

SILVER STREAK magazine

THE COMPANION TO TCU SILVER FROGS' SILVER STREAK NEWSLETTER

It's winter break! Without classes for the next several weeks, you should have lots of time (after your holiday celebrations, of course) to read through your Silver Streak Magazine and then decide what ELSE you'll be reading with help from member recommendations. Whip up an eggnog martini, settle into your easy chair, and enjoy.

BOOKS! Get in the mood for the coolest season of all, with Shari Barnes' [picks for winter reading](#).

MORE BOOKS! Our members never stop reading! If you're looking for your next library request or something to put on your holiday wish list, [check out what they recommend](#).

READ 'EM AND EAT Are you a reader who's also a foodie? Check out [this recommendation/recipe combination](#) from a local author that will keep you coming back for more.

WHERE TO EAT Need a new place for dinner out? [Members share their favorites](#).

WHAT TO WATCH [Movies](#) you may want to add to your list.

MERRY SIPPING There's nothing like a festive beverage to set the holiday mood. [Enjoy these seasonal sips](#) by the fire or on the patio, or around the fire pit on the patio (depending on the weather!).

FAMILY TIME & TRADITIONS [Unique and interesting ways](#) to spend time with the grandkids, during the holidays or any time. And more!

HEALTH & WELLNESS Andi Smith reminds us that [it's flu season](#), and that's nothing to sneeze at.

MIND YOUR MONEY Inflation. It's the elephant in your wallet and [Richard Ranc has some thoughts](#).

Enjoy! And consider writing an article or sharing your experience in our February 2022 issue.



DECEMBER 2021

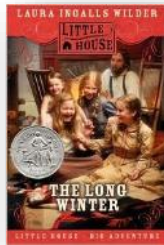


READING LIST

Winter Titles Abound by Shari Barnes

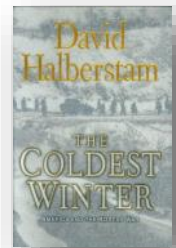
Winter is approaching...a season to curl up with an afghan, a strong cup of coffee, and a good book. This month I'm recommending five books with "Winter" in the titles.

The Long Winter (1940) by Laura Ingalls Wilder is an excellent tome for the family to read together. It provides opportunities to discuss the hardships the American pioneer endured. In Number 6 of the Little House series, seven months of snow blanket the Dakota territory in the winter of 1880-81. The temperature drops to 40 below. Thirteen-year-old Laura and her family face danger and deprivation, but courage, faith, and a caring community triumph over a harsh winter.



daughter, he is left homeless. He and Elfrida move to a house that attracts strays, including an unhappy teen. In the end, Christmas brings its magic peace. The healing power of love prevails. Pilcher's thought-provoking prose has sold more than 60 million books.

In The Coldest Winter: America and the Korean War - Illustrated (2008) David Halberstam uses research and journalism skills in a brilliant discussion. This book is the pinnacle of the author's writing about America's postwar foreign policy. He discusses the political decisions and judgments of both sides. Halberstam also profiles major actors like Eisenhower, Mao, and MacArthur. Chronicling the major battles, the author records the fearlessness and resolve of the troops. This is contemporary literary history.



The Winter of Our Discontent (1961) is John Steinbeck's last novel. Ethan Hawley comes from a wealthy family, but he now works as a grocery clerk. Dreaming of his family's better days, he plots to restore glory by devising a plot to rob a bank and another to discredit his boss. He believes his actions are justified evils to accomplish his goals. The book title comes from Shakespeare's Richard III: "Now is the winter of our discontent/Made glorious summer by this sun (son) of York."

Winter Solstice (2000) by Rosamunde Pilcher tells the story of an interruption in Elfrida Phipps' idyllic life. When Oscar, her neighbor, experiences the deaths of his wife and



Winter Street (2014) by Elin Hilderbrand is a Christmas-themed cozy read. It's about a delightful dysfunctional family who owns a Nantucket inn. There's a comedic feeling to the writing, and relationship issues are varied and many. This is the first in a series; so, if you like it, there's more to come. It's a fast-paced holiday read about the Kelley Quinn family living their lives in disarray. Hilderbrand has been touted as "the queen of the beach read."

