

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

NEW BRUNSWICK

AN INTERVIEW WITH SHASHI AIRI

FOR THE

RUTGERS ORAL HISTORY ARCHIVES

INTERVIEW CONDUCTED BY

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and

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TRANSCRIPT BY

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Shaun Illingworth: This begins an oral history interview with Shashi Airi on June 16, 2020, with Shaun Illingworth, currently in Hightstown, New Jersey, and Isabella Kolic. Isabella, where are you right now?

Isabella Kolic: Manahawkin, New Jersey.

SI: Okay, and would you mind letting us know where you are, Mr. Airi?

Shashi Airi: Hamilton, New Jersey.

SI: Great. To begin, could you tell us where and when you were born?

SA: I was born in New Delhi, India, in the '60s, to be precise, '62. [Editor's Note: New Delhi, the capital of India, is a sixteen-square-mile district within the City of Delhi.]

SI: Okay. Could you please tell us a little bit about your family background, beginning with your parents and their names? What do you know about their lives?

SA: Oh, my father's name is Ravinder Kumar Airi. He started as a clerk in the government of India, and then, retired as a Senior Accounts officer in '96. My mother was a housewife. Her name is Saroj Airi and she had been a housewife, just being with us and raising us and providing the care and whatever we needed, including good family values.

SI: I would imagine your father's job brought you to New Delhi.

SA: Yes, my father's job was actually a transferable job. Every three to five years, [we] would be sent to other locations. So, we travelled almost half of northern India with job postings every five years. I was born in Delhi. Then, he got a posting in Ludhiana Punjab, from there, we went to Nangal Dam in Himachal, from there, we went to Jammu and Kashmir, and so on. We travelled almost half of northern India.

SI: Where were your parents from originally?

SA: Originally from Punjab.

SI: Do you know anything about their educational backgrounds or early lives?

SA: My mother graduated from high school and my dad did his graduation out in Punjab University, I don't remember which year it was--but he did his (if I'm not mistaken) B.Com [bachelor's of commerce].

SI: Do you know how your parents met?

SA: It was an arranged marriage. They were married in the 1960. There was no concept of love marriages in India at that time, very, very rarely.

SI: Can you tell us a little bit about your early life? What was your neighborhood or street like that you remember growing up on?

SA: Well, as I said, because of the transferable job, I never had any long-term relationship with anybody, in the neighborhoods we had lived. It was always the rental places, we had no permanency there. So, we travelled quite a bit. Technically, I don't actually have any long-term relationships of my childhood, because we moved to another town, always left with no contact.

It wasn't like as it is today, where you have social media, you can get in touch with people over the phone. As kids, we didn't have access to those things. So, it was a pretty broken once you move all contacts are gone.

SI: Growing up, were you able to go back and visit your parents' families often?

SA: Yes, actually we spent, every summer with our grandparents. Every time we are out of school, we would divide the time with my mother's parents or my father's parents. So, we would spend our time there and those were the best times that we ever had in our lives growing up as kids, spending time with our grandparents.

SI: Isabella has a question.

IK: Since your father's work led to travelling a lot and not really having permanency, did that lead to your having a closer relationship with your immediate family?

SA: Of course, that is the immediate resource you have, because, outside the family, you have no other connections. So, of course, that bond is a lot stronger.

SI: Where is the first place you recall living?

SA: Delhi, because we were there from my birth until, I think, 1969. So, I was almost seven years old when we left from there. Then, it was a place called Ludhiana in Punjab. We were there for about another four years there, three or four years, I don't remember exactly now.

Then, from there, we moved to a place called Nangal, which is one of the largest hydro projects in India. I think we were there only for two years before he was assigned to a new project that was starting in Jammu and Kashmir. It's called Salal Hydro Project. So, as you can see, there was a lot of movement in a very short span of time.

[Editor's Note: The Nangal Dam is located on the Sutlej River in Punjab, ten kilometers downstream of the larger Bahkara Dam. The Salal Dam is located on the Chenab River. Control of Jammu and Kashmir has been disputed by India and Pakistan since both nations formed in 1947. China also disputes ownership of the territories.]

SI: In these different areas you lived, would you be mostly with people like yourself, who were tied to jobs that would involve moving around quite a bit?

SA: Yes. There was a policy of the government of India, at that time, to provide the government housing to all these transferable employees. Wherever the colonies were not available, we did live in other neighborhoods, but, most of the time, it was in the government quarters.

SI: Can you describe for us what the conditions were like, maybe what you enjoyed or did not like about these housing and living situations?

SA: Well, actually, I don't have anything negative for that because of one factor. During those days, it was a minimalistic society. We didn't have too many demands. We lived with whatever we had. We were pretty happy doing whatever we could within our own community, within the colony, all kinds of stuff.

Certainly, money was also another criteria. We didn't have that much amount of money because it's government salaried positions. Everybody was within the same income levels, other than a little bit of a variation depending on their positions in the government hierarchy.

Being in a minimalistic society, we enjoyed everything out doors, like playing on the streets to jumping from the trees or whatever you can think of. Those were our entertainments at that time and I loved it. Technically, actually, that helps in overall growth, because you are not depending, sitting, watching the television or tube all the time. You are doing activity outside and playing outside. That actually helps quite a bit.

SI: Did you get involved in any sports or activities when you were younger?

SA: I used to play cricket, quite a bit, and my brother used to play soccer and cricket. Those were primarily the two activities. Then, there was a third one, also, which was field hockey. We never played that.

IK: During this time, did you have any short-lived friendships with children who were living in the area or did you not meet as many children?

SA: No, friendships were there, but, as I said, the term was very short-lived. Friendships were always there. Whenever you go to a new place, you create a new circle of friends, but, then, once we moved out, the connections are lost.

SI: In terms of the children, was it just you and your brother? Did you have other siblings?

SA: No, just me and my brother.

SI: Tell us a little bit about your early education, what your schooling was like in these communities.

SA: Well, my schooling was primarily in government schools, so, the educational level was mediocre. I wouldn't say top-of-the-line or whatever, but it was mediocre. It was pretty good, too, at the same time. The concept of these private schools rarely existed when we were going to

school at that time. This actually started somewhere in the '80s. So, most of the education was from the government schools.

SI: Growing up, did religion play any role in your life?

SA: Always had been, I would say, a major impact, because the way (how) you think is governed by all these religious scriptures that you hear while growing up all the time. In Hinduism, there is a lot of variation within the religion. So, there are many scriptures or many facets of the same thing that is being told over and over again in different forms. So, that certainly leaves a major impact on your way of thinking and how you conduct yourself.

