



USAP News

United Seniors Association of Pittsburgh

www.USAofpittsburgh.org

Volume 3 Issue 3

July 2021

It was Spring when we wrote the last USAP News. It is Summer now. Weather changed! Change is inevitable, and necessary for progress. People, generally resist change, but Covid19 forced change upon us. It turned out to be better for all of us. In fact, USAP was able to provide more services to its members in terms of quality programs and qualified speakers, and thanks to modern day technology, all these programs were provided via Zoom teleconference right in the comfort of our own homes. We remained fit with regular Yoga and Meditation sessions and strength building exercises with help of Bhavna Mehta, Sushil Shinde and Pradeep Fulay. Most of us appreciated the many informational topics presented by speakers expert in their respective fields, topics such as Ashwagandha, Fear, Power of Positive Thinking, Hearing Loss, and most recently Sleep Apnea, Plant-based Diets, Science of Meditation, and Alzheimer's Disease. Our quarterly Melody Makers Karaoke has provided a platform and encouragement to many singers whose desire to sing would have remained dormant otherwise. If you have, by chance, missed any of these programs, thankfully, they are available to watch on Facebook USAP site.

We are happy the fear and threat of Covid-19 is almost behind us, requirements for social distancing have been removed, and markets have opened. To encourage social connectivity which is equally important as good diet and regular exercise for healthy aging, USAP has arranged a first live **Musical Concert on Sunday, July 25, 2021, at ICC**. To prevent overcrowding on this first event, the audience will be limited to first 100 only, so please book your tickets early.

International travel has also been extremely popular and successful activity of USAP. People still reminisce about their trips to Eastern Europe, Africa and China. Planned trip to Japan last year, unfortunately, had to be cancelled due to Covid19, but will be resumed this year. Local short-week social/spiritual retreat is also in the planning.

We encourage you to remain active with your membership, become one if you are not, subscribe to the USAP e-mailings by visiting the website at www.usaofpittsburgh.org, and also the Facebook USAP to remain connected. Please provide us your feedback on your likes/dislikes and comments on your experiences with USAP via your e-mail to subash.ahuja@gmail.com. Wishing our readers, a very Happy Summer.

**USAP TOTAL MEMBERSHIP
(AS OF JUNE 30, 2021)**

TOTAL Members	:	281
Charter Members	:	56
4 Year Members	:	201
Annual Members	:	24

**WARM WELCOME
4-YEAR MEMBERS**

Sushil & Sandhya Jain
Jas & Anita Kansagra
Amar & Pratibha Khurana
Vinita Patel
Prakash & Vishakha Vin

ANNUAL MEMBERS

Chandrasekhar & Saraswathi Golla
Rajendra & Sunita Nigam

**JOIN US AND BE A PART OF THE EXCITING
COMMUNITY OF USAP**

USAP: United Senior Association of Pittsburgh Active Since Dec 2017

Our Motto: How to keep our Community Happy & Healthy

Our Mission: Healthy Living Through Education, Participation & Social Support

Our Program Focus: Health, Finance, Music, Entertainment, Sports, Travel Tours & Motivational Talks for Self-Enhancement

Recent Program Events That Added Value to Our Community

2020: 31 Events despite the Covid Pandemic: Yoga, Health, Finance, Music including Grand Gala Music Concert

2021: 15 Events Through June: Yoga, Self- Motivation, Health-Fitness, Nutrition & Music

We kindly request all our brothers and sisters, who are 50+, to please consider becoming USAP member and support us.

Annual Membership - \$30 per person,

4-Years (2021 thru 2024) Membership - \$100 per person, and

Charter Membership - \$500 per person for lifetime.

You can become USAP member **online by clicking the following link**

<https://www.unitedseniorsassociationofpittsburgh.org/index.php/membership/become-a-member>

or write a check Payable to "USAP" and send to following address:

Kiran Bakshi, USAP Treasurer

1031 Harvard Rd, Monroeville, PA 15146



USAP Annual Golf Outing

Tuesday, July 6, 2021

**Every players should report
by 11:00 am**

Scenic Valley Golf Course

**681 Churchill Rd, Finleyville, PA 15332
(412) 833- 1988**

\$30 – Golf Green fee & cart

**\$15 – Snacks/soft drinks and
delicious dinner**

\$10 – Delicious dinner only

RSVP Required by July 1st

Sudhir Patel 412-221-3973

Chetan Patel 412-908-1711

Kishore Patel 412-400-9793

Jayant Mirani 412-487-4445

Navin Kadakia 412-302-5495

Dilip Desai 412-916-2473





usaofpittsburgh.org

USAP Presents *Bollywood Musical Concert*

Let's come together after long time
Enjoy an Evening of Fun & Entertainment of
Bollywood Evergreen hit songs
with our local professional singers
NITIN MERCHANT & HARESH MALKANI

