



USAP News

United Seniors Association of Pittsburgh

www.USAofpittsburgh.org

Volume 3 Issue 4

October 2021

Time flies as they say. It seems to fly even faster at USAP. As we put together the October issue of the USAP News we realize that its Fall and we are in the fourth quarter of the year and the holiday season will be soon upon us. However, there is no could-a would-a feeling of remorse, since the year has been full of activities over Zoom teleconference, and two live in-person get-togethers at ICC – the **Bollywood Musical Concert and the River City Brass Band Concert**. Both programs were a blast from the comments we received from the many who attended.

Many of the USAP webinars are recorded and available on **Facebook.com/United Seniors Association of Pittsburgh**.

Birthdays are always a joy to celebrate and become more special in senior years. They are the blessed few who get to celebrate their milestone birthdays for it is a privilege denied to many. One of our USAP members, **Chandrakant Pujara** celebrates his 90th Birthday with us this month. USAP would like to join with you in celebrating your special milestone events in your life. USAP is building a database of its member's important dates, special interests, and hobbies, but need your help in building it and keeping it updated.

We would also like to hear from you your comments, likes or dislikes of the many articles that appear in these pages of the News, and your suggestions of the type of programs that you would like covered.

USAP members have many diverse interests and hobbies. Some members would like to address this by forming **Special Interest Groups** that would meet periodically and encourage and inspire one another while pursuing their personal interests. We would love to hear from you if you are interested in joining, and if you are able to take a lead in such an activity.

You can always contact USAP with your feedback by writing to:

Readers Write at USAofpittsburgh@gmail.com

Also, you can visit **USAP website** to update your email subscription or to check on upcoming programs and events:

UnitedSeniorsAssociationOfPittsburgh.org

Please mark your calendar
Annual General Body Meeting Date: Sunday, December 5, 2021

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

TOTAL Members : 297

Charter Members : 58

4 Year Members : 213

Annual Members : 26

NEW CHARTER MEMBERS

Som & Sadhana Gupta

**WARM WELCOME
NEW 4-YEAR MEMBERS**

Arun & Shobha Mittal
Deepak & Chitra Jagtani
Ashtosh & Wimi Ganjoo
Kutub & Azra Saifee
Suman Laroia
Devyani Asher
Dinesh & Manisha Mittal
Surinder & Jagdeep Bajwa

NEW ANNUAL MEMBERS

Amarendra & Rachna Mishra

**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: 20 Events Through September: Yoga, Self- Motivation, Health-Fitness, sport, Nutrition & Music Concert

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**

2021 SUMMER HIGHLIGHTS WITH TWO MUSICAL CONCERTS

By Bhavna Mehta

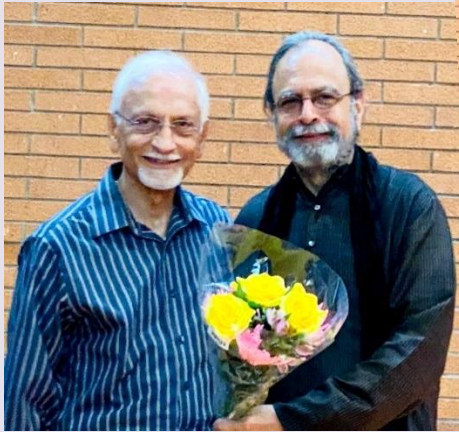
In July, USAP organized its first live **BOLLYWOOD MUSICAL CONCERT** after 15 months of COVID lock up. It was a huge success. The sold-out event was arranged at the Indian Community Center. The hall was full of music lovers, and one could feel the joy in the air as people finally got to connect with each other. The heart of the show was the phenomenal performance by the singers, four extremely talented artists, and they entertained everyone for almost 4 hours!! Our own Nitin Merchant, Haresh Malkani, Gaurav Hombali, and Vijeta Parvatikar-Hombali. The song selections were full of variety from retro to recent! The audience was deeply immersed in the beauty of their voices. Bhavna Mehta and Sumedha Nagpal were emcees for the evening. The emcees tied up the program very well and they made sure to maintain the tempo of the event at its peak.

It's not a USAP program without good food. This one was another example of that. The program started with masala tea and snacks, followed by beer during the performance (thanks to Dr. Ladani), and ended with a delicious full meal.

President Chetan Patel is known to bring the best quality programs to the community, and this was no exception. His hard work, skillful planning, and excellent leadership made this all possible.

A sincere and heartfelt thanks to our audience and singers to make this a great success.





