

USAP News

United Seniors Association of Pittsburgh www.usaofpittsburgh.org

Volume 4 Issue 1

January 2022



USAP WISHES

ALL MEMBERS AND WELL WISHERS

A VERY HAPPY AND HEALTHY NEW YEAR

USAP has been in existence for mere four years and the New Year wishes seem to come rolling by so very fast! Since the USAP was founded in December of 2017, the recent Grand Gala Musical Concert on December 11 could have been in celebration of USAP's 4th birthday! During this short period, USAP has made strides of progress if measured in terms of number of activities provided in service to its members and community, and strong support it has received if measured in terms of membership growth. As was reported at the Annual General Body meeting on December 5, total membership today stands at **309**. And these members come from all parts of India – Gujarat, Punjab, Maharashtra, Bengal, UP, Rajasthan, Andhra Pradesh, Tamil Nadu, to name a few, and is open to everyone irrespective of race or religion, making USAP truly a **UNITED Seniors Association of Pittsburgh**!

Although, it can be said USAP has come a long way, it has a long way to go yet. **2022** shall see more new activities with formation of **Special Interest Groups** and committed leaders. International travel had been very popular among its members but has been put on hold due to the pandemic. Cruise travel has opened up to some extent, but international tourism has not. **Group domestic travel** is in the planning and the logistics are being worked out.

Many annual members have upgraded to a four-year membership and the four-years to charter membership. If you are over 50, do consider becoming a member. The dues are so very nominal!

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's secure website at www.usaofpittsburgh.org

USAP TOTAL MEMBERSHIP (AS OF DECEMBER 31, 2021)

TOTAL Members	:	309	
Charter Members	:	70	
4 Year Members	:	211	
Annual Members	:	28	

CHARTER (LIFE) MEMBERS

Veena Agarwal Subash Ahuja Suhendar & Surinder Ajmani Kiran & Viharika Bakshi Dharam & Shashi Batish **Devender & Pramila Batra** Ranjan & Meena Bhandari **Rajesh & Neelam Brahmbhatt** Bharati Desai **Dilip & Kirtida Desai** Nainesh & Jayna Desai Amit & Sonali Ghosh Som & Sadhana Gupta 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 **Devivani** Pandit Kiran & Bharati Parikh Chetan & Bakula Patel Gauttam & Rita Patel Minaxi Patel Sudhir & Nilam Patel Kiran Patil **Rajnikant & Bharati Popat**

CHARTER (LIFE) MEMBERS

Hemal & Dipali Purohit Ashok & Ranjana Sahai Surendra & Hira Sethi Brahma & Anita Sharma Krishna Sharma Adi & Jasmin Tamboli Girish & Lina Thakar Jamnadas & Kavita Thakkar Vijay & Arati Warty

4-YEAR MEMBERS

Kamlesh & Nishi Aggarwal Surinder & Veena Aneja Devvani Asher Manohar & Nilima Badlani Saroj Bahl Surinder & Jagdeep Bajwa Zarin Balaporia Mani & Shantha Balasubramaniam Ravi & Raji Balu Surendra & Prabha Bansal Shailesh & Mananda Bhende 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 Ashtosh & Wimi Ganjoo Vasant & Manjula Germanwala Cont...

4-YEAR MEMBERS

Girish & Deepa Godbole Gaurang & Savitri Gosai Vinod & Tripta Goval Sukhdev & Elisha Grover Mohinder & Anita Gupta Satish Gupta Yogendra Gupta Deepak & Chitra Jagtani Ashok & Santosh Jain Sushil & Sandhya Jain Lalita Jaspal Arun & Shobha Jatkar Yogesh & Alka Jhaveri 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 Amar & Pratibha Khurana Dilip & Rekha Kothari Girish & Jyotsna Kothari Sumant & Raj Lall Suman Laroia Suneel & Alka Maheshwari Rajesh & Kamakshi Mankad Anil Manocha Bhalchandra & Damayanti Mehta Harsad & Rekha Mehta Rohit & Yogini Mehta Usha Mehta Vijay & Bhavna Mehta Nitin Marchant Javant & Lakshmi Mirani Arun & Shobha Mittal **Dinesh & Manisha Mittal** Jashwant & Urmila Modi Bharat & Bina Monpara