Winter is the perfect season for reading. So go to your library or Thriftbooks.com and pick up one of these good reads.

Click any of the images above to learn more.



MEMBERS SHARE



What Are You Reading?

My favorite book to give somebody during the holiday season is ***A Christmas Memory*** by Truman Capote. The writing is some of the best in the English language, and the story is uplifting. At only 30 pages (in my edition without illustrations), it's perfect for a read-aloud or a quiet time to reflect.

For the art-lover in your life, ***Of the First Class*** by local and renowned author Tim Madigan is great. When Kay Kimbell left his fortune to establish a museum "of the first class," that instruction was both vague and compelling. The book is available in the Kimbell Art Museum book shop.

—Penny McAdoo

I love dark, Scandinavian crime novels, currently reading ***Detective Inspector Huss*** by Helene Tursten. I am a librarian, so I LOVE gifting books. I usually go with something funny, e.g., anything written by Jenny Lawson.

—Boglarka Huddleston

Women in Sunlight by Frances Mayes (fun story about four women (kids my age)! who move to Italy for a year; ***Two Old Women: An Alaskan Legend of Betrayal, Courage and Survival*** (short read but worth it); ***The Magic Strings of Frankie Presto*** by Mitch Albom (one of my favorites); ***Five Little Pigs*** by Agatha Christie; currently reading ***Thank you for Being Late*** by Thomas Friedman (a long read but a fascinating big picture look at the acceleration of technology, climate change and human behavior, similar to his book *The World is Flat*).

—Leslie Dell

Usually when a book has more than 500 pages, it scares me away. After the first few chapters of ***America's First Daughter*** (by Stephanie Dray and Laura Kamoie), I was hooked. The book is written as if Thomas Jefferson's daughter is sharing her experiences throughout her life and the life of her father. So much history and detail about Thomas Jefferson and Monticello. It makes me want more information about our early patriots. Have started the book ***My Dear Hamilton*** about Hamilton's wife by the same two authors.

—Judy Clinkscales

The Hiding Place by Corrie ten Boom is an autobiographical story told by the surviving daughter of a Christian family who sheltered Jewish escapees from Nazi persecution during the occupation of Holland. It has been in print for over 40 years. It was recently recommended to me by a Jewish friend and proved to be a riveting historical account as well as a wonderful testimony to the power of faith.

—Jim Parr

Cooler weather and less daylight means more reading. I enjoyed the latest John Grisham novel, ***The Judge's List***. Even after all the stories he has told, this one introduced enough new elements that it held my interest. It featured a character from an earlier story and left a few unanswered questions which could indicate he will write another book or two. Grisham embraces the use of technology and secrecy to intertwine several unlikely characters who each have their own agendas and paranoid.

Laura Blackett and Eve Gleichman wrote ***The Very Nice Box***, a somewhat quirky story about a highly focused engineer working for a personal goods company modeled after IKEA. Her area of specialization, and the way she lives her life, revolve around...boxes. The setting is in New York City with some dystopian liberties taken to enhance the adaptation of technology, climate and social issues.

—Tim Runkle

Enjoyed the newest Mitch Albom book ***The Stranger in the Lifeboat***. I opted for the audiobook version and thoroughly enjoyed "hearing" the story. The storyline was akin to *The Five People You Meet in Heaven* with definitely some "Job-like" scenarios. An easy read (or listen) and a good message.

—Susan Chamberlain

I have placed a manuscript with TCU Press for ***A Young People's History of Fort Worth***. It's in the very early stages so far, so I'm not planning any signing parties yet. But stay tuned!

—Dr. Richard Selcer



READ 'EM AND EAT

A Relaxing Read by Mary Dulle

If you're a fan of cozy or culinary murder mysteries, you'll enjoy the new **Irene in Chicago Culinary Mystery** series from local author Judy Alter. The first in the series is *Saving Irene*, the second is *Irene in Danger*.

The books are an interesting read. A Texas girl, Henny, moves to Chicago to serve as a gofer on a local television station's cooking show, featuring Chef Irene. A bit pretentious and prickly, Chef Irene prefers to be called "Madame."

