

SILVER

STREAK

MAGAZINE

SEPTEMBER 2022





Will fall ever arrive in north Texas? That's a question we're all asking these days, as we continue to run the air conditioning and wear our summer clothes. But the mood with our Silver Streak Magazine is optimistic (and it's clear we're ready for a change of season).

We truly appreciate the contributors who have taken the time to write the articles you'll find inside. Our regular columns have returned with more of the inspirational information you enjoy in every issue. You're invited to participate too—whether you're telling us about a favorite new restaurant, recipe or experience! We're always ready to share the information that speaks to our special group of members. Thanks for reading.

TRIPS [Beautiful photos](#) tell the story of members' summer travels.

IN PERSON [A first-hand account](#) of how an act of violence shocked a vacation community.

BOOKS Shari Barnes is back, challenging us to [tackle a tougher read](#) this fall.

MEMBER SHARES See what other members are [reading, doing and eating](#).

HAPPY HOUR Mary Dulle is back with fresh [ideas for your next social gathering](#).

ROAD TRIPPING Get on the right track with Ken Seeling to [Cleburne, Texas](#).

HEALTH & WELLNESS Ever wonder about your own [screen time](#)? Andi Smith shares some tips.

MINDFULNESS MOMENT Jan Taylor recommends [a little focus](#).

MIND YOUR MONEY [Consider your RMDs](#) along with Richard Ranc.

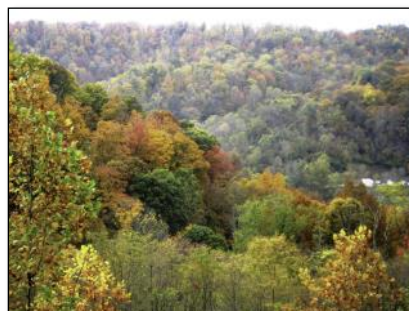
TAKE A WALK ...with Carolyn Knott [as she makes note of the little things](#).

Cover Story: *Silver Streak* has a new look, and with it a new opportunity for Silver Frogs to show off their photography skills. For this issue, we requested photos with the theme of "Fall" and/or "Fort Worth." The entries, below, were lovely in addition to nicely fitting the season. You can imagine it was a challenge for our staff to choose just one. Thank you, gentlemen, for your entries! Everyone keep your cameras handy, because we'll need another cover for the November issue. Left to right, this issue's entries were:

Clay Geran's Full Moon over Fort Worth, shot May 15, 2022 @ 8:39PM. Camera: Sony A7Riii with tripod; Lens: Sony FE 70-200mm F2.8 GM OSS II; Settings: ISO 250, 200mm, F2.8, 1/30 sec. Congratulations, Clay, for making the cover!

Randy Smith's Autumn in West Virginia.

Tom Clark's Vikos Gorge, the Grand Canyon of Greece, in the Pindos Mountains of Epirus province near the Albanian border. The Vikos Gorge is knock-out pretty and also notable in that it is the world's second deepest after the Grand Canyon and holds the world record as the deepest and narrowest (3,300' by 44' at the narrowest point) to which we hiked.





What I Did on My Summer Vacation



We took a very special trip to Paris this year with all five of our daughters. We planned it for over a year and did too many things to list. Highlights were a walk along Paris's highline called the Coulee Verte. Also a hike from the famous Moulin Rouge up Rue Lepic St. in Montmartre past the two remaining windmills and Van Gogh's apartment. Discovered a wonderful new restaurant, Cafe Du Commerce. Attended a comedy club where we learned to be a Parisian in One Hour. Took a fun cooking class, and also had a chef cook dinner for us to be served on the balcony of our luxury apartment (a real splurge for this special trip)!

—Jane and Tom Swanson

My wife Kathryn and I just completed a wonderful trip in August to Belgium. We visited some fantastic places including Bruges, Ghent, and Antwerp. But one of the greatest highlights was the Flower Carpet in Brussels. We had great timing as it's only every two years that the Grand-Place is covered with a flower carpet of nearly a million begonias.



Flower Carpet in Brussels



Another quirky highlight was in the town of Dinant, Belgium, where we watched a unique type of race known as Régate de Baignoires (the Bathtub Regatta), which is held every year on August 15th. The most important rule is that each of these motorless crafts must incorporate a bathtub into its design. About 50 tubs compete each year. It was like Mardi Gras on the Meuse River... decorated boats, costumed participants, plenty of fun and merriment.