4-YEAR MEMBERS

Sumedha Nagpal Surendra & Vatsala Pancholi Meena Pandit Alkesh & Rita Patel 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 Vinita Patel Vinod Patel Vaishali Patil Sridhar & Vijaya Lakshmi Patnam Chandrakant & Harsha Pujara Pramila Ragoowansi Subbarao Rambhala Hira & Harbhajan Rohela Kutub & Azra Saifee Harish Saluia Ashok & Alka Shah Bharat & Rashmi Shah Javanti & Bharati Shah Mahendra & Aruna Shah Nayan Shah Pravin Shah **Privesh Shah** Shobhna Shah Suresh & Meena Shah Vijav & Aarti Shah Vinod & Amita Shah Brij & Usha Sharma Parminder & Jiwan Sharma Som Sharma Leena Shete Asish Sinha Mohan & Jyoti Soneji Raji Srinivas

Cont

4-YEAR MEMBERS

Manohar & Meena Sukhwani Dayal & Nita Sutaria Subha Tayal Durlabh & Santosh Trivedi Durlabhji & Bharati Ukani Pravin & Dina Vakharia Abbey Vijlee Prakash & Vishakha Vin Praful & Madhuri Vora Shailesh & Kalpana Vora Saroj Wadhwa Shiban & Nanna Warikoo Haresh & Prajna Malkani Sanjay & Amita Mehta

ANNUAL MEMBERS

Mahesh & Sarla Desai Balwant & Vidya Dixit Chandrasekhar & Saraswathi Golla Vasundhara Jain Amarendra & Rachna Mishra Jitendra & Raksha Modi Rajendra & Sunita Nigam Chandrakant & Kumud Patel Vinod & Bharati Patel Usha Pearce Satish & Pratibha Sawardekar Anila Shah Virender Soi Shailesh & Urvashi Surti

Kind Request to above Annual Members,

Please renew your Membership for 2022 as well as

Consider upgrading your Membership to 4-Years Membership.

Happy Birthdays to Special USAP Members

- January: Sumedha Nagpal, Vinod Shah, Kavita Thakkar, Kiran Bakshi, Rashmi Shah, Sandip Shah, Bharati Desai, Rezwan Mogri, Bhavna Mehta, Nitin Merchant, Veena Agarwal, Madhu Doshi, Amit Ghosh, Arun Jatkar, Yogesh Jhaveri, Vijay Warty, Usha Sharma, Suhender Ajmani
- **February:** Mohan Chabra, Saroj Bahl, Praful Desai, Gita Patel, Kiran Parikh, Jyotsna Kothari, Haresh Malkani
- March: Naushad Khatri, Sunil Desai, Shobhna Shah, Alkesh Patel, Vinod Patel, Viharika Bakshi, Abbey Vijlee, Subha Tayal

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.

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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



USAP Presents

Personal Tax Planning &

Savings and Management



www.usaofpittsburgh.org

(with 2021 Tax Filling) Be Educated and Smart With Your Money

- Understand New Tax laws for your 2021 Tax Filling & Effect of Cares Act
- Itemized deductions and Limitations on deductions
- IRAs. Roth & Traditional IRAs Contributions
- Retirement Planning
- Social Security and When to Claim the Benefits and Taxability
- Overseas Accounts / Global Income Declaration - FBAR/FATCA
- How to save or defer paying high taxes
- RMD Required Minimum Distribution





Sanjay Kumar Lodha, Dwyer Lodha & Associates Inc., President and CEO. IRS Enrolled Agent, Chartered Accountant, CTP, and Certified Acceptance Agent. Serving Pittsburgh, USA-50 states, Canada, India overseas for more than 30 years and dedicated to serve the small and large businesses.

We are Accountants, Chartered Accountant and Enrolled Agent & Certified Registered Tax Preparer and IRS Certified Acceptance Agent. We are one of the biggest Tax filers in Western PA for individual taxes business taxes. We are professional Team with over 120 Years of Experience.

Sunday, January 9 at 10:00 am



ID: 412 333 4444 Meeting PW: USAP

Chetan Patel 412-908-1711 Subash Ahuja 412-216-8135 Chetan Ladani 412-221-4837

Bhavna Mehta
Kiran Bakshi
Dilip Desai

412-443-0959 412-841-2718 412-916-2473

ANNUAL GENERAL BODY MEETING – 5 DECEMBER 2021



Despite the calamitous weather on December 5, we had a large attendance. Everyone felt happy meeting in person and enjoyed the signature masala tea prior to the meeting.