Henny tells the stories in her own voice. She has bitten off more than she anticipated and manages to extricate Irene—and herself—from a number of dangerous situations. All while prepping, assisting, and in the end hosting the television program, finding true love, and fending off pleas from her very protective mother to return to her home state of Texas.

Irene's taste runs to fine French cuisine, Henny's to good old Texas home cooking. It makes for an interesting dynamic as they plan and prep for the programs.

Alter's characters are well rounded and interesting. The various situations are fairly believable. The clash over cooking philosophy is fun to read, and the local Chicago color is educational. Alter grew up in Chicago, and although she hasn't lived there in years, she knows the area well. And her more than a half century of living in Texas comes through, too.

Each book closes with a series of recipes for dishes featured in the volume. They're fun and easy, and it really makes you feel part of the action to create something that you've just read about. They are tasty, as well.

For this sample recipe, Irene would insist on using live lobster for this dish, but Henny is pragmatic. She knew that trying to boil live lobsters on a TV set with Irene "helping" would lead to disaster. She opted for lobster tails. If you want to be a purist and spend a day on the dish, including probably buying a bigger pot to boil the lobster, Henny refers you to [Julia Child's recipe online](#).

Alter is the retired director of TCU Press and has several other cozy mystery series to her credit. Another good one is the **Kelly O'Connor Fairmont** series. Her books are available on Amazon and other platforms.



Enjoy Henny's version of **Lobster Thermidor**.

Ingredients:

- 4 **lobster tails** (be sure they are large enough to stuff, 6-8 ounces each)
- 4 T **butter**, divided
- 1 small **white onion**, finely chopped
- 2 T **flour**
- Glug of **white wine**
- ½ C **milk**
- ½ C **sharp cheddar**, white cheddar preferred
- ½ t **Old Bay seafood seasoning**
- 2 T grated **Parmesan or Pecorino**
- 2 T **breadcrumbs**

Boil lobster tails 7 to 8 minutes, until shell turns bright red. Drain and immediately submerge in cold ice water to stop the cooking.

With your kitchen scissors, cut soft underside of tails down the middle. Remove meat and put the empty shells in a shallow casserole dish.

Chop the cooked meat into bite-sized pieces.

In a small pot, melt 2 Tbsp. butter over medium heat.

Sauté the chopped onion until soft.

Add the flour, stir to make a paste, and cook another two or three minutes.

Stir in wine, followed by milk. Stir till thickened.

Take the pan off the stove and stir in cheddar cheese and seafood seasoning.

Add salt and pepper to taste.

Add lobster meat to the sauce and stir to combine.

Spoon mixture into shells, mounding for a generous presentation.

Top with Parmesan and breadcrumbs.

Broil on high until golden, 2 or 3 minutes.

Plate on a bed of greens and garnish with lemon slices or wedges.

Serve with a good, crusty French baguette. A crisp white wine makes the dinner special.





MEMBERS SHARE

Where Are You Eating?

Newly discovered, highly recommended, albeit not holiday-related, spot: [Aloha Chicken and Shrimp](#). It's an unpretentious little gem (one on 8th Avenue in FW and one in Watauga) owned by a Hawaiian couple with the most delicious chicken and shrimp dishes. And SPAM!

--Boglarka Huddleston

My wife and I love Italian and we realize there are several types of Italian cuisine. Nevertheless, we have been systematically trying various Italian restaurants in Fort Worth. Sadly, there are only a few that stand out. Our favorite, thus far, is a gem: [Piatello Italian Kitchen](#). Located near Whole Foods (Waterside), this fine restaurant has a lovely expansive patio which allows for COVID-free dining. Piatello has all the usual offerings--salad, pasta, entree and dessert--but each is beautifully prepared under the watchful eye of Executive Chef Marcus Paslay. They will gladly split items for two people without an upcharge (we have paid up to \$5.00 in other restaurants). The staff is knowledgeable and attentive. If you like Italian, do yourself a favor and give Piatello a try. Buon appetito!

--Jonathan House



MEMBERS SHARE

What Are You Watching?

