



USAP News

United Seniors Association of Pittsburgh

www.usaofpittsburgh.org

Volume 5 Issue 3

SUMMER ISSUE

July 2023



We welcome you to the Summer edition of the USAP Newsletter.

The Tours and Travel committee (Kiran Bakshi, Chair & Chetan Patel) has been the most active so far this year. Two Japan groups totaling sixty members completed their tours in April and have much to say and show. A glimpse into their trip with a sample of their pictures is included in this newsletter.

Yet a larger group with ninety people divided into three groups, is getting excited and ready for the three-country trip

to **Egypt, Jordan and Israel** in October. This is the largest group USAP has organized so far.

For next year, plans are underway to explore the **Canadian Rocky Mountains**, popularly known as the **Canadian Rockies**, sometime towards the end of July. And later, a trip to **Thailand, Cambodia and Vietnam**, sometime in October/November 2024. Unknown to many, lots of planning goes into arranging these trips and is getting close to packaging and marketing them. You'll be hearing more about these exciting vacations soon.

Some members, however, are unable to join the two weeklong trips and have requested short trips within the US. A three-day **Nature Lovers Retreat**, a long weekend trip is planned in September (15-17) to Deep Creek, Maryland. It's a trip similar to VRAJ we had in 2022, except that you can travel in your own car in the company of a few close friends. Two nights' stay at the Comfort Inn at Deep Creek Lake has been arranged. Many have signed up for this trip and if interested, do not delay in signing up before it gets totally filled.

There are many ageing senior members in USAP who could use help from fellow members.

Fortunately, many have such social support from family and close friends. But there are some who are not as fortunate. The Humanitarian Committee has been looking into this important mission of USAP. When we called for volunteer help in the recent past, it was encouraging to receive prompt responses from many members who are willing to help. When the members are grouped according to their zip codes, these volunteers could serve as group leaders in those groups.

Dance classes by Shakuntala Shinde, which was publicized in the last issue, somehow, had to be postponed because of conflicting dates and the availability of the hall. Now our Dance class will be arranged on Sunday, September 13 at 10:00 am at ICC. Please join us in this fun filled activity.

It's the effort of many that has brought this summer issue to you. Hope you will find much in it that will interest you. Please continue to provide us with your much needed feedback. **HAPPY SUMMER!**

READERS WRITE

Hello everyone, I am **Sima Batra**, editor of Readers Write Column. It is a recently added new column for our readers' benefit. Please share your thoughts, suggestions, comments on articles published in the newsletter, or any brief item of interest that you'd like to share. You can reach me at simabatra@gmail.com.

Absolutely enjoyed the newsletter. Read every line in one go. It is a good forum to learn about new members. All articles are very well written and of much use in their respective sphere of life. USAP members, you've got talent.

Dolly and Juginder Luthra

Excellent newsletter. Thoroughly enjoyed reading it. Well written articles. Excited about Bollywood dancing classes by Shakuntala.

Mananda Bhende

I'd like to make a suggestion to the program organizers of USAP. We had many fun nights with activities such as card games, karaoke, and many informative talks by various guests. How about adding a new activity - A TRIVIA NIGHT?

It could be in two segments, on segment dealing with our heritage, history, movies, cricket and the like.

And the other segment could be plain trivia, like Trivia Pursuit.

We can add a small charge to cover the delicious dinner following the fun.

I would like to know if there is enough interest among our members.

Abbey Vijlee

Very interesting and well thought out articles. Thank you for giving us a beautiful Newsletter once again.

Kamakshi Mankad

Excellent newsletter and great job, as always! You guys are AWESOME. In spite of the pending Japan tour, you put this newsletter on a high priority. Appreciate your effort very much.

