SILVER STREAK magazine

THE COMPANION TO TCU SILVER FROGS' SILVER STREAK NEWSLETTER

Our first magazine of the 2021-22 school year brings you lots of recommendations from our members as well as articles from some of our regular contributors. Enjoy! And consider being a part of the next issue by writing an article or sharing your experience.

- **BOOKSI** We always open the magazine with <u>a feature from Silver Streak columnist Shari Barnes</u>. Even if you weren't able to get into her *Bucket List Books* class, you can pick up great tips for seasonal reads.
- **MORE BOOKSI** Silver Frogs are readers, and they are generous with their recommendations. <u>See what</u> <u>other members have been reading</u> and get some ideas for your own bookshelf.
- WHAT TO WATCH Find out what members have been watching, and add some fresh shows to your viewing plans.
- WHERE TO EAT Tired of going to the same old restaurants? <u>Try one of these</u> for a change.
- **SOUP'S ONI** Carolyn Stephens combines a (virtual) trip across the US with recipes from our members for <u>a foodie feature</u> that will get you in the mood for soup!
- **HEALTH & WELLNESS** are important to us all, and new columnist Andi Smith shares an <u>overview of</u> <u>different types of providers</u>, to help us understand what their titles and certifications are telling us.
- **BE STRATEGIC** about your tax planning...it's not too late for 2021! That's <u>the message</u> from financial columnist Richard Ranc as we look toward the end of the year.
- **GONE FISHIN**[•] <u>Ken Bowers reminds us</u> that this is a great time of year to get out in nature, for fun or for dinner, and catch some trout.
- **JUST DO IT** In a new (and hopefully regular) feature, <u>Carol Stanford shares</u> a recent bucket-list achievement. You've got one to tell us about for the next issue, right?





READING LIST Time for a Cozy by Shari Barnes

Fall! Time for pumpkin spiced latte', apple scented candles, holidays, and cozy mysteries. And what, you ask, is a cozy mystery?

Cozy mysteries are in a distinct mystery sub genre and are written with the intent of a light read. So, if you want to curl up on the couch with a brain teaser and a blanket, the cozy mystery is your cup of tea. This is a puzzle for the reader to solve.

No sex, profanity, or violence allowed. The cozy mystery is typically simple and hygienic. Murders are not described in detail and there is no striking violence. There is little emphasis on forensics. Romance is frequently a part of the story, but sex is out and never subject to description. Only mild profanity is allowed.

The sleuth is almost always a woman, and she generally has some relationship to an individual in law enforcement. Pets are usually featured.

The list of potential culprits is finite. The resolution revolves around relationships.

The locale is special, usually (but not always) a small town where everyone knows everyone else.

Hobbies like crafts and gardening are often featured. Culinary mysteries, complete with recipes, are very popular.

So, if you're looking for a breezy, effortless, and uncomplicated reading experience as the leaves fall outside your bedroom window, try one of the following:

Murder at the Vicarage (1930) by Agatha Christie. Everybody hated Colonel Protheroe, but who killed him? This book is especially important because it features the first appearance of Miss Marple as she uses a smashed clock to solve the murder and proves she's more than an elderly old maid. <u>Catering to Nobody</u> (1990) by Diane Mott Davidson. The queen of the culinary cozy provides readers with her first Goldy Bear book in a series of 16. This is a good place to start...then you can move on to the rest. Recipes included. Goldy Shulz finds herself short on cash and then becomes a suspect in a coffee poisoning case.

<u>The Quiche of Death</u> (1992) by M. C. Beaton. The first in the Agatha Raisin series (34 books) finds Agatha moving from London to the Cotswolds. She enters a baking contest, and her quiche poisons one of the judges. Agatha investigates. You can also watch the quirky Ms. Raisin in a television series on PBS.

<u>Crocodile on the Sandbank</u> (1975) by Elizabeth Peters. Another first. This is the beginning book of 19 in the Amelia Peabody series by Egyptologist Peters. Contains a lot of humor. An 1884 feminist, force of nature Peabody uses her inheritance to travel to Egypt where she encounters a mummy and an archaeologist.

<u>On What Grounds</u> (2003) by Cleo Doyle. Our last first, this book starts the 14-volume Coffeehouse Mystery series by a husband and wife writing team. Coffeehouse manager Clare Cosi finds the unconscious body of her assistant manager and becomes involved in the investigation of the death. Meanwhile, Clare is torn between her romantic interest for Lt. Quinn and her ex-husband Matt.