Bathtub Regatta

—Ken Seeling



Vacation, continued

Larry and I were able to finally take our Grand European River cruise this summer, after two postponements. We spent two days in Amsterdam before the cruise started and then sailed from Amsterdam to Budapest over 14 days. We met some wonderful people during the trip, including several people from the DFW area! At the end of the cruise, we stayed in Budapest for an extra two days before flying to London for a couple of days and finally spending two weeks in my hometown with my mother. We loved the relaxed atmosphere on the longship and the fact that there were only 174 of us, which meant that we could really get to know some great people. We loved it so much; we are going to take an ocean cruise next spring with a couple we met on the ship.

--Siân Borne



Amsterdam



Budapest



Kinderdijk, Netherlands



View from the Rhein River



Westminister Abbey



Had a great trip to Yellowstone National Park in early September.

--Sharon Cooper



COMMENTARY

A Shattered Peace

by Mary Dulle

I've given a class to Silver Frogs about the Chautauqua Institution in western New York state. It's a bit of heaven in a troubled world.

Chautauqua is a warm, enveloping, peaceful place. Nestled on the shores of Lake Chautauqua, it provides a summer haven, with lectures, theater, music, dance, visual arts, and special studies classes.

Joe and I have been coming here more years than we can remember—at least 20 and maybe more. We missed the summer of 2020 due to COVID, but Chautauqua developed an online platform where we could continue to hear lectures and participate to a certain extent.

We arrived this year on August 6 and enjoyed a wonderful week until Friday. That morning, we made our way to the Amphitheater as usual. Chautauqua's Amp is a 4,000- to 5,000-seat open-air venue with a roof. It's where the institution's main programming takes place—the morning lectures, the evening music, the dancing, and special events.

On Friday, August 12, we had just gotten seated to hear a discussion between author Salman Rushdie and Henry Reese, president of City of Asylum in Pittsburgh. The talk was about the US providing a safe haven for journalists and writers who are persecuted for not being afraid to speak out.

As the moderator began his introductions and announcements, a man raced onto the stage, running from behind and slightly to the right of Mr. Rushdie. He leapt upon the author, striking him repeatedly. I watched with horror. I couldn't tell if he had a knife or if he was simply beating the man.

It took a few seconds to sink in that this was reality; then audience members close to the stage raced up and wrestled the attacker off Mr. Rushdie. It took four or five men to restrain the younger man. (We're a relatively older crowd by this point in the season as the youngsters have taken their children home to school.)

Mr. Reese also tried to help and suffered a head wound. The Amphitheater was evacuated as New York State police, who had been on hand, came into the arena to help Mr. Rushdie and to detain the attacker. The institution was locked down for several hours; no one could enter or leave the grounds.

We rent an apartment just steps from the Amp, so we watched the New York State police, the FBI, Chautauqua County Sheriff officials and the Chautauqua institution Security Service scour for a potential bomb or any evidence.

Mr. Rushdie was flown by helicopter ambulance to a hospital in Erie, PA. His agent initially said that the nerves in his arm were severed, he suffered severe damage to his liver, and he might lose an eye. He was in critical condition for a while; but the last report I heard is that his condition is still serious, and he is recovering. His son has reported that he has his sense of humor and is entertaining the hospital staff.

I have seen violence live before, albeit on television. I had never witnessed it in person. It feels so different—it's more real, closer to home. Somehow, to me at least, more shocking.

Mr. Rushdie has a long physical recovery ahead. Those of us who watched the attack are still in something of a state of shock. We all process things differently and in different timelines. My way of processing is to cook for friends, so I've had quite a time baking bread, making pizza and pretzels for my online classes, and cooking.

Chautauqua is instituting new security measures. We've never needed them here before, and it's a terribly sad commentary on our times that this place of peace now must be more on guard. Mr. Rushdie appeared here several times, with no prior incidents.

We remained at Chautauqua until the end of August and have made plans to return again in the future. As each speaker has emphasized in the days since the attack, the most important thing is to get back to normal and fight hatred. Fight suppression. Use this forum and others as a voice of reason and tolerance.





READING LIST

Fall for a Challenging Read

by Shari Barnes

Fall is just around the corner...temperatures and leaves are both falling. It's time to put away the "beach reads" and concentrate on more challenging books.