Kiran Bakshi

I am so excited about the Nature Lovers Retreat planned for September 15 weekends. Long international trips are hard for some seniors. Some members may have difficulty driving a few hundred miles. USAP should consider transportation issues for them. Visits to Fallingwater, a historical landmark, historical Philadelphia with its beautiful gardens, Cherry Blossom in Washington DC, etc. can be planned in future. This way, everyone will be able to enjoy going out in small groups.

Devayani Pandit

A bill introduced by State House R Representative, Arvind Venkat, MD, Democrat from McCandless, Pittsburgh, nearly unanimously passed to officially recognize Diwali.

In the Senate side, the bill sponsored by Senator Greg Rothman passed unanimously (50-0).

Senator Greg Rothman is from Cumberland County where we still spend 50% of our time. He is a great friend of our Indian and Hindu community and practically attends every function we arrange. We are reaping some benefits from our political and financial support and participation in the process.

Mukul Parikh

USAP TOTAL MEMBERSHIP
(AS OF JUNE 30, 2023)

TOTAL Members : 416
.....
Charter Members : 173
4 Year Members : 243
Annual Members : 0

**WELCOME TO NEW
CHARTER (LIFE) MEMBERS**

Achala Phatak
Shyam & Durga Somani

**WELCOMETO NEW
4-YEARS MEMBERS**

Pritam & Binu Advani
Deepak & Nirmal Kotwal
Bakulesh & Damini Parikh
Mukesh & Anita Rustogi
Niranjana Shah
Chaitanya & Sheela Swarup
Chandrakant & Sagarika Tiwari
Ravish & Nishi Gandhi
Usha Gowda
A.Lakshmi Gundapuneedi
Rahul & Sunita Josh

HAPPY BIRTHDAYS TO SPECIAL USAP MEMBERS

July: Vasu Malepati, Arun Mittal, Mina Patel, Nitin Merchant,
Aruna Parikh, Niru Kamdar, Lata Dave, Vinod Goyal

August: Ravi Kolli, Bina Monpara, Yogini Mehta, Farhad Cama,
Vasanti Majmudar, Usha Joshi, Girish Thakar, Bina Goel,
Sandhya Jain, Bhalchandra & Damayanti Mehta, Harshad
Mehta, Pramila Ragoowansi, Shailesh Bhende Shailesh
Surti, Shobha Jatkar, Jayanthi Nama Sandhya

September: Prakash Patel, Amita Mehta, Vinod Patel, Neelam
Brahmbhatt, Bharati Parikh, Ved Kaushik, Raman Patel, Raj Lall,
Chetan Patel, Mehendra Shah, Jayna Desai, Prabha Bansal, Jayant Mirani,
Kishor Patel, Shobha Mittal, Jashwant Modi, Gautam Patel, Sudhir Patel,
Shashi Gupta, Lalita Jaspal, Kavita Thakkar



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Pittsburgh** 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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members and subscribers informed and
connected. Your comments and suggestions
are welcome to improve the dialogue.

Editors:

Subash Ahuja, Chetan Patel



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USAP Presents

Nature Lovers Retreat **September 15 to 17 at Deep Creek** **Maryland**

Let's get out from our stressful life and join USAP's fun-filled Retreat. Enjoy the beautiful nature and recharge your life.



Retreat Explores

- Deep Creek Lake
- Deep Creek State Park
- Sandy Beach / Sledding Trails & Many More

- * Travelling with our own vehicle
- * Friday and Saturday night stay at **Comfort Inn Grantsville – Deep Creek Lake**
- * Retreat includes Breakfast, Lunch & Dinner



- * Various retreat group activities like
 - Morning walk, Yoga & Meditation
 - Boating (by own) in Deep Creek Lake
 - Entertainment games & other activities
 - Sharing of special informative talks

Friday, September 15 to Sunday, September 17

Admission : \$175 per person (2 participants share a room)

Booking on First Come First Serve Basis (Max 40 participants)