SI: You mentioned how it was helpful to have this background of moving and readjusting. Do you think you developed any kind of strategy for doing so over time?

SA: Well, I wouldn't call it a strategy, but, moving around when we were kids, it became a part of life. As I see today, like, even with my wife, when we were to move from North Brunswick to Hamilton, it took her five years to decide whether she wanted to move it or not. I practically, as they say, fly by my seat of my pants, because it doesn't affect me one way or the other, I adjust to things very quickly, just because of the fact that I grew up with it.

I personally believe that change is always good. It gives you new opportunities. It makes you learn new things. You adapt to the new society, or environment, whatever it is. I have travelled all across the globe, from India to the United States to Canada to Middle East, to all over those places, and it was never a problem for me. I actually enjoyed it.

IK: As a child, did you also feel that moving impacted you in a good way? Is that something that you appreciate now more as an adult?

SA: Certainly, I appreciate it more as an adult, but I don't recall having any issues, even as a child, because that was a fun part, too, going to new places. You're seeing all these new places for free and you're spending time in those areas. It was fun.

SI: How would you usually travel? Was it by train or air travel?

SA: Air travel was a luxury during those days. It was primarily the train and the buses.

SI: Being in this kind of situation, did your parents try to keep alive any traditions that they had grown up with in your home, anything they had known growing up in Punjab?

SA: Certainly, but, as I said, most of the time, it was the new projects my dad was assigned to. So, they didn't have much time to go through the traditions and all that, but, whenever we went to our grandfather's place, certainly, there were many things that we did as a family and with the grandparents and stuff.

During my dad's working environment, being with new projects, he was so involved with it that he would leave at eight o'clock in the morning. At times, he would come home when we were

asleep, because developing the new project, designing to construction to all those things, he was involved in all aspects of those.

IK: Did your whole family enjoy those moves?

SA: Yes, I think, at some point, my mother got tired of packing all the time and moving, but, for the most part, we did enjoy it. As I said, travelling to new places, which, if you had to go for vacation, out of your pocket, was a very expensive affair at that time--and then, every two, three years, you're moving to a new location and enjoying the whole area--that was the fun part.

The only thing, as I said, my mother got tired of packing all the time, and then, moving. We always had boxes ready. So, you don't know when we are going to be moving, so, you always had boxes ready to go, keep packing and became an expert in packing.

SI: If you have any experiences that come to mind, what stands out as being a unique experience when you would move to a new place, maybe something that was in the area that you were looking forward to seeing or just a different way of doing something in a new area?

SA: The most important thing (that I feel) was that when we moved like this, we didn't have a choice of the kind of neighbors or people we are going to be with, because it's the government colonies. So, we met all kinds of religious groups within the colony.

One very, very unique thing I'm going to tell you is, when we moved to Jammu and Kashmir on this project called Salal Hydro Project, Jammu and Kashmir, primarily, as everybody knows today, there is a lot of strife between Hindu and Muslims, India and Pakistan, terrorism, all that. During those days, nothing of that sort ever existed. We would go around to our Muslim neighbors' house; we'll have dinners there. They would come to our places; we'll have dinner there. We'll walk around as freely as we possibly can (or could).

We had a lot of fun travelling. Kashmir, at that time, was known as "the Switzerland of India." I spent many years over there, travelling around. I know the whole valley like the back of my hand, but, by the time [the] late '80s came in, the whole religious fanaticism started. So, it's Muslim against Hindus and all that, killing people. It literally has destroyed the whole valley. Many families have been uprooted, destroyed, financially, psychologically. It's heart-wrenching.

I still remember those days when we used to play together. We would go all over the place without any fear. I mean, there were times when we would go out at four o'clock in the evening and the only time we'll return home when we hear our mothers yelling our names. They would just stand there and yell our names and we could be half a mile away or whatever. Somebody's mother is linking the name or whatever. Then, we would come back home.

This was such an easy-going time. We never had any issues of modern-time scenarios, of molestations or stuff like that, or terrorism or killing. I never grew up with any of those violent things. I've never seen those. It might have existed, I don't know, but I never saw it when I was growing up.

SI: Since your father worked for the government, were issues of politics or government discussed around your home quite a bit?

SA: No, no issues, no discussions of government or politics within the household.

SI: In school, what subjects did you gravitate towards? What interested you most?

SA: I was kind of a wild child, always interested in playing around and doing stuff on my own. So, education, growing up at that time, I always felt that we are going towards an aimless education. You get your degree, and then, what? It doesn't take you anywhere. You finish your bachelor's of arts--so, what are you going to do after that? Then, at that time, there was a push to be an engineer or an attorney...

[Editor's Note: Technical difficulties interrupt the interview.]

SI: You cut out a little bit there. Could you repeat what you just said?

SA: A push of making your children doctors, engineers or lawyers, and not everybody is cut out to be just three of those and I wasn't (inaudible?). I always felt the education system, especially when I was in upper classes after high school and closing to high school and passing out of the high school and getting into colleges, I always felt that it is an aimless education. After that, there's nothing that can steer you into a career that you will enjoy for the rest of your life.

So, I finished my education and I decided to go into sales and marketing, which I always loved talking to people, making friends and doing stuff like that. So, that was my career path. It has got nothing to do with the education. I did my MBA later on.

SI: Growing up, would you work outside the home at all?

SA: No, there was no concept of working. Kids only were supposed to study until they finished their colleges and parents paid for everything else.

IK: Was school your only priority or did you have other responsibilities inside the home?

SA: Oh, other than helping my parents, I mean, my mother with a little bit of chores inside the house--but that, too, was also for a very short period of time, because, by the time I came to an age where I was, like, ten, twelve, we had the house aides coming in and doing the stuff, helping my mother. We didn't do much of that inside the house, no.

SI: Can you tell us a little bit about the experience of going to college-level education in India at that time, what it was like?

SA: Well, college education was kind of a fun time, too, because I had the maximum fun going into college. Again, as I said, my main intention was not to sit down and get ninety percentile marks on my exams or whatever. My basic focus was not to get the degree that can be put with

my name, okay, "Shashi Airi, MBA," I wanted to acquire as much street knowledge that I need to be successful in the marketplace.

