



The history of Kasturi Kannada Sangha - Part 2



Namaskara,

My name is Leela Ramachandra. I was a part of Kannada Kasturi from its inception and later it was a privilege and honor to serve as its President. During our time we were a small group of members with limited resources, but our members were ever ready to support the programs who volunteered to cook and clean. Being a part of the Sangha has left an indelible impact on my life's journey. Finally, I would like to give a special appreciation to the present committee for their tireless work and service to the Kannada community.

BEST WISHES TO KANNADA KASTURI SANGHA!

Know your Past Presidents

Mrs. Pushpalatha Venkataraman

The history of Kasturi Kannada Sangha - Part 2

Hello my Kannada family members.

My name is Mrs. Usha Shankaran.

I had the honor and privilege of being the President of our Beloved Kasturi Kannada Sangha during 1988-1989 when it was just 3 year old.

I have wonderful memories of that year having lot of fun working with our Commitee members planning our functions.

I am extremely proud to see our association thriving splendidly in the hands of the younger generation of kannadigas.

God bless our Kannada Kasturi Sangha!





BULLYING -You Bully..... Stop

So, what is bullying? And who is a bully? How to respond?

We all know that bullying is a distinctive pattern of repeated harmful and humiliating behavior by the perpetrator on weaker and vulnerable one.

Bullying is harmful for both the perpetrator and victim. Bullying more often happens at school settings, but with explosion of social media, sadly cyber bullying has become another powerful bullying tool as the bully can stay incognito. Bullying can be detrimental to mental wellbeing and has even resulted in suicide(bullycide). Bullying starts at a very young age and peaks between 11-13 yrs of age.

Even the UN is putting lot of effort to create awareness and May 4th is officially recognized as antibullying day!

There are many worldwide and local organizations one can reach out for help like

Stopbullying. gov Bullying no way pink shirt day Erase bullying etc

How to face bullying at school?

1. Notify your parents, teachers, school counselor and address the situation. Remember that every school has policies to stop bullying.
2. Having at least one close friend is a strong protective factor for children. Identify peers with whom he/she relates well and help foster those friendships by organizing playdates, participating in similar activities etc
- 3 Using buddy system is very helpful in preventing him/her from being targeted by bullies. Bullies are less likely to bully when they are around other children. Encourage using buddy system during times when bullying tend to occur most often, typically during unstructured activities like recess, free time, lunch etc.
4. Make a circle of safety for him/her consisting
of trusted school personnel that the student can go to thru'out the day.
5. Role play or practice what to say and what not to say and do, in instances of bullying. When appropriate, encourage the students to walk away, ignore the bully and reach out to a trusted adult rather than retaliate. Bullies are less likely to repeat bullying if the response is muted.

Let's all take a oath to help stop bullying in school and everywhere.

Dr. Lakshmi Hanasoge M.D Pediatrics



KASTURI RECOGNITIONS


Proud of Vidula Jambunath. She is one of top 10 graduating seniors from Beachwood and got 4 scholarships.

Congratulations.





Beachwood High School
Certificate of Achievement
awarded to
Vidula Jambunath
for
Beachwood PTO Scholarship


PAUL R. CHASE
Principal

MAY 26, 2022
DATE



Beachwood High School
Presents
The Beachwood Community
PTO Garage Sale Scholarship
to
Vidula Jambunath


PAUL R. CHASE
Principal


ALEC ISAACSON
Foundation President

MAY 26, 2022
DATE



Beachwood High School
Presents
The Dr. Jerry S. and Gail R.
Wolkoff Civic Award
to
Vidula Jambunath

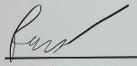

PAUL R. CHASE
Principal


ALEC ISAACSON
Foundation President

MAY 26, 2022
DATE



Beachwood High School
Certificate of Achievement
awarded to
Vidula Jambunath
for
Wendell David Haynes Memorial Award


PAUL R. CHASE
Principal

MAY 26, 2022
DATE

Congratulations Anusha.

Anusha won Westlake Council of PTAs Scholarship, Director's award for Orchestra, Talent award for Instrumental music and is Summa Cum Laude recipient.







Anusha Bangalore Westlake High School



Naveen Muller Chettiar

Saint Ignatius High School Cleveland and joining University of Cincinnati this August 2022



Charvi Girish Kariappa Twinsburg High school





Recipe by Lakshmi Mohan



Tort-Muri

Chats are always enjoyed by all age groups during any time of the year. Consuming colored, raw and fresh veggies is one way to enhance the nutritional value of the diet. This recipe can be prepared ahead and caters to bigger groups during picnics or parties.

Ingredients

Crushed Blue Corn Tortilla	2 Cups
Chopped Cucumber	1 Cup
Grated Carrot	1 Cup
Grated Beetroot	1/4 Cup
Chopped Tomato	1/2 Cup
Chopped Onion	1/4 Cup
Chopped Cilantro	1/4 Cup
Peanuts	3/4 Cup
Oil	1/4 Tsp
Salt	1/4 Tsp
Black salt	1 or 2 pinches
Chili powder	1/2 Tsp
Green Chili Paste	1/4 Tsp
Tamarind Paste	1 Tsp
Sugar	1/4 Tsp
Chat Masala	1/2 Tsp

Mix all the above ingredients in a large bowl and serve fresh. Serves 4. Add Tortilla at the end when you are ready to serve so it will be crispy.



