



USAP News

United Seniors Association of Pittsburgh

www.USAofpittsburgh.org

Volume 1 Issue 1

January, 2019



USAP wishes our readers a New Year with Good Health and Happiness and welcomes you to our inaugural issue of USAP News.

In a short period of mere one year of its existence, United Seniors Association of Pittsburgh (USAP) has become a household name, thanks to the acceptance by a large community of senior citizens. Founded in December 2017 by the senior citizens to serve the many needs of fellow senior citizens, USAP has now over two hundred and forty paid members, including the charter members with life time benefits. To provide better communication with its members and the senior citizens community at large, it has become necessary to create this newsletter, which will not only provide timely news of USAP, but also many short and practical tips and articles pertaining to the health, financial and social needs of the increasing senior citizens population. But, more importantly, the USAP News will provide a forum, where all senior citizens will have the opportunity to engage in an interactive dialogue for the betterment of all.

USAP MISSION STATEMENT

TO PROMOTE HEALTHY AGING THROUGH EDUCATION, PARTICIPATION AND SOCIAL SUPPORT, AND THUS, DIGNITY, INDEPENDENCE AND LONGEVITY OF ITS MEMBERS IN THEIR SENIOR YEARS; AND PROVIDE A FORUM THAT WOULD ENCOURAGE ABLE SENIORS TO HELP FOLLOW SENIORS IN NEED, WITH GOAL TO MINIMIZE THEIR DEPENDENCE ON SOCIETY.

In keeping with its mission statement, the seniors have engaged in many fun, social and physical activities in 2018, like the practice of Yoga and Tai Chi, Bowling and Golf outings, Karaoke singing, Bridge and other card games. The highlight event of 2018 was the group vacation trip to Eastern Europe where everyone had such great times traveling together that there's a demand for creating similar trips to other parts of the world in 2019.

There is so much latent talent and experience among the senior citizens as a group, especially the many seniors who maintain good health, that USAP would like to use the energies towards helping and mentoring and inspiring others, both young and old.

Among new activities planned in 2019, the organizers are planning to form a Dance/Drama group for Play-acting. They may, perhaps, take you by surprise if you get invited to see them acting on stage in 2019!! ■

USAP is fortunate to have many dedicated volunteers who are making things happen.

USAP EXECUTIVE BOARD

President: Chetan Patel
Vice President: Dilip Desai
Secretary: Subash Ahuja
Treasurer: Rajnikant Popat

USAP COMMITTEE CHAIRS

Membership: Jayant Mirani
Life & Finance: Girish Thakar
Health & Fitness: Chetan Ladani
Hobby & Sports: Ved Kaushik
Cultural, Social & Humanitarian:
 Chetan Patel
Tours & Travel: Kiran Bakshi
Social Media & Publications:
 Juginder Luthra



FOUNDING MEMBERS

Left to right: Seated: Bharati Popat, Rajnikant Popat, Girish Thakar, Vina Makim, Laxmi Mirani, Kirtida Desai.
Standing: Dolly Luthra, Juginder Luthra, Dilip Desai, Subash Ahuja, Chetan Patel, Bakula Patel, Sudhir Patel, Jayant Mirani, Ved Kaushik.
Absent: Chetan & Leena Ladani, Chandrakant & Harsha Pujara and Kiran & Viharika Bakshi.



Left to right: Rajnikant Popat, Chetan Patel, Subash Ahuja, Dilip Desai



Dr. Juginder Luthra talking on Cataracts



Vina Makim and Jayant Mirani at the registration desk



David McNaughton from Evolutionary Fitness demonstrating physical fitness for seniors

TRAVEL INSURANCE EXPERIENCE

Shared by Mohan and Jyoti Soneji

Among the dozen programs that USAP was able to conduct in 2018, a 17-day group trip to Eastern Europe stands out high in member appreciation. Travel insurance becomes an important consideration especially among senior citizens. Mohan and Jyoti Soneji researched on this pertinent topic and share with us their experience in how to go about selecting travel insurance to avoid redundancy between coverage provided by many credit cards and travel insurance companies.



The intent of this brief summary is to share our recent experience with travel insurance for the benefit of the members of USAP.

