



Finally, it's November and we're able to wear our sweaters at last! As we head toward the end of another year — and all of the wondrous (and stressful) things that come with that — your Silver Streak Magazine columnists have gathered their seasonal thoughts and put them on virtual paper. Whether you're looking for a new book or road trip, or tips for keeping your mind and body healthy during the season, we've got something for you.

Tis the season for gratitude, festivity, gathering and reflection. Throw in a crackling fireplace, a mug of something warm to drink, and sweet companions — be it your family, pets, an engrossing read (like this magazine) or a cozy blanket. You've got a great start to making this holiday season sparkle!

SALUTE Presenting our first-ever Silver Frogs salute to the veterans among us!

BOOKS Make some room in your holiday schedule for these <u>suggested reads</u> from Shari Barnes.

MEMBER SHARES See what other members recommend for dinner and a movie.

HAPPY HOUR Join Mary Dulle's party with a drink-and-snack combo for fall.

TRADITION Elaine Klos shows us that a cookie can be more than just a sweet treat.

ROAD TRIPPING Ken Seeling has been on the road again, this time to taste the waters in Mineral Wells.

HEALTH & WELLNESS Wondering how to keep your figure during the holidays? And Smith can help!

MINDFULNESS MOMENT Jan Taylor shares a delightful way to refresh your soul...with music.

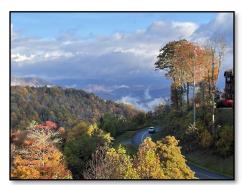
MIND YOUR MONEY Our money guy Richard Ranc provides insight into COLAs.

WORDS MATTER Carolyn Knott chooses her words carefully to wax poetic.

Cover Story: You may have noticed a shortage of beautiful foliage in our area this fall (and that's true more often than not!), but our cover photo shows what fall *could* look like if we lived in Banner Elk, North Carolina. As we head toward Thanksgiving, a little foliage is a welcome sight! Thank you to **Penny Dickerson** for her contribution.

Penny also shared a charming photo of a dapper dachshund pair she met on the same trip. She says, "I spotted them when having lunch in Blowing Rock, NC, in October. The restaurant was a very dog-friendly place. Almost everyone had a dog with them, and the pets were very well behaved. We loved the hats and fall scarves on these dachshunds."

The third photo below provides a glimpse into Randy and Andi Smith's cozy ranch house at the holidays. With snow outside and a warm fireplace and decorations inside, doesn't it look like someplace you'd like to be?







Photographers, keep your lenses focused and your eyes open for our next great cover photo. The next magazine will be published in March 2023.



Earlier this semester, a survey went out to all Silver Frogs asking for members with military experience to raise their hands and be recognized. There were 49 members who answered the call, and many of them also shared a photo from that time in their lives. The information was used for a slide-show salute during our November 18 Luncheon Lecture and for this feature saluting their service.



Kurt Anderson





















Jim Godfrey





Charles Lamb



John Leiss



Greg McDaniel



Jeff Murray

Continued on page 4



Richard Bender, Army, Reserve / National Guard, Lieutenant Colonel **Mike Bickley**, Reserve / National Guard, Spec 5 Ken Bowers, Air Force, Colonel Carl Braunreiter, Reserve / National Guard, 2nd Lieutenant Lowell Bryan, Army, PFC Sheila Carlson, Air Force, Sergeant Joseph Cecere, Air Force, Major Stephen Christie, Marines, Captain Tom Clark, Air Force, Captain John Cockrell, Army, Captain Joel Crenshaw, Army, Captain Charles Dreyfus, Army, Spec 6 Luke Ellis, Navy, Lieutenant (jg) Kathleen Farrell, Army, Captain Tom Gluntz, Air Force, Lieutenant Colonel Jim Godfrey, Army, Captain Roland Haedge, Army, 1st Lieutenant Michael Haney, Army, Captain Ted Hankamer, Army, Spec 5 Jonathan House, Army, Colonel Jim Jordan, Army, Captain Michael Kehoe, Air Force, Colonel Charles Lamb, Army, Spec 4 John Leiss, Air Force, Staff Sergeant Sam Lucas, Army, Captain Greg McDaniel, Air Force, Captain Leo Munson, Air Force, Captain

Greg McDaniel, Air Force, Captain
Leo Munson, Air Force, Captain
Jeff Murray, Army, Major
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Roger Norman



Richard Ranc



Randy Smith



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Jaime Vega



Gary Vigil

Bud Walker, Air Force, Airman 1st Class **Donald Ware**, Air Force, Lieutenant Colonel

Jeffrey Woodring, Air Force, 1st Lieutenant

Glen West, Air Force, Reserve / National Guard, Colonel





READING LIST Go for a Holiday Read!

by Shari Barnes

We're approaching the end of the year, and the holiday season is upon us. Busy, busy, busy. It's time for festivity and celebration books. It's time for HOLIDAY READING.



