



USAP News

United Seniors Association of Pittsburgh

www.usaofpittsburgh.org

Volume 8 Issue 1

WINTER ISSUE

January 2026

WINTER WONDERLAND



Look at nature's glorious beauty with a blanket of pure white snow everywhere, and clean and crispy air, so peaceful and serene. We wish our readers a **Very Happy New Year**.

As we welcome the New year, we extend warm wishes to every member of the USAP family and to all our readers. With hope, health, and happiness at the forefront, we step into another exciting chapter together.

This year marks the 9th year of the USAP newsletter, a milestone we are proud to celebrate. Over the years, this publication has grown to reach more than 1,000 families, serving as a bridge that connects, informs, and inspires our community. Yet, even with this

wide reach, we recognize that there are still some seniors in our community who have not yet heard about USAP. Reaching them remains an important goal as we continue to grow and expand our impact.

The USAP journey has been filled with new adventures and meaningful experiences. One of the highlights of 2025 was the introduction of a comical Play orchestrated by Madhura Ranade and performed by our seniors for the seniors - a joyful event that showcased creativity, humor, and confidence. Alongside this, dancing lessons by Shakuntala Shinde kept members moving, active, and energized, while the Play itself brought out the acting talents many didn't even know they had.

Looking ahead, excitement is building as members eagerly anticipate the South America tour that has already been booked - an adventure that promises unforgettable memories and shared experiences.

We had an enlightening talk on important changes in health insurance by an expert from HD Halley Dodson Insurance Advisors (Scott Lindstrom) in October 2025. It's time now to listen to an expert on important changes in tax laws which you may not want to miss. It is scheduled for January 11, 2026.

The annual general body meeting was held on December 14 where new officers were elected, bringing fresh ideas and leadership. With this strong foundation, we are ready to begin 2026 with renewed vigor and enthusiasm.

We encourage you to visit our website to join USAP, explore upcoming activities, and revisit past newsletter issues in case you missed valuable and informative articles.

May the New Year bring out the very best in USAP - and in each of you.

READERS WRITE

SOME SPIRITUAL QUOTES

Living for oneself (self-interest, survival comfort) is natural and universal. But great and virtuous people choose to live for the wellbeing of others. Service to others is not a sacrifice to them; it is what brings them true inner fulfillment.

(Hitopadesa-Mitralabha)

Rivers flow for others' benefit
Cows give milk for others' benefit
Trees bear fruit for others' benefit
Similarly, this body is meant for others' benefit.
Be helpful. Desire to serve society, nation, all creatures, even plants and insects.

(Swami Chidananda, Divine Life Society)

That which obstructs (or contradicts) another Dharma is not Dharma; it is Kudharma (bad conduct/non-dharma).

That Dharma which is without conflict (non-contradictory) is the true Dharma.

(Mahabharata - Vana Parva)

Som Sharma

THIS I LEARNED RECENTLY

Philosopher Jean-Paul Sartre, in summary, said: ***"Man is not the sum of what he has already accomplished, but rather the sum of what he has not yet achieved."***

Putting that into practice, we should not brag about our past but rather focus on what we can yet do!

To accomplish what we have yet to achieve, the most important requirement for us seniors at USAP is keeping good physical and mental health. For this, we require **daily exercise** and **a positive outlook on life**.

Weight-bearing exercises help slow the loss of muscle mass and reduce the risk of

falls. Stretching keeps our joints flexible, and regular walks improve stamina. Together, these are prerequisites for mobility, driving, and travel.

Equally important is a positive outlook on life, having a sense of purpose, hobbies, and staying connected with family and friends. These go a long way to making retired life truly enjoyable. Such habits will help us achieve what we have yet to achieve.

It was inspiring to watch a 104-year-old World War II veteran, Dominick Critelli, play the national anthem on his saxophone before an NHL game. His performance reminded us that meaningful goals need not fade with age. We all have many years ahead to set and accomplish goals of our own choosing. That is our wish for all of you as we welcome the New Year.

Juginder Luthra

DOES DRINKING WATER MAKE YOU LOSE WEIGHT ?

I found this article written by Rachel R. Ellis interesting. According to the author, it appears that drinking enough water helps your body work better, and that includes improving the processes that burn calories and fat. Drinking water, especially cold water, can slightly boost your metabolism and help you burn a few extra calories. Drinking water before meals can make you feel fuller, so you might eat less and lose weight more easily. Staying hydrated also helps you control your appetite, improve your energy and sleep, and support your digestion. If you're using certain weight loss medications like GLP-1 drugs, drinking plenty of water is extra important to avoid dehydration and related side effects.