Cozy mysteries are for those cool autumn days when you need to relax and forget the laundry, the endless to-do lists, and what to make for dinner. Treat yourself to a fun read

and wait until tomorrow to tackle the heavy stuff. You deserve a break!



MEMBERS SHARE What Are You Reading?

<u>Miss Benson's Beetle</u> by Rachel Joyce. This book was an uplifting story of adventure and friendship. —Carol Hauck

Kakai travelled out West a couple of times this summer, so I was a Class B bachelor. Having time, I read Malcolm Gladwell's <u>The Bomber Mafia</u>. He'd done a good bit of homework, yet he missed out on some technical points which stood out. Such as how difficult it was for the B-29 to take off with a tailwind. The technical explanation he gave was flat wrong and no Ops Officer in his right mind would have allowed that. But some other points were interesting and crossed my path years ago. Recommended for those interested in the subject, just take a lot of the technical points with some good, old NaCl.

Also read Jeff Guinn's new book, <u>War on the Border</u>, a fairly even-handed account of why Pershing went down into Mexico. And why he came home the way he did. Politics and diplomacy do not happen in a vacuum. It starts with some usually untold history of the Diaz regime and their approach to relations with the US. Good read. You know the outcome, but the details are always interesting.

-Ken Bowers

After, by Bruce Greyson, MD, is an exploration of near-death experiences. Anecdotes of individuals' verified experiences are interspersed with decades of exhaustive scientific research. The book is a compelling case for optimism about what comes next and the wisdom of living fully in the present. —David Cory

Becoming Mrs Lewis by Patti Callahan. Also by the same author, <u>Surviving Savannah</u>, historical fiction about the sinking of the Pulaski, a ship similar to the Titanic. This happened in 1838, could not put it down!!

-Dianne Fisher

<u>The Historians</u>, by Cecilia Ekbäck, is her latest novel, written in 2021 but set in 1943 Sweden. The story follows five friends who a few years earlier were assigned a unique history/sociology project. They find themselves dealing with a real-life version of their project in the environment of their nation attempting to remain neutral in WWII, while coexisting with conflicting political, geographical and racial currents. There may be some lessons or appropriate observations from that time to today. —*Tim Runkle*

Reading <u>Simon the Fiddler</u> by Paulette Jiles who also wrote <u>News of the World</u>. It is a book of historical fiction Texas history which I loved. Also a love story.

-Emily Harrell

One of today's most prolific authors is also one of the best, the Scotsman Alexander McCall Smith (who also happened to live in Dallas at one time and taught at SMU). Although his books are international best sellers, translated into 40 languages, I'm surprised at how often friends are not familiar with them. Depending on your choice from several series (most notably The No. 1 Ladies **Detective Agency**) or one of his stand alone works, they appeal equally to men and women. Mr. Smith writes with gentle humor, irony, civility and sensitivity, Rx for today's troubled and often vulgar world. Widely and consistently praised, The Wall Street Journal sums up his writing succinctly by declaring it "entrancing...a tapestry of extraordinary nuance and richness."

-Mike Mullins

<u>The Bomber Mafia</u> [Malcolm Gladwell] and <u>140 Days</u> <u>to Hiroshima</u> [David Dean Barrett], two books on WWII from a higher perspective.

Jeff Murray

(Continued on page 4)



MEMBERS SHARE What Are You Reading? continued

(Continued from page 3)

I just finished reading After: A **Doctor Explores What Near-Death** Experiences Reveal about Life and Beyond by Bruce Greyson, MD. The book not only chronicles experiences of those near death, fascinating in and of itself, but is a history of Dr. Greyson's research trajectory. In view of today's focus on truth and fake news, I found it interesting to accompany Greyson on his path to doing ethical research on such a difficult topic to empirically assess. I'm currently reading The Reckoning by Mary Trump, niece of Donald. I found her first book a compelling read and analysis of her famous family, so I'm looking forward to her second attempt.

-Catheleen Jordan, PhD

<u>All the King's Men</u> by Robert Penn Warren. Making my way through <u>Modern Library's top 100 novels of</u> <u>the 20th century</u>. 54 down, 46 to go! All the King's Men is #36 on the list.

-Ken Seeling



The pandemic has probably prompted more reading to the point that I find it difficult to remember all the books that were read over the last year plus. But one that was particularly riveting was <u>The</u> <u>Whistler</u>, by John Grisham. The novel was published in 2016 to mixed reviews.