Don't wait. Book your seat before it gets sold out

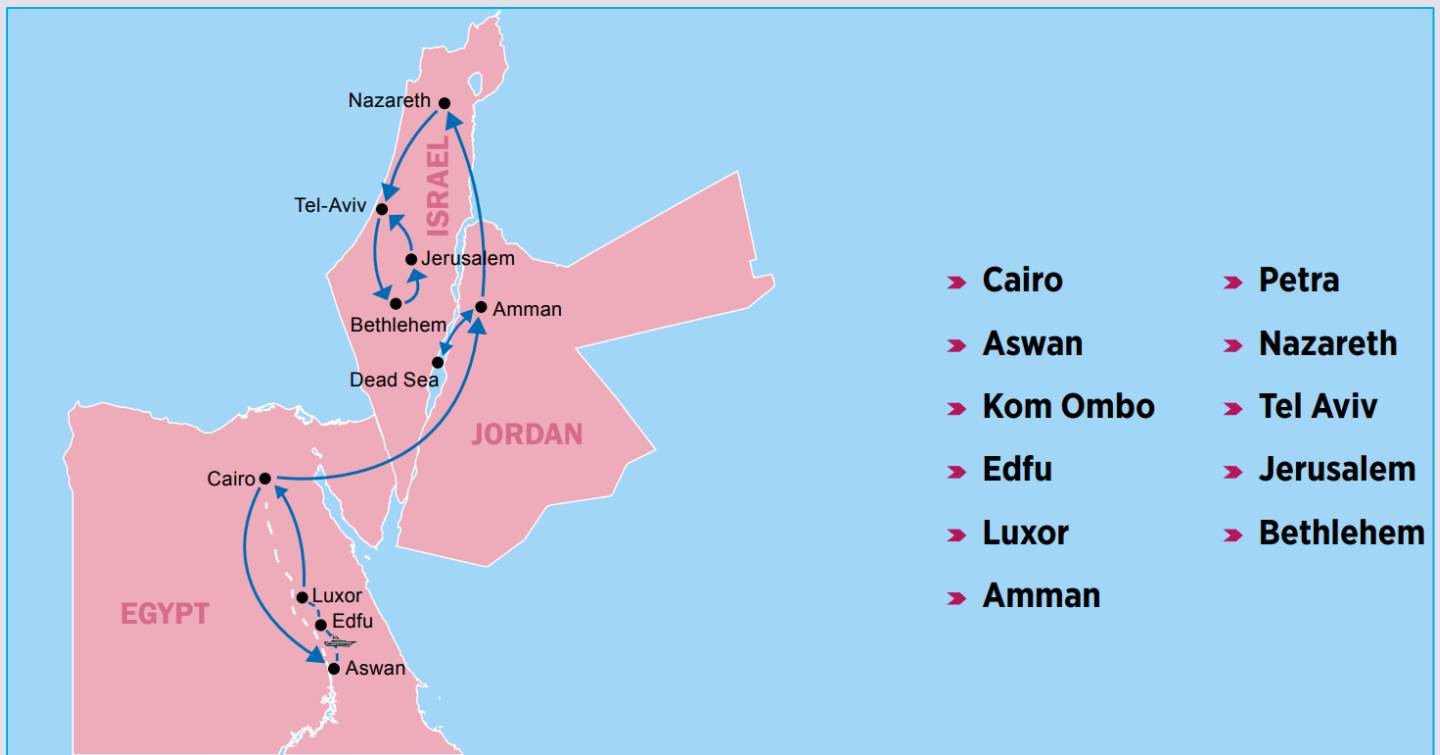
Please contact for booking & more information:

Chetan Patel	412-908-1711	Bhavna Mehta	412-443-0959
Kiran Bakshi	412-841-2718	Sumedha Nagpal	412-600-7489
Wimi Ganjoo	610-864-4754	Subash Ahuja	412-216-8135

THREE COUNTRY TOUR OF EGYPT, JORDAN and ISRAEL

October - November 2023

By Kiran Bakshi



USAP is excited about our upcoming all-inclusive customized tour of Egypt-Jordan-Israel, spanning 17 days of journey into history, architecture, world-renowned pyramids, and many sightseeing attractions covering the three countries. Three Tour Start dates (Oct 13, Oct 18 and Oct 20) represent a record 93 participants in all from USAP.