<u>Thanksgiving</u> by Janet Evanovich (1988). Before her famous Stephanie Plum books, Evanovich wrote romances. This story takes place over the Thanksgiving holidays. A quick read, you can relax by the fireplace between making the dressing and pumpkin pies with this funny, entertaining, laughable plot. *Thanksgiving is November 24*.



<u>Latke, The Lucky Dog</u> by Ellen Fischer (2014). This is a book for your little ones about a family who adopts from an animal shelter and names their dog after potato pancakes. He learns the customs of the Festival of Lights in a delightful read for the whole family. *Hanukkah is December 18-26*.



<u>Little House in the Big Woods</u> by Laura Ingalls Wilder (1932). This is a sweet story about homesteading pioneers in Wisconsin. It contains a lovely chapter about the settlers' Christmas, complete with traditions and food. The Christmas chapter would be an excellent one to read together as a family on Christmas Eve. *Christmas Eve is December 24*.



The Texas Holiday Cookbook by Dotty Griffith (1997). A rave-reviewed book, it includes recipes for many holidays but has an especially intriguing look at Texas-style Christmas meals. You'll find simple recipes and takes on new ideas. Whether you're a novice or experienced cook, this tome will make your Christmas celebration richer. Christmas is December 25.



<u>Lillian Boxfish Takes a Walk</u> by Kathleen Rooney (2017). The book takes place on New Year's Eve, 1984. Lillian is an 85-year-old advertising executive. As she walks, she reminisces about her life and meets everyone from security guards to criminals. She thinks about how New York has changed over the years. It's a fascinating book from a senior citizen's point of view. *New Year's Eve is December 31*.



To Hell with Fate; or, Why the Best Valentine's Gifts Come from Mini-Marts by Kevin J. Cunningham (2013). Herein is a tale of two cousins who find themselves bored at a funeral. They listen to a story about a simple Valentine's gift and two girls. There's a difference between a crush and true love. You'll find a light approach to a very serious holiday. Valentine's Day is February 14.

So here's to reading for the upcoming holidays. Enjoy your time with family and friends, and take some time out for yourself. Put off the gift wrapping and tree trimming with a cup of hot tea and a good book.





The next time you travel down to Waxahachie in Ellis County, you have to stop for breakfast or lunch at the <u>Country Cafe</u>. It is old-fashioned country breakfast food or lunch specials. The last time I was there in October, they served the best chicken and dressing that I have ever had. Breakfast includes eggs made to order, pancakes, waffles, or French toast. They also make fantastic omelettes. This is old-school dining in a relaxed setting where you will meet some new friends. Find them at 217 US-77 in Waxahachie, Texas, 972-923-0214. They are open 6:30am to 2:00pm, Monday through Saturday.

-Jeff Frazer

<u>Cat City Grill</u> on Magnolia was one of the first restaurants on that street. Great food, affordable wine list with frequent specials, and their Sunday Brunch is incredible. They host frequent wine dinners by California wineries and they have never served an item from their regular menu at those dinners; food is all new. Plus the owner is a great guy.

-Jeff Murray

One of the suggested activities for increasing brain health is to engage in learning something new, such as a new musical instrument or a new language. I just began and am enjoying taking beginner guitar lessons at Fort Worth Music Academy on Camp Bowie. Many options are available online, but I found I needed more structure in person.

So I just wanted to reach out to see if anyone else would be interested in taking lessons and occasionally playing together. If so, please contact me and I can share more information. Thanks!