MUSICAL NIGHT with RIVER CITY BRASS BAND and Vocal performance by SHEENA CHOPRA organized in August 2021 in conjunction with India Community Center was equally a hit. With over a hundred people in attendance. What a great performance!



USAP SPECIAL INTEREST GROUPS

By Subash Ahuja

USAP members are in an enviable age group, full of experience and yet, young at heart. They have varied hobbies and interests and are eager to learn and explore new and exciting things in life. USAP has been helpful in satisfying the needs of many who love to travel together in groups, address healthy aging issues by yoga/meditation sessions and conducting many educational webinars on health and financial matters. Melody Makers Karaoke Group has brought all singers together and meet quarterly.

The needs continue to grow. There has been proposed desire to expand the special interest groups to include members with other interests too – such as:

1. **GARDENING CLUB**
2. **CARD PLAYERS CLUB**
3. **WRITERS CLUB**
4. **BOOK CLUB**
5. **COMEDY CLUB**
6. **INVESTMENT CLUB**

These are just to name a few. If you have different interests and hobbies which you would like to share with friends with common interest or wish to take a lead in forming a new group, please let us know.

You can join any of the following clubs that are newly being formed by contacting the person(s) listed.



ANNUALS & PERENNIALS GARDEN CLUB

Rajnikant Popat: 724-366-0867

Veena Agarwal: 412-953-9050



CLUB OF HEARTS CARD PLAYERS CLUB

Chetan Ladani: 412-519-9024



WRITERS WRITE WRITERS CLUB

Subash Ahuja: 412-216-8135

***For your feedback, comments or suggestions, please write to
Readers Write, usaofpittsburgh@gmail.com***

OCTOBER IS BREAST CANCER AWARENESS MONTH

By Ved Kaushik, MD
(Retired Colo-rectal Surgeon)



Senior years could be the blessed years of one's life, provided of course we maintain our good health. Breast cancer is one of those diseases that creeps up among the women. It is the second most diagnosed cancer worldwide, just behind lung cancer and the second most common cause of cancer death in women in the United States. Breast cancer accounts for over 260,000 cases each year and is responsible for over 40,000 deaths. It sometimes runs in families. The good news is

breast cancer is potentially curable if it is detected early. So, it is important to know the early signs and symptoms of the disease and what screening protocols to follow.

SIGNS & SYMPTOMS OF BREAST CANCER

1. It could be symptomless and detected first time on a screening mammogram.
2. Lump found on self-breast examination or on mammogram.
3. Nipple discharge or retraction of nipple.
4. Noticing a lump or enlarged lymph nodes in the armpit.

SCREENING FOR BREAST CANCER

Mammogram is a screening tool commonly recommended - annually for ages between 40 and 44, and biennially for women 55 years or older.

TREATMENT FOR BREAST CANCER

It depends on the stage of the cancer, whether it is localized or has spread.

1. Surgery

A. Total mastectomy – is surgical removal of the whole breast.

B. Lumpectomy – is breast conserving surgery that removes the cancer with portion of healthy tissue surrounding it.

2. **Chemotherapy** uses anti-cancer drugs that keep the cancer from growing, spreading, or coming back.
3. **Hormonal therapy** – is reserved for some forms of breast cancer that grow in response to certain hormones. These drugs block those hormones or prevent the body from making certain kinds of hormones.
4. **Immunotherapy** – is specialized targeted treatment that is effective against certain subtypes of breast cancer.

It's a timely reminder that breast cancer is potentially a curable disease and what one can do to help detect it early.

GLAUCOMA

By Dr. Juginder Luthra, Ophthalmologist

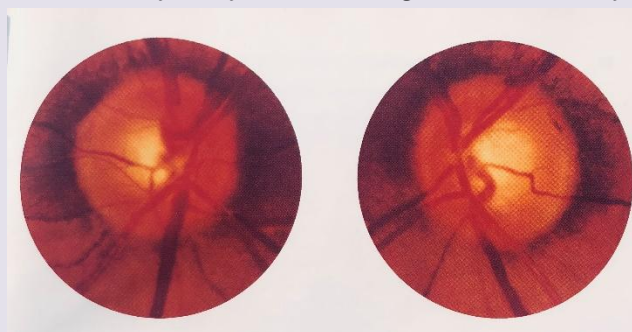
Glaucoma is a silent disease of the eyes that damages the optic nerve and thus, can lead to blindness. Because it creates no symptoms in its early stages, it is also referred to as the “silent thief of the night”. It affects two percent of people over the age of 40.