The tour starts from Cairo, and covers Egypt attractions in Cairo, Aswan, Kom Ombo, Edfu and Luxor, including a 3-day Nile Cruise. After 8 days in Egypt, the tour travels to Jordan, visiting Amman, Petra-Wadi Rum and Dead Sea for 5 days. The last 4 days cover the Holy Sights of Nazareth, Jerusalem, Bethlehem and Tel Aviv in Israel.

Of course, besides sightseeing, the best part of the USAP tours is the friendship, the company and camaraderie that the participants enjoy, building memories through hundreds of pictures and anecdotes. We will share our exciting tour details in our year end Newsletter.



MEMORABLE TRIP TO JAPAN AND SEOUL

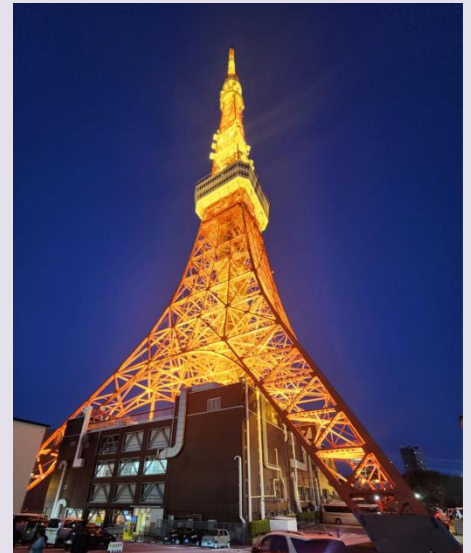
By Chetan Patel



It was truly a wonderful trip organized by USAP in April of 2023. A total of sixty participants in two groups arrived in Japan, a country of rising Sun and got to see and meet the nice kind-hearted and self-disciplined Japanese people and their clean country. If you haven't visited Japan yet, it deserves to be put in your bucket list of countries to visit.

Japan opened up to visitors after two years of COVID shutdown. There was an expected delay with customs and immigration clearance in Tokyo due to heavy rush of the tourists from all over the world.

Among the many delightful things to see in Tokyo in the next two days, the Cherry blossoms that were in bloom everywhere, the breathtaking views of the city from the Tokyo Tower and Tokyo Skytree and the Sumida river cruise left us unforgettable memories.



The Hakone Open Air Museum with its many sculptures was a successful attempt to create a harmonic balance between nature and art. Trip to Japan could not be complete without visiting Mt. Fuji, the tallest mountain and volcano and one of three sacred mountains in Japan. In Nagoya, visit to the Toyota Museum with display of various historic car models, and the Nabana No Sato Flower Park were the most remarkable.

It was totally new exciting experience for all of us to travel from Nagoya to Hiroshima on Shinkansen Bullet Train, the fastest way to discover Japan. We visited the Atomic Bomb Dome and the Hiroshima Peace Memorial Park which was built to commemorate the dropping of the atomic bomb over Hiroshima on August 6, 1945, and to promote a peaceful world. The





Peace Memorial Museum graphically displayed the atomic bomb's horrible effects on the city and its inhabitants. Finally, we visited the island of Miyajima, a small island in Hiroshima Bay.

We took a Bullet Train again to travel from Hiroshima to Osaka where we stayed for



three nights. We visited Nara, site of Todai-ji Temple, one of Japan's most famous and historically significant *temples* and a landmark of Nara. It houses the world's largest bronze statue of Buddha

Vairocana. Enjoyed a river cruise on the Aqua liner, and Umeda Sky Tower in Osaka to get a bird's eye view of Osaka.