-Sharon Cooper





The year 2014 marked the midpoint in the Obama administration. Americans were realizing better economic times, the Cold War end was in sight, and job growth was increasing to the level of full employment. But in Europe, all was not peaceful. Most Americans were oblivious to a revolutionary movement whose effects are ongoing today. Beginning in November of 2013, a revolution began in Ukraine that was to last until February 2014. A new government was born in Ukraine, old leadership ousted, blood was let and millions from across Ukraine gathered in Kyiv's Maidan Independence Square to demonstrate. Winter on Fire: Ukraine's Fight for Freedom is a documentary worth viewing. The Euromaidan protests are captured by cinema director Evgeny Afineevsky in this hour-and-a-half poignant recounting. The struggle of the Ukrainian people continues; for those who were unaware of the happening in the Euromaidan protests, watch this film on YouTube and Netflix.

--Richard Ranc

Part of my son Brett's first-semester college experience has included a required fine arts course. His first choices were already filled and he ended up with a film appreciation course that he wasn't too excited about. But almost every week he calls his parents and tells us we HAVE to watch the movie they've watched and discussed in class. Sometimes they're not easy to find, but we've really enjoyed sharing these discoveries with him. This semester's offerings have included Life of Pi, The Grand Budapest Hotel, Whiplash (language alert!), Minari, 1917, and Parasite. They're all academy-award winners in various categories and from various years. These are probably the most expensive films he's ever seen, given the cost of college tuition, but I applaud the professor for exposing students - who are likely to watch far different films if they're choosing – to such a variety of films and facilitating the discussions!

--Sharon Harrelson





HAPPY HOUR

Autumn-Inspired "Pearing"

by Mary Dulle

Although the weather hasn't felt like it up until now, we are deep into autumn. Here are a couple of recipes for a nice fall break.

Fall-Flavored White Sangria

Ingredients:

1 bottle Sauvignon Blanc or Pinot Grigio

1/2 C pear liqueur

12 oz **hard cider**

1 ripe but firm **pear**, cored and thinly sliced

1 crisp, tart **apple**, cored and thinly sliced

1 orange or blood orange, thinly sliced

1 cinnamon stick

Directions:

Combine fruit, cinnamon and liquids.

Refrigerate for an hour or more.

Place a bit of the fruit in a glass, then pour the sangria over it.

Enjoy!

Note: if you do not have any hard cider, substitute 6 ounces of good apple cider and 6 ounces of club soda. Also, the pears tend to get mushy if you have leftovers, so it's best to finish it in one sitting.



Cheese-Nut Ball

Yields 2.5 cups

Ingredients:

8 oz Swiss cheese, grated

3 oz cream cheese

3/4 C **pecans**, finely chopped (toasted would be good)

1/2 C apple, cored, peeled and grated

3 T cider vinegar

3 T fresh sage, minced

Directions:

In a mixer or food processor, mix together the two cheeses,1/2 C pecans, apple, vinegar and sage.

Add additional vinegar if mixture seems too dry.

Form into a ball and roll in remaining pecans.

Cover and refrigerate for several hours before serving.

Serve with good quality crackers or celery and carrot sticks.









HOLIDAY MEMORIES

A Sweet Taste of Tradition

by Elaine Klos

I chose to make Hamantaschen as my entry in the 2022 Silver Frog Cookie Challenge for two reasons:

- First, in memory of my mother. Hamantaschen were regular holiday treats that we made together (with Mom doing most of the work).
- Second, to share with others this sample of the long, rich, and resilient cultural heritage of the Jewish people.

Purim is a Jewish holiday which commemorates the saving of the Jewish people from Haman, an official of the Achaemenid Empire who was planning to have all of Persia's Jewish subjects killed, as recounted in the Book of Esther (usually dated to the 5th century BCE).

Haman was the Royal Vizier to Persian King Ahasuerus. His plans were foiled by Mordecai of the tribe of Benjamin, and Esther, Mordecai's cousin who had become Queen of Persia after her marriage to King Ahasuerus. The day of deliverance became a day of feasting and rejoicing among the Jews, including gifts to the poor.

Leave it to the Jews to have a cookie inspired by cultural annihilation! Hamantaschen are the triangular pastries associated with the holiday of Purim, when Jews read from the Book of Esther, the Megillah, and celebrate the triumph of good (Esther) over evil (Haman, who planned to destroy the Jewish people).