Sailesh Kapadia

USAP TOTAL MEMBERSHIP

(AS OF DECEMBER 31, 2025)

TOTAL Members : 407

.....
Charter Members : 223

4 Year Members : 180

Annual Members : 4

CHARTER (LIFE) MEMBERS

Veena Agarwal
Rajendra & Shashi Aggarwal
Subash Ahuja
Suhendra & Surinder Ajmani
Pranay & Jyoti Amin
Rajnikant & Premila Amin
Surinder & Veena Aneja
Manohar & Nilima Badlani
Kiran & Viharika Bakshi
Zarin Balaporia
Dharam & Shashi Batish
Devender & Pramila Batra
Madan & Seema Batra
Vijayakumar & Latha Bhagavatula
Ranjan & Meena Bhandari
Shailesh & Mananda Bhende
Veena Bhide
Rajesh & Neelam Brahmbhatt
Vinod & Manju Chablani
Bharati Desai
Dilip Desai
Nainesh & Jayna Desai
Niranjan & Sudha Dixit
Pratap & Madhu Doshi
Anant & Jyoti Gandhi
Nikhil & Bharati Gandhi
Vasant Germanwala
Narsinhbhai & Savita Ghelani
Amit & Sonali Ghosh
Girish & Deepa Godbole

CHARTER (LIFE) MEMBERS

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Vasanth Guntur
Karan & Shashi Gupta
Ravindra Gupta
Som & Sadhana Gupta
Darshana Hathi
Ashok & Santosh Jain
Sushil & Sandhya Jain
Arun & Shobha Jatkar
Navin & Swati Kadakia
Ravi Kant & Bina Goel
Jagannath & Deepa Karambelkar
Neelam Katyal
Ved & Alka Kaushik
Umera Khatri
Ravi Kolli
Ashok & Indra Kumar
Suresh & Rani Kumar
Chetan & Leena Ladani
Sumant & Raj Lall
Juginder & Dolly Luthra
Suneel & Alka Maheshwari
Vasanti Majmudar
Vasu & Durga Malepati
Rajesh & Kamakshi Mankad
Harshad & Rekha Mehta
Rajesh & Meena Mehta
Vijay & Bhavna Mehta
Jayant & Lakshmi Mirani
Dinesh & Manisha Mittal
Khozem & Rezwan Mogri
Bharat & Bina Monpara
Jadavbhai & Rambhaben Monpara
Pravin & Rekha Monpara
Amit Mukherjee
Sumedha Nagpal
Surendra Pancholi
Deviyani Pandit

Cont ...

CHARTER (LIFE) MEMBERS

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Kiran & Bharati Parikh
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Chandubhai & Harshaben Patel
Chetan & Bakula Patel
Gautam & Prachi Patel
Gauttam & Rita Patel
Hiroo & Manju Patel
Jayeshkumar & Rama Patel
Kirit & Gita Patel
Kishor & Pushpa Patel
Manoj & Kundanbala Patel
Manojkumar & Vasvi Patel
Minaxi Patel
Pravin & Hansa Patel
Pritesh & Jaimini Patel
Sudhir & Nilam Patel
Kiran Patil
Rajeev & Sangeeta Patil
Vaishali Patil
Jayashree Phanse
Achala Phatak
Rajnikant & Bharati Popat
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Vilas & Vasanti Puranik
Hemal & Dipali Purohit
Sampath & Santhi Ramanavarapu
Subbarao & Uma Rambhala
Jethalal & Alka Rambhia
Ashok & Ranjana Sahai
Surendra & Hira Sethi
Ashok & Alka Shah
Bharat & Rashmi Shah
Sandip & Smita Shah
Shobhna Shah
Vijay & Arti Shah
Brahma & Anita Sharma
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Krishna Sharma
Dilip & Shakuntala Shinde

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Saroj Wadhwa
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Prabhanand & Ramani Yedla

4-YEAR MEMBERS

Pritam & Binu Advani
Sohini Advani
Krishan & Madhu Aggarwal
Subash & Anita Arora
Vikram & Asha Asher
Saroj Bahl
Jagjit & Neelam Bajaj
Surendra & Prabha Bansal
Subhas & Chhaya Bole
Farhad & Shahnaaz Cama
Ambaram & Kiran Chauhan
Prasad Dabbala
Nilufer Daruwala
Arunkumar & Lata Dave
Prabhjot & Sheena Deol
Jayesh & Jagruti Desai
Pankaj & Kalpana Desai
Sunil Desai
Visalam Dharmarajan
Satish Chander & Madhu Duggal
Ravish & Nisha Gandhi
Chandrasekhar & Saraswathi Golla
Kamlesh & Smita Gosai **Cont**

