

It's been a while since our last issue; welcome back! As you'll see, we have the regular columns you have grown to expect, along with some new and interesting stories—all by and about Silver Frogs. And now that spring seems to have sprung (finally), you might want to take your tablet out to the porch to enjoy the season along with these great reads.

BOOKS! Read your way through a fresh crop of mysteries with Shari Barnes.

MORE BOOKS! See what other members are reading and recommending.

HAPPY HOUR New series! Mary Dulle shares some ideas for your next gathering on the patio.

INTO THE GARDEN Get your hands in the dirt—and add some color—with help from Nancy Ranc.

ROAD TRIP, ANYONE? New series! Ken Seeling takes us to Nocona, Texas.

OUTDOOR ADVENTURES The bass are biting where Roger Norman fishes.

CRAFTING Learn the meaning behind Dianne Fisher's beautifully crafted decorations for the Easter season.

HEALTH & WELLNESS And i Smith helps us understand why sleep is so critical to our health.

MINDFULNESS MOMENT New series! Jan Taylor is all about mindfulness and meditation.

MIND YOUR MONEY Is inflation bugging you (and your wallet)? Richard Ranc analyzes the pain.



APRIL 2022

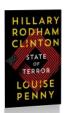




READING LIST

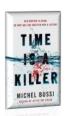
The Antidote to Spring by Shari Barnes

It is strange, but I have a friend who doesn't like spring. She's not exactly a happy sort, and she says she gets tired of daffodils, bunnies, and Peeps. Go figure...I guess it takes all sorts. What she really likes to read in the spring is an antidote to cheer. So, this column is dedicated to her...it's all about mystery.



State of Terror (2021) by Hillary Rodham Clinton and Louise Penny has hit the top seller lists. Clinton's political expertise and Penny's writing acumen combine to make a thrilling book by two well-known figures. Shortly after a new American administration has been sworn in, a

wave of terrorism strikes the world. The new Secretary of State, Ellen Adams, finds herself in the middle of a conspiracy that threatens her family and her country. Can Ellen find the answer to international terrorism and save the day?



Time Is a Killer (2018) by Michel Bussi, one of France's bestselling authors, deals with the memories and realities of the sole survivor of a car crash that took the lives of her parents and brother. Set in Corsica, the book follows Clotilde as she navigates the complexities of her

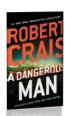
Corsican society and powerful family. Eerie flashbacks take her into the deep recesses of her teenage years. And the big question that emerges is can her mother still be alive? How is that possible when her body was recovered? This novel of psychological suspense has an ending even the best mystery solver won't anticipate.



One for the Money (1994) by Janet Evanovich is a humorous light mystery and the first in the Stephanie Plum series. Inept as a bounty hunter, Stephanie finds herself romantically involved with one of the "criminals" she is trying to capture. Enmeshed with funny family adventures,

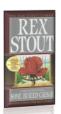
Stephanie also confronts frightening characters who threaten her life. Among her bounty hunter captures is a man who insists on being naked as

she hauls him to the police station. Evanovich manages to inject fun into a book that features prostitutes, boxers, and a feisty grandmother who may remind you of someone in your family.



A Dangerous Man (2019) by Robert Crais is part of the author's popular Joe Pike/Elvis Cole series. Several years ago I had the privilege of interviewing Crais right after he had been named one of the 10 most eligible bachelors in Los Angeles. I have since come to appreciate his

masterful writing style. In this episode, a young bank teller on her way to lunch is abducted. Joe chases the two kidnappers down, and they are arrested. Then the unthinkable happens...the two men are murdered, and the teller disappears. Elvis is called in to uncover the truth which leads to a family saga of cash, lies, and whistleblowing. And will we find out if bank teller Izzy is an offender or an injured party? You'll be drawn to more of Crais' 20+ novels after reading this one.



