

## **Senior Citizens' Program**

Hindu senior citizens are officially organized as HINDU SENIOR CITIZENS OF SOUTH JERSEY, Inc. (HSCSJ) since April 4, 2006, under the New Jersey Domestic Nonprofit Corporation Act (Registration Number 0100961198).

We are granted federal income tax-exempt status under section 501 (c) (3) of the Internal Revenue Code effective, retroactively, with the date of the incorporation. Our federal Employer Identification Number (EIN) is 87-0772779. Due to our public charity status: 170 (b) (1) (A) (vi), we are exempt from corporate taxes (federal and state) and contributions to us are tax deductible under the Code.

The purpose for which Hindu senior citizens are organized is set forth in the Articles of Incorporation and is summarized as follows:

- (1) "For the support, recreation, and well-being of the seniors", and
- (2) "To obtain government support for our well-being/welfare".

There is a growing need for the welfare and well-being of Hindu seniors and to help improve the quality of their cultural/social interactions. The association of senior citizens for senior citizens has also to be financially sound and viable to be in a position to serve the community needs effectively. The present formal structure makes us eligible to receive grants and support from the government, other non-profits, private foundations, as well as the general public, at-large, with their deductible contributions.

**Links:** [Available on the web-site](#)

[HSCSJ Membership Application](#)

[2010 Meeting Schedule](#)

[Recreation and Excursion Activities](#)

[2010 Lecture Series: Health, Nutrition, Education](#)

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## **Senior Citizens' Program: Management**

The group has officially adopted the Bylaws, the Conflict of Interest Policy consistent with good practices, and the Constitution, duly approved by its General Body. We have members and their qualifications have been set in the Bylaws. The rights and limitations of the different classes of members have been also set forth in the Bylaws. Members collectively constitute the General Body. The group, as governed by its Constitution, is

managed by the Executive Council (the so-called Board of Trustees) which has ten elected members, headed by the President. Besides the President, we have a Vice-President and eight Secretaries (Proceedings & Records, Funds & Audits, Support & Volunteers, Food & Nutrition, Culture & Recreation, Health & Welfare, Excursions, and Education & Information).

All members of the Executive Council are volunteers; they receive no remuneration. The term of the Executive Council is two years; no person can hold the same office for more than two terms (a maximum of four years). The duration of the organization is PERPETUAL. The method of distribution of assets on dissolution has been also set forth in the Bylaws.

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### **Senior Citizens' Program: Membership**

Hindu seniors living in South Jersey and the surrounding areas are welcome to join the association. A "Hindu" is defined as an adherent of Hinduism (*Sanatana Dharma*) – a complex body of religious faiths, beliefs, teachings, rituals, cultural practices, and social customs. The term is used here in the broadest sense and includes all Hindus, Jains, Sikhs, and Buddhists of Indian descent (the Indian Diaspora).

There is no discrimination based on gender, marital status, language spoken, country of origin, sect, etc. The membership fee per person is nominal, only \$1 per calendar year or \$20 for life. A membership application is required. This is also available on the website. **Full** membership is open to those 60 years of age or older and **Associate** membership to those 50 to 59 years. Spouses may be younger. All members have voting rights. Only Full members are eligible for election to the Executive Council. The elections are held in November every alternate year. The last election was held in 2009, and the next one will be held in 2011.

Currently, the Association has members ranging in age from 50 to 85 and above! They were born (besides India, of course) in countries such as East Africa, Kenya, Uganda, Tanzania, South Africa, Fiji, and Pakistan.

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### **Senior Citizens' Program: Program Activities**

#### *Introduction*

Senior citizens generally meet twice a month on Thursdays from 6:30 PM to 9:15 PM except during the three winter months (Dec. – Feb.) when our meetings are curtailed to once a month. The yearly meeting schedule is prepared in advance and its copies are given to the temple organizers prior to the beginning of the year to avoid any conflict

with the temple activities. The meeting schedule for 2010 is available on the website. The copies are then distributed among the group members the following January.

We start our assembly upstairs in the Prayer Hall for *Kirtan* and *Bhajans* (devotional music) followed by *Aarti*. Then we move down to the Social Hall (basement) for the rest of the program. As a tradition, senior citizens recite *Gayatri Mantra* at the start of their meetings in the Social Hall. This is a spiritual practice that enhances contemplation, dissipates ego, and induces a sense of calm and wellbeing.

The principal languages of our meetings are Hindi and English. Other languages are also occasionally used. During the meetings, various announcements are made and the birth dates of members are celebrated. The names of dinner sponsors, new members, and donors are gratefully acknowledged. Community happenings, achievements by members/their families, visitors from India, deaths, changes in government regulations etc. are also announced. If there is a guest speaker, seniors attend to his/her presentation followed by question/answer period. The topics for discussion are unlimited. The program highlights are in the following main areas:

- Health & Welfare
- Culture & Recreation
- Education and Information
- Food & Nutrition
- Excursions
- Volunteers & Support

#### *Details of Activities*

Lectures on health and welfare are arranged both from in-house and outside experts. Topics, such as healthy living, disease prevention, exercise, anger and stress management, health insurance, specific diseases such as diabetes, heart diseases, cancer, and many more are discussed for the benefit of seniors.

Education and information covering all aspects of senior life are considered very important. Topics, such as consumer affairs, banking, ID-theft, insurance, social security, tax laws, wills, investing, credit, finance, etc. are discussed. Any significant issues raised by members are researched and sorted out. The collective wisdom offers the best solution. Dozens of booklets, brochures, and various types of literature from various government agencies, non-profit organizations, and industries on important topics to seniors are procured and distributed at the meetings to help seniors make informed decisions.

The association arranges excursions to various temples (Hindu & Jain Temples, *Gurdwara*) within a day's travel time in New Jersey, New York, Pennsylvania, and Delaware. Visits are also arranged to senior living facilities where medicare- and medicaid-eligible seniors may spend the last years of their lives. Seniors also travel to

places of interest as well as places of recreation and entertainment, such as Atlantic City, Delaware beaches, etc. Occasional cruises and picnics are also arranged. During these excursions, seniors have ample opportunity for socialization, group singing, *Kirtan & Bhajans*, *Antakshary*, jokes, short stories, and the like. These activities keep them physically and mentally active.

In addition to excursions, the senior citizens' association arranges every year *Diwali* dinner and Annual Day function. Also, musical programs by local artists are held three times a year for enjoyment. Music is a great mood-changer and reliever of stress and heals the mind, the body, and the spirit.

The association members also do volunteer work for the seniors group as well as at the temple. These activities allow our retiring individuals and others to engage in volunteering, a worthwhile pursuit and continue to give back to the society their valuable time, efforts, advice, and resources. Seniors make new friends and benefit each other socially.

Near the end of the meeting, the benevolent members and volunteers (the so-called Sponsors) arrange for and serve freshly cooked, delicious vegetarian kosher dinners to the seniors present. Lectures from nutrition experts provide information on wholesome and nutritious foods.

In essence, the association's programs promote and support social interaction, celebration of cultural and spiritual activities, and involvement in music and other recreational pursuits. Active participation in these activities helps senior citizens enjoy a purposeful life. Let us make the senior citizens' program a success.