4-YEAR MEMBERS

Arathi Gowda
Usha Gowda
Vinod & Tripta Goyal
Kirti Gulati
A Lakshmi Gundapuneedi
Mohinder & Anita Gupta
Yogesh & Alka Jhaveri
Prem & Saroj Jindal
Rahul & Suniti Joshi
Deepak & Shobhitha Kamath
Bhupendra & Niru Kamdar
Sailesh Kapadia
Ajay Niranjan & Ranjana Katiyar
Nandlal & Bharti Khamar
Girish & Jyotsna Kothari
Deepak & Nirmal Kotwal
Prem & Ravijohar Kumar
Bhattarahally & Indira Linganna
Kanwal & Minnie Mahajan
Haresh & Prajna Malkani
Arundhati Rao Mandava
Anil Manocha
Rohit & Yogini Mehta
Sanjay & Amita Mehta
Vipin & Jayshree Mehta
Prakash & Padma Melachuri
Ramanarao & Jyothi Mettu
Nageswara Rao Mikkilineni
Lalji & Chandrawati Mishra
Mehul & Vyoma Modi
M.H.Vamadeva & Jayasheela Murthy
Sunil Nagpal
Mohan & Jayanthi Nama
Rajendra & Sunita Nigam
Rashmikant & Meena Pandit
Anil & Aruna Parikh
Bakulesh & Damini Parikh
Radha Pandey
Chandrakant & Kumud Patel
Girish & Hansa Patel
Hasmukh & Saroj Patel
Mina Patel
Shashi & Madhavi Patel

4-YEAR MEMBERS

Vinita Patel
Vinod & Bharati Patel
Anupree Perlmutter
Padmanabha & Sasikala Prabhu
Mahalingiah Prasad
Bharat & Rasila Rana
Milind & Madhura Ranade
Veerendra & Malini Rao
Mujumdar Ratnakar
Mukesh & Anita Rustagi
Ajit & Paulomi Shah
Dipti Shah
Mahendra & Aruna Shah
Mukesh & Parin Shah
Nayan & Meena Shah
Niranjana Shah
Priyesh & Ketu Shah
Suresh & Meena Shah
Jashwant Sharma
Som & Vandana Sharma
Tom Sharma
Surya Shroff
Amar & Neeta Singh
Datar Singh
Virender & Monika Soi
Suma Somalini
Kohanapani Subramanyam & Chandra
Shailesh & Urvashi Surti
Chaitanya & Sheela Swarup
Subha Tayal
Divyesh Thakker & Tejal Shah
Rakesh & Sangita Thapar
Rajgopal & Girija Thiruvadamarudur
K S Ventataraman & Premlata
Abbey Vijlee
Praful & Madhuri Vora
Shailesh & Kalpana Vora
Shiban & Nanna Warikoo

ANNUAL MEMBERS

Sushil & Manju Khetan
Shanti & Prabha Mohnot

Dear USAP Members,

We sincerely appreciate your support to make USAP as one of the fastest growing organization of Pittsburgh and boost the membership to more than 400 members.

Please upgrade your 4-Years Membership to Charter Membership

If your name is missing in the above membership list, please call Chetan Patel (412-908-1711)

HAPPY BIRTHDAY WISHES TO OUR SPECIAL USAP MEMBERS

January: Suhendra Ajmani, Sumedha Nagpal, Kiran Bakshi, Arunkumar Dave, Yogesh Jhaveri, Deepa Karambelkar, Sasikala Prabhu, Sumant Lall, Vinod Shah, Bharat Shah, Sandip Shah, Pramila Swarup, Rezwan Mogri, Bharati Desai, Bhavna Mehta, Nitin Merchant, Vijay Warty, Veena Agarwal, Usha Sharma, Rashmi Shah, Anil Parikh, Narsinhbhai Ghelani, Savita Ghelani

February: Meena Bhandari, Vinod Chablani, Som Gupta, Mohan Chabra, Saroj Bahl, Madhu Doshi, Jyotsna Kothari, Anil Manocha, Parin Shah, Gita Patel, Kiran Parikh, Haresh Malkani