Some Buried Caesar (1939) by Rex Stout is considered by many to be the writer's best work. Stout is one of America's finest mystery writers, and his detective Nero Wolfe is one of the world's most famous. This tome concerns a prize bull and a family feud. Is it possible that Caesar the bull

actually murdered Clyde Osgood or is that a "bunch of bull"? Wolfe's sidekick/assistant Archie Goodwin narrates the story in his inimitable tongue-in-cheek style while trying to help his oversized boss narrow down the list of potential killers. And what about Caesar? Who killed the bull who was about to be barbecued as a publicity stunt?

Whether you're looking for a read to avoid or to embrace spring, one of these intriguing mysteries will satisfy your thirst for mayhem.





MEMBERS SHARE

What Are You Reading?

The Lost Apothecary by Sarah Penner, great mystery with some London history; Rock, Paper, Scissors by Alice Feeney, another mystery—I was totally surprised; and Miss Peregrine's Home for Peculiar Children (series) by Ransom Riggs, young adult reading needing lots of imagination, plus it includes amazing illustrations.

-Leslie Dell

Forget the Alamo: The Rise and Fall of an American Myth, was researched and penned by novelist Bryan Burrough (Barbarians at the Gate), journalist Chris Tomlinson (Houston Chronicle and San Antonio Express-News), and political consultant/strategist Jason Stanford who helped to elect or reelect 30 members of Congress. Together they reveal some uncomfortable truths behind long-held myths in Texas history and its leaders.

The Lincoln Highway by Amor Towles tells the tale of a young man, his little brother and two somewhat unsavory tagalongs who travel in 1954 what was the first American highway that goes from New York City to San Francisco. If you're a fan of Towles' best-selling *A Gentleman in Moscow*—many are!—be prepared for a totally different type of saga.

- Carolyn Stephens

Winter Garden by Kristen Hannah: The Whitson girls, Meredith and Nina, adore their father; they have never felt close to their mother Anya, a Russian woman their father met and married after WWII. When their father dies, the sisters, by then adults, realize they must try to reconnect with one another and their elderly mother, or their family will fall apart.

<u>The Winter Guest</u> by Pam Jenoff: A stirring novel of first love in a time of war and the unbearable choices that could tear sisters apart.

Wish You Were Here by Jodi Picoult: Set in the early months of the coronavirus pandemic, it is about an ambitious young woman, Diana, who gets stranded on Isabela Island in the Galápagos Islands when everything goes on lockdown. Her boyfriend, Finn, who was supposed to be there with her, is busy tending to COVID patients at New York-Presbyterian Hospital. What was originally supposed to a be romantic two-week vacation becomes something quite different, and Diana ends up with a lot of time to get to know the island, the locals and to reflect upon her own life.

-Siân Borne

Love Does: Discover a Secretly Incredible Life in an Ordinary World by Bob Goff. A very interesting book of an attorney who actually has quite an interesting life. Each short chapter tells of his fun and mischief and ends with a Christian thought.

-Larry Borne

State of Terror is a novel by longtime writer Louise Penny and first-time novelist Hillary Rodham Clinton. Politics aside, it is an enjoyable read, perhaps a bit autobiographical, perhaps a bit historical fiction. It combines Ms. Clinton's experience in shuttle diplomacy with Ms. Penny's characters from the village of Three Pines.

- Tim Runkle

North and South by Elizabeth Gaskell. A British novel and also a fantastic four-part BBC miniseries.

-Kathryn Schruba

The Mark of the Assassin: Before Daniel Silva's legendary Gabriel Allon, there was Michael Osborne of the CIA and KGB agent Jean-Paul Delaroche, codenamed October. October, apprenticed by his father to-and trained by-the KGB, is a totally amoral and sinister killer. After the fall of the Soviet Union, and no longer a KGB employee, October is now a for-hire assassin. This novel-published in 1998-introduced both Osborne and October. A commercial airliner is blown out of the sky and the CIA is looking for the perpetrators. The discovery of a body near the crash site provides a clue that Michael recognizes by an unusual bullet pattern on the body. A woman he loved was killed in a similar method. High-level government involvement, defense industry skullduggery and a powerful cabal keep this read a page turner!