So, most of the time, I would go to the class, listen to the lectures, and then, whenever I could, I would just get out and do other stuff. I did my training with the National Military Academy also. At one point [in] time, I was actually keen on joining the military, too, but my parents, my dad particularly, was not at all in favor of joining the military. So, I didn't go that route. [Editor's Note: The Indian Military Academy is located in Dehradun, Uttarakhand, India.]

SI: Was the training at the Academy just something you did as an extra activity?

SA: Yes.

SI: What did that consist of? Was it physical training?

SA: No, actually, I did advanced commando training as well.

SI: What do you think attracted you to potentially going into the military?

SA: Two major things that attracted me, one, the disciplined life, that's one. Number two, the perks that would come with it, because, at that time, when you're looking at different careers, that was one of those things that would come with the (inaudible?).

SI: How long was a college education generally in India at that time?

SA: It's twelve years in the school, and then, another three years in the college. That's minimum fifteen years. You start around four years of age, so, by the time you finish and come out, you're at nineteen or twenty years of age after doing your bachelor's.

IK: Can you tell us more about any of your social experiences in college?

SA: I don't have much in that respect. During the early '80s, when I was in college, there was a lot of political movements. The college youth wings were starting and they were getting very active at that time. Actually, in fact, a couple of my classmates became the finance minister--I mean, not the finance minister, but the central ministers--later on in the government, but my father was totally against it. So, I never went that route.

Interaction with college was with teachers, learning different skills, learning--and I write in Urdu as well--how to write poetry, how to write monologues and that kind of stuff. So, those were my different areas that I focused on. I never interacted, I would say, socially much during the college years.

SI: Did you live at the college or did you live at home and commute?

SA: My college was only a mile away from my house, so, I lived at home and went to college there.



IK: You mentioned that you speak Hindi, Punjabi and Urdu. Were those all used in the college?

SA: Urdu, in fact, in the '40s and '50s, until [the] mid '60s, Urdu was a very common language used within the society, because before the partition of India [in 1947], before Pakistan was created, Urdu and Hindi were the prime languages within the northern part of the society. My grandfather and my father actually always communicated in Urdu only.

It is a beautiful language that has been used in the poetries all the time. So, I had a special interest in poetry. So, I learned to write in Urdu, or, rather, I had a special interest in learning Urdu so that I can write and express myself in Urdu.

SI: In college, you envisioned a career in marketing, using these communication skills. At that point, were you thinking of leaving India at all or were you mostly focusing on a career in India?

SA: I never ever thought of leaving India at all. As far as the career was concerned, my life, when I was finishing my college career, there was no defined target of this route or which route I'm going to go into. So, once I finished my exams, me and my dad were talking about it.

So, he wanted me to go into government jobs, with fixed salaries and all that. I had my own dreams, to which I said, "No, I don't want a fixed salary position. I want to do something better, where I can control what I want to do and enjoy my life." So, he said, "What will you do?" I said, "I don't know what I'll do, but I will not do any government job." So, with that, he goes, "That's no way of defining your life."

Then, I came into marketing and I joined the Life Insurance Corporation of India [a government-owned insurance company established in 1956] in the sales and marketing side and the rest was history.

SI: Before we go further in your life, when you were growing up, before you were a teenager, there were several conflicts that India was involved in with Pakistan. As a civilian on the home front, did those affect your life in any way that you recall?

SA: No, at that time, there was only one war that happened, in 1971, when Bangladesh was created. Yes, it was a time of a little bit of tension within the society, but us growing up as kids, it wasn't a big deal. It wasn't the kind of media today, that you're bombarded with things ten thousand times in a day. It would be the newspaper. You read a little snippet in the newspaper and that's it. We didn't have any TVs or anything like that. It wasn't that big a deal.

[Editor's Note: The Bangladeshi Liberation War (or the Bangladesh War for Independence), fought from March 26, 1971 to December 16, 1971, began with Bangladesh (then known as East Pakistan) declaring its independence from Pakistan. India intervened in December of 1971, quickly defeated Pakistan and secured Bangladeshi independence.]

SI: Was this the kind of conflict where the civilian population would have to go through rationing or some kind of program to support the war, that sort of thing?

SA: No, there was nothing like that.

SI: Tell us a little bit about your classes and the academic side of going to the university. Are there any professors that stand out in your memory, that maybe helped you as a mentor?

SA: My two professors, one was my economy class teacher and the other one, he was an economist as well, but he taught English, too. So, he himself was a writer and he was the one who actually helped mentor me in writing in Urdu, how to polish it and how to express myself, what kind of words to use and how to make it a collective expression out of the language.

So, I do write in English as well, a little bit, but not too much, but my primary writing is in Hindi and Urdu. So, those two professors were actually my mentors. They would sit down with me after class and I would call them, "Hey, I need to talk to you." He goes, "Okay, after my class is done, come to the staff room and sit down. I'll help you out with the things, whatever you need." It was very easy to approach them.

SI: At that time, was there an even enrollment of men and women or was it mostly a male environment in the university there?

SA: No, Delhi University, most colleges were co-ed. There were women-only colleges as well, but there was nothing, like, just for boys. There were co-eds and for-women-only.

SI: Did you go directly into the MBA program or was there some time in-between graduating from college and going for the MBA?

SA: Two-and-a-half years, I did the MBA after a two-and-a-half-year break.

SI: Tell us about your first career moves once you graduated from Delhi.

SA: After I graduated, I was talking to friends about what they were doing and what careers they were going into and how are they making money and stuff like that. I didn't have a job at that time. So, one of my friends was working for an insurance company there at that time. Once, we were sitting down, "Hey, how much are you making?" and all kinds of stuff. So, he gave me a little synopsis of the things. I said, "Hey, you know what? It might be an interesting field to check out."

So, I became an agent of LIC [Life Insurance Corporation] of India at that time, just to check it out, how it works. I had given me some time, "Okay, at least if I don't do anything else, I'll learn something." So, I just went in and joined it as an agent and, in first three months, didn't sell anything. Every morning, religiously, I would go out at five o'clock in the morning, come back at eight, nine o'clock at night, didn't sell anything--but all that activity that I did in the first three months resulted in making me the top producer in the branch for the next six months, because all that activity that I kept on doing, doing, doing started converting into results. By the time the year end came, I was the top producer in that office.

So, that was an interesting start for me. I made quite a bit of money doing that. Then, I said, "Okay, might as well give it another year." So, another year, I was the top producer in the city. Third year, I was the top producer in the zone. Fourth year, I was the top producer in the country. This is how it just kept on going and going and going.