I recently saw the movie [Belfast](#) and just loved it! It is a semi-autobiographical film which chronicles the life of a working class family and their young son's childhood during the tumult between the Catholics and Protestants in the late 1960s in the Northern Ireland capital. This film is written and "delicately & lovingly directed" by Kenneth Branagh. *Belfast* is a touching film about childhood. The boy, Jude Hill, who plays the young Branagh, is exceptional. His parents are really well portrayed and Judith Dench has a small role playing his loving grandmother. The movie is filmed in black and white which makes you feel like you're in the 60s. This movie has probably moved on to streaming...so you can possibly see it now somewhere on the small screen.

[House of Gucci](#), based on the book by Sara Gay Forden and directed by Ridley Scott, shows family dysfunction in the extreme. When Patrizia Reggiani (Lady Gaga), an outsider from humble beginnings, marries into the Gucci family, her unbridled ambition begins to unravel the family legacy and triggers a reckless spiral of betrayal, decadence, backstabbing, greed, revenge -- and ultimately murder.

This movie is fascinating and disturbing at the same time as you know the majority of scenarios are based

on true family drama. The characters are well played...Adam Driver as Maurizio Gucci; Jeremy Irons as the patriarch, Rodolfo; Al Pacino as his calculating brother, Uncle Aldo; and a barely recognizable Jared Leito as cousin Paolo, the outrageous and incompetent businessman wannabe and an aspiring fashion designer with little taste and even less talent. These characters make for a kitschy tone as well as some fearless moments. Salma Hayek has a small but critical role as psychic Pina who guides the increasingly distraught Patrizia with prophecies about the future, lending the film some of its most hysterical scenes. Some of the best parts for me was the story unfolding across Rome, Milan, New York, and the Alps. The movie highlights the luxury and lavishness of the Gucci lifestyle including some fabulous outfits worn by Lady Gaga as Patrizia.

In the end you are told what happens to the various characters but nothing about the daughter. I then Googled and learned what happened to the daughter and Patrizia from an article that had accompanying pictures which made everything come together for me. This movie is not for everyone...but I think it's a fun 2 ½ hours you might enjoy.

--Carol Stanford



FOODIE FEATURE

Drink Up: Holiday Sips

It's eggnog time!!!! So here is our traditional cocktail.

EGGNOG MARTINI

For the drink:

- 2 1/2 oz. **eggnog**
- 1 oz. **vanilla vodka**
- 1 oz. **amaretto**

For the rim decoration:

- Caramel syrup, brown sugar**
- Cinnamon Stick**

Put martini glass into freezer for 15 mins, then dip the rim into caramel syrup, then into brown sugar. Shake drink ingredients with ice until chilled. Pour into glass. Garnish with cinnamon stick.

-Boglarka Huddleston

Here are two festive cocktails I enjoy at the holidays.

POIRE ROUGE COCKTAIL

- 1 1/2 oz. **pear-infused vodka**
- 1 1/2 oz. **pomegranate juice**
- 1 1/2 t **fresh lime juice** (or commercial Key lime juice)
- 1 t **simple syrup**
- Dash **fresh lemon juice**

Shake vigorously with ice; pour into chilled martini glass.

FRENCH 75

- 1 oz. **gin**
- 1/2 oz. freshly squeezed **lemon juice**
- 1/2 oz. **simple syrup**
- 3 oz. **champagne, prosecco or other sparkling wine**

In a cocktail shaker filled with ice, combine gin, lemon juice and simple syrup. Shake or stir till ingredients are well mixed and cold. Pour into a flute. Top with sparkling wine.

- Mary Dulle

Serving a crowd on a chilly night? This slow-cooker cocoa is rich and delicious, and serves at least 10. The recipe is from Brookshire's and it's easy to stir in some Kahlúa, bourbon, rum, schnapps or flavored vodka into an individual mug for an adult warmer. Prefer it less sweet? You can use a darker chocolate chip.