March: Viharika Bakshi, Amit Ghosh, Arun Jatkar, Hira Rohela, Shobhna Shah, Alkesh Patel, Vinod Patel, Prachi Patel, Subbarao Rambhala, Madhu Aggarwal, Sunil Desai, Ashok Shah, Pravin Patel, Abbey Vijlee, Madhuri Vora, Subha Tayal, Sangeeta Patil



A befitting quote for the occasion:

" LET YOUR AGE GET OLDER, BUT NOT YOUR HEART "

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



USAP

Personal Tax Planning & Savings and Management *(with 2025 Tax Filling)*

Be Educated and Smart With Your Money

- Trump Tax Plan. Changes in Tax laws for 2025 & beyond...
- Retirement plans: 401(k), 403(b), 457(b) & TSP (Thrift Saving Plan)
- Roth & Traditional IRAs Contributions & Withdrawals
- Long term and short term gain
- Social Security and When to Claim the Benefits and Taxability
- Foreign Bank Accounts reporting & Foreign Accounts tax Compliance Act (FATCA)
- How to save or defer paying high taxes
- RMD – Required Minimum Distribution



Sanjay Kumar Lodha, Dwyer Lodha & Associates Inc., President and CEO. IRS Enrolled Agent, Chartered Accountant, CTP, and Certified Acceptance Agent. Serving Pittsburgh, USA-50 states, Canada, India overseas for more than 30 years and dedicated to serve the small and large businesses.

We are Accountants, Chartered Accountant and Enrolled Agent & Certified Registered Tax Preparer and IRS Certified Acceptance Agent. We are one of the biggest Tax filers in Western PA for individual taxes business taxes. We are professional Team with over 20 Years of Experience.

SUNDAY, JANUARY 11, 2026 AT 10:00 am

Indian Community Center, 205 Mary St, Carnegie, PA

Admission: Free RSVP: By Friday, January 9, 2026

**There is masala Tea before the meeting and Delicious Lunch after the meeting
RSVP is strongly recommended, for proper food management**

Chetan Patel 412-908-1711
Subash Ahuja 412-216-8135
Kiran Bakshi 412-841-2718

Chetan Ladani 412-519-9024
Bhavna Mehta 412-443-0959
Sudhir Patel 412-580-5450

UPCOMING EXCITING AND ENCHANTING USAP 11 DAY BRAZIL, ARGENTINA AND PERU TOUR IN APRIL

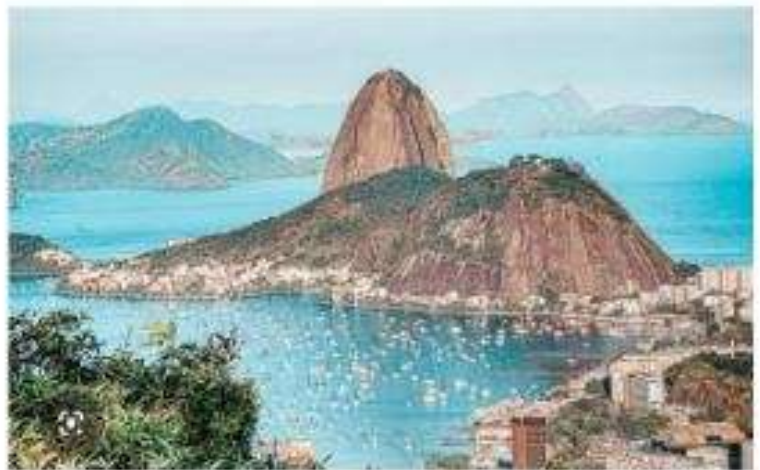
By Kiran Bakshi

USAP is pleased to announce our wonderful international tour of 2026 starting April 17 (group-1) and April 20 (group-2) in two groups which covers three countries: Brazil, Argentina and Peru in South America.

This is a 12 day (including travel day) Amazing South America Tour package which include Rio De Janeiro, Iguassu Falls (both Brazil and Argentina side), Buenos Aires, Lima, Cuzco and world-famous Machu Picchu.

Highlights include Copacabana and Ipanema beaches, Christ the Redeemer, Sugar Loaf Mountain, Tijuca National Park in Rio; Iguassu Falls with Itaipu Dam and Big Adventure Boat Excursion; Buenos Aires with Tigre Delta Boat Excursion, Gaucho Show, Tango Show and many city attractions; Cuzco, Machu Picchu and Lima excursions with exciting sightseeing attractions.

As before, we look forward to having yet another fun-filled international tour designed by USAP for their members.



