes with distinct advantages. Beneficiaries named in this manner can avoid a variety of probate expenses and delays otherwise encountered by heirs receiving assets indirectly from an estate. By working closely with your financial advisors and an estate planning attorney, these strategies can be applied to your estate plan and result in substantial savings to yourself and those you love.

*(This concludes the three-part series on Financial Planning 101. For further information or questions, the Estate Planning Attorney, Mr. Goldblum Sablowsky, LLC can be reached at (412) 464-2230.)*

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## HOW TO MAKE FRESH MANGODI (MOONG WADI)

### Traditional Rajasthani Recipe



### Ingredients

- 1 Cup Moong Dal (Washed)
- 3-4 Whole Red Chili Peppers
- ½ tsp Hing
- 1 inch Fresh Ginger
- ½ tsp Salt
- 1 Greased Plate with Oil

By Krishna Sharma



### Preparation

Wash Dal thoroughly.

Soak for 4 hours.

Drain water with strainer.

Transfer strained dal into a blender.

Add all other ingredients and blend until it forms a coarse paste.

Transfer coarse paste into bowl and add 1 tsp salt and mix well.

Use a teaspoon or hand to drop small quantity onto the greased plate.

Place in sun to dry until completely dried.



#### Tip:

Once completely dry, the Mangodi can be used immediately to make a delicious Rajasthani Mangodi Dish or stored for later use.



## Suicide of Dr Sheetal Amte: Any lessons to be learned?

By Balwant N. Dixit Ph. D.,

Professor Emeritus of Pharmacology, University of Pittsburgh

([bdixit@pitt.edu](mailto:bdixit@pitt.edu))



**Dr. Sheetal Amte**, at the age of 39, committed suicide on November 30, 2020. Sheetal was a relative of ours, a physician (MBBS), had a MS in Social Entrepreneurship from the Tata Institute of Social Sciences and had studied Leadership at the Harvard Kennedy School. She had initiated efforts to make Anandawan “a one-of-its-kind smart village” in India, by making it technologically efficient, economically productive, and environmentally sensitive for which she was selected by the World Economic Forum as “Young Global Leader 2016.” Sheetal was a

recognized public health expert, a disability specialist, environmentalist, a gifted abstract painter, and an accomplished photographer. She was a leader, a gifted speaker, a visionary, and a thinker. She received a grant from by Lancet Commission on Global Surgery for setting up a “Centre of Excellence for Medical Leadership, Ethics and Motivation” at Anandawan. She had also established two exclusive leadership training programs for motivating medical professionals across India. Her model of plantation of native trees, adapted from Miyawaki method of afforestation, was adopted by the Government of Maharashtra. At the time she ended her life, she was the Chief Executive Officer (CEO) of Maharogi Sewa Samiti founded by her grandfather, the legendary social worker the late Baba Amte. Her death by suicide caught the attention of many newspaper reporters, politicians, social workers, medical doctors, celebrities, and many common people.

On November 30, Sheetal after having breakfast entered her room in the residence and bolted it from inside. Her husband Gautam Karajgi was away at work and found her dead when he returned home around 12.30 pm. The local police have indicated the cause of death as “choking.” After autopsy, the initial reports indicated that Sheetal injected one of the three injectable drugs made for dogs she had ordered from a Nagpur pharmacist.

Sheetal, it seems was aware of her mental problem. At times she was feeling depressed and had mentioned that thoughts of committing suicide had crossed her mind. In June 2020 Sheetal had tried to commit suicide by taking sleeping pills and was hospitalized in Nagpur. Sheetal was receiving psychiatric care in Nagpur and was being treated by a psychiatrist from Mumbai, located some 475 miles away, which is not unusual in India with only about 4000 clinical psychiatrists practicing.

Sheetal had also contacted actress Mayuri Deshmukh, whose husband had committed suicide a few months earlier and personally unknown to her saying how she was dealing with her own depression. On the morning Sheetal committed suicide, through social media she was in contact with a family friend and a news person, Mr. Ravindra Ambekar sending him several messages and videos and indicating to him that she was not well.

**Who commits suicide?** In general, very few persons among the population commit suicide. It is a difficult undertaking. Many among those who try give up or are saved by timely

interventions. Common people as well as accomplished individuals commit suicides. The level and type of education, and accomplishments in a chosen career is no bar. Psychological autopsies have shown that over 95% suicides are committed by those with serious mental illness, such as clinical depression. However, most people with clinical depression will not commit suicide. Suicide rate in India in 2016 was 0.016%, and in the USA in 2018 it was 0.014%.

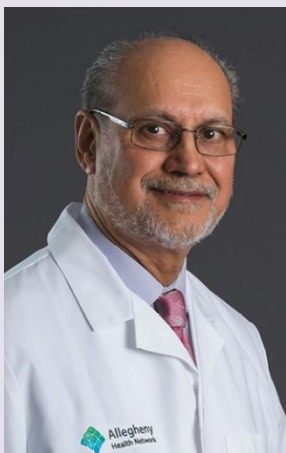
**Are there any lessons to be learned?** In Sheetal's untimely death the world has lost a brilliant mind, a son has lost a caring mother, a husband has lost a loving wife and thousands of residents of Anandvan have lost a caring and a devoted caregiver. Are there any lessons to be learned from this unfortunate and tragic death?

My answer is emphatically YES. As a longtime advocate of mental health and the fight against addiction I strongly feel that if anyone is experiencing a situation where one of your friends or one of your relatives is suspected of suffering from any type of mental disorder or having a problem with substance abuse, kindly but very tactfully discuss the situation with a friend or a relative insisting that it is time to seek the advice of a clinical psychologist, a psychological counsellor or a clinical psychiatrist for timely intervention. That way a tragedy that could have been avoided!

*(I would like to thank Dr. Vishwajeet Nimgaonkar, (MD, PhD), Professor of Psychiatry at the University of Pittsburgh School of Medicine for his comments and helpful suggestions. All information in this article is from public sources)*

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## **SURINDER BAJWA, MD JOINS THE COVETED RETIREES CLUB**



Dr. Bajwa had a remarkably busy practice in New Kensington and was on active staff at Citizens General and Allegheny Valley Hospitals and earned his retirement after working for over 40 years. He trained at Albert Einstein College of Medicine, N.Y. and came to Pittsburgh in 1977. He is Board Certified in Internal Medicine, Pulmonary Medicine and Critical Care Medicine.

He was born in West Punjab (now in Pakistan), grew up in Himachal Pradesh, started his medical schooling in Andhra Pradesh and graduated from Dayanand Medical College, Ludhiana, Punjab before coming to the United States in 1972. He and his wife Jagdeep Bajwa, also a physician recently retired, and both members of USAP, plan to spend their retirement in St. Petersburg, Florida. They have three children spread across the

United States, in Florida, California and Pittsburgh.

USAP wishes Bajwas a well-deserved and an incredibly happy retirement!

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