The plot involves an on-the-take Florida judge, a casino located on a Native American Reservation, and members of the Florida Board on Judicial Conduct. An individual, for reasons you will discover, wants to blow the whistle on the judge, casino collaborators and all involved in the corruption. His motive is to get the "Whistle Blower" reward, said to be in the millions of dollars, from the state of Florida. Lucy Stoltz, of the FBJC, finds herself in a case involving not only corruption and deceit but the murder of an associate.

This month John Grisham will publish a related novel, <u>The Judge's List</u>, with Lucy Stoltz finding herself involved in a decades-old murder with other seemingly related mysterious and unsolved murders. Suspicions seem to point to a serial killer who has skillfully covered all tracks—a Florida judge! I liked The Whistler and look forward to The Judge's List.

-Richard Ranc



It, and enjoy keeping track of things (such as what you've read), you may enjoy using a web site like ag books that you have read or want to read. You can also access reviews, enter drawings for book I communicate with book-loving friends using the site. It's got loads of information about authors ts of top books for various interests. You can even set an annual reading goal and easily track your

-Sharon Harrelson

MEMBERS SHARE What Are You Watching?

There's a very relevant show on AppleTV+ called *Long Way Up* starring Ewan McGregor (Obi-Wan Kenobi for Star Wars fans) and his pal Charley. They are riding Harley-Davidson motorcycles converted to electric adventure bikes. The ride is 13,000 miles and takes place from September to December 2019 from the bottom tip of South America to Los Angeles. The production team following Ewan and Charley's route were driving prototype <u>Rivian</u> electric trucks built especially for the journey. Now that Rivian is considering coming to Fort Worth, it would be fun to see what all the commotion is about. I especially enjoyed their journey through Peru.

Watching on Netflix, *The Good Witch*. And loved *Heartland*—great family dynamics, and takes place in Canada.

—Dianne Fisher

The *Finding Your Roots* genealogy series (7-8 pm Tuesdays on KERA–Channel 13) takes viewers along on the journey of some of today's most interesting personalities as they discover the surprising stories buried in their family roots. Now in its sixth season on PBS, the next season launches January 4, 2022, with host Henry Louis Gates Jr, professor and African American researcher at Harvard University, documentary filmmaker, literary scholar and author/co-author of 24 books.

-Carolyn Stephens



MEMBERS SHARE Where Are You Eating?

If you've not discovered it already, <u>Ascension</u> <u>Coffee</u> in the West Bend shopping center on University Drive near TCU, is a delightful riverside light or full-menu option for breakfast, lunch or afternoon treats. They're open from 6:30am to 5pm with friendly al fresco table service on the Trinity Trail. A quiet, serene, reasonable and easy "come as you are" option.

-Mike Mullins

-Lisa Winter

<u>The Greek House</u> on Forest Park Blvd. This small, family-run restaurant survived the COVID shutdown and continues to serve freshly-made, delicious Greek items like a Gyro plate, Moussaka, lemon soup, Greek salad, hummus, pita sandwiches and, of course, Baklava.

-Mary Dulle

<u>Cat City Grill</u> on Magnolia. Friendly people, great food/wine, staff has been intact for a long time. —Jeff Murray

<u>Dimassi's Mediterranean Buffet</u> is located on Camp Bowie in the previous Black Eyed Pea location. If you enjoyed the food at Terra on West 7th St (now closed), you will enjoy Dimassi's. They are open from 11am - 9pm seven days a week and the buffet is extensive and very good.

We enjoy <u>Mesero</u> in Clearfork; their shrimp loaded ceviche is outstanding and spicy. They have a good drinks menu and all of their food is good.

La Tortilandia,1112 West Berry is a family-oriented Mexican restaurant that makes a promise to have all their dishes made from scratch. The food is fresh and delicious.

–Siân Borne





FOODIE FEATURE Build Your Fall Soup Repertoire by Carolyn Stephens

With the promise of cooler weather, our thoughts often turn to hearty soups. My perusal of the Internet for the 10 most popular soups in America resulted in one fact: there's no consistency except for Tomato and Chicken Noodle soups. However, <u>a far more interesting list</u> provides the top soup in each of our 50 states (with recipes).