Sunday, July 25 starting
From 3:30 pm at
Indian Community Center
(ICC)
\$25 per person

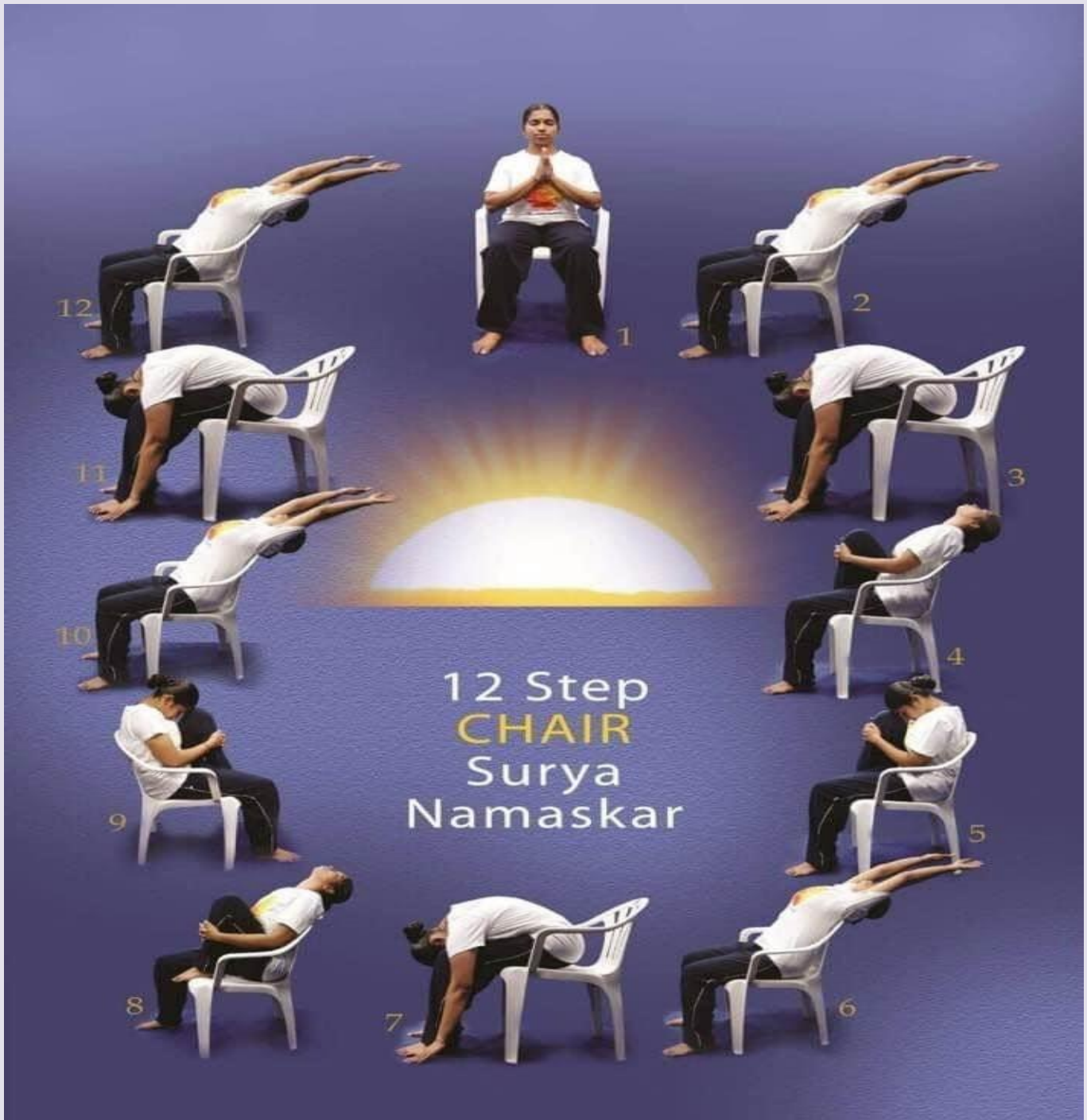
3:30 – 4:00 pm : Social hours – Tea & light refreshment
4:00 – 6:30 pm : Musical Concert
6:30 pm : Delicious Dinner