The Marching Season, published 1999, finds Michael Osborne ending retirement from the CIA and attempting to end the Irish "troubles" after acts of terrorism by rogue Irish separatists aimed to shatter a shaky peace in Northern Ireland. His father-in-law, a retired congressman, has become the US Ambassador to Great Britain. A mysterious group marks the Ambassador for assassination. The attempt by an Irish anti-British terror group is initially foiled; but the Ambassador is still marked for assassination, this time by his old nemesis, October. Osbourne and October pursue each other with the death of one the only conclusion.

-Richard Ranc





HAPPY HOUR

Porch Party Tips by Mary Dulle

Raise a glass and welcome Mary Dulle's new column to **Silver Streak**—she'll share fun new ideas for cocktail hour.

Now that we can safely gather again, you may be thinking about how is best to see your friends and relatives. Why not plan a porch party—a small gathering of those you'd like to see? The weather is lovely and what could be more fun than an intimate, open-air get-together? Here are some tips and a couple of recipes for a good porch party. I'll share more in the next issue.

The key to a stress-free gathering is to plan ahead. While you could pull together a decent event on the fly, why put yourself through that?

- Invite friends and neighbors, but don't overdo it. You'll want to chat with everyone and catch up on all the things they've been doing.
- Have plenty of beverage options, both alcoholic and soft. You may find that many friends will bring a bottle of wine, so your wine cellar might get restocked.
- In terms of nibbles, offer a balance of textures and flavors. You don't want too much food, unless you're planning on enjoying it for lunch for the next several days.
- Get the best cheeses and crackers you can find, and let cheeses get to room temperature for optimum flavor.

Here are a couple of fun but simple recipes to get you started.

French 75 Cocktail



Ingredients:

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

Directions:

- In a cocktail shaker filled with ice, combine gin, lemon juice and simple syrup.
- 2) Shake or stir till ingredients are well mixed and cold.
- 3) Pour into a flute.
- 4) Top with sparkling wine.
- 5) Enjoy!

Note: This can also be made with cognac or vodka, but the flavor profile will be very different with either of these.

Smoked Trout Spread

Ingredients:

8 oz. whipped cream cheese with chives 2 tbsp. chopped fresh dill or 1 tsp. dried dill weed

1 tsp. lemon juice

4 oz. smoked trout or other white fish or smoked salmon

Directions:

- 1) Stir cream cheese to soften.
- 2) Stir in the lemon juice and dill.
- Strip the skin and any bones from the fish and flake it.
- Stir into the cream cheese mixture, distributing the fish, but not making it completely pureed. Small chunks of the fish are nice.
- 5) Chill well and serve with good crackers, or use as a sandwich spread.

Note: For a nice appetizer, stuff a fresh baguette, slightly hollowed, with the trout spread. Place the halves together and wrap in plastic wrap. Chill an hour or more so it is easy to slice. Slice into 1/2" slices and sprinkle with dill or parsley to serve.







INTO THE GARDEN

Introducing Color by Nancy Rance

To have color in the garden until the first frost and beyond:

- Plant perennials when they are in bloom.
- Plant evergreen shrubs in the fall or early spring—especially those with color from leaves, flowers, or berries.
- Plant annual transplants or seeds in the spring, including annual vines.
- Plant any plant that survived the winter of 2021 and 2022.

Suggestions for shrubs and perennials:

Abelia—This evergreen, flowering, easy-to-grow shrub is available in most nurseries and can be started in containers or in the ground. Original varieties grow very tall but new, dwarf varieties stay small, 3-4 feet, and bloom profusely. Butterflies and hummingbirds are attracted to the fragrant pink or white blooms. Foliage varies from lime green Radiance, to rust color Canyon Creek, Rose Creek, or Kaleidoscope.

American Beautyberry—Beautyberry is a shrub that grows to 6 feet tall and wide. It is a unique addition to the winter garden. While beautyberry loses its leaves in winter, it does produce dense clusters of purple berries which stay on the branches through winter or until birds eat them.