Hamantaschen is traditionally made with a Lekvar filling, a very thick jam of pure ripe fruit which fills the interior of a three sided 'pastry hat' — ours are filled with a mix of stewed prunes, raisins, pecans, and spices.

One idea suggests that each corner of a Hamantaschen represents one of the fathers of Judaism—Abraham, Isaac, and Jacob—whose power weakened Haman and gave strength to Queen Esther to save the Jews.



The recipe Larry and I used for the Cookie Challenge was the one my mom Molly used for our family's Hamantaschen. Mom tried to replicate her mother's recipe as did her seven sisters and three brothers. As you might expect, Grandma Mary did not have a written recipe; she just knew by the feel of the dough what was correct and how the filling tasted.

One thing that we always laughed about is no matter what the purpose of the holiday, we always had lots of food and desserts to signify that we put our tastebuds first and prayers second.

Let me close by thanking Silver Frogs staff and members for offering me the opportunity to share memories of years gone by. Mom and Grandmom, I hope we did justice to your Hamantaschen; they were a small part of cooking and baking together over many years. The sweetness of your love is reflected in the sweetness of the cookies.

See the recipe, which finished second in the judges' voting at the November 16 Cookie Challenge, on page 9



Tradition continued from page 8

Hamantaschen Makes about 3 dozen cookies

Filling: 3/4 C freshly squeezed orange juice or water

1/3 C freshly squeezed lemon juice

1 pound pitted prunes

1 C golden raisins (optional)

1/3 C sugar, plus more as needed to taste

1/4 t cinnamon

1/2 C finely chopped pecans (optional)

Cookie:

3 large eggs

1 C white sugar

1/2 C safflower oil

1 lemon, zested

1 orange, zested

4 C unbleached all-purpose flour

2 t baking powder



For the Cookie Challenge, Elaine and Larry cleverly fashioned both traditional and dreidelshaped versions of this cookie.

Make Lekvar filling:

- 1) Place the orange juice or water, lemon juice, prunes, raisins, and sugar in a small saucepan.
- 2) Cook over low heat, tossing and stirring the mixture to soften and plump the prunes and raisins, for about 8 to 10 minutes. Be sure it doesn't stick to the bottom of the pan; lower the heat if the mixture starts to boil.
- 3) Remove the pan from the heat and, with a slotted spoon, transfer the fruit to the bowl of a food processor. Reserve the cooking liquid. Let the fruit cool for about 5 minutes.
- Add the cinnamon and nuts (if using). Process well to achieve a thick paste-like puree, adding the cooking liquid a bit at a time as needed if the mixture is too thick; too much liquid will make the filling runny. Taste the filling and add sugar (a teaspoon at a time) if required. The filling should be thick and moist.
- 5) Chill slightly before using. The chilled mixture can be used immediately, or it can be transferred to an airtight container and refrigerated for up to two weeks or frozen for up to six months.

When ready to make the cookies:

- 1) Preheat oven to 350°F (175°C).
- 2) Whisk eggs, sugar, oil, lemon zest and orange zest together in a bowl and set aside. Sift flour and baking powder together in a large bowl. Stir in the egg mixture, kneading with hands until the dough comes together.
- 3) Roll out dough to about 1/8 3/16" in thickness on a lightly floured surface. Cut 3" circles using a cookie cutter or the rim of a drinking glass.
- 4) Put generous dollop of filling in the center of each dough circle.
- 5) Fold edges of the circle up in thirds, to form the 3-corner hat shape of the Hamantaschen, leaving some of the filling exposed.
- Bake in the preheated oven on parchment covered cookie sheet until golden brown, about 20 minutes. Cool in the pans for 10 minutes before removing to cool completely on a wire rack.

Look for full coverage of the 2022 Silver Frog Great Cookie Challenge in the December Silver Streak newsletter. Recipes for all of the delicious cookies entered in the competition will be available to members (you'll get an email link to the electronic cookbook) by early December for your holiday baking pleasure!





FORT WORTHY DRIVES

Mineral Wells: Something's in the Water

by Ken Seeling

Just about an hour west of Fort Worth is the city of Mineral Wells. As you approach you can't help but notice one of its prominent landmarks, the Baker Hotel, marking the skyline. It was known as a luxury spot for celebrities, famous musicians, cattle barons, political leaders and, reportedly, even bank robbers Bonnie and Clyde. The fully air-conditioned hotel also hosted actor Clark Gable, singer Judy Garland and President Ronald Reagan. The doors closed in 1972, but a three-year, \$65 million renovation endeavor is underway to return The Grand Old Lady of Mineral Wells to her former glory. Follow the renovation on their YouTube channel.