Curl up in front of the fireplace with Charles Dickens' masterful historic novel, *A Tale of Two Cities* (1859), set in London and Paris before and during the French Revolution. "It was the best of times, it was the worst of times." Step into the adventure of love and heroism with Lucie Manette, Charles Darnay, and Sydney Carton as they face the terrors of the guillotine. Even if you've read this masterpiece before, it's worth a second look.

A recent novel by politician and voting rights activist Stacey Abrams, *While Justice Sleeps* (2021) tells the story of a Supreme Court Justice who has fallen into a coma. He has assigned his clerk as his legal guardian. You'll cheer Avery Keene's attempts to unravel a diabolical conspiracy as she struggles to keep Justice Wynn alive. Abrams' familiarity with the political landscape adds authenticity to this work.

If you're a fan of World War II history, *Lady Clementine* (2020) will be a satisfying read. Author Marie Benedict chronicles the life of Clementine Churchill, Sir Winston's indomitable wife. When an angry woman pushes Sir Winston in the direction of an oncoming train, Clementine saves him, and not for the last time. You'll follow Clementine as she befriends Eleanor Roosevelt and ministers to the people of London during the air raids. Clementine, the power behind Winston, may have been the major contributor to his success.

John Green's *The Anthropocene Reviewed* (2021) consists of 44 short essays about the marvels of human activity on Earth during the current geological age. The famous author of *The Fault in Our Stars* assigns a numerical star review to each element he discusses in spite of the fact that he eschews starred reviews. He writes about everything from Diet Dr. Pepper to Canada Geese to The Disneyworld Hall of Presidents to CNN to the Yips (which I recently learned about from my grandson), to Monopoly to The World's Largest Ball of Paint. The variety of topics will give you opportunity to stop and contemplate our planet and its diversity.

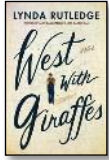
What if you were to be given a box that contained a string that measured how long a life span you could anticipate? Nikki Erlick's debut novel proposes that very dilemma. In *The Measure* (2022) everyone in the world receives a string. Some people refuse to open their boxes. In one case, two military cadets exchange strings. The book follows a small group of short and long stringers as their lives intertwine, and they make decisions about how they will spend their remaining days. From lovers to politicians to teachers, the characters and their dilemmas will fascinate. More importantly, the book brings one to deal with this question: Would I want to know the length of my life span and what would I do with that knowledge?

Happy fall reading, everyone!



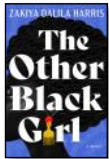


MEMBERS SHARE What Are You Reading?



West with Giraffes by Lynda Rutledge is a must read. An incredible true story of two giraffes who had survived a hurricane while crossing the Atlantic. What follows is a twelve-day road trip in a custom truck to deliver these first giraffes to the San Diego Zoo. The characters in the story are hilarious...an old man like over 100...and a young boy who has never driven anything but a motorcycle! Such a fun read—you will not want to put it down. I learned a lot about giraffes too...did you know they like onions? You will enjoy this book—we both loved it!!

—Dianne and Ben Fisher



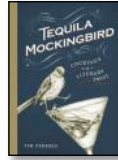
Completed reading **The Other Black Girl** by Zakiya Dalila Harris. Engaging novel which explores the group dynamics changes in a publishing company's editorial staff when a second African-American female is hired.

—Algeria H. Brown



Highly recommend the book **Always Faithful** by Tom Schueman and Zainulla Zuki. A story of the war in Afghanistan, the fall of Kabul and the bond between a Marine and an interpreter.

—Ed Kuhn



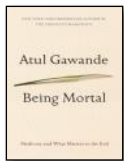
Tequila Mockingbird: Cocktails with a Literary Twist, by Tim Federle, is a fun read. A friend gave this to me for my birthday. It opens with a section covering glassware, equipment, techniques for making and decorating drinks, and definitions of various kinds of spirits.

Each themed section contains punny drinks, including “Drinks for Dames” (*Rye and Prejudice*, *Romeo and Julep*); “Gulps for Guys” (*The Last of the Mojitos*, *The Old Man and the Seagrams*); and “Bevvies for Book Clubs” (*Gone with the Wine* and *The Pitcher of Dorian Grey Goose*). There’s a chapter for non-drinkers as well as some snacks to go with (*Alice’s Adventures in Wonder Bread*, *The Deviled Egg Wears Prada*).