Come one, come all for a Fun Filled Evening. BYOB or W

Contact for tickets and more information

Chetan Patel	412-908-1711	Bhavna Mehta	412-443-0959
Sumedha	412-600-7489	Kiran Bakshi	412-841-2718
Subash Ahuja	412-216-8135	Krishna Sharma	412-613-6859
Chetan Ladani	412-221-4837	Dilip Desai	724-916-2473

United Seniors Association of Pittsburgh (USAP) is a IRS approved tax exempt organization under section 501(C)3. Tax ID# 82-3787994



United Seniors Association of Pittsburgh is a tax-exempt charitable organization. Your support goes a long way in supporting free lunches and expanding our services to the senior citizens.

USAP TAX ID # 82-3787994

USAP News is published quarterly by United Seniors Association of Pittsburgh to keep its members and subscribers informed and connected. Your comments and suggestions are welcome to improve the dialogue.

Editors:

Subash Ahuja, Chetan Patel, Dilip Desai, Khozem Mogri

PLANT-BASED DIETS

By Reshma Shah, MD, MPH

(Co-author of **NOURISH**: The Definitive Plant-Based Nutrition Guide for Families)

Nutrition information these days can be overwhelming, if not downright confusing. Every expert seems to offer a different opinion. However, a vast amount of research overwhelmingly supports the notion that a plant-based diet is the path to optimal health and well-being, not only for us but the world at large.

The simplest definition of a WFPB diet is that it is a pattern of eating that aims to maximize the consumption of nutrient-dense plant foods while minimizing heavily processed and animal foods in the diet. It encourages a lot of vegetables, fruits, beans, lentils, soybeans, seeds, and nuts. A plant-based diet is not only health promoting, but it is also sustainable and compassionate.

Most of the leading causes of death in the U.S. are preventable and related to what we eat. The number one cause of death in the United States for both men and women is heart disease. The standard American Diet, which is full of saturated fat, processed foods, and refined grains, is associated with an increased risk of heart disease. The best way to avoid heart disease when it comes to our diets is to prevent atherosclerosis by limiting the amount of saturated and trans fats as well as cholesterol in our diet and maximizing fiber: more plants and fewer animal-based foods. In general, vegans and vegetarians have lower rates of heart disease.

The second leading cause of death in the United States is cancer, and more than 1500 people die in the US each day from cancer. Many studies have elaborated on the protective role of a plant-based diet in the risk of cancer development. Another major disease that affects a growing number of Americans and which is increasing in prevalence in developing countries is diabetes. It is a leading cause of blindness and the number one cause of kidney failure. Having diabetes doubles your risk of heart disease and stroke. The rates of diabetes in the U.S. are climbing, and it is projected that by the year 2050, one out of every three Americans will have diabetes. The good news is that a plant-based diet can be helpful in both treating and preventing Type 2 diabetes. There are many more health benefits to following a plant-based diet, including lower rates of obesity and lower blood pressure. Research suggests that a plant-based diet also plays a beneficial role in preventing a variety of inflammatory diseases, depression, Parkinson's, and Alzheimer's disease.

A diet focused on animal foods has an enormous impact on our environment and is an inefficient use of our resources. Animal agriculture is the leading cause of rainforest destruction, species extinction, ocean dead zones and water pollution. A plant-based diet is the most climate-friendly diet. Additionally, nearly 10 billion animals are slaughtered for food each year in the United States alone. Animals raised for food in factory farms endure an immense amount of suffering. A plant-based diet can help to optimize our health, prevent chronic disease, care for our planet, and be an act of radical compassion.

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

By Ved Kaushik, MD, Associate Professor, UPMC
Colon & Rectal Surgeon

Many of the top 10 causes of death in the United States are preventable through lifestyle changes and regular checkups.

- | | |
|---------------------------------|--------------------------|
| 1. Heart disease | 6. Alzheimer's disease |
| 2. Cancer | 7. Diabetes |
| 3. Unintentional injuries | 8. Influenza / pneumonia |
| 4. Chronic respiratory diseases | 9. Kidney disease |
| 5. Stroke/CVA | 10. Suicide |

HEART DISEASE: One can reduce the risk of getting heart disease by adopting a healthful diet and regular exercise. Being able to recognize the symptoms of heart attack can also help people get prompt medical treatment and potentially save their lives.