SLOW COOKER HOT COCOA

- 6 C **whole milk**, warmed
- 2 C **heavy whipping cream**
- 14 oz. **sweetened condensed milk**
- 1/4 C unsweetened **cocoa powder**
- 2 t pure **vanilla extract**
- 2 C **semisweet chocolate chips**

Using a large slow cooker, combine the whole milk, cream, condensed milk, cocoa powder and vanilla. Whisk for 1 minute to incorporate the cocoa. Stir in the chocolate chips. Cook on low for 1 hour, and whisk again. Cook for 1 more hour. Whisk again before serving.

Top individual servings with whipped cream, marshmallows, sprinkles or chocolate shavings, to taste.





MEMBERS SHARE Family Fun & Traditions

I saw [The Silo House at Laughing Llama Farm](#) (in Troy, Texas, not far from Waco) on Channels 5's Texas Today in October, 2020. I immediately thought it would be perfect for my grandsons, aged 9 and 10, for Christmas. I booked two nights with the farm visit and s'mores packages. Yes, the boys were excited although we would have to arrange a time for them to come from Michigan. Easy enough with spring break, THEN COVID HIT, and it changed everyone's plans. FINALLY, the boys, my daughter and I spent our two nights this year at the end of October.

The experience was amazing and I would highly recommend it for making memories.

--Judy Clinkscales



The Grapevine version of The Polar Express [the [North Pole Express](#)] was such fun for our granddaughters.

--Leslie Dell



My favourite Christmas movies are: *Love Actually* (this is a must-watch, must-cry every Dec 24th); *Always Be My Maybe*. And all the holiday-themed baking shows.

Every year, my son and I visit the [Dallas Arboretum & Botanical Garden](#) to see their holiday display.

This picture is of an ornament with a Hungarian blessing on it. Back home, most households have one of these on the tree. This one was my grandmother's and I brought it to the U.S. when she passed away in 1999. Since then, it's been the centerpiece on our trees. Rough translation:



*Where there is faith, there is love.
Where there is love, there is peace.
Where there is peace, there is blessing.
Where there is blessing, there is God.
Where there is God,
There is no need [unfulfilled].*

--Boglarka Huddleston



HEALTH & WELLNESS

'Tis the Season...for Flu

by Andi Smith

We're surrounded with COVID-19 news 24 hours a day and many of us are suffering from "COVID-19 precautions fatigue." We're looking forward to the holidays with more family and friends gatherings and travel, but there is something else to keep in mind in the next few months. The yearly flu (influenza) has started and flu incidence in the community is beginning to rise. People over 65 are at higher risk for developing serious complications from the flu compared to younger healthy adults, so it makes sense to give some attention.

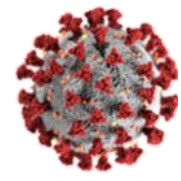
FLU BASICS

Flu is a contagious respiratory illness caused by human influenza viruses type A and B which routinely spread in people seasonally from October through May (Northern Hemisphere). Peak time for flu occurs between December and February. Flu virus spreads through droplets made when infected people cough or sneeze. If you are in close contact with an infected person, such as breathing in droplets or shaking their hand, you are more susceptible to infection. Although less often, you can also get flu by touching a surface that has the virus on it and then touching your eyes, nose, or mouth. According to Dr. Prithvi Toshi from the Mayo Clinic, viruses (flu, colds, COVID-19) may stay infectious for several hours or days, especially on hard surfaces such as stainless steel or plastic (think door handles, grocery cart handles, light fixtures, TV remotes, etc.). The amount of virus that lands on a surface, temperature and humidity make a difference in how long a virus stays active outside the body.

Most people are contagious one day before they show flu symptoms, which usually come on quickly—one to four days after exposure and infection. People with flu appear to be most

contagious during the initial three or four days of illness but can remain infectious for about a week. COVID-19 appears to take slightly longer for symptoms to appear after exposure and infection—about five days—but that can be as short as two and as long as 14. As with COVID-19, people with the flu can be asymptomatic but still be shedding and spreading the virus. The bad news is that you can be infected with both COVID-19 and the flu at the same time.