The eye is a closed system which is kept inflated by internal pressure created by aqueous formed by ciliary body behind the iris. It is drained by mesh work in front of the iris and helps maintain the equilibrium. For reasons not known, the drainage channels can get partially blocked which results in increased pressure inside the eye. This, in turn, damages the nerve fibers which carry the digital picture dots from the eye to the brain. If undetected, the loss of nerve fibers causes blind spots. The damage continues to progress if not detected and treated early, it may be irreversible. This is preventable if caught and treated early.

Some of the risk factors for development of glaucoma (increased intra-ocular pressure) are advanced age, family history, thin central cornea, African Americans, myopia, sleep apnea, and diabetes.

Only way to detect glaucoma is by periodic eye check; at least once every other year

after the age of 40 and yearly if there is a family history. The eye examination will include checking the pressure and evaluating the optic nerve. Tip of the optic nerve has a cup which keeps getting larger if glaucoma is not controlled. In the picture shown, left cup is normal and the right shows early glaucoma. Other tests may include OCT (optic coherence tomography) of the nerve fibers and visual field test.



Once the diagnosis is established, the only modifiable treatment is to lower the eye pressure. Various eye drops are available; some decrease the aqueous production and others open the draining channels. Once the target lower pressure as determined by your eye doctor is obtained, drops are continued for life. If drops don't lower the pressure enough, other means such as Selective Laser Trabeculoplasty (SLT), micro-stents, filtration glaucoma surgery are deployed.

Each form of treatment has its benefits and risks. Currently the eye drops are the first line of treatment and surgery saved where all other treatments fail. It is very important to use the treatment as advised and keep the eyes checked periodically. Since there are no symptoms associated with the disease it is common for the patients not to use drops regularly. This can result in damage that may not be reversible!

Dr. Luthra has kindly agreed to answer any questions about glaucoma or other eye related problems. He can be reached at 304-794-6336 / dolgin1968@gmail.com.

“The eyes are the windows to your soul.”
- William Shakespeare

A USAP MEMBER CELEBRATES HIS 90TH BIRTHDAY

By Rajnikand Popat



Chandrakant Pujara has a long and successful life and career to reflect upon as he celebrates his much coveted 90th birthday, an important milestone event in one's life, with family and friends. He was born in Gujarat on October 2, 1931, did his graduate studies in Ahmedabad, B.Sc., 1953, double M.Sc. in Theoretical Nuclear Physics, 1955 and Applied Mathematics, 1958 in Bombay.

Soon after, he left for Canada (1959) where he completed his Ph.D in Medical Biophysics at the University of Toronto and joined Yale Medical Center as a Post-Doctoral Fellow. He was appointed as the Director of Medical Physics at Newfoundland Cancer Foundation and Clinical Assistant Professor of Radiology with the University. He served as a radiation consultant with both the Provincial and Federal

Governments.

Chandra and his wife Harsha moved to USA in 1994 and worked as a Medical Radiation Physicist in Nebraska, Maryland and Johnstown, Pennsylvania.

Chandrakant has been active in his community services as well, having served on many committees, most notably as the Vice President of Multicultural Association (1984-1993) and received Government of Canada Award for his significant contributions to society. He served as a Secretary of Rotary Club, in Nebraska, an experience he will always cherish. They love travelling and have travelled extensively throughout their lives.

Finally, Chandra and Harsha retired and settled in Murrysville, PA in 2014. He volunteered at the Hindu Jain Temple for two years in the gift shop and actively participated in the formation of the USAP. As per family, Pujaras are blessed with two daughters, Sonali (MD-Psych) and Meetali (Pharmacy, MBA), both happily married. They are also proud grandparents of four talented children.

USAP wishes Chandrakant a Blessed Happy Birthday and many happy returns!



WHAT ARE PHISHING SCAMS?



by Dilip Desai

Phishing is when an attacker attempts to fool you into clicking on a malicious link or opening an attachment in an email. Be suspicious of any email or online message that creates a sense of

generic usually tell a story to trick

Article no. 7
October, 2021

urgency, has bad spelling or addresses you with a greeting such as "Dear Customer." Phishing scams you into clicking on a link or opening an attachment,

the FTC explains. These emails and texts can say or include things such as:

They've noticed some suspicious activity or log-in attempts on your account ~ They claim there's a problem with your account or your payment information ~ They say you must confirm some personal information ~ They include a fake invoice ~ They encourage you to click on a link to make a payment ~ They say you're eligible to register for a government refund ~ They offer a coupon for free foods.