Chetan Patel, President, shared the many events that USAP was able to provide over Zoom teleconferencing during the pandemic year. He shared the history of the founding of USAP in December of 2017 with the group photo of the founding members. The treasurer, Kiran Bakshi shared the financial report and reported the total membership stood strong at 309 members (70 charter, 211 four-year and 28 annual). The secretary, Subash Ahuja and the committee chairs shared their progress reports.

Election of Officers

Jamnadas Thakkar, Chair of the Nomination Committee, submitted names of four officers – President **Chetan Patel**, Vice President **Bhavna Mehta**, Secretary **Subash Ahuja** and Treasurer **Kiran Bakshi**, following the election protocol set by the Bylaws. Since there was no contested position, the slate was approved as submitted. The Chairs of the various committees will be appointed by the Executive Board at its first meeting in January 2022. The new Executive Board will serve a term of two years beginning January 1, 2022.

Bylaws Amendments

The General Body unanimously approved the proposed changes in Article 3.2 and 3.4 that were circulated earlier.

There was healthy discussion on forming special interest groups for wider participation by members. Many upgraded their annual membership to four-year memberships and the four-year memberships to charter memberships. Everyone enjoyed the delicious lunch that followed and felt the ambience and warm feeling of meeting in person could not have been achieved on Zoom teleconference.

GRAND ANNUAL GALA DINNER WITH LIVE MUSICAL CONCERT



USAP organized the **GRAND GALA LIVE MUSICAL CONCERT** on December 11 with The Voice India fame **Garima Khiste and her musical group** at Indian Community Center.

It was a huge success. The hall was full of music lovers, and one could feel the vibrant joy in the air as people finally got connected with one another after a long time. Everyone enjoyed the phenomenal performance by Garima Khiste and her co-singer Chirag Bhatt for almost 4 hours. The song selections were superb. The audience was deeply mesmerized by their melodious voices.



The event started with mouthwatering appetizers, and free beer and wine (courtesy of Subash Ahuja, Rajnikant Popat and Ved Kaushik) during the performance followed by delicious dinner and more music.

Special thanks to event sponsors – Eby-Brown, Shubhshiva Petro Inc (Gauttam Patel, Dinesh Mittal, Shiv Patel & Maulik Patel), Pravin Monpara and Deviyani Pandit, and Nick Patel for sponsoring artists stay at his hotel.

President Chetan Patel is known to bring the best quality programs to the community, and this was no exception. Special thanks to him and his core team members – Bhavna Mehta, Sumedha Nagpal, Subash Ahuja, Kiran Bakshi and Sudhir Patel for coordinating such a wonderful program.



Sincere and heartfelt thanks to our audience and the singers in making this evening a memorable one.



How to speed up a slow computer (Windows 10)



by Dilip Desai



Why is my computer slow?

Your operating system has to manage the resources of your computer (memory, drive space, processing power) between all the programs that are running on it. There are number of things that may be reducing your computer's performance, but they usually boil down to your PC's resources being used inefficiently.

Here are some of the things that will speed up your sluggish laptop and make it faster.

1. Close system tray programs

- ✓ If your computer is off to a slow start, then it's possible you have too many programs starting up at the same time as Windows itself.
- ✓ To access these items, click the upwards arrow toward the right side of your taskbar. If there are any programs you don't need to have running, right-click them and close.

2. Stop programs running on startup

 Similar to programs running in the tray, other programs that automatically run-on startup can slow down your computer. Some you may actually want to run, such as antivirus software, but others may be unnecessary.

To disable apps at startup on Windows 10, use these steps:

✓ Open Settings.

- Click on Apps.
- ✓ Click on Startup.
- Click the Sort by menu and select the Startup impact option.
- Turn off the toggle switch for any unnecessary app (especially those marked as "High impact" by the system).
- ✓ Restart your computer.

3. Update Windows, drivers, and apps

- ✓ Windows will automatically send you a notification when an update is available. You just need to make sure you don't keep putting it off.
- ✓ If you think you might have missed an update, you can always check.
- ✓ Open Settings.
- ✓ Then go to Updates & Security > Windows Updates.
- Aside from your Windows operating system, drivers and apps should be kept up to date too, good for both security and performance.