<u>Grasses</u>—Small grasses under 2 feet tall are excellent additions to containers. If they get too large for the container just transplant them into the garden. Dwarf Fountain Grass, Mexican Feather Grass, Inland Sea Oats, and Pink Muhly Grass all produce seed heads that provide color and texture into the winter.

Artemisia — Artemisia is a silver leaf perennial with soft, fragrant, lacy foliage. Plant it in containers as a spiller or in the ground as a contrast to any dark foliage. Don't water unless the soil is very dry; this plant hates being wet.

Nandina—Nandina is one of the best sources of winter color. The foliage changes to bright red as the weather cools. All varieties are evergreen and easy to grow in sun or shade. Nandina domestica is an invasive plant in Texas but new, compact, and dwarf varieties are available: Compacta (4-5 feet), Gulf Stream (3-4 feet), Firepower or Harbor Dwarf (18-24 inches). Whether in containers or in the ground, there is a Nandina that can work for you.

Evergreen Clematis—A perennial evergreen vine which is grown for dark green 5-7 inches long, 1-2 inches wide leaves. Expect this vine to climb up to 20 feet. It is a perfect green background for colorful plants. As a bonus, in late winter to early spring the vine produces fragrant, clusters of white flowers.

Plant now:

- Annuals from transplants or seeds
- Herbs and vegetables
- ♦ Perennials
- Ornamental Grasses









Above: Hyacinth bean vine, American Beautyberry, ornamental grass and Abelia, and Artemisia.

SOURCES

<u>Tarrant County Master</u> <u>Gardeners</u> help desk for questions about gardening

Texas A&M

YouTube Channels:

Garden Answer
Gardeners World
The Impatient Gardener
The Middle-Sized Garden





FORT WORTHY DRIVES

Nocona's Not Farl by Ken Seeling

Silver Streak is delighted to welcome new contributing columnist Ken Seeling, who will be sharing his treks to some of the many interesting towns and places just a short drive out of town. He starts out by driving us about 90 minutes away to the Northern Red River Valley and the little town of Nocona. Texas.

There is much to see in the area but here are a couple of the must-do's. First, you must visit the Nokona glove factory. Yes, it is spelled differently from the town name. When the company applied for a trademark of the name Nocona, they were told they would be denied because there was an incorporated city in Texas with that name. So, they simply replaced the "C" with a "K," and called the company Nokona.

It doesn't matter if you are a baseball fan or not, you need to take a tour of the last true American ball glove factory. The tours are only on Mondays and Fridays at 10:30am and 1:30pm, and it was pure luck to be there on a Friday morning. On the tour you see every step of how America's ball gloves are made. There are many steps to handcrafting a Nokona glove, and you will see every one-from leather selection and cutting to stamping, embroidery, forming, stitching, and lacing. We learned so much, including the surprising number of layers in a glove, and the fact that every glove is first sewn inside-out before being turned. We even got to touch some of the more exotic materials that can be used for custom gloves, namely, elephant and alligator hides.

For an extended trip, include the Horton Classic Car Museum. The showroom has an incredible compilation of cars, some of which are the most sought-out antique automobiles in the world. There are over 150 cars including my favorite as a Saints fan, Drew Brees' 1969 SS Camaro convertible. And what a collection of Corvettes. You'll find every model from 1953 to 1973 in just one room. Among them is a 1953 Corvette, one of only 300 remaining in the world. There's also the 1954 rare Pennant blue Corvette owned by Roy Clark and a 1963 Stingray Split-window Corvette that once belonged to Sandra Bullock. All cars are in immaculate condition, painted in the original factory colors.

It is certainly worth the trip and if you want to stay the night, I can highly recommend the Red River Station Inn in Nocona. It is the coolest place and the owners Bob and Kristal are great hosts! The boutique hotel has 10 quest rooms decorated in historically significant themes, each telling the story of one of the area's unique characters of the past. We stayed in the Enid Justin room. Miss Enid Justin was the daughter of famous bootmaker, H.J. Justin, and founder of Justin Boots biggest competitor, Nocona Boot Company.