Texans may be surprised to know they share Taco, or what we call Tortilla Soup, with Arizona while Alabama lays claim to what they call Alabama Chili and Ohio to Cincinnati-Style Chili – both steals from the Lone Star State. In Fort Worth Tortilla Soup is sold in most of our Mexican restaurants, the best usually with the broth poured tableside from a thermos or small pitcher. Arkansas claims Tomato Soup as their own, but at local La Madeleine restaurants the Tomato Soup is so popular that it's jarred for take home.

Jim Engelland, pictured here with a cup of Tortilla Soup at Pulido's, rates the Split Pea Soup at <u>Carshon's</u> as his all-time favorite, but says his wife Sue makes a mean Potato Soup for home dining. Idaho claims Potato Soup for their own, but folks in Fort Worth rate the Potato Soup at <u>Charleston's</u> the best ever. If you're looking for a quick and easy recipe, **Penny McAdoo** offers Potato Cheese Soup.

The "50 States" list designates Missouri as the best place to go for French Onion Soup, but **Dianne Fisher** has two excellent recipes that might outdo Missouri. The Five-Onion Soup is from her son Paul Fisher—who is a chef in Dallas—and the Three-Onion Soup is her very own.

Squash soups are popular in several states: Maple Squash Soup in Vermont, Pumpkin Soup in Illinois and Butternut Squash Soup in West Virginia. But closer to home, **Barbara Crotty** offers her recipe for Pumpkin Soup as a way to



use your Halloween pumpkin after the holiday. While most soup recipes make a large amount, hers makes just enough for a single serving (but of course you can double it!).

While New York claims Minestrone Soup for its own, our SF leader **Siân Borne** shares a favorite recipe for slow cooker Zuppa Toscana that, while not exactly the same, is similar and, she claims, better than the one on the <u>Olive Garden menu</u>. Now that's a hearty soup just waiting for cooler weather.

Not in the mood to make your own soup? **Julia Roberts** enthusiastically recommends the soups sold at the <u>Clearfork Farmers Market</u> at the <u>Icon Bread</u> stand. The artisan sourdough bread is a bonus! The soups are homemade, frozen in 32-ounce packets and delicious, she says, and also available at <u>The Table</u>.

If our weather remains too warm for these hearty soups, you may want to try the chilled fruit soups on the "50 States" list: Avocado Soup from California, Strawberry Soup from Delaware, Cherry Soup from Michigan and Pear Soup from Oregon.

Soup recipes begin on page 7



MEMBERS SHARE Fall Soups continued

QUICK POTATO CHEESE SOUP

2 potatoes (microwave or oven bake), peel and dice when cool
1 carrot (peel and partially bake in microwave), dice
1/2 onion chopped
1 clove garlic finely chopped
1 T butter
1 1/2 C milk

1/2 C grated **cheddar cheese Salt** and **pepper** to taste Fresh **parsley** (optional)



Sauté carrot, onion and garlic in melted butter. When softened, add the diced potatoes. Add 1/2 t salt, 1/4 t pepper and milk. Heat without boiling. Stir in cheese until melted. Garnish with chopped parsley.

This makes 4 cups of soup you can eat with a fork. For a thinner soup, add more milk. If pureed, the soup comes out a gorgeous golden color.

-shared by Penny McAdoo

FIVE-ONION SOUP serves 4 to 6

- 1 white onion
- 1 red onion
- 2 leeks
- 4 shallots
- 4 green onion stems 2 10-1/2 oz cans beef broth
- 1 C milk
- 1/4 C Madeira wine 2 C heavy cream or half/half

Chop onions coarsely and sauté onions in butter over medium heat until very tender.

Add flour, stirring until smooth. Gradually add beef broth and milk.

Stir in pepper and wine and remove from heat. Cool slightly.

Spoon mixture into a blender or food processor and process until smooth. Return to pan and add cream or half/half.

-from Paul Fisher, Dianne's son

THREE-ONION SOUP

1/2 stick butter

- 1 1/2 lb **yellow onions**, sliced 1/4-inch thick 1 large **leek** (1/2 lb), sliced 1/4-inch thick
- 2 large **shallots** (3 oz), sliced 1 clove **garlic**, smashed
- l clove gar
- 3 T flour
- 1 C dry white wine
- 1 bay leaf 4 C low-sodium beef broth
- 1/2 t ground pepper
- 1/2 t ground 1/2 t salt
- 3 T **brandy** (optional, but adds wonderful flavor)
- 6 to12 slices French bread sliced 1/2 inch thick, toasted
- 1/2 lb Gruyere or Swiss cheese, shredded

Melt butter in a stockpot. Add the onions, leeks, shallots and garlic. Cover and simmer over medium-low heat for 25 minutes, stirring occasionally. Stir in flour and cook for 3 minutes.

