

# Chapter Newsletter



# Volunteering is good for business, good for you

A body of research shows that helping others can significantly reduce stress and enhance personal health. This helping requires personal contact with those helped, repetition at least every other week, and involves helping strangers rather than people you know. Such volunteers, scientists say, are focusing outside of themselves.

Right now, only about 13 percent of Americans help others face-to-face. Lack of time is the most common reason given. A survey by Big Brothers Big Sisters in New York, however, shows no difference in the amount of time spent on working or leisure between volunteers and non-volunteers of similar backgrounds.

A few people are self-starting volunteers, but most people say they considered volunteering for years before they did it.

A survey by Spirituality & Health magazine shows that a majority of Americans would become person-contact volunteers if they could do it while at work. Others would do it if they received health insurance deductions.

# A great way to enjoy and identify birds

If you enjoy going outside, sitting among the trees and watching the birds, here is a new way to enjoy the experience.

It's also just another reason to get a smartphone, if you haven't already. Birding is a great way to enjoy nature. Just get some binoculars and look for your favorite birds, for example. You can do it anywhere! The problem is that sometimes, even with binoculars, it's not easy to spot them. You could

listen for them, but those high tones can often be out of hearing range, even with hearing aids. Of course, you can always hear loudmouth blue jays, but maybe not the delicate song of the finches.

Cornell University to the rescue.

With its free Merlin Bird ID app, you can identify nearly any bird that chirps, and it is easy to do and lots of fun.



When you get the app, you can select the area you live (the South, for example) and you'll get a list of all the birds that live there or commute there during the winter.

Now, just tap Sound ID and hold your phone up. Whatever birds are talking, Merlin will identify them, present photos of the birds, and give you a little story about them.

It's not unusual for the app to identify four or five different birds chattering every morning. If you have a feeder and you don't know what bird you see coming to it, tap Merlin's photo ID. Simply snap a picture and Merlin can identify 8,000 different birds.

You can even get a free membership and create a log of all the birds you see and hear during your adventures.

#### November is American Diabetes Month

Prediabetes affects heart disease, stroke risk

Also called impaired glucose tolerance or impaired fasting glucose, prediabetes is defined by blood sugar levels that are higher than normal, but not yet in the diabetic range.

According to the Centers for Disease Control and Prevention (CDC), normal fasting blood sugar is 99 mg/dL or lower. Fasting blood sugar of 100 to 125 mg/ DL indicates prediabetes.

About 38 percent of Americans over the age of 18 are now classified as prediabetic. Most of these people are not aware of their condition.

Early diagnosis is important.

Cardiovascular disease, which is the primary cause of death among people with diabetes, begins to develop in the prediabetic phase. The risk can begin to climb for 15 years before type 2 diabetes is diagnosed.

Unless people with prediabetes take steps to reduce their risk, 5 to 10 percent of them will develop type 2 diabetes each year. Within 10 years, up to half of them will progress to fullblown diabetes, a leading cause of blindness, kidney failure, amputations, and premature death from heart disease, according to the National Institutes of Health.

A study reported in The New England Journal of Medicine shows that lifestyle

## To Build

## Across

- 1. Bivouac
- 5. Hat-tipper's word
- 9. Frost
- 10. Clearasil target
- 11. "Green Gables" girl
- 12. "Darn it all!"
- 13. Population statistics
- 15. Hog's home
- 16. Look at something again
- 22. Approximately
- 23. Twofold
- 24. All over
- 25. Killer whale
- 26. College bigwig
- 27. The bulk

#### Down

- 1. Neighbor of Libya
- 2. Top-rated
- 3. Educator Horace
- 4. Push, in a way
- 5. Fate of one with a cause, perhaps
- 6. Antioxidant berry
- 7. Poker pot starter
- 8. Military meal
- 14. "\_\_\_ be my pleasure!"
- 16. Start of many

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9					10			
11					12			
13				14				
			15					
16	17	18				19	20	21
22					23			
24					25			
26					27			

Hope/Crosby film titles

- 17. Coastal raptor
- Floating, perhaps
- 19. Continental currency
- 20. Pouches
- 21. Bed board

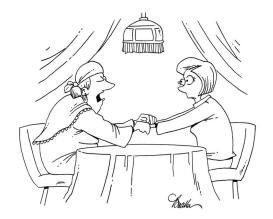
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The headline is a clue to the answer in the diagonal.

changes as well as the anti-diabetes drug metformin are effective at preventing or delaying type 2 diabetes risk.

In the study, 58 percent of those on a lifestyle program reduced their incidence of diabetes, compared with 31 percent taking metformin. The lifestyle program included a healthy, low-calorie, low-fat diet, and exercising at least 150 minutes per week with a goal of 7 percent weight loss.

Drugs are available for treatment of prediabetes, but lifestyle changes are the first-line treatment of choice.



"It appears to be a group message from the other side. Do you want to Reply All?"

#### In The News

#### Medicare Part B premium decreases

The Medicare Part B deductible and premium will be lower in 2023. In 2022, the standard monthly premium for Medicare Part B was \$170.10. In 2023, the premium will be \$164.90. That is a \$5.20 decrease.

This very unusual decrease was due to savings on one Alzheimer's drug. In 2022, Medicare Part B had one of the largest year-over-year percentage increases in history (14.5 percent), a figure that ate into the Social Security cost of living increase.

Medicare Part B covers physician services, outpatient hospital, and some home and health services. It may also cover medical equipment and some health services.

#### Medicare Part A deductible increases

If you are hospitalized, the Medicare Part A deductible will be higher in 2023. In 2022, the deductible was \$1556. In 2023, the deductible will be \$1600 -- a \$44 increase.

Medicare Part A covers inpatient hospital services, skilled nursing, hospice, inpatient rehabilitation, and some home health care services.