OUTDOOR ADVENTURES

Gone Fishing by Roger Norman

Two of your Silver Frogs members, Larry Borne and Roger Norman, enjoyed a cold January day in the Breckenridge, Texas area doing their "ecology thing" of checking out the fish and cleaning and preparing for spring-use wood duck and bluebird houses. Why January? It gave a couple of old men an excuse to get out of the house, enjoy fishing and clean out the duck and bird houses while the unwelcome wasps were dormant—wasps who think they should have common residence rights with the ducks and birds.

The fish appeared healthy as observed by Larry's four pounder, and Roger's catch of "momma bass" revealed she, with her big belly, was well on her way to produce a large number of eggs for the coming spring spawning season. Lots of newborn baby bass are always welcome. That is why we always "catch and release" as it makes for more fish on the next trip.

Last year was the first year for the wood duck and bluebird houses, and the wood ducks used all of their eight houses, with some having a double raising. At right, see Roger placing aspen wood shavings into a wood duck box so momma duck will have a soft place to lay her eggs. The bluebird houses failed to have any bluebirds as the extreme cold spell of last February either killed or drove away the bluebirds. But, as expected, other birds, such as wrens, chickadees and titmice, took up residence in most, but not all, of the boxes. Online research plus contact with Jim Marshall, who gave a lecture on bluebirds during our second semester of Silver Frogs back in 2015, recommended that soapy water be sprayed into the boxes after removing the wasp nests and last year's bird nests. Supposedly the soapy water dries leaving a slick film on the wood, making it difficult for the wasps to find a spot to attach and build their nests. As you can see, we gave it a try. Will it work? We will let you know come this summer. (How do you like Roger's cap? You can secure yours at the TCU Extended Ed office.)



















CRAFTING

Beautiful Banners by Carolyn Stephens

Many Silver Frogs know Dianne Fisher from her classes in signing for the hearing impaired and for her readiness to share favorite recipes and book reviews with Silver Streak readers. One more notch in her creative belt is her stitchery that she shares in projects with family and friends.

In that regard, she is on call in her faith community— First United Methodist Church in downtown Fort Worth-for creative crafts that contribute to the worship experience.

In preparation for this year's Lenten season observance, Elaine Johnson, FUMC's worship coordinator, called on Dianne to sew colorful banners that would play a significant role in the sanctuary worship services. According to Johnson, "the story of Lent never changes; it's how we look at it and what we do with it" that helps us to see it

Dianne's 12 banners of varying colors communicate in a dynamic fashion the words that illustrate the lectionary readings and clergy messages beginning with Ash Wednesday and concluding with Easter Sunday. Besides the banners, clear glass blocks illustrate the "stumbling block words" as the message is delivered and are turned over to the "stepping stone words" as the path forward. At the same time, Taizé-style prayers and subtly colored lighting enriches the experience.

The rich colors in the banners—some from the Bible and some from psychology—reflect the following stumbling block/stepping stone words for the various stages in the Lenten observances:

- Ash Wednesday: Sin (red) and Forgiveness (blue)
- ◆ Temptation (fuchsia or hot pink) and Deliverance (orange)
- ◆ Doubt (turquoise) and Faith (purple)
- Pride (violet) and Humility (brown)
- Resentment (misty yellow) and Compassion (emerald green)
- ◆ Insincerity (amber) and Integrity (white)
- Palm Sunday: a mixture of greens as in palms
- Maundy Thursday: amber for the color of bread
- Good Friday: black
- Easter Sunday: champagne for the beginning sunrise

This was a labor of love for Dianne who confesses that she worked five eight-hour days in the creation of the banners. "Combining the colors in an artistically pleasing manner and making sure the banners were long enough was a real challenge," Dianne said. But she and the FUMC community are pleased with the outcome.

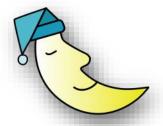
Check out the Traditional or Gathering Services at myfumc.org or at FUMCFW on YouTube.