I never needed anything else to look at. I became a household name at that time. I was interviewed by the new TV channels at that time that were coming up. They were starting a program called (Hom Honge kamyab), meaning, "I'll be successful." So, I was the first one to be interviewed in that.

SI: Tell us, essentially, what was the secret to your success there? You talked about how you kept doing these things over and over again, and then, it kind of caught fire. Are there other aspects that you attribute to how well you were doing at that point?

SA: See, you need to, number one, believe in yourself, that's the first thing. Obstacles, they're going to come everywhere. It doesn't matter what you do. You need to believe in yourself. You need to believe that, "Okay, I can do it." You cannot just quit after trying five, six, ten times, twenty times, thirty times, and just feel, "Oh, my god, this is not working. I have to look at something else." That's the first aspect of it.

Second, as they say, if you keep on doing one thing over and over and over again, you become an expert and that's what I became when I was doing it for the first three months, every single day, going out, doing, doing, doing. I became an expert on how to handle objections, how to handle things, how to react to people when they are rude with you or whatever.

Just to give you an example, when I started, first day, I knocked on somebody's door at eight o'clock in the morning. Guy came out in his pajamas. I woke him up and he was so angry at me. He slammed the door, he cursed at me and all that, and I was upset. I was upset, just like a normal human being, "Hey, what the hell is this guy's [problem], cursing at me and all that?"

So, to calm myself down, I just went to the park. I said, "Hey, number one, you are the one intruding on his time. He has full right to be angry at you. You have no right to react to the situation. Calm down and go to the next one."

So, this is just a learning process. That helps in your life as you go forward, because you will find situations where people will be upset at you for no reason (no apparent reason or you don't understand why it is) and you need to learn how to cope with it. You cannot be reactive to the situations.

IK: Did your education help you with this job or did you have to learn a lot of it yourself?

SA: Education, as I said, gives you a basic understanding of the things around you. Other than that, when you face the situations, you learn the things then.

SI: During these first few years, as your career was taking off, were you still living in Delhi or were you living elsewhere?

SA: No, I was primarily in Delhi and I worked in Delhi only, primarily. Depending on, like, if I had a big case, the head office for the insurance company was in Bombay [now Mumbai], so, I used to go there to meet the actuaries, to get the things done and all that stuff. That was a different issue, but, most of the time, I was in Delhi. I worked in Delhi only, until my name got out so much that I started getting offers from different insurance companies, from the Middle East and all that.

IK: At this time, since you were getting job offers from other areas, even other countries, did you have any interest in leaving Delhi at that time?

SA: No, because the reason why I didn't have any interest [in] going anywhere was, number one, I'm living at home. I'm comfortable doing what I'm doing. Number two, I'm making enough money for my satisfaction. So, I never had any interest [in] going anywhere.

SI: At this point in your life, outside of work, did you have other interests or things you were involved in?

SA: Other than work? No, I was basically a workhorse. I would get out in the morning, just do my job and come back home. During the day, I would meet so many people that I had my dose of fun, talking to people and doing stuff, what I needed.

SI: I see on the résumé you sent us that you had jobs in a number of places. Were they part of the Life Insurance Corporation of India or were they separate companies?

SA: No, they were separate companies. When I went to Saudi Arabia, that was part of the Life Insurance Corporation of India. I was there for [their] first foreign office there. While I was building my career up in sales and marketing, I had also developed a reputation of a troubleshooter. So, whenever the companies needed [help] or they couldn't establish a market, they would approach me.

My condition was always, one, "I will come, help your team, train your team, show how to open a market, and then, I would be back to India. So, I am not going to stay there permanently." So, that was my primary condition with most of these contracts that I did with other insurance companies.

SI: Was Saudi Arabia the first overseas position that you held or was it Kenya?

SA: No, Saudi Arabia was the first.

SI: Okay. What was it like getting yourself settled in a new country, getting settled in what I would imagine was at least a slightly different business culture? Tell us a little bit about that.

SA: Well, Saudi Arabia, as you know, a primarily Muslim country and a very difficult country for non-Muslims, that's number one, because of their laws there. Number two, in Saudi Arabia, you cannot have a business license unless you have a local partner.

So, to register a company in Saudi Arabia, LIC of India had to have a local partner, So, my contract was with Al Hamidi International at that time. Since I was [in] one of the top circles of the organization and connected with the royal family, it wasn't that difficult, because they were the ones helping us out, to set up the organization there, but, certainly, it's a very tough country for non-Muslims.

IK: You were not interested in leaving India at the beginning. What led to taking on that move?

SA: I would say destiny. I had no plans of leaving India; it's just things came one after the other, one after the other. Ultimately, I ended up coming to Canada, and then, over to the United States.

SI: How long were you in Saudi Arabia?

SA: Saudi Arabia, I was about a year-and-a-half.

SI: A year-and-a-half?

SA: Roughly, yes.

SI: Okay.

SA: Since I travelled so much and there had been a year, a year-and-a-half, between assignments that I went to, I sometimes get confused with which area I was in for how long, but I think it was about a year-and-a-half.

IK: Did you live on your own when you were in Saudi Arabia?

SA: Of course, yes.

IK: What were the conditions you were living in like once you moved there?

SA: I had an apartment provided by the company, so, it wasn't that difficult.

SI: Was that in Riyadh [the capital of Saudi Arabia]?

SA: Jeddah [a coastal city in western Saudi Arabia on the Red Sea].

SI: Jeddah, okay. While you were in Saudi Arabia, were you mostly in that area?

SA: I used to travel quite a bit, because we were setting up satellite offices, hiring agents to work in different areas. So, I used to travel quite a bit, but primarily stationed in Jeddah.

SI: What led to the next move in your career, after that year-and-a-half?

SA: Well, I came back, and then, I got a call from a friend of mine that I hadn't talked to for a while. He was working in Kenya. His company was having some problems over there, so, they wanted me to come and help them out. Money was pretty good, too.

So, I jumped on it. I was there for about ten months, helping them out once I came, pulled them out, whatever I needed to do. I came back to India again. So, just like that, there were many different assignments that came, but I never took anything permanently.

SI: What were your impressions of Kenya?

SA: Very interesting, in the sense [that] Kenya had a civil unrest at that time, around that time. It was a very difficult market to work in. Again, that's why the companies were having a lot of trouble there, especially with non-Kenyans at that time, because there was a big exodus of the non-Kenyan community from there. Locals had taken over the businesses and a lot of massacres were going on. It was a tough market. I'm glad to say I survived there and did what I went to do.