The most frequent symptoms of flu are fever (although not everyone with flu gets fever), chills, muscle aches, cough, sore throat, runny/stuffy nose, headaches and fatigue. Vomiting and diarrhea can occur but are more common in children. These flu symptoms are very similar to COVID-19, but typically you may have new loss of taste or smell (the jury is still out on this with the Omicron variant), and more shortness of breath and vomiting and diarrhea with COVID-19 (Centers for Disease Control).



Since the symptoms of flu, COVID-19, colds, and other respiratory viruses are so similar and vary widely in individuals, you and your health care provider (HCP) cannot know which you have without your being tested. This is important as treatment differs depending on which virus you have, and the earlier you seek treatment the better. If you have flu, your HCP may prescribe an anti-viral medication specifically for influenza virus. Antibiotics are not effective against viruses and used only if you have a concurrent bacterial infection. Although most people get over the flu within one to two weeks, complications such as sinus and ear infections can occur. Serious complications such as pneumonia, bacterial infections or severe inflammation of other major organs can result in hospitalization and even death.

(Continued on page 9)



Flu Season *continued*

(Continued from page 8)

RECENT INCIDENCE OF FLU

The CDC estimates that in the 2019-20 flu season there were 18 million medical visits for flu, 410,000 hospitalizations and 20,342 flu-related deaths (11,945 were people over 65!). Flu activity is also measured by the number of respiratory specimens that test positive for flu. For the three seasons prior to 2020-21 the CDC reports that positivity rates from reporting labs were between 26.2% and 30.3%. However, after COVID-19 emerged, flu positivity rates for the 2020-21 season dropped dramatically to 0.2%. This trend also occurred in Texas which had only 679 reported positive flu cases between October 4, 2020 and January 30, 2021 compared with 30,543 in the same period in 2019-20. (Texas Department of State Health Services).

Scientists think multiple factors may account for the very low-flu season last year, including preventive behaviors (i.e., handwashing, masks, social distancing, etc.), school closures (kids are major transmission routes for flu), and increased numbers of people getting flu vaccinations. By the end of January 2021, 193.2 million people had been vaccinated compared with 173.3 million in same period in 2020 (CDC).

“There’s a lot of uncertainty about this year’s flu season,” said epidemiologist Lauren Ancel Meyers from the University of Texas at Austin (AARP). Some scientists think the season will again be milder because of COVID-19 precautions, others think it could be more severe. Infectious diseases physician Clare Rock from Johns Hopkins University School of Medicine said, “If you are thinking about skipping your flu shot this fall because flu was almost nonexistent last year, think again.” Infections could be higher than normal because of lower rates of immunity or because more Americans are traveling and going

out to restaurants, entertainment venues, etc., according to William Schaffner, Medical Director of the National Foundation for Infectious Diseases.

State <https://www.dshs.texas.gov/flu/> and local <https://www.tarrantcounty.com/fighttheflu> health department websites have started to report weekly influenza-like illness for the 2021-22 season. The current incidence for Tarrant County is 5.4% and that is above the 2020-21 Tarrant County baseline of 2.7%. The CDC reports flu data for the entire US and you can find it at [FluView](#), a weekly influenza surveillance report, and [FluView Interactive](#), an online application which allows for more in-depth information.



STAYING HEALTHY

One of the best ways to prevent or decrease flu severity is to get a vaccination. This year’s flu vaccine composition has been updated and all 2021-22 vaccines are quadrivalent—designed to protect against four different flu viruses. People over 65 should get the high-dose vaccine, and you can get a COVID-19 vaccine and flu vaccine at the same time (FDA). The other things you can do to stay healthy is think about how flu is transmitted (by droplets and some surface contact) and *regularly* put back into practice the things recommended for COVID-19. Always remember what your mother told you—wash your hands and cover your mouth (with your elbow, not your hand) when you cough or sneeze!



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.*



MINDING YOUR MONEY



Inflation: An Insidious Hidden Tax

by Richard Ranc

Economics 101 provides a good definition of inflation: a general increase in prices and fall in the purchasing value of money.

The rise in prices has been most dramatic in 2021. Inflation at this level has not been seen in the past 30 years. Since many Silver Frogs are retired or nearing retirement, price rises in inelastic commodities (food, gasoline, medical care) are essential items that cannot be substituted for like or lower priced items, are most troubling. There are solutions: eat less, drive less, and stay well. Seriously, we know it's not that simple. However, there are some strategies to consider when it comes to your finances and investment decisions in time of inflation.