But why did all these people come to Mineral Wells in the first place? For the water, of course! Several water wells were drilled soon after Mineral Wells was established, with the most famous at the time being the Crazy Well. The well received its name from a story told about an elderly lady who drank water from the Crazy Well twice a day and overcame her mental illness. In Mineral Wells, most of the water wells contain a significant amount of lithium, which is used in the treatment of various mental and mood disorders.

Founded in 1904, the Famous Mineral Water Company is the only place in Mineral Wells where you can still sit at the bar, order a mineral water, and enjoy the taste that built this city. There are four levels of mineral water that you can taste and buy. Each bottle number varies in strength based on how deep they dig into the earth. Watch out for Source No. 4! It is crazy jam-packed with minerals!

WELCOME TO PRINCIPAL INVESTIGATION OF THE PRINCIPAL INVESTIGAT

Another place I highly recommend is the newly



updated National Vietnam War Museum. The displays are designed to show as many aspects of the Vietnam War and the era as possible, giving an unbiased and balanced view of the events and participants. Visitors form their own opinions based on facts. Be sure to go upstairs and check out the paintings by Jim Nelson.



But why Mineral Wells, you may ask? This site was chosen because the most visible and remembered symbol of the Vietnam War was the helicopter, and the majority of Vietnam helicopter pilots began their training at Fort Wolters in Mineral Wells, Texas.

One last stop was Lake Mineral Wells, a must for anyone who enjoys swimming, rock climbing and hiking. In fact, Penitentiary Hollow is one of the few natural rock-climbing venues in North Texas. Take the short hike down into these sandstone rock formations and you'll feel like you're not even in Texas. Park trails range from easy to challenging; so there's something for everyone.



I've named only a few of our stops. Find more information at https://visitmineralwells.org/.







HEALTH & WELLNESS Holiday Weight Gain: Fact or Fiction?

by Andi Smith

It's that time of the year again! The holidays are here — bringing festive celebrations of caloriedense dinners, parties, candies, cookies, cakes, egg nog, and other alcoholic drinks. MMMM...it sounds delicious, but what does it do to your weight?

For years, health information aimed at the general public has estimated that the average person gains 8-10 pounds over the "holiday" period from October to January. A survey of 2,000 Americans conducted in 2021 found that people expected to gain 8 pounds over the holidays¹. These estimations are not based on any scientific evidence. A groundbreaking study published in the New England Journal of Medicine in 2000 was the first to shatter the myth about the amount of holiday weight gain. Dr. Jack Janovski and colleagues found that people gained only an average of 1-2 pounds during the holiday period². The maximum weight gain in the study group was 5 pounds and this occurred only in subjects who were overweight at the start of the study. The average 1-2 pounds holiday weight gain has been supported in at least 7 other studies since 2000. You may be thinking this little weight gain is "no problem" as you can easily lose this after the holidays - bring on the stretchy waist pants!

Janovski, who conducted the original study, says, "The good news is that most people are not gaining 5-6 pounds, but the bad news is that the weight gained over the holidays isn't lost during the rest of the year." This finding has been supported by other studies done since 2000, reporting that holiday weight gain is still there in one-year follow-ups. People who were already overweight were also at higher risk for greater weight gain over the holiday period. So cumulatively that small weight gain begins to add

up! In addition to all the holiday food consumed, there are other factors that can affect weight gain this time of year. Dietitian Christina Badaracco says that sleep cycles, stress, less physical activity, increased alcohol and seasonal depression all contribute³.

WHAT CAN YOU DO TO KEEP HOLIDAY WEIGHT GAIN TO A MINIMUM?

Research has shown that people who were doing better self-monitoring had better control of weight gain during the holidays⁴. A recent randomized controlled trial published in the British Medical Journal (2018) found that the intervention of self-weighing, recording of weight, being more mindful of eating, and awareness of calories in typical festive food/drink was effective⁵. Subjects participating in the intervention lost a quarter of a pound compared to the control group (which received only a pamphlet on healthy eating) who gained a pound during the holidays. Health experts recognize both behavioral/psychological and active practical tips you can try to better manage your health during the holidays.