- 1) First, look at your current medical insurance policy to determine what will be covered while travelling internationally.
- 2) Determine what coverages are important for you. Focus should be on Trip cancellation, Trip interruption, Travel Accident Insurance, Accidental Death/ Dismemberment, Medical Expenses, Emergency Evacuation and Repatriation Coverage.
- 3) Many credit cards companies provide Trip cancellation, Trip interruption and Travel Accident Insurance coverage. Check with your credit card company.
- 4) Decide the coverage levels you want.
- 5) Travel Insurance can be purchased on the provider's web site.
- 6) Use travel insurance comparison websites that provide comparative quotes from multiple insurance providers. We found the following websites helpful:

<https://www.travelinsurance.com> and <https://www.squaremouth.com>

- 7) Select the company and policy that meets your needs. We selected Travel Guard (AIG Company).
- 8) We recommend taking a conservative approach and buy policy that gives you the maximum coverage level. The premium cost difference is not significant. Of course, coverage level is personal preference.
- 9) Please note that there is significant difference in premium between insurance with and without cancellation & interruption coverage.
- 10) If you do not need trip cancellation & interruption coverage, use trip cost as \$0 (zero dollar) while obtaining quotes and buying insurance.
- 11) Buy insurance immediately after you have paid initial deposit for your intended tour. But do not delay beyond 15 days from the date of initial deposit to get pre-existing condition waiver.
- 12) If some mishap takes place (we hope not), take the following actions:
 - Call as soon as possible your insurance's medical assistance coordinator and obtain claim number and guidance for medical facilities and transportation.
 - Get a copy of the medical report and "Fit to Fly" certificate from the treating doctor and send to the claims department.
 - Save all expense receipts.
 - Submit claims to the insurance company. Many documents will be needed. So, save all travel related documents.
 - Submit separate claim with credit card company if applicable ■



TRANSLATING AND IMPLEMENTING INDO - MEDITERRANEAN DIET

By Dr. Raj Popat



THE DOs and DON'Ts of our daily eating habits.

1 PORTION CONTROL

Extremely important in order to restrict intake of calories only needed for the day, OR even less if you wish to lose weight.

At parties and functions, avoid temptation to take portions of several flavorful varieties—all loaded with fats, carbs and salt that look good and grandiose but totally inconsiderate of your health. Be selective, avoid foods fried in unknown oil, restrict to only one carb like roti or rice and select foods with protein and salads.

2 AVOID EXCESS FATS

- All fried or heavily oiled foods e.g. Puri, Farsan, vegetables teeming with oil etc...
- Palm oil (>80% saturated fat - not good for your health) and sparingly substitute with Canola, Olive, Avocado or Safflower oil.
- Avoid ghee, butter, margarines (>30% saturated fats).
- If you still feel compelled to have oil on roti, try olive oil or canola oil. Apply sparingly like Italian restaurants provide with bread.
- Read food labels - select foods mainly containing unsaturated fats which do not increase bad or total cholesterol.

3 Also AVOID

- All processed and/or Takeout Fast Foods. They are delicious but teem with salt, sugar and fat and primarily serve to increase sales and NOT your health. e.g. pizza, fries, ice cream, desserts, Chinese and Indian fried take-outs and readymade packaged foods.

- Alcoholic drinks, especially beer (empty calories). These tempt you to snack!
- Sodas like Coke, Sprite etc. are loaded with sugar. Substitute with plain water.
- Diet sodas - stimulate food cravings.
- Chewing gum - stimulates stomach acid and appetite.
- Adding salt to your food. Restrict to less than 2300 mg/day.

4 DO THE FOLLOWING:

- Learn to read and interpret food labels.
- Chose foods with less or no saturated and trans-fats.
- Carbohydrates: you need on average 250g a day; (minimum 130g if you are on a severe diet).
- Protein: Although dietary guidelines advise a daily intake of 45g for women and 55g for men, recent findings suggest that adults over age 60 may need 75g to 100g. Stomach cannot digest more than 30 to 35g of protein at one meal. Therefore, divide and spread daily protein intake during breakfast, lunch, dinner and any snacks in between. E.g. take cottage cheese or Greek yogurt or glass of skim milk at breakfast. For lunch and dinner have some lentils and legumes; add quinoa to your salad etc. Be creative. You can also use protein supplements in the juice, water or milk.
- Include lots of vegetables, salads, and beans for fiber and vitamins. Avoid fatty salad dressings and use small amount of vinegar with olive oil or diced apples, pears etc. Add walnuts, or other nuts for flavor and good omega fats.
- Resistance exercises like lifting weights help recover the muscle mass that you lost since the age of 40. Consider eating half cup of slow-digesting low/non-fat cottage cheese to help build muscles all through the night.
- The life span of an average Indian living in the US is 10 years longer than in India. You can enjoy better quality life if you can delay disabilities by modifying your diet and starting physical fitness activities!! ■

REMINDER
USAP Annual
General Body Meeting on
Sunday, January 27 at 10:30 am at ICC

YOGA AND AYURVEDA TWO GREAT LIFE-CHANGING SCIENCES OF INDIA

By Bhavna Mehta

As an Indian, I feel so proud when I think about the contributions of India to the world. Among them are the concept of zero, chess, and the decimal system. But to me, yoga and Ayurveda sit at the top. In ancient times, these two sciences were not something that existed in a classroom for academic purposes, they were deeply engrained into daily life.