Add wine and bay leaf. Raise heat slightly and simmer for 3 minutes. Add broth, pepper and salt. Simmer, partially covered, over low heat for 45 minutes. Add the optional brandy during the last 5 minutes of cooking. Remove bay leaf and season to taste.

When ready to serve, preheat the broiler. Cut toasts to fit the soup bowls, lay them on a foil lined cookie sheet and sprinkle with cheese. Broil until the cheese melts. Ladle soup into the heatproof bowls, top with a slice of the cheese toast and serve immediately.

-shared by Dianne Fisher



MEMBERS SHARE Fall Soups continued

I learned last year how easy it is to bake your Halloween pumpkin (if it wasn't carved into a Jack-o-Lantern) and generate a lot of pumpkin puree for various recipes. Just put it on a baking sheet in a 350-degree oven and check on it from time to time until it gets soft. It will look deflated. The time to cook depends on the size of the pumpkin. Once it is cooled, it is easy to scrape the seeds and skin away (which is a messy job). Run the pumpkin through a food processor and store it in freezer-safe zipper lock bags in 1 or 2 cup portions. Lay flat to freeze, so the bags will store neatly.

PUMPKIN SOUP FOR ONE

Here is the recipe for the soup - just double it if there are two of you. You can try it with canned pumpkin, but I have not so can't say how it would taste.

- 1 C pumpkin puree
- 1/2 C chopped onions
- 1/2 C vegetable or chicken broth
- 1 T olive oil
- 1 t maple syrup (optional)

Seasonings: Choose which set you prefer - both are good!

- 1/2 t chopped **fresh thyme**
- 1/8 t ground cumin
- 1/8 t chili powder
- 1/8 t ground ginger
- 1/8 t cinnamon
- 1/8 t nutmeg
- 1/8 t ground cloves

Heat the oil over medium heat for 30 seconds. Add the onion and cook for about 2 minutes. Add the garlic for about 30 seconds.

Add the pumpkin and seasonings and cook, stirring occasionally, for 5 minutes.

Add the broth and cook for 3-4 minutes, stirring constantly.

Remove from heat and add maple syrup and cream, if using.

I hope you like it!

-shared by Barbara Crotty

CROCK POT ZUPPA TOSCANA

- 1 lb ground hot Italian sausage
- 1 T garlic, minced
- 1 yellow onion, chopped
- 4 russet potatoes, diced salt

black pepper

- 4 C (32 oz) chicken broth
- water (see recipe instructions)
- 1 bunch kale, stems removed and torn into bite-sized pieces
- 3/4 C heavy whipping cream
- 1/4 C parmesan cheese, shredded (for topping)

In a large skillet over medium-high heat. brown and crumble hot Italian sausage, about 5-8 minutes. Add onion and garlic and cook for an additional 2-3 minutes or until some of the onion begins to turn opaque (no need to cook onion completely at this point). Drain grease from skillet.

In a 6 quart crock pot (or larger), add cooked sausage & veggies plus the diced potato. Season with salt and pepper, to taste. Pour chicken broth on top. There should be enough broth to cover the tops of the potatoes; if there isn't, add up to 2 cups water so potatoes are covered.

Gently stir ingredients, cover crock pot, and cook on LOW for 5-6 hours or on HIGH for 3-4 hours.

Remove lid from crock pot and add kale and heavy whipping cream, then stir to combine.

Cover crock pot and cook on HIGH for another 30 minutes.

Serve Zuppa Toscana immediately with shredded parmesan cheese as garnish.

—shared by Siân Borne



- 1 clove **garlic**, minced
 - 1/4 t kosher salt
 - 1/2 T heavy cream (optional)



HEALTH & WELLNESS Alphabet Soup:

Who's Providing My Primary Health Care?

part one of a two-part series by Andi Smith

The purpose of this new column is to share information on general health topics of interest to Silver Frog members. Contact Andi Smith at <u>smithab@flash.net</u> with questions, comments, or topics you would like to have covered in Silver Streak Health. References for column information are available upon request.