Each recipe is introduced with a cheeky tribute to the literary work it references. Most recipes are standards—with a twist. *Moby-Drink*, for instance, is based on Melville’s *Moby Dick* and combines vodka, blue curaçao and lemon-lime soda and adds a Swedish fish for garnish.

I haven’t sampled my way through the whole book (and probably won’t), but the cocktails I have tried are playful and interesting. It would make a fun Christmas gift for your literary, tipsy friends.

—Mary Dulle



Being Mortal: Medicine and What Matters in the End was written by Atul Gawande, a surgeon, professor of medicine at Harvard and best-selling author. The book explores aspects of death and dying from an unflinching perspective, revealing the shortcomings and challenges inherent within our modern health systems.

Gawande combines patient stories and details his family’s journey through the last years of his father’s terminal illness. It reveals how even he, as a physician, struggled with the well-intentioned but often-misguided dynamics of the eldercare system. Can total devotion to safety make life worse, not better? Can doctors’ discomfort with discussing the end of life lead to needless treatment and suffering? How can we best advocate for our loved ones and ourselves?

My mother passed away in early 2021 after a decade with end-stage COPD. During that time, I became her

caregiver, financial and legal advisor and ultimately, the decision maker for her end-of-life matters. In that time, I read more end-of-life books than I can count. This one stood out, not just because it was so relevant to my situation caring for a dying parent, but also as a person considering how to best plan for what lies ahead for my husband and myself.

What struck me as unique about this book is that it doesn’t just instruct readers to have end-of-life conversations with loved ones and physicians, but it advises on HOW to have them. It provides a framework for considering the breadth of end-of-life issues, how to evaluate and articulate what quality of life actually means and how to make medical, legal and lifestyle decisions that align with those aims, particularly when time is getting short.

This book is not about how to die well. It is about how to live the best life until the end.

—Suzi Miller

Learn more about it in this [PBS Frontline Episode](#).



MEMBERS SHARE

Where Are You Eating?

Patties Burgers and Fries, 5166 E. FM 1187 in Burleson, Texas, (817) 692-5754. They are open seven days a week; Monday–Saturday, noon to 8:00pm, and noon to 7:00pm on Sunday. I literally have been looking for the best hamburger in the Metroplex for the last five years. I think I finally found it in Burleson. Patties Burgers and Fries serves classic, juicy hamburgers with all of the trimmings. The meat is perfectly cooked and seasoned. They have some of the best French fries I have ever had. Please let me recommend to you the Patties Burger which is a combination of Angus beef and their house blend of ground sausage. That burger is worth the trip!! The prices are very reasonable and the staff is so friendly and invites you to come back. If you like a "good old-fashioned" hamburger, this is the place for you in Burleson.



–Jeff Frazer



MEMBERS SHARE

What Have You Been Doing?

I want to share information about a research study that I have participated in for about a year. **The BrainHealth Project**—a ten-year longitudinal and interventional study that is recruiting more than 100,000 participants across the country (and beyond) and covering a wide age range—is run by the Center for BrainHealth at The University of Texas at Dallas. It is entirely online and self-paced, and involves regular training, two brain health assessments per year, and quarterly one-on-one coaching sessions (20 minutes long). Participants are compared only to themselves over time and the goal is to understand and improve measures of brain health and performance. I can choose when to do the training (usually 10-minute sessions), and I have found that I do incorporate their strategies into my everyday life. The coaches have all been impressive—very bright, professional, and kind—while providing excellent feedback. The training facilitates engaging in transformative and innovative thinking and creating a calm, resilient brain. And I was surprised to learn that multi-tasking is toxic to the brain (I only wish I had learned this during my working life). I also have attended some of their guest lectures virtually, featuring top-level scientists. They have all provided very hopeful views of the continued plasticity of the brain to learn and improve over time, all based on rigorous science. We are never too old to improve our brain fitness!

–Sharon Cooper

I volunteered in food distribution for the FWISD (Fort Worth Independent School District) **Family Action Center Monthly Food Drive** in September. Monthly, the **Family Action Center** provides food boxes for an underserved community in Fort Worth.

–Algeria H. Brown

Here is a great resource for Silver Frogs that love to travel and/or just learn new things. **Context Travel** is a tour company in many cities that I have used for work as well as personally. When COVID hit, they did a pivot to online learning which has been greatly received all over the world. They have one-time seminars or four-week classes (each of which can be booked separately).