Next morning we went to Kyoto, the cultural capital of Japan and visited Kiyomizu temple – a UNESCO world heritage site. Also visited the Golden Pavilion, saw the Nijo Castle and later the Gion Corner show. Gion Corner is a place where you can witness seven kinds of performing arts, most notably kyo-mai dance performed by maiko dancers.



We visited the beautiful Jain Temple and worshipped

Bhagvan Mahavir in Kobe. Drove the bus on the Akashi Kaikyo Bridge - this bridge between the islands of Honshu and Awaji is the largest suspension bridge in the world.

We then took the Rokko San Ropeway to the top of Mount Rokko for a 360-degree view of Kobe.



We bid farewell to Japan and flew to the beautiful city of Seoul in South Korea for a three-day visit. Visited Namsan Seoul Tower with Namsan cable car, the Namsangol Hanok Village, Buddha Temple, the Lotte World Tower (Mall and Aquarium), Seokchon Lake, and the Banpo bridge over the Han River.



Visited the **The Demilitarized Zone (DMZ)** which lies on the border between North and South Korea. Our guide gave us insight into Korean War history. Also took in sites of interest including the 3rd Tunnel and the Dora Observatory in safety.



Everyone loved a Hanbok shop – traditional Korean dress shop where you can try a Hanbok. Everyone tried out the Hanbok and took many beautiful pictures in the Korean dress. Visited Gwanghwamun gate, Gyeongbokgung palace, and the National folk museum. We also got to enjoy the Korean food during our Seoul stay.



Japan Tour was indeed one of the most memorable tours for all of us. Importantly, we made many new friends, enjoyed each other's company, took hundreds of pictures and brought back tons of sweet memories to Pittsburgh.

STATE OF THE MARKETS

Excerpts from the Market Outlook and Financial Risk to Seniors By John McGowan, MBA, CFA

John McGowan and Girish Thakar from THAKAR FINANCIAL LLC gave a talk on the State of the Markets and Financial Risk to Seniors on May 21, 2023, at ICC. John McGowan provided this summary for the benefit of those who were not able to attend.

- A large number of risks that drove the market down in 2022 have subsided. Inflation continues to moderate, and the Federal Reserve is almost at the end of their rate hiking cycle.
- When we compare 2022 returns to historical returns, we can see what an anomaly it was. The 60/40 portfolio is thought of as a well-diversified portfolio. This portfolio returned -18% in 2022, only two times in history did this portfolio perform worse, those years were 1931 and 1937.
- Waning inflation and a pause in rate hikes are a positive for the bond markets. Historically the bond markets have performed very well once the Federal Reserve pauses averaging returns around 10% within 1 year.
- A majority of the Year-to-Date stock market returns have been driven by seven stocks (Apple, Google, Amazon, Nvidia, Facebook, Tesla and Microsoft). Outside of these seven stocks the rest of the market is up less than 1%.
- The Artificial Intelligence story has driven the stock market thus far in 2023. While we believe AI will play a significant role in the future it will take many years. Currently the AI portions of businesses have driven limited revenue and zero profits. Investing in companies can be very risky and volatile, similar to the crypto currency craze a few years ago.
- Weakness in the banking sector has calmed since mid-March. The bank failures were more driven by poor management and business strategy than overall weakness in the sector. The FDIC and Federal Reserve stepped in to guarantee depositors for all of the institutions that failed very quickly, and this helped stabilize the sector.
- Reports on the US Dollar losing market share to China and no longer being the global reserve currency are untrue. Currently the US Dollar makes up 58% of global reserve currency while China only makes up 8%. The Dollar has continued to strengthen over the decades compared to other currencies such as the Euro, the British pound and even the Indian Rupee.
- At the time of the presentation the debt ceiling debate was a topic of concern. Luckily since then both parties have come to an agreement and the bill has passed both houses. The bill limits some spending and pushes the next discussions for the debt ceiling until 2025 after the next presidential election. The passing of this bill eliminates one more uncertainty affecting the overall markets.
- Going forward we expect to see the stock market move up and down while finishing the year slightly above current levels. This is assuming we do not experience a significant event such as the war in Ukraine or a global pandemic. The bond markets should perform very well to finish the year adding diversity to portfolios and adding favorable returns.