Refinance debt at present rates. Paying debt at a fixed low rate negotiated today will mean future payments will be made with less valued currency. As prices and interest rates increase due to inflationary pressures, debt costs will remain fixed.

Examine investments and shed fixed-rate bonds. Consider US Government Treasury Inflation Protected Securities (TIPS). These bonds pay interest two times a year and the principle adjusted for inflation, using the Consumer Price Index (CPI), at maturity. Investment companies and banks offer TIPS in exchange-traded mutual funds (ETFs). Vanguard, Fidelity, Goldman Sachs are several sources for TIPS ETFs.

Invest in commodities that are likely to keep up with inflationary pressures. Examples of

investments in this category would be oil, gas, metals, and chemicals. These industries produce products that are not easily substituted, with demand staying relatively constant.

Consider Real Estate Investment Trusts (REITs), again for reasons that inflationary pressures can be easily passed on to consumers—people have to live somewhere and commodity storage warehouses must exist.

On a more personal level, budgeting becomes more important during inflationary times. Choices both in quality and quantity are demanded. Discretionary income, if not calculated carefully, may disappear in times of inflation.

We cannot know whether inflation is persistent or temporary. It is of concern that the political winds seem to be gusting toward increasing government spending at a time when money supply is not a problem. In fact, reacting to a root cause of inflation (an excess of money chasing limited goods and services), on December 15 the Federal Reserve expressed its concern by indicating that three possible interest rate hikes could come in 2022. Interest rate increases tend to limit consumer spending by making credit more expensive, thus hoping to dampen inflationary pressures. On the other hand, legislation pursuing policies that are a disincentive to work—through expanded federal spending programs—may keep inflation a fact of life. We shall see.



What Valuable Commodity Has NOT Increased in Price?

A Silver Frogs membership! And there are still Spring 2022 memberships available (while they last). Wouldn't that be the best gift ever for your 50+ friends and family? Simply purchase online after creating an account for your lucky recipient. Then give them the ID and password so they can request their own courses and lectures in January.

CONTRIBUTORS



SHARI BARNES (*Reading List*) has taught TCU Extended Education's *I Love A Mystery* for several years and has facilitated *Bucket List Books* since the Silver Frogs beginning. Shari has also written for numerous popular and professional magazines. She is happy with a book and a cup of coffee.



RICHARD RANC (*Minding Your Money*) came to Silver Frogs four years ago following an affiliation with Senior University in Georgetown. He's a retired VP of Investments at Wachovia Securities. He is a Silver Frogs instructor who serves on the Curriculum Committee in addition to writing for Silver Streak.



SHARON HARRELSON (*Editor*) is a Fort Worth native who's been editing various publications for work and fun since middle school. She's delighted to be a Silver Frogs instructor as well as a student; she enjoys cooking/baking, gardening, games and being a band mom to twin high-school seniors.



ANDI SMITH (*Health & Wellness*) has been a Silver Frog since 2015. She is retired from Cook Children's Medical Center where she served as Director of Nursing Research and Evidence Based Practice. Prior to joining Cook in 1999, she taught nursing at the University of Texas (Austin), TCU, and UTA.

Many thanks to the Silver Streak editing team for their eagle-eyed proofreading, fondness for punctuation, dedication to consistency, and sense of humor: Siân Borne, Mary Dulle, Diane Griffin, Richard Ranc, Ann Shelton and Carolyn Stephens.

THANK YOU, CONTRIBUTORS

All contributions to the Silver Streak (both the newsletter and magazine) are very much appreciated. Thanks to everyone who shared your experiences and advice with our readers. This time we offered an extra incentive with our special prize drawing for a freshly-baked Mary Dulle pie. And the winner is...

Judy Clinkscapes

CONGRATULATIONS!

(Mary will contact you about your prize.)

SILVER STREAK
magazine

THE COMPANION TO TCU SILVER FROGS' SILVER STREAK NEWSLETTER