SWING YOUR MOOD FROM NEGATIVE TO POSITIVE

By Ranjana Niranjana, MD Psychiatrist



Let's face it! We all go through difficult periods of turmoil in our lifetimes. Even during those times, we should practice the ability to see the light at the end of the tunnel. Everything in life is transient, including stressful times.

Some strategies that can help

- ✦ There is always a silver lining to all difficult situations. Focus your attention on it. This prevents us from drowning ourselves in self pity. Steer away from negative thoughts.
- ✦ Don't hold on to negative emotions. Express them and allow them to pass. Try to stay cheerful and positive even during times of adversity. This helps make us resilient to setbacks and challenges. Our optimism and a constructive approach act as a buffer against our stress and negativity.

Staying hopeful also makes it easier to bounce back to better times.

- ✦ Let's remember to be grateful for what we have, for what God has chosen to individually bless us with. Say a small prayer of gratitude...on a daily basis. Appreciate and honor what we have. What's gone was never meant to be ours in the first place. Humility helps us embrace a positive outlook. Let's share some of our blessings with others. The more we share the more comes back to us, whether it's material wealth or good vibes!
- ✦ Surrounding yourselves with supportive people who uplift us and also help us to stay positive. So does focusing on solutions and not on the problems caused by the situation we find ourselves in!
- ✦ Be mindful and live in the moment. Past or the future is beyond our control. Present is! The only moment that is actually ours is the present one. So mindfully live only in the present moment. Focusing on the present will automatically improve our future prospects.
- ✦ Eat healthy balanced meals. Sleep regularly for around 8 hours to feel refreshed and more positive and ready to take on life's challenges. Engage in mood boosting activities such as taking walks, exercising, sports or volunteer work.
- ✦ Practice mindfulness consciously in all daily activities. Mindful walks, meditation, yoga, deep belly breathing exercises, and listening to uplifting music all reduce our stress levels.

Let's take a little time to calm ourselves down. Finding joy in small moments helps us to better deal with what comes our way. Remember to celebrate our wins, however small, to keep feeling inspired. Acknowledging our achievements helps reinforce a positive mindset. Remember, we are all capable of helping ourselves!



LIFE REFLECTIONS

Life brings many seasons, each with its own joys and challenges. This page offers reflections meant to comfort the spirit, honor wisdom gained over the years, and encourage peace, gratitude, and hope.

AN INVITATION TO A SPIRITUAL JOURNEY

By Dr. Madan Batra, PhD, Indiana University, PA

Growing older is not just adding years to life — it's adding depth to life.

In our senior years, something remarkable happens: the outer world starts slowing down, and the inner world begins speaking more clearly.

The *spiritual journey* is simply learning to listen to that inner voice.

Why Spirituality Matters Now

As responsibilities lighten and routines change, many seniors discover a renewed desire to explore meaning, peace, and purpose. Spirituality, regardless of religion, offers three timeless gifts:

1. **Clarity:** We begin to see what truly matters and what no longer needs to weigh us down.
2. **Connection:** A sense of belonging—with family, community, nature, and something larger than ourselves.
3. **Calm:** A deeper peace that comes not from circumstances, but from within.

Three Simple Spiritual Practices for a Richer Inner Life

These practices are gentle, and can be done by anyone:

1. Morning Stillness (2 minutes)

Sit quietly, breathe naturally, and say to yourself: *"I begin my day with peace."*

Even a tiny moment of stillness can set a positive tone for the entire day.

2. Daily Gratitude (3 items)

Every evening, recall three things that made you smile — a phone call, a memory, a cup of tea, a sunset. Express gratitude. It strengthens emotional well-being and shifts attention from worry to appreciation.

3. Kindness in Action (one small gesture)

Hold a door, compliment someone, call an old friend, or simply offer a warm smile. Small acts of kindness nourish the soul — both yours and theirs.

A spiritual journey is not about big rituals or strict rules. It is about:

- Self-reflection: "Who am I becoming?"
- Letting go: Releasing old hurts, regrets, and pressures.
- Embracing the present: Enjoying simple moments with a full heart.
- Living with intention: Choosing peace, purpose, and compassion.

For many seniors, this journey brings healing, acceptance, and renewed enthusiasm for life.

Your Story Matters

Every senior carries decades of wisdom, courage, and experiences that can enlighten younger generations. Sharing these stories within families or communities is itself a profound spiritual act. It helps others learn, grow, and feel connected.