Health care has changed a lot since the days of your friendly general practitioner, Marcus Welby, MD, who knew all his patients by name and still made house calls. Today there are multiple professionals providing primary health care with a plethora of initials after their names: MD, FACP, DO, AAFP, PAC, APRN, NP, DNP. What do these letters represent and mean for you as a patient receiving health care? Understanding the educational background, licensing, and scope of practice of different types of providers can help you feel more comfortable in choosing the professional that works best for your primary care needs.

octors of Medicine (MDs) have long been the established providers of general or primary care in the United States.

Education for MDs is based on the allopathic medicine approach focusing on biosciences in diagnosing and providing a range of treatments for illness and disease in specific body systems. This approach is sometimes called "traditional" or "conventional" medicine. In the past a medical student could complete four years of medical school and then a one year rotating clinical "internship" before beginning practice. Sometimes known as general practitioners (GPs) these physicians treated the entire family both in the office and hospital. With increasing complexity and specialization, it now takes from 11 to 16 years to be educated as a medical doctor. This includes four years of undergraduate college, four years of medical school and three to eight years of specialty clinical training (residency) depending on the area of specialization.

Primary care physicians (PCPs) treat a wide range of illnesses from common to complex and provide preventive care across the lifespan. Pediatricians, general internists, family practice, gynecologists and geriatricians are types of primary care physicians. Following completion of a residency, physicians must pass a national licensing examination before they can apply to the Texas Medical Board (TMB) to be licensed in Texas.

In addition to the MD, you may sometimes see more lettering such as FACP or AAFP. These mean that the physician has been recognized as having excellence in on-going learning, practice, and service in that field and is an honorary "fellow" of that academy (national association). The American College of Physicians (internal medicine) and the American Academy of Family Physicians (family medicine) are such examples. In addition to biosciences, allopathic medical schools have begun to include more focus on health, wellness, inter-professional teams, and relational aspects of care. The new TCU-UNTHSC allopathic medical school's Empathetic Scholar® model is an example of this change.

Finding an MD who practices primary care is increasingly difficult as there has been a large shift in medical students choosing specialty training versus primary care. According to the Association of American Medical Colleges (2019), less than 30% of the 620,520 active US physicians with MD credentials practice in primary care.

nother type of physician providing primary care is the **Doctor of Osteopathy** (DO).

Education for DOs is based on the osteopathic medicine approach and focuses on wellness and treating illness within the context of the whole body. The belief that all body systems are interrelated and

(Continued on page 10)

Primary Health Care

(Continued from page 9)

dependent upon one another for good health is essential to this approach. In addition, DO medical students are trained to perform osteopathic manipulative treatments (OMTs) focusing on the patient's muscles and joints. Osteopathic medical schools have traditionally focused on community health care, preparing PCPs to serve rural and underserved urban populations. Doctors of Osteopathy are fully licensed physicians and have the same scope of practice as MDs in all 50 states. They diagnose and treat illness using a range of medicines and therapies as well as focusing on a holistic approach to health and wellness.

Becoming a DO requires the same number of years (11 to 16) as becoming an MD. Osteopathic students attend osteopathic medical schools, then go on to three to eight years of clinical residency. In Texas, they have the same strict licensing requirements and oversight as MDs. Specialty practice areas are the same as MDs but more DOs practice in primary care. DOs can be board certified and also can become fellows in their professional academies. According to the American Osteopathic Association (2019), of the 135,000 practicing DOs in the US, approximately 57% have primary care specialties. Since 1970, Fort Worth has been home to the Texas College of Osteopathic Medicine (TCOM) which is now part of the UNT Health Sciences Center. In 2020 TCOM was the highest ranked osteopathic school in the nation for primary care.

Over time allopathic and osteopathic approaches to practice have become more integrated. DOs used to practice only in osteopathic hospitals, but now they



are in virtually all hospitals. As of 2020, the MD and DO Residency Matching Programs (NRMPs) were combined, and the accreditation of MD and DO medical schools was successfully transitioned into a single system.



In the mid 1960s the

creation of Medicare and Medicaid programs provided health coverage to low-income women, children, older adults, and the disabled. The demand for primary care health services rose dramatically and along with a shortage of primary care physicians, led to the development of additional types of professional care providers. Initially referred to as "physician extenders" or "mid-level providers," the Nurse Practitioner (NP) and Physician Assistant (PA) roles were developed to work collaboratively with physicians as part of the inter-professional health care team. These professionals are rapidly growing in numbers and are especially important in meeting health care needs in rural and under-served urban areas.