Do not ignore symptoms of chest pain, chest discomfort, shortness of breath, excessive sweating. Nausea and upper abdominal pain can also be from heart disease. Do not procrastinate; get immediate medical attention.

RECOMMENDED SCREENINGS

BREAST CANCER - Women should have the opportunity to begin annual screening between 40 and 44 years of age. Screening mammography should be routinely performed starting at 45 years of age and should be performed annually in women 40 to 54 years of age. Women 55 years or older should transition to biennial screening.

Mammography should be continued as long as the woman's overall health is good, and she has a life expectancy of at least 10 years.

CERVICAL CANCER - In women 21 to 29 years of age, Pap smears should be performed every 3 years. In women 30 to 65 years of age, the preferred screening approach is combined testing with Pap smear and HPV DNA test performed every 5 years. In women older than 65 years who have had at least three consecutive Pap smears with negative results or at least two consecutive HPV tests with negative results and Pap smears within the past 10 years, screening should be continued as long as the woman's overall health is good, and she has a life expectancy of at least 10 years.

ENDOMETRIAL CANCER - At menopause, women should be informed about the risks and symptoms of endometrial cancer and strongly encouraged to report any unexpected bleeding or spotting to their physician.

COLON & RECTAL CANCER - In men and women 45 to 75 years of age, screening options include:

- Fecal immunochemical test, repeated annually
- High-sensitivity guaiac-based fecal occult blood test, repeated annually
- Multitarget stool DNA test, repeated every 3 years, as per manufacturer's

recommendation

- Colonoscopy every 10 years
- In lieu of Colonoscopy, CT colonography every 5 years
- Flexible sigmoidoscopy every 5 years

Screening should be continued until age 75 years, in patients in good health with a life expectancy of more than 10 years.

Men and women older than 85 years should be discouraged from continuing screening.

LUNG CANCER - Low-dose helical chest CT should be performed annually in patients 55 to 74 years of age in good health who meet all of the following criteria:

- Currently smoke or quit within the past 15 years and have at least a 30-pack-year smoking history.
- If they are current smokers, receive evidence-based smoking cessation counseling.
- Have undergone a process of informed or shared decision-making that included information about the potential benefits, limitations, and harms of screening with low dose CT
- Have access to a high-volume, high-quality lung cancer screening and treatment center.

PROSTATE CANCER – For men 50 years and older, screening is performed with a prostate-specific antigen test, with or without digital rectal examination (DRE). Elevated prostate-specific antigen (PSA) level -

- No PSA level guarantees the absence of prostate cancer.
- The risk of disease increases as the PSA level increases, from about 8% with PSA levels of ≤ 1.0 ng/mL; 6% to about 25% with PSA levels of 4-10 ng/mL, and over 50% for levels over 10 ng/mL
- Most patients diagnosed with prostate cancer have normal DRE results but abnormal PSA readings
- Biopsy establishes the diagnosis

VACCINATIONS

TETANUS - every 10 years

INFLUENZA - yearly

PNEUMOCOCCUS - at 65; (recommend Prevnar 13 at age 65 and then Pneumovax 23 one year later). This can be done earlier than 65 with anyone who has diabetes, lung disease, heart disease or most other chronic diseases.

HUMAN PAPILLOMA VIRUS (HPV) - everyone between ages 9-26

HERPES ZOSTER - at age 50

OSTEOPOROSIS: dexa scan at age 65, then every 3-5 years. Recommend vitamin D supplement and calcium from the diet, not oral supplement.

(This is valuable information provided by Dr. Kaushik and will also be posted on USAP website for future reference).

SCIENCE OF MEDITATION

By Brahma Nand Sharma, MD

How simple practice of Meditation can improve our physical, emotional, and spiritual wellness.



“Pain is inevitable, but suffering is optional” said Buddha almost 2600 years ago, yet we continue to suffer. Our problems may be different, but the solution is still the same – **MEDITATION**.

Meditation has been around since Vedic age, as means for enlightenment but has been “repurposed” today as “Mindful Meditation” as a secular and scientific skill to cope with suffering.