4. Delete unnecessary files

Free up space by making a habit of deleting files and folders each week and emptying the recycle bin afterwards.

 Handy tip: HDDs usually run at peak speed until they reach roughly 90 percent capacity. So, if you're over 90 percent, that's probably what's slowing things down. SSDs slow down more gradually as they fill up, so it's good to stay on top of things. It's recommended not to fill an SSD to more than 75 percent of its capacity.

- ✓ Find Recycle bin on Desktop
- ✓ Right Click on icon
- ✓ Open to view files in recycle bin
- Right click on a specific file if you wish to restore
- ✓ Otherwise, right click on Recycle bin and Delete files permanently
- 5. Adjust your power options
- ✓ Windows comes with Balanced option, which balances performance and energy consumption. Latter is a concern if you're running off battery. You may want to change plan.
- The High-performance plan is a better option if your PC is running slow. This option favors performance, will help speed up your machine.
- Go to Control Panel > Hardware and Sound > Power Options > Create a power plan. Choose which existing plan you would like to start with, enter a name for your new plan, and select Next.
- ✓ go to Change advanced power settings, you can make more adjustments that will have an impact.

6. Reboot the computer

✓ A full reboot clears out the memory in Windows' brain and gives it a fresh start. Do it every day if the PC is really slow.

7. Check for malware

 Having good antivirus software installed can help protect against malware, as well as other threats.

For detailed latest information, you may want to refer to: How to Speed Up Windows 10 | Performance Tweaks (Dec 2021) <u>https://www.guru99.com/speed-up-windows-</u> 10-laptop-computer.html



PERTINENT CHANGES IN DIFFERENT HEALTH PLANS IN 2022

By Scott R. Lindstrom, CLU, ChFC Health Insurance Broker

(Scott Lindstrom gave us an educational webinar on "Things to Consider When Choosing a Health Insurance" over Zoom teleconference on October 31, 2021. He has provided a brief summary of salient highlights and changes in different health plans in 2022 for the benefit of those who may have missed the talk. He can be reached at 412-390-7576.)

The **Part B premium**, typically deducted from your social security check, will increase from \$148.50 to \$170.10 in 2022. This is the highest percentage rate increase for quite some time. The Part B premium goes to Medicare and helps support the Medicare system. People with higher incomes may pay a higher Part B premium.

Those people with **Medicare Advantage** plans will have one election to change plans during the first quarter of 2022. This is known as the Open Enrollment Period (OEP), which runs from 1-1-22 to 3-31-22. This allows a person to make a plan change in case their plan is not working, eg doctor not in network, medication not on formulary. Those with Medicare Supplement plans can change plans at any time subject to Medical Underwriting (medical questions).

Highmark, UPMC, and Aetna will have 5 Star plans in 2022. This is the highest rating from Medicare and allows these companies to enroll members throughout the year. This is a unique situation and may provide some people an opportunity to get into a better plan.

The coverage gap (donut hole) is set at \$4,430 total cost of drug for 2022. If you hit the coverage gap, you pay 25% of the retail cost of the drug.

Top Advantage Plans for 2022

Aetna Gold HMO: \$27 monthly premium, low copays across the board, max out of pocket for year is \$4,500 the lowest of all plans, increased dental, vision, & hearing benefits plus will have a \$100 copay card per quarter which can be used towards medical copays. Includes AGN and UPMC systems.

Highmark Community Blue PPO Distinct: \$25 monthly premium, has UPMC In Network, features Nat'l Network Sharing to include most Blue Cross & Blue Shield providers in the US. Great plan for those who travel or spend extended time outside of Western PA. Low copays In or Out of Network.

United Health Care: AARP Choice PPO 1, \$35 monthly premium, National Network across the US, Low copays for MRIs and Scans, Out of Pocket Max of \$5,500, Offers Free Fit Bit for exercise tracking.

Top Part D Plans for 2022

Aetna Silver Script Smart Rx: \$7.20 monthly premium (lowest of all Rx plans). \$1 copay for preferred generics. Has CVS, Giant Eagle and Mail Order as preferred pharmacies

Wellcare Value Script Rx: \$12.90 monthly premium \$0 copay for Tier 1 drugs, \$4 copay for Tier 2 drugs. Has CVS, Giant Eagle, Walgreens, and Costco as preferred pharmacies.