Best part—if you sign up for a class but cannot listen at the appointed time, they send a link with the recording and you have two weeks to listen—and it can be forwarded to someone else. I highly recommend their classes and onsite tours.

–Kakai Bowers



HAPPY HOUR Cheers to Fall

by Mary Dulle

With the anticipated advent of cooler weather, it will soon be time to get back outside for an al fresco Happy Hour. Take your pick from these two marinated cheeses, pair with a pretty drink, and share with friends on an autumn evening.

Marinated Goat Cheese

- 1 tsp **mixed red, black and white peppercorns**, lightly crushed
- 2 **garlic cloves**, peeled
- 2 **bay leaves**, broken into pieces
- About 3 ounces **goat cheese** (in a log)
- 2 sprigs **thyme**
- 2 sprigs **rosemary**
- Extra virgin olive oil** as needed

- 1) Place the peppercorns, garlic cloves, and bay leaves in a clean, sterilized wide-mouthed jar. Pour in a film of olive oil.
- 2) Cut the goat cheese into rounds 1/2 inch thick. (I get neat rounds using unflavored dental floss to cut through the cheese.)
- 3) Place one round in the jar and drizzle on some olive oil. Stack the remaining rounds, drizzling oil onto each round before topping with the next.
- 4) Add the thyme and rosemary sprigs to the jar and pour in olive oil to cover the goat cheese rounds completely.
- 5) Cover the jar and leave at room temperature for several hours, then refrigerate. Remove from refrigerator an hour before serving to liquify the oil.
- 6) Serve with good crackers or toasted baguette slices.

Yield: 4 or 5 rounds of marinated goat cheese.

Note: These are also nice to add to salads or to make quick-toasted, open-faced sandwiches. Place a round on a piece of bread, pop it in a toaster oven and toast 3 to 4 minutes.

Poire Rouge Cocktail

- 1.5 oz **Pear-infused vodka**
- 1.5 oz **Pomegranate juice**
- 1.5 tsp **fresh lime juice**
- 1 tsp **simple syrup**
- Dash **fresh lemon juice**

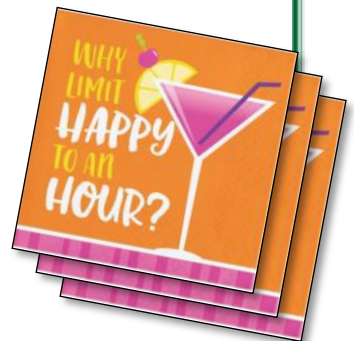
- 1) Combine all ingredients in ice-filled cocktail shaker.
- 2) Shake vigorously.
- 3) Pour into chilled Martini glass.

Marinated Cheese Squares

- 8 oz block **cheddar cheese**
- 8 oz block **cream cheese**
- 8 oz block **Monterey jack cheese**
- 1/2 C **olive oil**
- 1/2 C **white wine vinegar**
- 2 oz jar **diced pimento**, drained
- 3 T **fresh parsley**, chopped
- 3 T **fresh green onion**, chopped
- 1 t **fresh basil**, chopped
- 3 **garlic cloves**, minced
- 1 t **sugar**
- salt and pepper**

- 1) Cut cheese blocks in half lengthwise. Then cut each half into 1/4 in thick square slices. Since cream cheese is a slightly different shape, you may want to cut it a little differently to get the same number of slices as the other cheeses.
- 2) Arrange cheese slices alternately in a container with a lid (or your serving dish if it has sides), standing each slice on its edge.
- 3) Combine the remaining ingredients in a jar or 2-cup measuring cup; shake or mix well. Pour marinade over cheese. Cover and chill 6 to 8 hours to marinate.

Note: This recipe originated with *Southern Living Magazine*, and was such a hit when I took it to a recent Women & Wine SIG gathering that we had to include it here! —Sharon Harrelson





FORT WORTHY DRIVES

Cleburne: On the Right Track

by Ken Seeling

Every month, my son and I go to lunch. Currently, we're hitting all the top hot dog joints in the area which led us to [Loaf'n Dog](#), a gourmet hot dog restaurant in downtown Cleburne, a short 45-minute drive from Fort Worth. The hot dogs were awesome! Loaf'n Dog has over 20 varieties of hot dogs; and I can vouch for the Casey Dog, their best-selling classic chili dog, and the Nealie Dog, their Chicago-style dog. These dogs alone were worth the drive.