Learn more about these newer primary care roles in the second part of this article in the November Silver Streak Magazine.



Medical Disclaimer: The information contained in this article is for informational purposes only. No material is intended to be a substitute for professional medical advice, diagnosis or treatment. Always seek the advice of your physician or other qualified health care provider.

Andrea Smith has over 45 years' experience in health care and nursing practice serving in a variety of positions including clinical nurse, pediatric nurse practitioner, researcher, grants and research director, and university faculty member. Dr. Smith retired in 2013 as the Director of Nursing Research and Evidence-Based Practice at Cook Children's Medical Center. She continues as Adjunct Faculty at Harris College of Nursing and Allied Health Sciences at TCU teaching in the TCU/DFW Evidence-Based Practice Fellowship. Andi received her bachelor in nursing at West Virginia University, her masters in nursing at UT Austin, her PhD in nursing research at Texas Woman's University and her post-graduate pediatric nurse practitioner certificate at UT Arlington.





MINDING YOUR MONEY Several Tax Strategies for 2021 by Richard Rance

There's still time in the last quarter of 2021 to impact your tax liability for this year.

Let's consider some actions you might employ.

If you are subject to minimum distribution requirements (RMD), consider making charitable contributions directly from your retirement account to a qualified charity. The non-profit recipient will receive your donation directly from your retirement account. The disbursed funds will be considered as part of your required minimum distribution, lessening your tax liability. The key to this tax strategy is having the custodian of your retirement account write and send your contribution directly to the charity.

Substantial gains and losses have come with stock market volatility this year. Now may be an opportune time to consider harvesting gains and offsetting them with market losses in non-retirement (non qualified) accounts.

Several situations arise when this strategy works best:

- When you sell to offset losses. Capital gains can be directly offset by capital losses, generally zeroing out capital gain tax.
- When your income will be lower in the tax year so that you may fall into a zero capital gain bracket. The strategy here is to sell enough of gains to remain in the zero long term capital gain (LTCG) bracket. Individuals with taxable income of less than \$40,400 or \$80,800 for a married couple will be in the zero LTCG bracket.
- When you find that you are "overweight" in a particular stock that may be creating an imbalance in your portfolio. A good example is a stock split where, after the split, the security rises to or above its presplit value. An investor may be comfortable lowering the stake in this security since now it may represent a larger percentage of the portfolio than is comfortable.

These actions should be discussed with your financial advisor or accountant.

Fly fishing will pick up as the cooling breezes from wherever are welcomed here. Rains will raise the water levels on some of the streams and rivers. Since the water will cool off, a lot of the fish will come out of their deep holes and move about more. Trout stocking on the Brazos, below Possum Kingdom, will start in November. The four-hour trip to Broken Bow, Oklahoma, always leads to an enjoyable experience. The Trinity here in town can be fished in several spots. Or, if you go over to "The Dark Side," find a friend with access to some ponds, aka tanks, for some fun.

-Ken Bowers





CONQUERING THE BUCKET LIST Checked It Off! by Carol Stanford

My husband Pat and I went on a short vacation to Wimberley, TX in the Hill Country in mid-September. Besides wanting to see the local glass-blowing and glass-fusing studios, I noticed they had a ziplining course. This had always been on my bucket list so I signed us up! Pat was a little reluctant but I was gung-ho and couldn't wait to get there. As you can imagine...we were the oldest people but stayed up with the younger folks in our group like champs!! There was some rough, rocky terrain climbing up to the various platforms...10 in all...but the ziplining was so much fun. I wish I had more pictures than just this one that our instructor took, but Pat had a GoPro on his helmet and got some great video of us, sailing through the air. I've now checked this off my bucket list and am ready to go again!!



WHAT HAVE YOU BEEN CHECKING OFF THE LIST RECENTLY? <u>SEND YOUR STORY</u> (AND A PHOTO, IF YOU HAVE ONE) TO THE SILVER STREAK AND YOU COULD BE FEATURED IN AN UPCOMING ISSUE!

pr baptizem me incordu ober tuck bars in my and carve my smile o a thousand jump your O teake the arace

"October, baptize me with leaves! Swaddle me in corduroy and nurse me with split pea soup. October, tuck tiny candy bars in my pockets and carve my smile into a thousand pumpkins. O autumn! O teakettle! O grace!"

Written by Rainbow Rowell. However I did all the artwork after I read her poem.

-Dianne Fisher

CONTRIBUTORS



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