A. How To Recognize Phishing Scams

1. Phishing emails and text messages may look like they're from a company you know or trust. They may look like they're from a bank, a credit card company, a social networking site, an online payment website or app, or an online store.

2. Phishing emails / text messages tell a story to trick you into clicking on a link or opening an attachment

3. Coupon scams try to get you to ignore your common sense by offering a truly great deal — and that's the very first sign of a scam. Let's consider some examples from the past few years:

- \$100 anniversary coupon from Kohl's
- \$75 coupon from Costco
- 50% off your entire purchase at Target
- \$100 off at ALDI
- \$75 off any purchase at Bed Bath & Beyond



B. How To Protect Yourself From Phishing Attacks

1. Protect your computer by using security software. Set the software to update automatically so it can deal with any new security threats.

2. Protect your mobile phone by setting software to update automatically. These updates could give you critical protection against security threats.

3. Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and PW.

4. Protect your data by backing it up. Back up your data and make sure those backups aren't connected to your home network. Such as an external hard drive

C. What To Do if You Suspect a Phishing Attack

Do I have an account with the company or know the person that contacted me?

- If the answer is “No,” it could be a phishing scam. Go back and review the tips in How to recognize phishing and look for signs of a phishing scam. If you see them, report the message and then delete it.

- If the answer is “Yes,” contact the company using a phone number or website you know is real. Not the information in the email. Attachments and links can install harmful malware.

D. What To Do if You Responded to a Phishing Email

- If you think a scammer has your information, like your Social Security, credit card, or bank account number, go to IdentityTheft.gov. You’ll see the specific steps to take based on the information that you lost.

- If you think you clicked on a link or opened an attachment that downloaded harmful software, update your computer’s security software. Then run a scan.

E. How To Report Phishing

The information you give can help fight the scammers.

- Step 1. If you got a phishing email, forward it to the Anti-Phishing Working Group at reportphishing@apwg.org. If you got a phishing text message, forward it to SPAM (7726).

- Step 2. Report the phishing attack to the FTC at ReportFraud.ftc.gov.

- Step 3. On Gmail (3 dot on top right corner for Reply, Forward etc.) – Report Phishing & Block Sender

** This article is part of my USAP presentation on 09/19/2021 “How To Tune-Up Your PC & keep Virus Free”*

Presentation: <https://youtu.be/ljRBAWPXL6I> ---- Slides only: <https://youtu.be/JNSa4CYISAA>



- ✓ Medicare
- ✓ Advantage Plans
- ✓ Supplement (Medigap) Plans
- ✓ Part D Rx Plans
- ✓ We can help you review options, compare plans & enroll
- ✓ Should you enroll in Medicare?
- ✓ Your Part B premium may be higher (income based)
- ✓ Make sure your doctors and medications are covered
- ✓ Dental, Vision, Hearing & Silver Sneakers options
- ✓ Independent Broker representing the most competitive plan

Medicare Enrollment Period ~ Oct. 15th to December 7th 2021

HealthCare Plans, Premiums, Deductibles, Out of Pocket Maximum etc. change every year. Your situation may have changed too. You may find 2022 plans with coverage and features that better meet your needs than you currently have.

Scott Lindstrom has diverse knowledge of the insurance industry and has worked for the Internal Revenue Service, Equitable-Axa Advisors, C.N.A Insurance, AAA Insurance, and ARMS Insurance Group. Scott holds his Health, Life, and Long Term Care Licenses as well as multiple company certifications.



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INSURANCE ADVISORS

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Halley-Dodson Insurance Advisors

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Fax: 412-269-9444

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Happy Birthdays to Special USAP Members

October: Nayan Shah, Navin Kadakia, Vinod Doshi, Madhu Duggal, Sudha Dixit, Dinesh Mittal, Dina Vakharia, Pravin Vakharia, Manisha Mittal, Manoj Verma, Harilal Patel, Urvashi Surti

November: Bharati Shah, Kamlesh Aggarwal, Bakula Patel, Jamnadas Thakkar, Rekha Mehta, Rajesh Mankad, Visalam Dharmarajan, Venkatram Dharmarajan

December: Ardeshir Tamboli, Rajnikant Popat, Vasu Malepati, Vasant Germanwala, Som Sharma



NINE HABITS OF PEOPLE WHO LIVE TO BE HUNDRED YEARS

There are approximately 72,000 centenarians in America. Would you like to be one of them? Check out how many of these habits do you have! These are backed by research at various universities and published in reputable medical journals.