SI: Yes. I once interviewed an executive from the Philippines who worked in Kenya. He talked about how there was a lot of corruption. You would have to bribe your way to go to work each day--get stopped by the police, give them a bribe. What was it like doing business there?

SA: Well, as I said, in the late '70s, the primary business in Kenya was controlled by Indians and Pakistanis. Locals were hired as employees. There was a lot of frustration going on within the community, within the government as well, and locals revolted. Because of that revolt, most of these businesses were shut down. Kenya, being a Britishers' colony at that time, most of these people fled to the UK and the locals took control of the government at that time.

Of course, these are people who had literally no money. Bribing was one of the major factors. So, for everything and anything you need to get done, you needed to bribe somebody. It was a bad market. I don't know how it is now, but, lately, I heard a few years ago that it has improved quite a bit, but not to that point where you can say it's okay now.

IK: Did you feel safe during your time in Kenya?

SA: I had security at that time. So, safety was a big issue.

SI: Did you have any close calls?

SA: No, not really. I used to have two bodyguards with me all the time. Nobody attacked me. That was a different story, thank God for that, but, yes, we needed to have bodyguards.

SI: You were with Life Insurance Corporation of India until 1996. Were there any other overseas postings that you went through during that time?

SA: Not exactly. I worked for other companies at that time, because I had major contracts of mine with international companies to provide insurance for their employees all across the globe. That kept me very busy with that until 1996.

SI: Tell us about what led to your going to Canada in 1996.

SA: Well, there were quite a few incidents that were happening, as I said, by the time (inaudible?) Muslim culture and Hindu culture, and all that came (inaudible?) in writing and giving lectures on religious harmony and all that.

[Editor's Note: Technical difficulties interrupted the interview.]

SI: Sorry, you cut out quite a bit there, if you could just repeat that answer.

SA: In the mid '80s, the cultural rift was widening every single day. I was giving lectures for religious harmony, cultural harmony and a message of peace and all that. So, [at] one of my programs where I was a speaker, I had given a lecture there on harmony of the communities. I was shot at. So, bullets literally missed me and just passed my head and went like that.

After that incident, my mother, especially, was very scared. She goes, "Get out of here, go somewhere else. I would rather have you alive somewhere else than being dead here." So, that was the reason when I moved to Canada.

IK: How did you become a lecturer? How did you get into those speaking positions?

SA: I had been giving lectures for many years, including my lectures used to train the field staff. I had been visiting faculty to many insurance companies all across the globe. Because of that, I used to get these kind of life coaching [talks] mixed with it, because, when you're training somebody to excel in some field, life coaching becomes a part of it. Being a writer, I used to write various things about, I would say, the circumstances surrounding you. So, I would write it and I would incorporate it within what I'm speaking on.

So, then, with that, when the word got out, people started calling me to these different platforms to give the lectures. There was no money exchanged for that. It was just [that] I would go there as a visiting faculty, just give the lecture, and then, come back.

SI: I may have missed this, but where were you when you were shot at?

SA: In Delhi.

SI: Okay, wow. Did they ever catch the person who did it?

SA: No. It was actually the same university, called Jamia Islamia, where these demonstrations were going on just now. There's a lot of unrest going on in Delhi.

[Editor's Note: Jamia Millia Islamia is a university in New Delhi, India, established in 1920 by Indian Muslims. In 2019, the Indian government passed the Citizenship Act, which offered undocumented immigrants of certain religions a path to Indian citizenship. The law excluded Muslims, resulting in protests across India, including on the campus of Jamia Millia Islamia.]

SI: Were there any other talks or lectures where there was any kind of violence or unrest?

SA: No, not where I was present, but, during that time, a lot of localized incidents were happening. One of the times, I was getting out of my office parking lot and a car exploded about ten cars behind me. There was a car bomb that shattered all my windows and everything else. So, there had been close calls like that, but not in the areas where I was.

IK: You were lecturing on cultural harmony and things like that. Do you think that was a majority opinion, that most people did want to have that, or was there more unrest at that time?

SA: See, right now, (the major, whether we call it now, even at that time?), there is always an element who wants to create unrest, because rather than (inaudible?) anybody else, or the other motivation, like money, being provided and all kinds of other things.

There's always an element out there, like, even if you look at the conditions today, with Black Lives Matter [in reaction to the May 2020 killing of George Floyd, an African American, by police in Minneapolis, Minnesota], all this rioting and looting and all that, I don't think the majority of people are part of it. It's just a small segment of people, those who are out to cash in on the environment. They just do it, do this stuff--and I call them miscreants--all over the place. So, there are always elements like that who try to do things.

SI: Was it difficult to get over to Canada at that point? You first went there with Transamerica Life. Was that a partner company of Life Insurance Corporation of India? Were they able to just transfer you or did you have to apply for a separate job?

SA: No, actually, I came to Canada as a visitor. While I was in Canada, I decided to stay there. So, I applied for an adjustment of my status and, being with my professional degrees and all that, it wasn't a big deal. Within six months, I got my green card and all that and I was working with Transamerica.

SI: Does anything stand out as being different about living in Canada, cultural differences or culture shock, that sort of thing?

SA: Not in Ontario and stuff, but Quebec being a separatist state at that time, I think in '95, they had a big referendum when they wanted to get out of Canada and be known as a separate nation. So, yes, it was a similar thing that was going on in India and I was literally shocked to see that happening in Montreal. I was in Montreal a lot, yes, at Transamerica's office managing eastern Canada.

IK: You said that, coming to Canada, you were just a visitor at first. What led you to going to Canada specifically?



SA: As I said in the beginning, primarily, it was destiny. I had the visa for the United States as well and the first flight I got was for Canada. So, I went to Vancouver, travelled. I'd been there and I liked it and I applied for an adjustment of my status over there.

SI: You were in the same industry, but were there different practices, different ways of doing things, that you had to learn in Canada?

SA: No, it wasn't much of a difference, other than being computerized. At that time, computer was not one of (inaudible?). We still used to carry those paper rate cards and all that stuff. Other than that, procedurally, there was not much of a difference, just because of one factor. Many years ago, actually (I don't know if you know about it), most of these insurance companies are reinsured by other insurance companies. So, the practices are pretty much similar. So, it's not much of a difference as far as the procedure is concerned.

SI: I am curious about just how you do your job. It sounded like, when you were describing your early career, you were going door-to-door. I tend to associate that practice with insurance salesmen here. Were you still doing that in Canada? What was the practice like there?