PRACTICAL TIPS

Stay hydrated – drinking water helps you feel fuller and less tempted to overindulge. Many special holiday drinks, both alcoholic and non-alcoholic, are heavy in carbs and calories; consider following the drink with a glass of water. Put the water in a festive wine glass or tumbler so you don't feel left out.

Stick to your regular mealtime schedule to keep blood sugar steady. If you know dinner will be at a later hour, try to eat a small snack at your regular time and eat a little less when dinner is served.

(Continued on page 12)



Holiday Weight Gain continued

(Continued from page 11)

Don't skip a meal to "save up" for a feast. It will be harder to manage blood sugar and make you more hungry and more likely to overeat at the event.

Volunteer to bring the vegetables if asked to bring an appetizer or side dish. Try to eat these first to take the edge off your appetite so you have less room for the more calorie-laden foods.

Pay attention to your eating – slow it down and savor each bite. It takes 20 minutes for your brain to get the signal that you are full.

Don't deny dessert – That's part of the fun of the holidays. If you think ahead and plan for dessert, you can skip bread and take less of very rich food during the meal.

"Resist the Food Coma" – instead of flopping down in a chair and taking a nap after holiday dinner, keep active. Moving around after meals is so important as it eases digestion, burns calories, and helps stabilize blood sugar. Suggest a family walk around the block, engage in a physical game with the grandchildren, play Charades as a family or even have a laugh learning the latest Tik-Tok dance.

Be picky about food on the buffet instead of going on autopilot and digging into every dish. Select two or three of the less healthy dishes you really want to try, then stick to healthier options.

Don't hang out at the buffet table or bar once you make your selections. Easy access to food and drink make you tend to take more. Holding a glass of water or sparkling seltzer in your hand and taking small sips will help you have less opportunity to gobble up calories.

Decrease holiday stress as much as possible – living up to unrealistic expectations during the holidays can add to your desire for food as comfort. Shake up traditions; just because you've always had the big family meal at your house doesn't mean it always has to be that way.



Consider passing on the tradition to the next generation. Get younger family members involved in prep and clean up.

Focus on non-food aspects of the holiday. Take time to admire decorations, enjoy holiday music, and visit with friends and family you haven't seen in a long time.

Psychologist Deborah Balfanz says "the **most important thing is to have realistic expectations** about what will happen during the holidays. Consider that a hectic schedule and proximity to tempting foods will influence you. Acknowledge that you will probably need to modify your usual routine. Try not to throw all your healthy behaviors out of the window from October through December and swear you will be 'perfect' come January⁶."

With mindfulness and a little planning, you can take steps to "re-engage" in the healthiest behaviors possible given the constraints of the holiday season. If you overindulge, ditch the guilt; it's normal that we all overindulge sometimes. Just get back to your planned healthy behaviors as soon as you can!

Wishing you all a happy, healthy holiday season,

Andi

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

Have You Tried a Sound Bath?

by Jan Taylor

"Sound bath" meditations have surged in popularity this year. You may have already done something similar while listening intently to a favorite album. We'll just change the music and add a layer of mindfulness.

Mindfulness is about bringing your awareness to the present moment. Practicing while surrounded by beautiful sounds can enhance the experience, help you maintain your focus, and elevate your mood.

For the best experience, listen with whatever device or equipment has the best speakers; we want to immerse (bathe) ourselves in the sound and in the moment. It doesn't have to be loud, but it should be clear. Choose instrumentals of wind or percussion instruments with deep, harmonic tones that reverberate. One of my favorites is Tibetan singing bowls (and there are many free YouTube options).

If you want to have the full sound bath experience, just type "sound bath" in the search bar on YouTube for an audio track. If you'd like to start with more of a music therapy approach, you could ask your Alexa or Google Mini device to play Chopin, or ask it to play meditation or spa music. It won't be the same as a sound bath, but you might find you enjoy it enough to "take the plunge" next time.

Start the music of your choice and either lie down or find a comfortable place to sit. Stay in good posture and keep your arms and legs uncrossed. If you're seated, keep your feet flat on the floor; putting your hands in your lap may help you keep your shoulders relaxed.