HEALTH & WELLNESS

Seniors Need a Good Night's Sleep

part one of a two-part series by Andi Smith



MARCH IS SLEEP AWARENESS MONTH

Tick. Tick. You've been in bed for an hour and still are wide awake listening to the clock. Finally, you manage to fall asleep. Now it's 3:30am and you've gotten up to use the bathroom and once again you are awake tossing and turning. These frustrating situations become more common as we age. Sleep is an essential pillar of good health and well-being for every human. Sleep helps your brain function properly, helps repair your heart and blood vessels, regulates body hormones, and increases your immunity. We know that sleep is important but why does it become harder as we age to get the required 7-8 hours of quality sleep we need? In Part 1 of this column I'll discuss the physiology of sleep, how that changes as we age, and how too little sleep impacts our minds and bodies. Next month in Part 2 I'll discuss key elements to incorporate in a good sleep hygiene program to help you improve your sleep, common myths about ways to promote sleep, and when to know if it's time to see your health care provider.



THE PHYSIOLOGY OF SLEEP: A BRIEF EXPLANATION

Our sleep and wakefulness balance is thought to be regulated by two processes that occur in our brains. The drive to sleep (homeostatic sleep pressure) is influenced by how long we are awake. The longer we stay awake the more the pressure for sleep increases. As we get good quality sleep this pressure decreases and then as we stay awake the drive to sleep begins to build again. Our circadian rhythm process regulates our sleep/ wakefulness by sending signals to brain arousal networks to promote wakefulness in opposition to our drive to sleep. The circadian master "clock" is synchronized by external cues such as light/dark

(most influential), food intake, stress and exercise. The hormone Melatonin is released by the brain and also plays a role in modifying the circadian rhythm and signals day-night transitions. Melatonin levels are low during the daytime light and increase after onset of darkness to help promote sleep. Sleep architecture refers to the basic structural organization of normal sleep. This includes the two types of sleep: non-rapid eye movement (NREM—the deepest sleep stage) and rapid-eye movement (REM). Both types of sleep are essential and occur in established cycles of time and stages of depth throughout the night.



SLEEP CHANGES AS WE AGE

As we get older our sleep drive pressure is reduced and this decreases the amount of NREM slowwave sleep (deepest sleep) we achieve. Also reduced circadian signals result in sleepiness earlier in the day and earlier morning awakenings. Multiple studies have identified four consistent changes in elderly sleep patterns. Decreased total sleep time, sleep efficiency, and slow-wave (NREM) sleep and increased waking after sleep onset.² A large community study (5,407 participants) found that older men had increased light stages of sleep while older women had more trouble falling asleep, more night-time waking, and more waking up too early.3 In addition to the normal physiological changes of aging, seniors may have other reasons that impact sleep patterns such as health problems (sleep apnea, restless leg syndrome, heart and lung disease, brain disorders such as dementia, chronic pain, medication side effects, need for more frequent urination at night, and mental health conditions such as anxiety or depression).

(Continued on page 10)



Seniors and Sleep continued

(Continued from page 9)



Your ability to function and feel well when you are awake depends on whether you're getting enough sleep and enough of each type and stage of sleep. If you aren't getting enough sleep, sleeping at the wrong times, or having poor quality sleep, it can interfere with most aspects of your life. Shortterm insomnia may be caused by stress or changes in your schedule or environment. Chronic (long-term) insomnia occurs when you have difficulty sleeping three or more nights a week, lasts for more than three months and cannot be explained by another health problem or a medicine. Your brain function—thinking, focusing, learning, problem solving, decision-making, creativity, remembering, social interactions, coping with change and stress, your mood, and behaviors—are all impacted by poor quality and/or quantity of sleep.

Sleep deficiency also impacts your physical health. According to a new NIH Heart, Lung & Blood Institutes study, older adults with irregular sleep patterns are nearly twice as likely to develop cardiovascular disease as those with a more regular sleep pattern.4 "We hope our study will help raise awareness about the potential importance of a regular sleep pattern in improving heart health," says study author Tianyi Haung of Brigham and Women's Hospital in Boston. It's believed that quality sleep is involved in the healing and repair of your heart and blood vessels. Research has found that reduced sleep leads to elevated blood markers related to inflammation, which could explain the relationship between chronic sleep deprivation and cardiovascular disease.