But Cleburne is worth a visit for so much more including the amazing number of museums in the area. After lunch we visited the newly opened [Cleburne Railroad Museum](#). The city of Cleburne has the railroad industry to thank for its 20th-century growth and prosperity. In 1898 the Santa Fe Railroad constructed central machine shops where the locomotives were constructed, rebuilt or repaired, helping to double the city's population in the 1890s.



The museum showcases more than 400 pieces of railroad memorabilia, from a 1920 Cleburne Santa Fe Depot baggage cart to wrenches, hammers, and a welding mask once used for train repairs in Cleburne's machine shops. It houses a large running model-train exhibit as well.

Other museums in the area include the [Layland Museum](#) which offers exhibits dedicated to the home and family life in Texas. The [Chisholm Trail Outdoor Museum](#) includes a life-size metal silhouette of a cattle drive and a number of historic buildings of the Wild West.



Probably the most surprising of the museums is the [Gone With the Wind Remembered Museum](#), which houses one of the most comprehensive and extensive GWTW collections in the world, amassed by Cleburne resident Vicky Rogers.

No matter which museum (or which hot dog) you choose, let Chisholm Trail Parkway put you on the right track to a good time in Cleburne.





HEALTH & WELLNESS

Seniors and Digital Screen Use: Are You Hooked on Your Devices?

by [Andi Smith](#)

Smartphones, tablets, digital readers, computers and television—there are so many ways to watch digital screens today and the number of digital screen items is increasing at a rapid pace. Initially seniors were slow adopters, but now the fastest-growing demographic are those over 50¹. The digital revolution has brought many positive benefits to seniors such as increased social connectedness, rapid access to information, easier health-care access through telemedicine, and cognitive stimulation to help keep our brains sharp. For older adults, moderate-use digital screen time is linked to general well-being by decreasing loneliness and social isolation.

Research done in 2019 found that those 60 and older now spend more than half of daily time in front of screens². For seniors who are retired, this can increase to almost 10 hours per day spent on computers, smartphones, and television⁷. Time older adults spend in other recreational activities, such as reading, outdoor activities, or socializing has decreased⁶. During the COVID-19 pandemic it is estimated digital screen time increased by 50 to 70% for people of all ages⁸. One study found that during COVID lockdown heavy screen users were on their devices up to 17.5 hours a day compared with about four to five hours for “non-heavy” users⁸.

IMPACT OF SCREEN OVERUSE ON HEALTH

Health experts are increasingly concerned about the impact of excessive screen use on physical and mental health. Many people think addiction to digital use is just a problem for teens, but Dr. David Greenfield says, “Older adults are just as susceptible to the neurological triggers and traps of addictive behavior¹.” Screen addiction has been described as a “silent health crisis in the making⁴.”

Negative physical health problems of excessive screen device use include: neck and shoulder pain, tendonitis in hands, wrists and elbows, headaches,

prolonged sitting leading to loss of flexibility in hips and legs and eye problems. If excessive computer/television time is decreasing physical activity, it can ultimately lead to weight gain—increasing risk of Type 2 diabetes and cardiac problems. It is estimated that 90% of digital-device users experience symptoms of digital eye strain, suffering from dry irritable eyes and some vision disturbances. Exposure to digital light, a decrease in blink rate, and slower perception of time all occur when using a digital device but not when reading a tangible book or magazine^{3,4}.

Irritability, social withdrawal, depression, lack of attention, poor impulse control, mental preoccupation, unstable relationships, sleep disorders, and compulsive behaviors such as inability to stop checking smartphone or compulsive online shopping have been identified as negative mental-health impacts of digital overuse^{1,4,9}.

WHAT MAKES DIGITAL DEVICES SO ENGAGING?

Digital devices are “developed to push buttons in the brain that release neurochemicals that can lead to compulsive behavior and even addiction in people of all ages,” said Dr. Greenfield¹. Three specific neurochemicals appear to play a role in encouraging us to keep using digital screens.

Oxytocin—also known as the “love hormone”—is a primary chemical of social connection. When we tweet and text with others our brain interprets that as if we were directly interacting with people we care about. When we post a picture or respond to a post, it gives a similar feeling as if you were meeting friends or loved ones in person⁵.