DIABETIC EYE DISEASE AND ITS MANAGEMENT

By Srinivas Kondapalli, MD., Ophthalmologist (Retina Specialist)



Diabetes is a metabolic disease hallmarked by elevated blood sugar. These elevated blood sugars result in damage to small blood vessels over the years. Systemic complications in diabetes are due to injury of these small blood vessels of the organs. Kidney damage, or nephropathy, can result in patients requiring dialysis. Nerve damage, or neuropathy, can result in numbness/tingling in the hands and toes. Damage to the small blood vessels in

the retina results in diabetic retinopathy. The retina, the tissue of the back of the eye, is composed of neural tissue and these small blood vessels. The purpose of the retina is to capture the image from the eye and sent it to the brain to interpret.

Diabetic retinopathy is the leading cause of blindness in the United States for those from 20-64 years old. Of those patients with diabetes for longer than 20 years, the risk of some degree of diabetic retinopathy is 80%. The longer the duration of diabetes the greater likelihood of developing diabetic retinopathy. The good news is, however, that with early detection, the risk of blindness is significantly reduced.

Diabetic retinopathy has no early warning signs; often patients will present to their eye doctors office without any symptoms. There are stages of diabetic retinopathy which begin at mild non-proliferative disease and end at proliferative diabetic retinopathy. The main factor for treatment begins whenever new blood vessels form, which describes proliferative diabetic retinopathy. These new blood vessels that form are of poor quality and have a tendency to bleed and cause damage to the retina. Treatment for retinopathy can include observation, in office laser, injections into the eye and even surgery in advanced cases.

Diabetic macular edema occurs when instead of new blood vessels form as in retinopathy, the existing blood vessels start to leak. This leakage of blood into the retina causes swelling into the macula which houses the cells that allow us to see centrally. This swelling, or edema, results in blurry vision and loss of central vision without treatment. Similar to retinopathy, treatment can be based on the degree of severity of macular edema. Treatment includes observation, injection of medication into the eye, and in-office laser.

Thankfully, with yearly dilated eye exams these vision threatening complications from diabetes can be monitored and treated. The best thing a patient who has diabetes can do to prevent these complications is to control their blood sugar, blood pressure and cholesterol. Ultimately, however, a yearly full dilated eye exam is of utmost importance.

(Dr. Kondapalli was a featured speaker at USAP webinar in October 2021. He gave us a summary of his talk for the benefit of those who may have missed it.)

THE BRAIN OF AN ELDERLY By Khozem Mogri



It may come as a surprise to many that, in general good health, as we age our brains become even better! According to the director of the George Washington University College of Medicine, the brain of an elderly person is much *more flexible* than is commonly believed.

After age 60, the interactions of the right and left hemispheres of the brain become harmonious, hence a person can use both brain hemispheres at the same time. This allows solving of complex problems. That is why we find many 60 who have just started their creative activities.

individuals over age 60 who have just started their creative activities.

- Peak of active production of myelin (the insulating sheath around many nerve fibers which increases the speed at which impulses are conducted) occurs at 60-80 years of age and facilitates the rapid passage of signals between neurons.
- The brain is no longer as fast as it was in youth, however, it wins in flexibility. With age, we are more likely to make the right decisions and are less exposed to negative emotions. The peak of human intellectual activity occurs at about 70 years old, when the brain begins to work at full strength.

The brain of an elderly person is *more productive*, this allows us to solve much more complex problems. Professor Monchi Uri from the University of Montreal believes that the brain of an elderly person chooses the least energy-intensive path, cutting unnecessary and leaving only the right options for solving the problem. A study was conducted, in which different age groups took part. Young people were confused a lot when passing the tests, while those over 60 made the right decisions.

Characteristics of the brain at the age of 60-80 look really promising:

- The neurons of the brain do not die off. However, connections between them may be lost if a person is not engaged in mental work.
- Absent-mindedness and forgetfulness appear only due to an overabundance of information. Therefore, it is important not to focus on unnecessary things.
- Beginning at the age of 60, when making decisions, a person uses not one hemisphere, like young people do, but both hemispheres at the same time.

Conclusion:

If a person leads a healthy lifestyle, is physically and mentally active, intellectual abilities DO NOT decrease with age, but only GROW, reaching a peak by 80-90 years. Instead of being afraid of old age one should strive to:

Develop intellectually by learning new crafts, paint pictures, dance

- Develop intellectually by learning new crafts, paint pictures, dance, try to play musical instruments, sing, and join the USAP Karaoke group.
- Take interest in life, meet and communicate with friends, make plans for the future, travel as best you can. Do not forget to go to shops, cafes, concerts. Do not lock yourself alone, participate in USAP activities.