SA: No, actually, that was only the first few years I did that, door-to-door calls, but, then, as I said, if you keep on doing one thing over and over again, you become an expert of it. So, I'll give you an interesting story. After the first few years of doing door knocks, I said, "You know what? It's getting boring. I need to do something new."

So, one day, I decided to buy a first-class airline ticket, an open ticket, not assigned to any destination. I said, "Most influential people travel first-class in the airlines." So, I would go and sit in their airline's lounge. It wasn't as of today, that you'd have to have a confirmed ticket to go somewhere or whatever. At that time, you could buy an open ticket and go to the airport lounge.

I would just sit there and meet people there, those who were travelling on different flights. I would have passengers going to Bombay and they would ask me, "Where are you going?" "I'm going to Calcutta [now Kolkata]." So, we just exchanged numbers and info and, whenever I get a chance, just give them a call and talk to them, "Hey, we met at the airport. Come on, let's have a cup of coffee or whatever."

I did quite a bit of business just sitting in airport lounges. There was a time when India had two airlines. One was the international airline called Air India and the other one was a domestic airline called Indian Airlines. I had insured almost three hundred pilots of Indian Airlines and almost one thousand air hostesses, just sitting in the airport.

So, you evolve as you grow. Canada, it was a totally different task. Now, instead of selling it myself, I'm managing the whole area. So, now, I'm training people. I was training before also; now, I'm doing the same thing over and over again, training people all over.

IK: You tried a lot of unusual practices that ended up being very successful and you had a lot of success in your past work. Was that respected when you came to Canada or did you have to move up a little bit more?

SA: See, trying different aspects is always good. As I said earlier, change is always good. You keep on trying. You learn from it; if it doesn't work, leave it, go to the next one. So, we did quite a bit of things like that. In Canada, it was pretty much the same thing that I had been doing before. It just had to be reinforced and do it again. Since I'm in the management field now, on the other side of the desk, I'm just (inaudible?).

SI: You were in Canada for three or four years.

SA: Until 2002.

SI: Okay.

SA: About eight years.

SI: What led you to the United States?

SA: My ex-wife. I met her, married her. So, she was from New Hampshire, so, I moved here.

SI: What was life in New Hampshire like? You were there for a while.

SA: So, I was in New Hampshire for almost six years. It was different. All of a sudden, from the cities, I'm in boondocks, where you have more deer and moose than people. [laughter] So, yes, I lived a different life there.

SI: You initially were still in insurance.

SA: Yes.

SI: Okay. You came shortly after the September 11th attacks [the September 11, 2001, Al-Qaeda terrorist attacks]. Did that affect your ability to emigrate? I know the United States tightened up its immigration system after that and made some major changes.

[Editor's Note: Technical difficulties interrupted the interview.]

SA: Yes, so, as I was saying, it was actually the other way around. I never had any issue coming to the United States. The day I was moving permanently, I had a Jeep full of my stuff. I told them at the border, "I'm not coming back." He goes, "It's okay, go."

I said, "What do you mean, 'It's okay, go?' I'm telling you I'm not coming back. I'm going to be migrating to the United States." He goes, "Go wherever you are going." He asked me, "Where are you going?" I said, "I'm going to New Hampshire." He looked at his computer. He goes,

"In Manchester, there's an immigration office. Just go and file your paperwork there, go." That's all. They didn't even ask me anything else.

SI: You mentioned there was more wildlife than people in that area. Do any other things stand out about getting settled in the United States at that point?

SA: No. As I said, for me, after travelling so much, settling up into a new place is not a very difficult thing. I adjust to the environment very, very quickly. Especially living in Canada for another six years, then, coming over here, it was not much of a difference.

SI: You then left the insurance industry and went into inn-keeping.

SA: Hotels.

SI: Yes. What led to that?

SA: I had my insurance licenses, also, but, then, one of my friends, who owned a couple of hotels, needed help. So, then, I joined him.

IK: What was that career switch like for you?

SA: In the beginning, it was a little bit of a learning process, I would say the first few months. Then, again, it's all about dealing with people. Whether it's a hotel customer or an insurance customer, [the] basics are pretty much the same.

SI: What did you like the most about the hospitality and hotel industry?

SA: Knowing what I know today, I would not ever go back into that kind of business, again, just because of two factors--too much involvement of time, very little time for yourself. Yes, people make money, but, if you sit down and analyze the quality of life that you get and the time you're putting in, it's not worth it.

SI: Is that what led you to go back into insurance and own your own agency?

SA: Yes.

SI: Were you still in New Hampshire when you started your agency or had you moved down to New Jersey?

SA: I did start it when I was in New Hampshire. Then, I met my current wife, who was from New Jersey, so, I decided to move over here.

SI: How did you meet your current wife?

SA: At a common friend's place.

SI: Okay. Both in Canada and in the United States, were you either looking for or missing a kind of Indian diaspora community? Were you able to hook into a community or was that something that you were not that concerned about?

SA: Well, as far as the Indian community is concerned, Canada is full of them. So, it's actually the second-largest [ethnic group]--Indian community is now becoming the largest community in Canada. In New Hampshire, at that time, on the contrary, in 2002, I was the lone Indian floating around there. I never saw anybody in New Hampshire, another Indian--in Boston, yes, Vermont, almost never--until it was 2005, 2006.

Then, more Indian communities started coming into hotels. They started owning more hotels. So, now, it was a visible presence, by 2004, 2005, but not in 2002. I was all alone then. Yes, that was a big difference. Indian community in Canada, no matter where you go, you'll find Indians all over the place. That wasn't the case in New Hampshire, Maine, Vermont, especially if you're going into the northern part of those states.

SI: Would you say that that was something you sought out, to find folks who came from India, or did it just happen that you met folks when you did?

SA: Well, while floating around, doing my work, going into different places, because of the location of New Hampshire and knowing that it's not densely populated--so is Vermont, so is Maine--I was working in all these different states. I was running all over New England. So, it's Connecticut, Massachusetts, Vermont, New Hampshire, Maine.

So, while working there, of course, as I said, around 2004, there were more Indians coming in. So, we started meeting more, building the friendships and relationships there. This is how it happened, but I wasn't literally chasing around anything or going after anything.

SI: When you came to New Jersey, I think you said North Brunswick was where you lived.

SA: Yes.

SI: Okay.

SA: I have a house in North Brunswick. That's my rental property.

SI: What year did you move to New Jersey?

SA: 2008.