As we practiced in previous articles, the next step is to simply close your eyes and consciously relax the muscles in your face, shoulders, arms, midsection, and legs. Take several deep, slow breaths, inhaling through your nose and exhaling with a slow, audible "whoosh" through your mouth. Take a moment to think about how you feel; if you notice any areas are tense, try to relax them. Feel yourself sink into the support of your bed or chair as you exhale. Breathe regularly now and notice, for a moment or two, how it feels as the air enters and leaves your body.

Now turn your attention to the sounds and let them wash over you. Focus on the pure tones and imagine them enveloping you. As the minutes pass, notice if you feel any response to the sounds, or to a particular tone. Looping back to our original premise, the point is to be thoroughly immersed in the present moment. Enjoy the relaxation, the novelty, and the calm. Try humming along with one of the deeper tones for a minute or two and see if that changes how you're interacting with the sound.

When you're ready to go back to your day, take another deep breath and slowly open your eyes. I hope you found that like a traditional soak in the tub, a sound bath can be relaxing, rejuvenating, and energizing, all at the same time!

As always, I'm introducing the topic rather than being rigorous about the details. If dipping your toe, so to speak, in a sound bath has appealed to you, there are numerous free options at your fingertips on YouTube and more information online. To get the maximum benefit, you would experience it with a trained professional, but a casual practice at home is still a good exercise in mindfulness and focus.



Resources:

What is it? https://www.menshealth.com/health/a38054011/sound-bath/

If you're an Amazon Prime member, you can listen to my favorite singing bowls album (it's currently on the free Prime list through Amazon Music, although the sound quality is better on the CD version): https://www.amazon.com/music/player/albums/b00171GPSW?do=play&ref=dmm_mp3sr_listennow







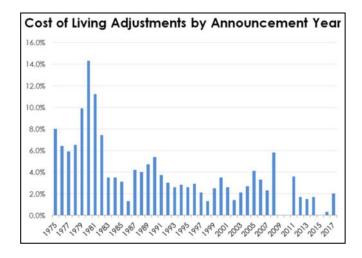
MINDING YOUR MONEY

Enjoy a COLA in 2

by Richard Ranc

COLAs (and we're not talking about Coke or Pepsi) are Cost-of-Living Adjustments. A number of factors are used to compute COLA. Adjustments to Federal programs are designed to help offset inflationary pressures by tracking the costs of goods generally making up the Consumer Price Index (CPI) and—from this data—developing COLAs.

In 1975 the first COLAs were applied to Social Security retirement payments, and since that time virtually all federal programs have come to realize costof-living adjustments. Some private pension programs also apply cost-ofliving adjustments, but more likely adjust compensation by merit or longevity. The chart below tracks COLAs from 1975 to the present. The chart reflects several years of double-digit adjustments, but on average they have been modest or virtually non-existent. In 1972 COLA legislation was passed by Congress. Before that, cost-of-living adjustments were awarded periodically by lawmakers, generally in large amounts. For example, there was a 10% increase in 1971, a 20% increase in 1972 and two increases in 1974 totaling 18%.



January 2023 Social Security recipients will see an 8.7% increase in benefits. Normally any increase is in tandem with increases in medical premiums, but unlike previous years, Part B medical insurance premiums will decrease (but only slightly). So, Social Security recipients will receive the full COLA plus a small bump from decreased Part B cost.

Obviously, more money for retired workers is good, BUT there are collateral effects. Income tables have not been adjusted for inflation so increased benefits may spell increased tax due on as much as 85% of the benefit and may affect future Medicare premiums. The glass is half full!

Enjoy the increase and hope that inflation abates!



by Carolyn Knott

Begotten Born **Baptized** Beloved

Become Behave **Befriend** Belong Believe Beloved

Beseech Betrothe Beside Beloved

Betrayed

Befuddle Bemoan Bereave Bequeath

Benediction Beyond

It all happens so fast.

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..



ELAINE KLOS (Tradition) is a passionate advocate for children, women, and poverty and education issues (first professionally; now as a volunteer). She and husband Larry are charter members of Silver Frogs with two rescue dogs, Jasmine and Smokey Bear.



CAROLYN KNOTT (*Poetry*) 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 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.



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!



THE COMPANION TO TOU SILVER FROGS' SILVER STREAK NEWSLETTER

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