1. You eat more vegetables, fruits, and purple foods. The purple foods such as grapes, berries and red wine contain compounds called polyphenols that keep blood vessels flexible and healthy and are also reported to help prevent Alzheimer's disease.
2. Have low resting heart rate (around 60 beats per minute).
3. You have positive outlook about life. Optimism and joyfulness and being grateful reduces mental stress and increases longevity.
4. You love to work out. This is good for building muscle mass and helps with both physical and cognitive health.
5. You sleep well. Average hours of good sleep are between 5 to 7 hours.
6. You hang around healthy people. Social support is good for mental and physical health.
7. You love to drink tea. Green tea or black tea contain chemical called catechins which relax blood vessels.
8. Walk at least thirty minutes a day.
9. You feel younger than you actually are. Age is just a number. It is not how old you are but how old you feel that matters.

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.

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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**

Recipes from Krishna's Kitchen

Green Apple Ki Sweet and Spicy Launji



Ingredients

1 Large Green Apple
1 Tbsp Vegetable Oil
1 tsp Cumin Seeds
1 tsp Fennel Seeds
1 tsp Mustard Seeds
1 tsp fenugreek seeds
1 tsp. Nigella Seeds (Kalonji)
½ tsp Turmeric Powder
¼ tsp Garam Masala
1 Tbsp brown sugar or jaggery
1 tsp Lemon Juice
Salt to taste

Tip:
Launji can be stored in the refrigerator in an airtight jar for a few weeks.

By Krishna Sharma

Preparation

Wash and peel raw apples
Cut them into similar sized cubes pieces and keep aside.
Heat oil in a pan.
Add the cumin seeds, fennel seeds, mustard seeds, fenugreek seeds, and nigella seeds
Allow them to sputter for 30 seconds
Add the apple pieces
Add turmeric powder, cayenne pepper powder, garam masala powder and salt.
Mix well and add in about 1 tbsp. of water to form a watery sauce
Cover and cook for about 2 to 3 minutes until the apples are soft
The chutney will have thickened by now
Add brown sugar and lemon juice and mix well
Remove from the heat and let it cool.
Once cool, store in an airtight jar in the fridge

This sweet, sour, and spicy Green Apple Launji is really delicious and ready in just a few minutes.

Serve with parathas or rotis

SINGING SENIORS STAY YOUNG AT HEART

By Khozem Mogri



Research has shown many benefits of singing that affects our mental and physical health in many ways. I have listed just a few important ones to convince our senior members to keep singing if you are a singer, and to start singing if you are not.

- ✓ Singing is a stress reliever. It does that by releasing hormones of pleasure and anti-stress at the same time. Oxytocin decreases feelings of depression and loneliness.
- ✓ Boosts confidence and increases life expectancy.
- ✓ Develops a sense of belonging and connection and thereby improves social life.

- ✓ Helps improve speaking abilities, improves mental health and mood, and even helps with grief.
- ✓ Improves concentration, and memory. According to research, singing helps patients with Alzheimer's disease and dementia.

Besides the many benefits on emotional and mental fronts, singing provides many physiological benefits too.

- ✓ Singing requires you to take deep breaths. This improves blood circulation and oxygen flow in the body and promotes healthier skin and relaxes facial muscles.
- ✓ Singing requires strong concentration on breathing that provides good exercise for major upper body muscle groups. This is beneficial for lungs and cardiovascular health. Thanks to better blood circulation, brain receives more oxygen.
- ✓ Singing improves immune system because of lower levels of cortisol.
- ✓ Reduces blood pressure due to its calming effect and reduced perception of pain.
- ✓ Singing strengthens throat and palate muscles.
- ✓ Singing helps stop snoring and prevents sleep apnea.
- ✓ A tiny organ in the ear – Sacculus – responds to the frequencies created by singing that creates an immediate sense of pleasure. Importantly, this does not depend on the quality of singing.

To become less stressed, happier, and live longer, just start singing. Surround yourself with diverse music, go to the concert, listen to the radio, watch opera. If you have no time for singing classes or choir, sing in the shower or in the car.



USAP can help you get started. Join USAP Melody Makers Karaoke that has singers of all levels. They regularly meet every quarter on Zoom, and soon hopefully, live in person.

“God respects me when I work, but he loves me when I sing.”

- Rabindranath Tagore