Our suffering starts with proverbial stress reaction, real or imagined and failure to recover from it results in chronic, unresolved maladaptive emotional state as suffering taking toll on our health and happiness over time.

From biological standpoint, our original stress reaction (Fight or Flight response) evolved from perceived danger from wild beasts while our forefather hunter gatherers were foraging the forests of Africa, thousands of years ago. That acute response mechanism has now become our chronic companion from perpetual demands of life. This over-driven sympathetic nervous system activates low grade inflammation via a transcription gene NF-kB, resulting in many chronic diseases like Alzheimer's, Diabetes, Arthritis, Depression, Atherosclerosis, Cancer and Aging.

Multiple neuroscience studies from prestigious institutions done with fMRI (Functional magnetic resonance imaging) have shown that meditation not only improves cognitive function but also the structure of brain, especially gray matter of cortex, amygdala (fear center) and hippocampus (memory center) by a process called “Neuroplasticity” which basically means “regeneration of neurons and rewiring of synapses” not thought to be possible a few years ago. While effects of Meditation on lowering Heart rate, Blood Pressure, metabolism and immunity are well known, its effect on emotional, behavioral, and cognitive changes, especially in reducing anxiety, depression and improving memory, concentration, resilience, compassion, have become known only recently.

While trying to figure out how all these changes happen in brain, neuroscientists have come across a fascinating neural network called “Default Mode” network. As the name suggests, it becomes more active when our brain is on default mode, i.e., not active. This network is more active when we worry, ruminate or commiserate or self-talk that goes on incessantly in our heads when it is always about “Me, My and Mine” network.

Studies have shown Mindful meditation causes deactivation of this network which shuts off auto-pilot chatter in our heads. This also results in dissolution of ego/self which is purportedly the root cause of suffering. It generates positive emotions like empathy compassion, and love with loss of boundaries between self and others. This has made scientists postulate the hypothesis if this neural network is the potential pathway for “nirvana”.

So how do we get there? Actually we do not have to go anywhere but inside. We can start with a simple practice of mindfulness 20-30 minutes any time of the day. Mindful meditation simply means sitting in a quiet place, paying attention to our breath and letting the thoughts fly by just like clouds in the sky. Meditation is a skill just like any other and requires practice and patience. Everyone has his own definition of Nirvana, so best way to learn it is to do it and experience our own version of bliss and hope that this journey will become the beginning of the end of our suffering.

USAP MEDICAL ADVISORY COUNCIL

The following physician specialists who are USAP members, Board certified in their respective specialties, some who are retired and some still in active practice, have kindly agreed to volunteer on the USAP Medical Advisory Council. They are willing to help, advice and guide any USAP member who may have any health issue and need such help. Please know that such help should not be construed as treatment and the physician shall not be held responsible for offering such guidance. The member shall seek treatment from his/her personal physician.

RESHMA SHAH, MD – PLANT-BASED DIET
216-832-6989

CHETAN LADANI, MD – CARDIOLOGIST

412-519-9024

BRHAMA SHARMA, MD – CARDIOLOGIST

412-708-9128

JUGINDER LUTHRA, MD – OPHTHALMOLOGIST

304-794-6336

VED KAUSHIK, MD – COLORECTAL SURGEON

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RAJNIKANT POPAT, MD – OB GYN

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VASU MALEPATI, MD – ENT SURGEON

724-344-3301

KIRAN PATIL, MD – NEUROLOGIST

914-316-0643

ADI TAMBOLI, MD – ALLERGY

412-997-7007

USHA KARUMUDI, MD – INFECTIOUS DISEASES

412-874-2423

SANJAY PATEL, MD – SLEEP MEDICINE

617-817-0-926

Happy Birthdays to Special USAP Members

July: Mina Patel, Nitin Merchant, Niru Kamdar, Lata Dave
Vinod Goyal, Vasu Malepati

August: Bina Monpara, Yogini Mehta, Vasanti Majmudar,
Usha Joshi, Girish Thakar, Farhad Cama, Sandhya
Jain, Bina Gole, Bhalchandra & Damayanti Mehta,
Harshad Mehta, Pramila Ragoowansi, Shailesh Surti

September: Prakash Patel, Amita Mehta, Vinod R Patel, Neelam
Brahmbhatt, Bharati Parikh, Ved Kaushik, Raman
(Rajoo) Patel, Mahendra Shah, Jayna Desai,
Prabha Bansal, Jayant Mirani, Chetan Patel, Kavita Thakkar, Kishor
Patel, Jashwant Modi, Lalita Jaspal, Raj Lall, Gautam Patel, Sudhir Patel