SI: Central Jersey has a large Indian-American population. Did you become involved in any cultural groups or any Indian-American groups at that point?

SA: Oh, yes. I'm involved with many different small and medium-sized organizations and the temples and all that. I do quite a bit of activity myself.

SI: You stayed in the agency.

SA: No, in fact, in 2010, I actually had an accident and I had injured my spine. I had surgery in 2012. So, after the surgery, I actually stopped everything in that sense, because my neck movement is very restricted. So, like, I wasn't able to drive that much. As far as the insurance aspect, it involves a lot of driving and meeting with the agents and moving around and all that.

So, I took a break from that. While I was on break, I was doing some non-profit work and helping with different organizations. I was a member of the board here [of a non-profit based in Princeton] called Enable. Then, I was the President of that board. We did quite a bit of activity over there. It was a non-profit organization primarily dealing with people with disabilities, mental disabilities, primarily. So, yes, I kept myself engaged with different activities.

SI: Tell us more about your involvement with these non-profits, how you got involved and what you have been doing with them.

SA: Well, disability is, again, a very interesting field. When I married my wife, she had a son, who had a mental disability. Prior to meeting him, I literally had no idea what disabilities do, how it affects the family, what kind of an impact it can have on any individual or a family as such. So, once I married my wife, now, I have this stepchild who has a mental disability, a whole area of interest opened up for me, in a sense, to know what is the condition of people in different parts of the world and what is happening.

So, in 2009, we decided to go on a road trip. So, we went to five, six different countries and did some kind of investigation also--how people live in different parts of the world, what's going on with the disabilities and just do a comparative analysis with what we have here in the United States. I mean, the results were good and bad at both sides. I had seen bad aspects of it, I've seen good aspects of it. That's when I decided, "Enough is enough. I'm going to spend some more time doing some social work, doing work with people with disabilities."

So, I started an organization called Smarana International at that time. Smarana actually has an office in India as well, and one in Australia, too. Again, we are developing the communities to learn about disabilities, how to handle them, how to interact with people with disabilities and all that kind of stuff. Basic objective is to [raise awareness of their needs], especially [in] countries like India, where you don't have a recognized social system, like Social Security and all that kind of stuff, and the organizations to take care of the individuals with disabilities.

What happens is, most of the time in India, these people are kept behind closed doors, because of the social stigma. Nobody wants to take them out. My personal experience is, if you put me in a closed-door [room] for the rest of my life, even if I'm a hundred percent okay, it will drive me crazy. So, I can imagine these people (already having one or the other disability) and they're kept under closed doors, how violent the conditions can get, what kind of an impact that can put on these people.

So, my objective was to create an environment and an organization that tries to bring these people into the mainstream society. On top of it, now, because of the breakup of the joint family

system, you have the individual isolated identities as families. If anything happens to the parents, there's nobody to fall back upon. Where will these kids go? Where will these individuals go? I call them all "kids" because they may be seventy years old, but, mentally, they're four or five years old. Where will they go? Who will take care of them?

So, [our] objectives with Smarana International was to create an environment where we can take over when there is nobody to take care of them there. Our project is a little bit on hold because of various activities--earlier, because of my surgery, I couldn't travel much--but the groundwork activity is still going on. As soon as things get better, the travel opens up [referring to the impact of the ongoing COVID-19 pandemic], I am going to travel and mobilize the resources to set up the group homes.

IK: You mentioned that it was your stepson who got you thinking about some of these issues. Is your wife also involved in the work that you do?

SA: Of course she does. She is actually the main motivator.

SI: Roughly how many people does Smarana serve?

SA: Right now, we are involved with about close to a thousand people.

SI: You mentioned, obviously, the COVID pandemic has affected that. Can you expand on the ways that it has impacted the operation?

SA: Well, there are many--the daycare activities. Daycare activities are where you bring the children (these people) out and do activities with them, take them to the parks or movies and all that stuff. With the lockdowns, we just can't go anywhere at all. So, that little bit of change that we were trying to bring into their lives has completely come to a halt.

Prior to this pandemic, I think it was 2012--no, 2014--when I was in India, I had actually taken out a group of autistic children with T-shirts [that said], "We are not a disease. We are part of the society." So, we took them out to the mall and we were in the food courts, just for people to interact and see who they are.

It's not some kind of an animal, [where] you just shut them into a room, and then, forget it. They are individuals. They are human beings. They have the right to have fun. They have the right to go out. They have the right to watch movies. They have the right to interact with their peers. So, that was a good experiment that we did.

SI: Before COVID curtailed your ability to travel, how often would you go to either India or--you said Australia was the other place?

SA: Yes. I have not gone to Australia after Smarana was started over there, because, right after, as I said, in 2012, I had my surgery and I couldn't travel. Now, with this pandemic--actually, my wife just came back from India in December. So, she was there to take a look at the things again, but, then, in January, this whole thing, pandemic, started. Everything was put back on

hold, but, once things open up, as I said, I'm going to go back to India again and restart the activity that was put on hold.

IK: Is there anything that you are able to do from home with that organization to help those people that you would normally be out there in person helping?

SA: No, not right now, no. There is another organization called Heart and Hands for [the] Handicapped that I've been a life member also of it. They have the centers running over there at this time, because those are residential units that they are helping in. We don't own them. It's just [that] we pick out the different organizations. We just help them out financially, to keep the operations going.

Right now, actually, I have my own application, right in the State of New Jersey, which is pending certifications--it's called Prominent Care--to open up group homes and daycare centers right here in New Jersey, especially for [the] Indian community, because there are many families here in New Jersey with people with disabilities.

There is a major disconnect between the mainstream society and the children of these Indian families, just because of the cultural differences and the environment that these kids grow in, especially the food habits. So, when it comes to the group homes, it really becomes a major issue for them--and autistics don't take change that easily. It takes a very long process to have them go from point A to point B, just because of the disability.

SI: As we have been interviewing folks in the Indian-American community in Central New Jersey over the last ten years or so, there has been not only population growth, but, also, growth in prominence, in terms of more visible businesses, more visible communities, which has sometimes led to a backlash from the white supremacist society. Have you faced any issues in that regard, in terms of prejudice pointed towards you?

SA: Well, no matter which way you slice and dice it, that exists. It is there. I have faced it many times, not just once, even when I was in New Hampshire working with the insurance companies. I distinctly remember, one day, I was training one of my agents and I went with him to the field call. He knocked on the door. The guy looked at me from inside and he yells from inside, "I don't want your kind on my door."