USAP MEDICAL ADVISORY COUNCIL

Please save the following reference list of physician specialists who have offered to provide advice and guidance to USAP members. Please know that such help is advisory only and should not be construed as treatment. The physician shall not be held liable in any manner whatsoever for offering such guidance.

ALLERGIST

ADI TAMBOLI, MD.
412-997-7007

CARDIOLOGISTS:

BRAHMA SHARMA, MD
412-708-9128
CHETAN LADANI, MD
412-519-9024

COLORECTAL SURGEON:

VED KAUSHIK, MD
724-816-9818

ENT SURGEON:

VASU MALEPATI, MD
724-344-3301

INFECTIOUS DISEASES:

USHA KARUMUDI, MD

412-874-2423

NEUROLOGIST:

KIRAN PATIL, MD
914-316-0643

OB GYN:

RAJNIKANT POPAT, MD
724-366-0867

OPHTHALMOLOGIST:

JUGINDER LUTHRA, MD
304-794-6336
MANOJ PATEL, MD
412-716-4565

PSYCHIATRIST:

RAVI KOLLI, MD
412-498-5098



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- Medicare Supplement Plans
- Part D Rx Plans
- Review Donut Hole/Coverage Gap
- Individual (ACA-Affordable Care Act) Plans
- Travel medical insurance for international trips

We can help with

- Making sure your doctors are covered
- Verifying your prescriptions are covered
- Reviewing your group/employer coverage vs. getting your own plan
- Helping with PA Health Exchange (Pennie)
- Seeing if you qualify for premium credits (lower premiums)
- Explaining access to doctors (Network Options)

Scott partners with Nayan Shah to help USAP members

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Protect Your Family - Make A Plan Today



HEALTH INSURANCE ADVISORS

Scott R. Lindstrom helps people obtain the lowest insurance. He is an independent broker working with many different insurance companies.

He offers a variety of quality life options for you to choose from!

Contact Us For Your Life Insurance Needs:

Scott R. Lindstrom, CLU, ChFC
Halley-Dodson Insurance Advisors
123 Shafer Road Moon Township, PA 15108
Phone: 412-390-7576
Fax: 412-269-9444
E-mail: slindstrom@halley-dodson.com

HELPS FIND THE LOWEST COST INSURANCE

THE POWER OF YOGURT IN OUR GOLDEN YEARS

By Khozem Mogri

Yogurt can be a healthy addition to your diet, especially when it's plain or lightly sweetened. It provides following benefits since it contains:

- Probiotics that improve digestion
- Calcium and Vitamin D strengthen bones and teeth
- Protein that helps with muscle growth
- Nutrients like Zinc that helps body fight off infections



Quick guide for selection of Yogurt based on Goal:

Goal	Best Yogurt Type
Growth & nutrition	Greek yogurt (Full fat or 2%). High in protein.
Sports performance	Greek or Skyr. Very high in protein.
Digestive health	Probiotic yogurt or kefir (Drinkable Yogurt). Look for Yogurt with live active cultures such as Lactobacillus and Bifidobacterium.
School focus	Plain yogurt + fruit & seeds. Combination of Carbs and protein.
Lactose sensitive	Lactose-free or non-dairy probiotic yogurt. Has probiotics.

Tailored yogurt-choice guide for someone age 65 + with the goal of *healthy aging* — focusing on bones, muscles, digestion, immunity, and overall nutrient support.

Plain Greek Yogurt (Low-Sugar) — *Top Daily Choice*

- High protein helps preserve muscle mass and supports physical strength as you age.
- Calcium + often vitamin D support bone density and may help reduce fracture risk.
- Lower in lactose than milk — easier to digest for many older adults.

Probiotic Yogurt — *Digestive & Immune Support*

- Contains live & active cultures which support a healthy gut microbiome — especially useful if digestion gets slower with age.
- A healthy gut may help with nutrient absorption, immunity, and inflammation.

Kefir — *Extra Probiotic Power*

If *gut health* is a big focus, kefir (a drinkable fermented dairy) offers even more probiotic variety than traditional yogurt. It's slightly tangier and can be easier to sip if chewing or appetite is an issue.

Fortified or Lactose-Free & Non-Dairy Options

For those with **lactose intolerance or dairy sensitivity**, consider:

- Lactose-free dairy yogurt
 - Fortified plant-based yogurt (almond, soy, oat) with added calcium, vitamin D, and B12
- These help keep key nutrients for bone and brain health.

Note: Check protein levels; plant-based options sometimes have less protein.