SLEEP APNEA

By Prof. Sanjay Patel, MD

Director, Sleep and Cardiovascular Outcomes Research, UPMC



Obstructive sleep apnea or OSA is extremely common, affecting up to 9% of women and 24% of men. It is characterized by collapse of the throat during sleep that interrupts breathing. As the airway narrows, breathing efforts cause vibrations of the soft palate which can be heard as snoring which gets louder until the throat completely obstructs which leads to a stoppage of breathing causing oxygen levels in the blood to fall putting a strain on the heart. Eventually, the patient wakes up, activating muscles in the throat to open the airway and allow the patient to breathe again. When these events occur frequently, the affected person might be forced to awaken hundreds of times through the night, never getting into a deep restful sleep. The classic symptoms and signs of sleep apnea include loud snoring, frequent nighttime awakenings (including awakenings to urinate), and daytime sleepiness. People also frequently complain of morning headaches and difficulty focusing or concentrating during the day. Symptoms of insomnia, fatigue and depressed mood are particularly common in women.

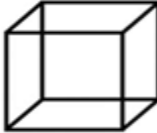
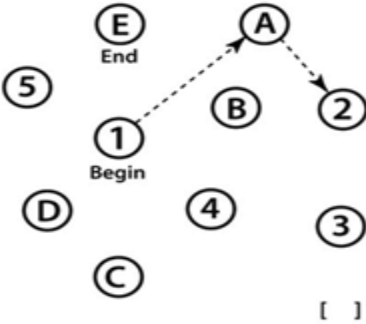

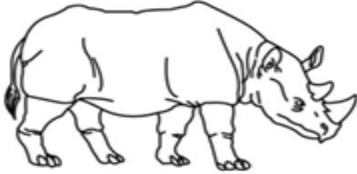
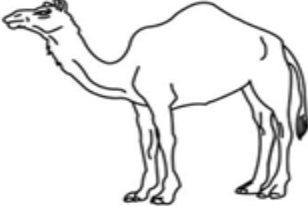
The strongest risk factors for OSA are male sex, although the risk in women increases after menopause, increasing age, and excess weight. In addition, alcohol use worsens OSA. Because of gravity effects pulling the tongue back, sleeping on one's back worsens sleep apnea. Beyond the immediate effects, OSA can also have long term side effects. The choking sensation when the throat is obstructed raises adrenaline levels and raises blood pressure. OSA is an independent risk factor for hypertension and host of cardiovascular diseases including atrial fibrillation, heart failure, and stroke. There are ongoing clinical trials to determine whether treating OSA might reduce these risks. Because of the fatigue caused by OSA, it is a strong risk factor for car accidents and workplace injuries. Recent research suggests the impact of the poor sleep from OSA may also have long term effects on the brain. Patients with OSA build up amyloid deposits in their brain faster than others indicating they may be at higher risk for developing Alzheimer's disease. Research is underway to determine whether treating OSA in older patients with early stages of memory impairment may reduce the risk of developing Alzheimer's disease.

Diagnosis of OSA relies on monitoring breathing during sleep. Traditionally, this involved spending a night in a sleep lab for detailed physiological monitoring. However, monitors that can be self-applied at home have become the most common method of diagnosis as they are equally accurate unless the patient has other significant medical diseases affecting breathing. In terms of treatment, the first step is to minimize risk factors. This includes optimizing weight, eliminating alcohol within 4-6 hrs of bedtime, sleeping on one's stomach or side, and treating any nasal congestion. The gold standard treatment for OSA is continuous positive airway pressure or CPAP. This is a machine that blows air to maintain positive pressure in the throat through a mask worn over the nose and/or mouth. CPAP is extremely effective at preventing the throat from collapsing and normalizing breathing. However, it takes time and effort to get used to sleeping on CPAP. Trying different masks to find the most comfortable one and sustaining motivation for 1-2 weeks will get 75-80% patients used to it. For those who can't use

CPAP, other options include mandibular advancement devices (mouthpieces made by a specializing dentist to pull your jaw forward when you sleep) and surgical options including hypoglossal nerve stimulation which is a pacemaker that stimulates to pull the tongue forward during sleep.