My name is Raj Dayalan and I am the proud owner of PureAir HVAC, LLC. I am a first generation Indian American. I come from a family of doctors and I was encouraged to forge my own path and to pursue my own dreams.

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Aam ka Achaar: Mango Pickle

Recipes from Krishna's Kitchen



Ingredients

2 large raw mango (green)
2 cups oil
1/4 cup Kashmiri mirchi
1/2 cup salt
1/4 cup Turmeric

1/4 cup each of:
Saunf (fennel seeds)
Kalonji (onion seeds)
Methi seeds
Mustard seeds both types

By Krishna Sharma

Preparation

- 1: Wash dry and cut mangoes in small cubes and removing all seeds
- 2: In a large bowl mix mangoes with turmeric and salt and put aside for a few hours
3. Coarsely grind saunf, kalonji, both mustard and methi seeds and put aside
4. In a large pan heat up oil
- 5: Turn the heat off and add coarsely ground masala mixture with Kashmiri mirchi
- 8: Mix well and then let cool
- 9: Once cool, place in a clean jar and cover tightly

Enjoy alongside paratha, roti khichdi, or as an accompaniment to any meal

Tip:

To keep for a long time, always use a clean and dry spoon to serve pickle.



DANCING FOR SENIORS – THE NEW MEDICINE

By Shakuntala Shinde



USAP is proud to introduce Dance Classes as a new activity in 2023. Many of you may know me. I am Shakuntala Shinde and joined as a new member on the Executive Board. I am a trained dancer in Bharatnatyam from my earlier years. I have special interest in introducing dancing to the seniors as a form of therapeutic as well as fun-filled physical activity this year.

While our joints are made to be flexible and moving all the time with some form of activity, we become prone to physical inactivity in our senior years.

Dancing has the potential to be an attractive & enjoyable physical activity that can be adjusted to suit the needs of our physical bodies, our stamina and tolerance. And with the stimulus of one another's company and encouragement, we will soon be able to increase our individual abilities and dancing will become our second nature.

Dance, regardless of its style, can significantly improve muscular strength, endurance, balance & other aspects of functional fitness in older adults. It also improves the mental health since it involves group participation & social interaction.

I would be teaching Bollywood dancing with simple steps to begin with. This will take away the stress & apprehension of learning dancing in general & enhance the enjoyment. The idea is to learn some hand gestures, simple foot work, flexible body movements together with the rhythm & beat of the song.

I am positive that all of you will enjoy this new venture & make it a popular activity. If possible, we could finish one choreographed dance by October & perform on stage on the Diwali Dinner night before the professional program.

Hoping to see you all on the dance floor soon and let's **ROCK!**

DANCE CLASS ON

**SUNDAY, AUGUST 13
AT 10:00 AM AT
INDIAN COMMUNITY CENTER
FOLLOWED BY
DELICIOUS LUNCH**

**ADMISSION: FREE
RSVP: By AUGUST 7, 2023**

**RSVP IS STRONGLY
RECOMMENDED**



HUMANITARIAN COMMITTEE REPORT

By Vasanti Majmudar
(basumati@hotmail.com)



USAP is fast growing in its membership and the members are fast ageing as well. We understand some of the needs of our members and have been working towards meeting them. Some of the needs that we have identified are:

1. Need for a car ride to attend USAP programs.

Some members have expressed this need. We are in the process of dividing our members list according to their zip codes. We have a list of volunteers who have offered their help. Navin Kadakia, member of the Humanitarian Committee will take a lead in this and establish a telephone tree that would connect the members in particular zip codes with leaders in the group. Such a service can be expanded further once the network gets established properly. Many members have close friends who they can depend upon for such a need, but USAP could help those who would ask for such help.