# Social Security COLA: Why isn't it enough?

Your money just doesn't go very far lately. Some experts say the purchasing power of Social Security has dropped 40 percent since 2000.

According to The Senior Citizens League (TSCL), for every \$100 of goods and services that retirees bought in 2000, today they would only be able to buy \$60 worth. The cost-of-living adjustment (COLA) has not kept up with inflation. The cost of goods and services has risen by 130 percent, twice the rate benefits have increased.

With the 2023 COLA, the increase announced in October was more than 8 percent, one of the largest increases in Social Security for many years. Along with decreases in the premiums for Medicare Part B, seniors were expected to see at least some increase in their income. With inflation still trending up, this still may not be enough

But why doesn't Social Security really keep up with inflation? Part of the reason is how it is calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). But, urban workers don't spend money the same way as seniors, according to The Motley Fool. Seniors, who are usually retired, spend more on housing and medical care than working people. The CPI-W gives more weight to things like transportation, food, education and clothing.

Both parties in Congress agree that this is a problem, but they haven't agreed on a solution

#### Gardeners can help pollinators in winter

Keeping the hive running is a year-round business for bees -- even during the winter, when no nectar-producing flowers are in bloom.

For the most part, bees won't leave the nest when the temperature plunges and rely on their stockpiles to stay alive, but you may see a few flying around on warmer winter days. As autumn wanes into winter, you can turn your yard into a protective haven for bees, butterflies, and other important pollinators to help them see another spring.

The University of New Hampshire Agriculture Extension advises conscientious gardeners not to discard or compost piles of raked leaves and instead use them as mulch or just leave them in a pile. The leaves provide excellent cover for insects over the winter, including

moth and butterfly cocoons. Spread the leaves about two inches high on all your garden beds and overlay with branches to keep the leaves in place.



Gardeners can also leave dead annuals and perennials in place in-

stead of pulling them. The dead stalks trap additional leaves, which enhances the mulch.

If you see areas of bare soil, leave them alone -- the soil may be shielding underground bumblebee nests. Dead logs are also commonly used as winter shelters for some bee species.

### Word game: Science anagrams

Rearrange the letters in each of the ten following words to identify substances found in science. For example: LAST can become SALT.

- 1. DEAL
- 2. MAUL
- 3. ADORN
- 4. GROAN
- 5. UNBEAT
- 6. ARCSINE
- 7. INPAIRS
- 8. RINGTONE
- 9. SOURCES
- 10. HUMIDOR

# Raking leaves? You might be missing a treat

Autumn leaves are a beauty -- and a chore — to rake in autumn, but in Japan's city of Minoh, they are also a snack.

According to legend, around 1,300 years ago, a traveler to the Minoo Taki waterfall in Osaka's Hokusetsu region was so enamored of the beauty of autumn maple leaves that naturally, he decided to fry them. Thus, new treat was born.

Maple leaves are picked from the tree, soaked in salt water for a year, then coated

with a tempura batter, sesame seeds and sugar before they're fried in oil.

The first maple leaf store opened in 1910 in Minoh, 10 miles north of Osaka.

Word game answers: Science anagrams

1. LEAD, 2. ALUM, 3. RADON, 4. ARGON, 5. BUTANE, 6. ARSENIC, 7. ASPIRIN, 8. NITROGEN, 9. SUCROSE, 10. RHODIUM

### Leave them laughing

Epitaph of John Penny: If cash thou art in want of any, Dig 6 feet deep; And thou wilt find a Penny.

Old Clerk Wallace
The children of Israel wanted bread,
And the Lord sent them manna.
Old clerk Wallace wanted a wife,
And the Devil sent him Anna.

Jonathan Fiddle On the 22nd of June Jonathan Fiddle went out of tune.

Jonathan Pease Under the sod and under the trees, Lies the body of Jonathan Pease. He is not here, there's only the pod. Pease shelled out and went to God.

Lester Moore Here lies Lester Moore One slug from a 44 and No Les. No more.

Jonathan Blake Here lies the body of Jonathan Blake. Stepped on the gas Instead of the brake. -Uniontown, PA

Merv Griffin I will not be right back after this message.

#### Rosemary Balsamic Roasted Vegetables

#### Ingredients

- Cooking spray
- 1/2 pound Brussels sprouts, brown ends trimmed off and cut in half
- 1/2 medium cauliflower (cut into florets)
- 4 medium carrots (sliced)
- 1/2 pound turnips (peeled, cut into 1/2-inch cubes)
- 1/2 pound beets (peeled, cut into 1/2-inch cubes)
- 1/3 pound sweet potatoes (peeled, cut into 3/4-inch cubes, optional)
- 3 tablespoons balsamic vinegar
- 3 teaspoons extra-virgin olive oil
- 2 teaspoons no-calorie sweetener (granulated)
- 2-3 tablespoons fresh, chopped rosemary
- OF
- 2-3 teaspoons dried rosemary
- 2 medium garlic cloves, minced
- 1 teaspoon onion powder

- 1) Preheat the oven to 375°F.
- 2) Lightly spray 13 x 9 x 2-inch baking dish with cooking spray.
- 3) Place all the vegetables in a large bowl.
- 4) In a small bowl, whisk together the vinegar, oil, no-calorie sweetener, rosemary, garlic, onion powder, pepper and salt. Pour over the vegetable mixture, tossing to coat.
- 5) Pour the vegetable mixture into the baking dish. Bake for 30 to 35 minutes, stirring once, or until all the vegetables are tender when easily pierced with a fork.

Calories 98 Per Serving Protein 3g Per Serving Fiber 5g Per Serving Serves 8

Recipe borrowed from https://recipes.heart.org/en/recipes/ rosemary-balsamic-roastedvegetables





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