Sleep apnea is very common and typically first noticed by the spouse. While it can take some time to get used to treatment, most patients feel more rested, and treatment may help improve long term health.

GETTING FORGETFUL? – GIVE YOURSELF A MOCA TEST!

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What is 5G? The layman's guide



by Dilip Desai



What is 5G?

In the last four decades, mobile phones, more than any other technology, have quietly changed our lives forever. 5G is the fifth-generation mobile communications network. The 5G specification was developed by the "The 3rd Generation Partnership Project (3GPP)", an industry standards body uniting seven telecommunications development organizations. Every ten years or so, technology upgrade standard. 5G cellular mobile network uses different radiofrequency (RF) waves than 4G. The big benefits of 5G over 4G are increased capacity, higher bandwidth, and higher speeds.

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July, 2021

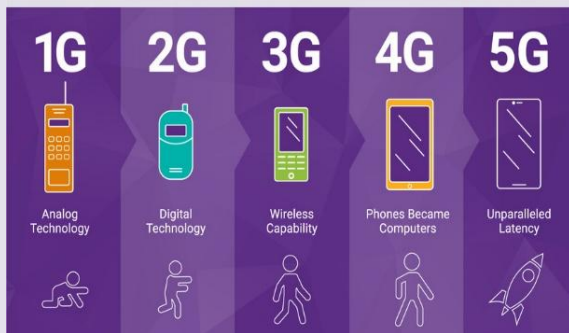
standard mobile networks get a network uses different radiofrequency (RF) waves than 4G. The big benefits of 5G over 4G are increased capacity, higher bandwidth, and higher speeds.

So how fast could 5G be?

According to communication principles, the shorter the frequency, the larger the bandwidth. The use of shorter frequencies is why 5G can be faster. A feature-length movie download with 4G can take almost six minutes. With 5G, the same movie can be downloaded in as little as 15 seconds. This high-band 5G range provides the expected boost not only in speed but also in capacity, low latency (the delay between the sending and receiving information), and quality. However, 5G download speed may differ widely by area. 5G technology offers an extremely low latency rate. From 200 milliseconds for 4G, we

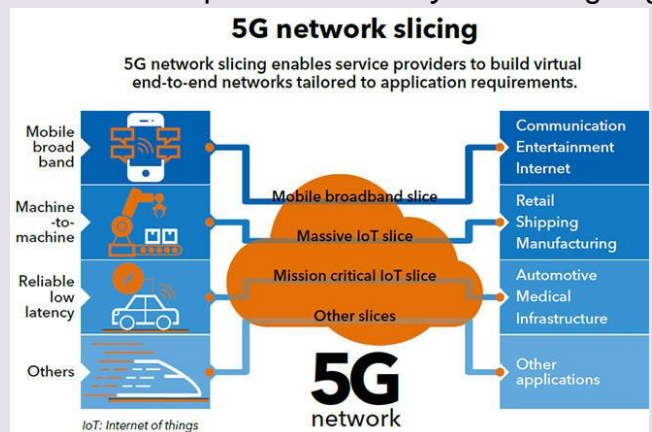
History of Mobile Technology

SYNOPSIS



go down to 1 millisecond (1ms) with 5G. Just think about it. A millisecond is 1/1000 of a second. The average reaction time for humans to a visual stimulus is 250 ms or 1/4 of a second. Imagine now that your car could react 250 times faster than you. Imagine it could also respond to hundreds of incoming information and can also communicate its reactions back to other vehicles and road signals all within milliseconds. At 60 mph (100km/h), the reaction distance is about 33 yards (30 meters) before you pull on the brakes. With a 1ms reaction time, the car would only have rolled a bit more than one inch (less than 3 centimeters). 5G is being designed with flexibility in mind, to support future services and applications that may not even exist today.

5G Applications: 5G is very much in a fluid state, and no one is quite sure *exactly* what it's going to be yet. **The best way to describe what 5G is, is to describe the problems it hopes to solve.** 5G is a broad term. Generally speaking, it has applications in three fields: 1) Mobile data and voice, 2) Enterprise solutions, 3) Internet of Things (IoT) connectivity. 5G for smartphone users deals with the Mobile data and voice. The enterprise sector will, no doubt, benefit from it as well, with applications in industries such as driverless cars, smart cities, uses in the medical sector such as robotics telesurgery surgery, smart machinery, smart manufacturing, coordinated drones carrying out search and rescue mission, simultaneous translating etc. With respect to the IoT connectivity, the telecommunications and mobile industries hopes that 5G will connect IoT devices in massive numbers. Everything around us will be connected. Will it happen? Possibly.