Interestingly, it has become quite mainstream today to associate yoga with asana and Ayurveda with alternative medicine. It is easy to judge yoga as something physical because that is what we see on social media. I believe that we can go beyond these clichéd and simplistic views and dive deep into both sciences.

Sage Patanjali defines yoga as a science to gain control over the modifications of the mind. The word Yog comes from the Sanskrit word Yuj. It means to connect, join, bind, or attach. It is a union with our mind, our consciousness, our soul, and with the supreme power. Yoga actually is:

- an art of life
- a science of life
- a philosophy of life
- a psychology of life
- a path to reach to Samadhi

(We will explore this in greater detail in the live lectures)

Today, medical science is accepting that the physical body can be a manifestation of what is happening in the mind. Mind and emotions are important in understanding diseases of the body. Stated another way, healing the mind and its thoughts are important to our health. When we treat the mind, we may treat the body, and vice versa. We therefore have to think of

yoga teaching as something that is both mental and physical. Some of the tools of the science of yoga include meditation, concentration, relaxation, and pranayama. So the main focus of yoga teaching is not to loosen up the limbs only, but to train your mind.

Yoga has a sister science – Ayurveda. My guru defines Ayurveda as “a yogic form of medicine.” Ayurveda follows the same principles – instead of treating symptoms, treat root causes. Both Ayurveda and yoga are practiced together because Ayurveda achieves self-healing, and yoga achieves self-realization. To attain self-realization, you need a balanced healthy body and mind, and that is how they go hand in hand.

Between birth and death, there is life. In order for us to live our best lives, we need to understand the art of living. Both yoga and Ayurveda help to achieve living a meaningful, fulfilling, and joyous life ■

MARK YOUR CALENDAR

USAP Program

Special Yoga Sessions By Bhavna Mehta

Sunday, February 24 at 10:00 am

Sunday, March 3 at 10:00 am

Sunday, March 10 at 10:00 am

Special Ayurveda Session By Bhavna Mehta

**Sunday, March 24 at 10:00 am
(All Programs at ICC)**

More information to follow soon

***You are never too old to set another goal,
or to dream a new dream.***

-- Les Brown

HEALTH TIPS FOR YOUR EYES

By Juginder Luthra



Getting older is a gift many of us will enjoy. With advancing age come other birthday worries as well, like diabetes, cataract, glaucoma...

We can take steps to live healthier as we celebrate our birthdays.

Each newsletter of the USAP will have a column on health tips in various fields.

We will start with the eyes in this issue.

Several age-related eye diseases cause symptoms, but many can be silent and too late when discovered. Some useful tips:

1. Get eyes checked yearly if you have a family history of glaucoma or if you have diabetes.
2. Sudden onset of seeing flashes of light and floaters is extremely common. But some patients may develop retinal tears or detachment. Get eye checked right away.
3. Transient painless loss of vision in one eye for a few minutes indicates transient loss of blood supply (ischemic attack). It may precede a major stroke. Do not ignore it and get it checked immediately.
4. If you have cataract, get surgery only when visual symptoms affect daily life. Don't fix it till it's broken. Apply this rule to cataract and any other elective surgery because any surgery, however minor, carries risks.
5. Age related macular degeneration is a common cause of blindness. Dry type needs eye vitamins, green vegetables and colored fruits. Wet type requires

- multiple injections into the eye.
6. Do regular exercise, quit smoking, protect against sun, get proper sleep and wholesome rounded diet with fruits, vegetables, and Omega3 containing foods.
7. Limit prolonged exposure to monitor of computer or mobile devices. Take breaks.
8. Sudden change in vision and double vision and—
9. Redness of eye accompanied by pain, light sensitivity or decreased vision warrants urgent call to your doctor ■

(Juginder Luthra is an ophthalmologist, and an active member of USAP. Although he has recently retired from active practice, he still maintains office hours and provides limited care to his patients. Please feel free to contact him if you would need to consult on an eye related problem. 304-794-6336)

We wish you Healthy Aging

MARK YOUR CALENDAR

USAP Program

WELCOME 2019

A Musical Hungama

with our own

Local Popular Singers

on

Saturday, February 2, 5:00 pm
At India Community Center

Come and Enjoy

Melodious Music, Delicious Dinner

And opportunity to

Meet & Socialize with your friends

More information to follow soon

Some Sweet Memories of 2018



Dr. Lina Thakar addressing the Health Within You



Glenn P. Schill on Tai Chi



Hitendra Desai from Air Tours talking about World Travel



Introduction to Tai Chi
by Glenn P. Schillo

Robert D. Hoag on
New Tax Laws affecting Seniors



Dr Alka Rambhia on



Dr Raj Popat on
Indo-Mediterranean Diet

Scott Lindstrom on Changing Health Insurance
Marketplace

Kathryn Passarelli on Protecting Identity Theft