RECIPE OF THE SEASON

By Shashi Moodubidri

Pineapple Menaskai

Ingredients. 1 cup of pineapple cut into small pieces.
1/4 tsp of turmeric powder
2 tbsp of powdered jaggery.
1tbsp of sesame seeds.
1/4 tbsp of Chana dal
1/4 tbsp of Urad dal
5 Kashmiri red chillies
2 tbsp of grated coconut
1tsp (tea spoon) of coriander seeds
1/2 tsp of cumin seeds
1 tbsp of oil
Salt to taste

Method

Dry roast sesame seeds till you get a good aroma.
Roast red chillies, channa dal, urad dal, cumin seeds
coriander seeds and grated coconut in oil. Grind all these
ingredients with water to a smooth paste.

Boil 3 cups of water. Add cut pineapple pieces and turmeric powder.
Cook for 10 minutes. Add jaggery and salt and cook for another
10 minutes. Add the ground paste and cook for 5 more minutes.

LONG TERM CARE

Consider the Facts

There is a good chance you will need it.

of people turning age 65 can expect to use some form of long term care in their lives¹

70%

It is not just for the elderly.

of those receiving long term care are under the age of 65¹

37%

Source: <https://www.hhs.gov/aging/long-term-care/index.html>

WHO NEEDS LTC?

One of the least-understood financial safety nets is long-term care (LTC). In the US, many aren't sure when to start planning for the prospect of long-term care – or even how much it may cost in their future. Long-term care is, however, likely to be in the future of many of us – or our loved ones: 7 out of 10 of those older than 65 will require some form of long-term care. Long-term care isn't reserved for senior citizens, though – 4 out of 10 people currently receiving long-term care are between the ages of 18 and 64, due to illness or accidents.

What is LONG TERM CARE ?

- Long-term care (LTC) is care received to assist in performing the basic Activities of Daily Living (ADLs) due to severe cognitive impairment.
- Disabilities can be caused by:
 - Accidents
 - Chronic illnesses as a result of advanced aging
- Two of Activities of Daily Living (ADLs)
 - Bath
 - Continence
 - Dressing
 - Eating
 - Toileting
 - Transferring



So, long-term care is important – but what is it? Long-term care, or LTC, refers any services that fulfill non-medical needs of those who can't care for themselves for long periods. Those who require LTC may need help with basic daily living, such as bathing, dressing, eating, getting in and out of bed, and other necessities to live. There are more well-known forms of LTC, such as nursing homes, but LTC can also refer to hired in-home care, such as a home health aide, who takes care of the medical needs of a patient at their home.

Home Care Services (National Average)

\$51,480 per year - 2019

\$92,979 per year - 2039

For 4 years: ~400K

Nursing Home Services (National Average)

\$90,155 per year - 2019

\$162,830 per year - 2039

For 4 years: ~650K



Self-Insured – Save
money



Month to month LTC
insurance



Linked benefit



LTC riders on
Permanent Life
Insurance

Considering the range of forms of LTC, it comes as no surprise that there is a range of costs associated with LTC. Home care services, where an aide is paid by the hour to come to your home and provide care, currently averages over \$50k a year in the US – a cost that is estimated to rise to over \$90k a year by 2040. Nursing home services, which provide 24/7 care along with room and board, currently averages \$90k a year and is estimated to rise to *over \$160k per year* by 2040. Considering the magnitude of these costs, you may think *we're Indian, we always have younger generations take care of us. My children can just take care of me... right?* Having family members as caregivers, while seeming cheaper, has its own costs: caregivers must give up their own time and possibly their own income to care for their family members, and many family members are not physically, emotionally, and/or financially ready to take of their family. Unpaid caregivers are often under extra stress that comes from having to take care of their elderly family member(s) financially and physically in addition to taking care of and providing for themselves and their own families. The time-honored tradition of letting our children take care of us when we're older may no longer be the answer. Instead, many of us will have to depend on costly forms of LTC to take care of us.

NRIs common thinking..

My spouse will take care of me

My kids will take care of me

I will go back to India

I have disability insurance

My Medicare will cover for me



When it comes to paying for different forms of LTC, there are many misconceptions about what may be covered by different forms of health insurance. For example, regardless of whether you have private health insurance, Medicare, or Medicaid, assisted living facilities and many home health care costs are not covered

and must be paid for out of pocket. Private health insurance, often, does not cover any long-term care expenses; Medicare *may* cover a portion of LTC costs, dependent of certain qualifications and only up to 100 days of care. Medicaid will cover LTC expenses, but only for those with less than \$2k in assets and may be limited to care within a nursing home.

So: what's your option for funding long-term care?

Despite how expensive LTC can be, and how little LTC costs are covered, less than a third of adults have started discussing plans for LTC costs, and less than a tenth of adults have talked to a financial professional about LTC costs. There is, of course, more than one option to cover long-term care costs. You could self-insure and save up money to cover any potential long-term care costs. You could buy month-to-month insurance specifically for LTC services. Or, you could tag on a LTC rider to a life-insurance plan, which allows for money from an existing life insurance plan to be diverted to LTC costs. The choice you make is dependent on your own financial situation, one that should be discussed with a professional.

Praveena Naduthota

Licensed Financial Consultant

Kasturi Activities – Rocky River Reservation





SaveSoil Walkaton