Sleep deficiency also has been linked to weaker function of the immune system and decreased production of antibodies. One study found that

people who slept less were three times more likely to develop a common cold when exposed to rhinovirus than people who had regular quality sleep.⁵

Good sleep helps maintain a healthy balance of hormones that make you feel hungry (ghrelin) or full (leptin). When you don't get enough sleep, your level of ghrelin goes up (you feel more hungry) and your level of leptin goes down (you feel less full). A meta-analysis of 45 research studies demonstrated a significant increased risk for obesity in study subjects who had chronically inadequate sleep.⁶

Sleep also affects how your body reacts to insulin (hormone that controls blood sugar levels). Sleep deficiency results in higher than normal blood sugar levels which may increase your risk for Type II diabetes or your ability to manage your blood glucose levels.

Now that you have a better understanding of some of the changes in sleep as you age and how it impacts your health, stay tuned to Part 2 of this column next month for tips on how to improve the quality of your sleep!

^{1,2,3,4,5,6} Footnoted references to professional medical journals are available from the author on request.

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.





MINDFULNESS MOMENT

Try a Simple Meditation by Jan Taylor

Silver Streak welcomes new columnist Jan Taylor, who will help us regain focus with easy, uncomplicated ways to be more mindful each day.

A calming breath, a moment to focus, a break for a walk, or a pause to enjoy a beautiful view. It doesn't take much to bring your awareness to the present moment and bump yourself out of autopilot...just a few minutes of your time.

While many of you may already be familiar with mindfulness or meditation, they're also popular buzzwords that cause some people to roll their eyes. But a lot of you practice mindfulness in one form or another. Prayer is a form of mindfulness, as is time spent focused on a beloved family member or enjoying an engrossing hobby. Those moments focus your mind, refresh your spirit and provide a break in your day. Happily, it's easy to add more of those moments to your day, even if you choose to do so in small ways. Over the next couple of articles, we'll try some of those ways, from simple to a bit more complicated and I'll provide some references for further investigation as we go on.

In a nutshell, mindfulness is bringing your awareness to the present moment-how you feel, what you see or what you hear.

Meditation takes it a step further and intensifies that focus in some area. A common misconception is that meditation is trying to clear your mind and simply sit still—far from it. You are trying to clear your mind of things other than the present moment, setting aside that item you forgot to add to the grocery list, the disagreement with your spouse, or the multitude of other thoughts that constitute the personalized newsfeed that runs continually through our brains.

A simple way to begin meditation is to sit comfortably (a chair is fine-no yoga pose required!) in a quiet place, if possible. Close your eyes and relax. Take a few deep breaths. You might even say "in" to yourself as you breathe in-it just gives your brain something to do. You might find that you're getting tense in some area, so start (slowly) with the top of your head and do a brief body scan to make sure you're relaxing your muscles. Are your eyes scrunched up rather than gently closed? Hunched shoulders or tensed toes? Take another deep breath and as you slowly exhale, feel your body relaxing into your chair. You can do it for a few minutes or much longer. It doesn't have to be perfect, but you might find a few

minutes will "change the channel" on something that has been a worry, or that 10 or more minutes of meditation is as refreshing as a nap. More on this in future articles!

Let's try it. Sit comfortably in a chair with your arms and legs uncrossed.

If you have ONE minute: Settle your gaze on something pleasant (the new grass growing in spring, a favorite photo on the wall, etc.) and focus on what you're seeing. Take three deep, slow breaths, enjoying what you see and

appreciating the moment.

If you have TWO minutes: Close your eyes and consciously relax the muscles in your face, shoulders, arms, midsection and legs. Take a deep, slow breath in and out. Take a moment to think about how you feel right now; and if any areas are tense, try to relax them. Take two more deep breaths, relaxing even more as your exhale. Breathe regularly now and just feel the breath entering and leaving your body until you're ready to go back to the rest of your day.