So, my agent was looking at me [for] what to do and what not to do. I said, "You hold on, let me answer that." So, I just told him, I said, "Hey, you know what? It doesn't matter whether you want my kind on your door or not, but let me tell you, before I leave, my kind is the only one who's going to come back and give thousands of dollars to your wife the day you die. Nobody else is going to come and do it. You make your choice."

So, as I was turning back to go to my car, his wife was yelling from inside, "You idiot, let him in," and all that. [laughter] So, it is part of our life. You have to swallow that bitter pill one way or the other. Not everybody's bad, but not everybody's good. So, it goes on both sides of the coin, too. It's not just the white supremacists, it's the other way around, too.

IK: In terms of that last anecdote, what helps you develop a thick skin to that? I think lots of people, if they heard that right in front of their face, would just kind of turn the other way and run out. What made you have that confidence to say, "No, I'm here and you're probably going to want to talk to me?"

SA: As I was telling you, when you keep on doing things over and over, you become an expert of it. During my lifetime of insurance career, I think I must have insured at least five thousand people in all different phases, if not more. Now, I'm not talking about the group insurances--if I talk about group insurances, I must've done at least ten thousand people all across the world. So, you get all kinds of people when you're meeting this many people. You learn as you go how to react to different situations.

As I was telling you, in the very beginning of my career, when I used to do door knocks, this guy came out and started yelling and cursing at me and I was upset. Under any circumstance, any other individual in a circumstance like that would get upset, but I trained myself to a point, "Take a deep breath, think what you could do," as I did [the] first time.

I went to the park, started thinking, "Okay, why are you upset because this guy said this? Okay, look, let's reevaluate the situation. You are the one knocking on his door. You are the one who woke him up. So, why are you upset? You are going there because you wanted something. If he doesn't want you, that's fine. He has a right to say no to you." So, similarly, it's not a question of developing a thick skin; it's a question of believing in what you believe in and just communicating it, or, rather, giving it back in a decent way.

So, when I said this to him, "Hey, my kind is the only one who's going to bring you money," instead of taking it as a racist comment, I just turned it around as, "I'm the insurance agent and my kind is the only one who's going to bring money to your wife when you die, just giving it a positive twist. It works. You could get all upset at people. It's not going to create anything other than bitterness, and who wants to be in a bitter environment all the time?"

SI: You were in the same industry (in many different contexts, but the same industry) for many years. What were the major changes that you saw in the insurance agency before you left it?

SA: Fundamentally, it's the same. It's not much of a difference. The concepts are the same, underwritings are the same. The only thing is, as more data is being analyzed--in earlier days, there was no record of data, or, rather, I would say, extensive data was not available. So, the underwritings and the rate charts and all those things were based on a very focused, small amount of data.

Now, being the global [network] where you have the databases available, you can analyze it. You can analyze the lifespan of people, you can analyze the habits of people, how it is affected. The medical data is been incorporated. It has become more technical, that we now go into the details of it and analyze, "Okay, category A, this is the lifespan. Category B, this is the lifespan. Rates are based on those." In fact, the rates have gone down almost sixty percent in the past thirty years. That is surprising for many, but it has gone down almost sixty percent.



SI: You spoke about your work with the non-profit organizations and some of the cultural groups. Are there other community activities that you have gotten involved in since you relocated to New Jersey?

SA: Well, primarily, I'm now trying to focus on people with disabilities--and seniors. Another thing that I would like to point out here is, I have seen the worst condition of seniors as well. Now, these are people, talking about in their late seventies, eighties now. They were sometimes maybe Marines or soldiers and all that. Now, they're retired, they don't have family, living all alone. I'll give you one story here.

I was in Maine--no, Vermont--and I got this one card that was mailed in to one of my agents, who was doing the funeral insurance at that time. So, he wanted me to come with him. We went there. It's a nice, beautiful house, but it's winter. It was January.

I didn't see any smoke coming out of the chimney or anything when we pulled in. I didn't see any lights on, but I see the back is cleared and there were some little footmarks. This guy's knocking on the door and no answer. So, I told him, I said, "Go look at the back." So, he goes around the back and there is a small, little RV. The smoke is coming out of that.

He goes, "Somebody's over there." So, I went with him in the back and we knocked on the door, asked for his name. He goes, "Yes, yes, come on in." It's a small, little RV, just barely enough space for two of us to sit, two people to sit in. So, I said, "What's the story going on here? You have this big house and you're in this small, little RV in the back." He goes, "I can't afford to heat it and I haven't gotten my Social Security check. I don't have any propane in there."

I said, "Are you kidding me?" He goes, "No, I'm not joking." Now, this guy has dementia also. So, I saw a whole bunch of mail on his table. I said, "What is this?" He goes, "That's the mail. I didn't open it up." I said, "Would you mind if I look at it? You might have your check in there."

So, I looked at that. There were three Social Security checks sitting in his mail and he hasn't even opened [them]. The poor guy doesn't even have money in his bank account for food. So, I told him, I said, "Why are you worried about funeral insurance? Try living first. Let me take you to the bank, deposit this money in your bank and you bring some food first."

There are many seniors in a condition that we don't even see them on a day-to-day basis. They are trapped in, remotely, sitting in those little places and they're in the worst conditions. Once things open up, as I said, I already have an organization which is waiting for approvals from the state and federal government. Once that comes in, I am going to start doing something for seniors as well.

SI: We covered a lot of ground. Is there any other aspect of your life that you want to talk about or anything we missed?

SA: I think we touched pretty much everything.

SI: Bella, do you have any other questions that you want to ask?

IK: I do not think I have any more.

SI: All right. It has really been enlightening and I am very glad that you did this. I hope you continue to do all the wonderful non-profit work you have been doing. I see that, too, in doing this job, where seniors really suffer quite a bit because there is not that support structure, unfortunately, in a lot of cases. It is great that you help out there.

SA: Many reasons for that, even if they have children. Children are somewhere in, say, [the] West Coast and parents are living here in the East Coast and there's barely any contact. Even kids, those who make money, don't make enough to support their parents. It's just [that] one thing leads to another and it just becomes a pathetic position, especially if you go into states like Massachusetts, Maine and Vermont. Massachusetts especially, there are two towns, Lawrence and Lowell, which are the hubs of senior housing communities. It is pathetic conditions.

SI: I really appreciate all your time today. It has really been great.

SA: It's my pleasure.

SI: All right, great.

-----END OF TRANSCRIPT-----

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