Dopamine is released when we have any positive social stimuli or find something novel and exciting. It works like a reward, giving us a pleasurable

(Continued on page 12)



Seniors and Screens *continued*

(Continued from page 11)

feeling and reinforcing the behavior that preceded it. Text messages, likes and comments, and the “ding” of smartphone or computer notification all release dopamine giving us pleasure/reward. Brain-imaging studies have shown that screen use and cocaine affect the brain’s frontal cortex in the same way⁴.

Cortisol is a hormone that lets you know when you are in potential danger and causes anxiety. If you have the habit of continually checking your phone, putting it away can cause cortisol to be released. Because your brain becomes used to the alert or notification, it begins to wonder about checking the phone and the cortisol gives you an anxious feeling. To relieve that uncomfortable feeling you pick up the phone to see if you have missed anything.

HOW TO TELL IF YOU ARE USING DIGITAL SCREENS TOO MUCH

Screen addiction can happen when use is so compulsive that it interferes with your normal daily life, social relationships, productivity, health or well-being⁵. If you or your family/friends are feeling uncomfortable about the amount of time you are spending looking at screens, you may want to become more mindful of your use. Ask yourself these questions: Do you want to look at devices, sometimes at the expense of other activities? Do you increasingly need to spend more screen time to get the same fulfillment as before? Do you feel a change in your mood for the worse when you can’t use your devices?⁵ If the answers are “yes,” you can implement changes to exchange unhealthy behaviors for healthier ones!

DEVELOPING HEALTHY SCREEN-USE BEHAVIORS

Being aware of your screen time is an important first step toward healthier habits. Use settings on your phone or tablet to tell you how much you are using your device and pay attention to this information. Have an honest conversation with family or friends if you are feeling uncomfortable about your screen time, and ask if they also have concerns. Experts in digital health suggest:

- ◆ Set limits on your devices for specific apps to increase your control.
- ◆ Turn your screen into black and white (greyscale mode) to minimize attention-grabbing color graphics.
- ◆ Restrict use in the morning. Don’t use your phone as an alarm clock; that way you don’t have to pick it up first thing in the morning.
- ◆ Turn off or put away phones at mealtimes.
- ◆ Determine a set period of time to turn off screens before bed.
- ◆ Try apps that limit screen time such as Space, Flipd, Forrest, or Offtime.
- ◆ Plan times each day when you will not use screen devices. Use alarms to remind you when it is time to turn off screens.
- ◆ Decide what boundaries you need and share this in conversation with family or friends.
- ◆ Plan organized fun activities (outdoor physical activities if possible) that don’t require a screen or make it hard to use your device or screen.
- ◆ Try not to compare your screen use with others; instead, focus on how you feel with and without screen time.

Digital devices have brought many benefits for seniors and have become a necessity in our digital age. Developing healthy habits can make sure you are taking control of your devices and that they are not controlling you!



^{1,2,3,4,5,6,7,8,9} 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

Small Moments, Big Impact

by Jan Taylor

Mindfulness, or the practice of bringing your complete attention to the present moment, has a myriad of techniques. The approach I like best is meditation, but it's probably not the starting point for a lot of people. So today we're going to think about ways of being mindful that we can incorporate into our day in small, easy doses. (And then I'm going to sneak in a small commercial for meditation!)

As the seasons change, it presents an opportunity for **us** to change and adopt a new habit. The benefits of a mindful approach to life are plentiful. Even in one session, you may notice:

- Improved concentration
- Reduced anxiety

Over time, with a regular practice, you may also benefit from:

- Improved mood
- Improved cognition

A recent *Consumer Reports* article cited a study published in the *Journal of Alzheimer's Disease* from 2018 in which people with memory challenges reported clearer thinking after three months of 12-minute daily meditation sessions. The reason seems to be that meditation reduces stress and inflammation, both of which affect brain activity. Mindfulness and meditation are now also commonly used in clinical settings for pain management and while undergoing medical treatment for cancer.

But back to our everyday, change-of-season change of pace. No one notices everything—you simply can't operate that way. Imagine if you had to consciously decide each morning whether to put your right or left sock on first, whether to tie your shoes with an overhand bow or the same way you did it yesterday, and if you should walk through the living room to get to the kitchen or go the shorter route—it would be impossible! So mental shortcuts are good, but we get a bit too comfortable with them. For example, I'm sure you've hung something you really enjoy on the walls of your home. When is the last time you took a few moments to stop and enjoy one of them on its own? Have you ever been on the phone with a dear friend, only to realize you haven't been listening?