I knew you could do it! Now this is a simplified approach, more

(Continued on page 12)





MINDING YOUR MONEY

Inflation II

by Richard Ranc

In the last edition of Silver Streak, the so-called "inflation tax" was discussed. At that time inflationary pressures were beginning to mount and are now seen in all sectors of the economy. The cost of goods and services has risen at the fastest pace and highest rate in the last 40 years just under eight percent. Are there strategies to mitigate inflationary pressures that especially impact the retired and those on fixed incomes?

First, the market does not like inflation. Many, in my view, mistakenly convert financial assets to cash to gain safety. Cash, a commodity, may make one feel safer but inflation devalues buying power and, therefore, cash holdings. Debtors do have an advantage during inflation paying with less valuable money. Lenders hate inflation because borrowers obtain present value dollars, paying back with inflated dollars. Paying off debt, especially credit card debt, is a wise move.

Many financial planners recommend a skewed portfolio-60 percent stocks and 40 percent fixed income securities. Value stocks are preferred to growth stocks. Value stocks are generally those judged to be trading below their intrinsic value; examples might be energy, real estate, and pharmaceuticals. Pure growth stocks tend to

depend on capital to increase growth as interest rates rise; to temper inflation, investors tend to move to bonds and fixed income, pulling money from capital markets, thus slowing enterprise growth. Real estate trusts, energy and utilities can provide income at lower risk levels. However, nothing is static in the modern-day economy. Supply, transportation, resource scarcity and unrest all impact the cost of goods and services.

War in Ukraine. The Russian invasion of Ukraine is not only a tragedy for Ukraine and European stability; it exposes the vulnerability of dependence on energy sources from unreliable regimes. The world is currently dependent on fossil fuels, and that reliance-when threatened by supply constrictions-can be the major source of inflationary pressures.

We know what inflation looks like but how it ends remains elusive. The hope is that supply and demand will find an equilibrium and this inflationary period will be transitory. But, as one of my favorite analysts said, when asked about current economic direction, "beware of experts." Press on!

Meditation (Continued from page 10)

like sweeping the front step rather than mowing and edging the entire yard, but it's a good start and useful. As all of us know, it can sometimes be a challenge to break out of a bad mood, boredom, or a day that just seems to go from busy to hectic. Even a good day sometimes cruises by without our taking a moment to appreciate how wonderful it has been. Taking a few minutes to relax and really

focus on your breath, a lovely memory, or a beautiful view is an easy and healthy thing to do for your equilibrium and your blood pressure!

> For additional information: Mayo Clinic Meditation Exercises NPR Mindfulness Meditation

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.



MARY DULLE (Happy Hour) joined Silver Frogs in 2020 when the pandemic abruptly halted her travels and classes went virtual. She retired after a 25-year career in public relations and now enjoys gardening, reading, cooking, baking and playing with her cat, Sparky.



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.



NANCY RANC (Gardening) is currently a member of the Tarrant County Master Gardener Association. She is a retired education administrator and became a member of Silver Frogs in 2017.



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.



THE COMPANION TO TOU SILVER FROGS' SILVER STREAK NEWSLETTER



ROGER NORMAN (Fishing) is a retired attorney, specialized in estate planning. He has taught in TCU's Extended Ed and now is also a Silver Frogs instructor. He has a BA from OU and a law degree from UT. His wife of 39 years died 20 years ago, and their two sons reside in Fort Worth with their families.



KEN SEELING (Fort Worthy Drives) is a retired Program Director from Lockheed Martin. He's been in Silver Frogs since 2019 and has been an instructor on multiple subjects of interest. He loves exploring and believes travel is the best form of education, second to Silver Frogs of course.



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.



CAROLYN STEPHENS (*Crafting*) came to Silver Frogs four years ago following a career in journalism, public relations and crisis communications. She loves the concept of lifelong learning and enjoys reading, cooking, gardening and new adventures.



JAN TAYLOR (*Mindfulness*) is a relative newcomer to Fort Worth, having lived in Houston, San Francisco, Los Angeles and Bermuda during a career in quantitative analysis and investments. After repeated extensions of a one-year break between jobs, she finally admitted to being retired seven years later!

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.