Being young doesn't mean acting like a teenager. This means using all knowledge and experience to give life a higher meaning. This does not mean ignoring the fact that any life, productive or not, long or short, will eventually end. Therefore, as soon as possible, we must find out who we are, who is the source of everything that surrounds us, and what is the relationship between us and this source. This topic will surely increase our mental potential.

PREVENT A FALL AT ALL COST

By Pradeep Fulay, Ph.D. Certified Personal Trainer – American Council on Exercise



Falls in seniors are serious matter! According to CDC, about 36 million people over 65 in the US fall each year, many resulting in serious head injuries, hip fractures and someone dying every 19 minutes. While we may not be able to totally eliminate the risk of falling, by becoming aware of some of the causes and few mindful steps in daily living, we can significantly reduce the risk of falling. I have listed a few practical steps that could help.

Practical Steps to Reduce the Risks of Falling

- **Physical Surroundings:** Keep your surroundings free of clutter and well lit. Avoid tripping hazzards such as TV, computer or appliance cables or obstacles like floor mats or rugs. Use a flashlight (smart phone lights are handy and work well) when in dark spaces. Use handrails when going up the steps or taking baths or showers. When outdoors, wear shoes that provide good traction.
- **Mindfulness**: Activities like walking or standing are cognitive tasks that require the computing power of the brain to coordinate the signals coming in from our eyes, ears, feet etc. that help maintain balance while walking or standing. Multi-tasking (like reading, texting, or talking while walking) can increase the risk of falling.
- Foods, Medications, Hearing, and Vision: Certain medications or foods could make a person drowsy or dizzy. Some medications may also cause muscle weakness. Hearing or vision difficulties should also be addressed to reduce the risk of falling. Alcohol can also be a factor. All these, combined with physical surroundings, and mental distractions, cause loss of balance that could result in a fall.
- Role of Exercise and Physical Activity: One great way to prevent falls is to improve our strength, flexibility, and balance. As we age, muscle mass decreases (a process known as sarcopenia). Bones can also get weaker, especially due to conditions like osteoporosis. To counter this, regular (twice a week) strength training exercises can help maintain the muscle mass and make the bones stronger. Even ten minutes of such strength training can be quite effective. Almost no equipment is needed. Simple body weight exercises like push-ups, squats, holding a plank, lunges can be effective. One can use light dumbbells, resistance bands (and even food cans or water bottles) in making resistance or strength training even more effective. Similarly, practicing mind-body exercises such as yoga or Tai-Chi will help us gain a higher level of mindfulness and balance. One can get the services offered at local health clubs, community centers, or personal trainers to learn the right techniques to avoid getting hurt. Also, remember that exercise and physical activity have many other benefits good for heart health, brain health, diabetes, and mental health.

As they say, exercise is the best medicine!

(Dr. Pradeep Fulay is a longtime resident of Pittsburgh, PA. He conducts strength training classes on-line and teaches swimming to adults. He's a graduate of IIT Bombay, India. He is currently Program Director at National Science Foundation in Alexandria, VA)

Recipes from Krishna's Kitchen

Crispy Potato Pakoras



Ingredients

 Large Potato (peeled, washed, and thinly sliced)
Cup Besan (chickpea flour)
Cup Water
Cup Water
tsp Turmeric Powder
tsp Coriander Powder
tsp Cumin Powder
tsp Ajwain [celery seeds]
tsp Red Chili Flakes
Tbsp Fresh Chopped Cilantro
Tbsp Oil
Extra oil for frying
Salt according to taste

By Krishna Sharma

Preparation

-Mix all ingredients together and make a batter

- -Let batter rest for 5 to 10 minutes
- -Heat the oil in the pan for frying
- -Test the oil if its hot enough for frying
- -Mix all the potato slices in the batter

-Start lifting one slice at a time fully covered with batter and drop it in the frying pan -Only add enough so each pakora can be easily rotated

-Fry until pakoras become golden brown then take them out from the oil on a paper towel

Serve hot pakoras with your favorite chutney and enjoy with a cup of tea.

Tip: Pakoras will stay crispy longer by following the preparation above.