How will 5G affect our daily lives?

Industry players claim 5G can be 100 times faster than 4G and

that a huge number of devices will be able to connect to the network simultaneously.

What is the FCC's role in 5G? The FCC is pursuing a comprehensive strategy to facilitate 5G deployment in the U.S. This strategy includes three key components: pushing more spectrums into the marketplace; updating infrastructure policy; and modernizing outdated regulations.

Recipes from Krishna's Kitchen

Traditional Punjabi Aloo Wadiyan



Ingredients

- 4 or 5 Amritsari Wadiyan cracked in small pieces
- 2 medium peeled and diced potatoes
- 1 large onion finely chopped
- 3 tomatoes and 2 inch ginger root crushed together in blender
- 4 whole cloves
- 5 whole black pepper(optional)
- 2 red dry chili
- Pinch of Hing
- 1 teaspoon whole Cumin seed
- 1 teaspoon turmeric powder
- 1 ½ teaspoon red chilli powder
- 2 teaspoon coriander powder
- 1 and ½ teaspoon salt or according to your taste
- ½ teaspoon garam masala
- 3 tablespoon vegetable oil or ghee
- 2 bay leaves
- 3 tablespoon nicely whipped plain yogurt

Tip:
You can eat
this with rice,
roti, or
khichdi.



By Krishna Sharma

Preparation

- Heat the oil in pan and add all the pieces of Wadiyan
- Reduce heat and keep stirring them until it becomes a little red
- Take them out and keep aside
- In remaining oil in the pan add cumin, red dry chilli, cloves, black peppers, bay leaves and hing
- Saute until they are roasted and then add onion and cook them until they turn golden
- Add tomato and ginger
- Let it cook for 2 minutes and add potatoes and wadiyan
- Add salt and 4 to 5 cups of water
- Mix together, cover and let simmer for 20 minutes.
- Add 3 tablespoon yogurt one at a time and keep stirring then cover and let simmer for 5 minutes
- Turn the heat off and add garam masala.
- Its ready
- Serves 6 people.



CHANGING HABITS OF SENIORS

By Khozem Mogri



There are 76 million Americans who are 50 and older. Seniors are free of family responsibilities and have more time of their own. This consumer group holds 75% of all personal wealth, has the most disposable income with the greatest buying power, interested in new services to enhance their lifestyle and is currently the largest consumer in more product categories than any other market group.

Popular activities of seniors

- Spend more time online than teenagers. They are the fastest growing segment on Internet. Seniors are logging on in record numbers, greatly aided by Smartphones. It is estimated that 1 in 4 seniors has a phone with access to the internet and they use it for almost everything, from shopping to checking the weather. Elderly Americans are also very active on social networks, especially Facebook.
- More frequent vacation travel than any other age group and stay longer.
- Seniors are aging well, living longer and healthier than any generation before them. Sixteen million seniors exercise at least three times per week.

A Bird-Eye view of the financial power of American Seniors

- Control a household net worth of \$19 trillion, own more than three-fourths of the nation's financial wealth.
- Own 70% of all money market accounts and certificates of deposit assets. Have an income per capita that is 26% higher than the national average.

Seniors seek products, services, and activities that complement their desire to live life to the fullest. This mature market has over \$1.6 trillion in spending power and a net worth that is almost twice the U.S. average.

Ways seniors are using their buying power that affects their health, travel, shopping and other habits

- Spend more than one trillion dollars on goods and services.
- Spend more time online than teenagers; spend \$7 billion online annually. Fastest growing segment on the Internet. Account for more than 50% of all spending.
- 80% of all luxury travel, this activity ranks as top leisure activity.
- 60% (\$525 Billion) of all healthcare spending.
- 74% of all prescription drugs; 51% of all over-the-counter drugs.
- Obesity, Alzheimer's, and other diseases are affecting more seniors every day, which has simultaneously increased the need for nursing home care. 13.2 million (5%) seniors are under Hospice Care; 1.4 million seniors in senior homes.
- 41% of all new cars.
- Per capita spending is approximately \$467, more than double the average. Spends more per capita on groceries, OTC products, travel and leisure than any other age group.