2. Need for health information.

Even though we all have personal doctors to talk to and consult with, many a times, we all have felt the need to get more health-related information for ourselves, a family member or a friend. We are considering a periodic panel discussion (Ask the Panel) with doctors who are specialists in their respective fields (cardiologist, pulmonologist, urologist, gynecologist, etc.) and who we can seek latest information from to educate ourselves. We have many physician specialists who are USAP members and have offered free advice and guidance to those who have sought their help. You can always check with any member of the humanitarian committee to be guided to a particular specialist of your need.

3. Indian Circle of Caring.

It is a volunteer non-profit organization, based in Massachusetts. It is focused on helping the senior Indian community members in different states, with needs similar to USAP members. We are in a process of exploring with Mr. Girish Mehta, founder of the organization, to see how USAP can use their help in serving the needs of our community.

4. Estate Planning and Will.

We would like to hear from you directly the kind of need you have and how USAP could provide such help.

Committee members: Vasanti Majmudar, Devayani Pandit, Subash Ahuja, Navin Kadakia, Chetan Ladani, Dilip Desai, Chetan Patel

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- Making sure your doctors are covered
- Verifying your prescriptions are covered
- Reviewing your group/employer coverage vs. getting your own plan
- Helping with PA Health Exchange (Pennie)
- Seeing if you qualify for premium credits (lower premiums)
- Explaining access to doctors (Network Options)

Scott partners with Nayan Shah to help USAP members

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LAUGHTER MAKES YOU HAPPY AND LIVE LONGER

By Khozem Mogri



We need to introduce LAUGHTER YOGA to our USAP members for the benefits of Laughter are many. It is a priceless medicine that is fun, free, and easy to use.

- Laughing is happiness as it releases us from emotional stress, anger, lightens our burdens, inspires hope, draws us closer to others, and encourages us to forgive.
- It gives us strength and courage and makes us see the lighter side of life.
- Helps us stay positive and makes us realize that things are not always as bad as we believe they are.
- A good belly laugh exercises the diaphragm, contracts the abs, and works out the shoulder muscles. It even provides a good workout for the heart.
- It strengthens our immune system through the release of stress-and illness-reducing neuropeptides, boosts mood, and diminishes pain.
- A study in Norway found that people with a strong sense of humor outlived those who didn't laugh as much. The difference was particularly notable in those battling cancer.

Laughter comes from reading or hearing jokes, seeing a funny movie, but more importantly, from spending time with friends and family. It's this social aspect that plays such an important role in the health benefits of laughter. When we laugh with one another, a positive bond is created and it's this bond that acts as a strong buffer against stress and disappointments.

Creating opportunities to laugh

- Laugh at yourself, your own mistakes and foibles.
- Laugh at situations rather than bemoan them. Look for the humor in a bad situation.
- Surround yourself with reminders to lighten up, such as a toy on your desk or a computer screensaver that makes you laugh.
- Invite friends or co-workers out to a comedy club.
- Go to a "laughter yoga" class.
- Make time for fun activities like bowling, miniature golfing, karaoke.
- Remember and relish the funny things that happened to you in the past.
- Don't dwell on the negative or what makes you unhappy. Avoid negative people.
- Learn to deal with stress. Stress can be a major impediment to humor and laughter.

I recall the American poet Ella Wheeler Wilcox (1850-1919) who in her poem "Solitude" (1883) says:

***Laugh, and the world laughs with you.
Weep, and you weep alone.
For the sad old earth must borrow its mirth,
But has trouble enough of its own.***

***Rejoice, and men will seek you.
Grieve, and they turn and go.
They want full measure of all your pleasure,
But they do not need your woe.***

Even if it feels forced at first, practice laughing. You will make a lot of friends and laughter will become easy to come by.