Everyone is occasionally on autopilot, but the trick with mindfulness is to consciously slow down and take a few minutes (at least!) to notice what's happening *right now*. And then take a moment more to appreciate it.

Here are a few easy ideas:

- ◆ Focus on something you find beautiful and really examine it; think about how it came to be and what makes it beautiful to you.
- ◆ Think of three things you're grateful for; they don't have to be huge...one of them could be that your coffee was particularly good this morning. Try to do it every morning for a week.
- ◆ Concentrate on your favorite part of nature on your next walk. (For me, it's trees.)
- ◆ Sit comfortably, listen to one of your favorite pieces of music, and focus on it entirely.
- ◆ Do one of the breathing exercises we discussed last semester. (You can find old issues online.)

You can be mindful about most aspects of your regular routine; you just need to focus on what you're doing and how you feel while doing it. Relax, and immerse yourself in the moment. Don't worry if you're doing it right. Or as your grandmother may have advised, stop and smell the roses!



For more information:

- ◆ Mayo Clinic: <https://newsnetwork.mayoclinic.org/discussion/mayo-mindfulness-how-mindfulness-helps-you-live-in-the-moment/>
- ◆ A great starter CD for meditation: *Guided Meditations for Busy People* by Bodhipaksa (who has a lovely Scottish accent) – available on Amazon
- ◆ The Fort Worth library also has books and audio CDs by Jon Kabat-Zinn, who provides a reliable and approachable way to begin a mindfulness practice.



MINDING YOUR MONEY



RMDs: No Longer Waived

by Richard Ranc

Because I am over 72 and required to take distributions from my retirement account, the dramatic market losses are concerning. I am certain that there are many others in the same boat. In 2020 RMDs (Required Minimum Distributions) were waived for those required to make those withdrawals due to the Coronavirus pandemic and the heavy losses in stock markets worldwide. The rationale was that retired seniors would have to sell drastically reduced assets to meet the distribution requirements.

Fast forward to 2022. Although senior advocates have called for a similar waiver for 2022 due to another even greater market depression and runaway inflation forcing seniors to again sell depreciated assets to meet RMDs, neither Congress nor the IRS has offered another waiver.

Let me offer several suggestions for consideration. First, delay as late in the year as possible to take the RMD. With a continued slump in economic activity, inflation, and prospects for higher unemployment, government may be pressured to give relief to seniors by once again waiving RMDs.

A second strategy may be to use RMDs to contribute to eligible charities. The donor will receive immediate tax relief by making the contribution from RMDs and the charity receives the benefit of the donation.

Finally, the retirement account holder can make an in-kind transfer from the retirement account to a taxable account. For example, a retiree with depreciated IBM stock valued at \$50,000 and an RMD requirement of \$45,000 may move \$45,000 of IBM stock to a taxable account. The value on the day of the move—\$45,000—will satisfy RMD. That event is taxable as ordinary income. If the stock value increases in the future while in the taxable account, the increase in value will be treated as a capital gain and taxed at a lower rate.

If you are concerned about your RMD, let your elected representative know it!



Park Poems

by Carolyn Knott

I amuse myself on my morning walks by finding something to notice and then write about. I like the discipline of striving for brevity inherent in the haiku form. I hope this submission isn't too long. It would please me to hear poems by other Silver Frogs if anyone out there shares my delight in jotting down random observations in this way.

The sidewalk sparkles
At certain times of the day.
My life is like that.

The park is bursting
With poetry just for me,
Tiny word pictures.

Scent of mimosa
Transports me to my childhood
Secret hiding place.

Strolling to gather
Haiku blooming profusely
In Tanglewood park

Solitude embraced,
Imagination unleashed
Whispered poems come.

Crepe myrtle blossoms
Scattered like Mardi Gras beads
Decorate my path.

Sidewalk poetry
Like invisible flowers
Seen only by me.



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 is adjusting to parenting twin college students..



CAROLYN KNOTT (*Park Poems*) retired from teaching and moved to Fort Worth in 2008 to be near grandchildren. She loves being a Silver Frog and dabbles with quilting, Mah Jongg and writing. Travel is her favorite activity and her next big trip will be to Australia.



RICHARD RANC (*Minding Your Money*) is 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.



KEN SEELING (*Fort Worth 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.



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!

SILVER STREAK
magazine

THE COMPANION TO TCU SILVER FROGS' SILVER STREAK NEWSLETTER



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, Carolyn Stephens and Lisa Winter.**