

GARDENS on the BAY

A Monthly Newsletter for Residents of the Gardens on the Bay Condominium

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DON'T FORGET...

Spring forward...Fall back...

Daylight Saving Time begins for most of the United States at 2 a.m. on the **Second Sunday in March** and lasts until 2 a.m. on the **First Sunday of November.**



Be sure to set your clocks back one hour at 2 AM on Sunday, November 1, 2026.

This is also a great time to change the batteries in your smoke and carbon monoxide detectors. Many fire departments encourage people to change their batteries in these detectors when they change their clocks, because it can be so easy to forget otherwise. "A working smoke detector more than doubles a person's chances of surviving a home fire," says William McNabb of the Troy Fire Department in Michigan. More than 90 percent of homes in the United States have smoke detectors, but one-third are estimated to have worn-out or missing batteries.



The beer belly is not really about the beer



Blame the beer if you like, but the research does not. Studies find that beer raises overall body weight without steering fat toward the abdomen. The weight would have landed in the same place regardless of what was in the glass.

Alcohol does play a part, just not the one the nickname suggests. According to Mayo Clinic endocrinologist Michael Jensen, the liver burns alcohol first and sets fat aside while it works. A 2026 imaging study in the International Journal of Obesity found heavy drinkers carried more deep abdominal fat than their total body fat would predict.

The larger reason is male aging. Testosterone starts declining in the mid-30s, muscle mass follows, and men store fat viscerally -- inside the abdominal cavity, around the organs -- while women store more of theirs under the skin until menopause. That is why a beer belly often feels firm rather than soft. Visceral fat sits behind the abdominal wall and pushes it outward. Fat you can pinch is subcutaneous and comparatively harmless. The deep kind is metabolically active, and is associated with heart disease and type 2 diabetes.

An enormous industry sells answers, and most do not work. Researchers at the University of Sydney reviewed more than 120 placebo-controlled trials of herbal and dietary supplements and found none producing a meaningful reduction in weight. Crunches fail too. A meta-analysis of more than 1,000 participants found no evidence that working one area removes fat from it.

What did work, in a Duke University trial published in the Journal of Applied Physiology, was ordinary movement. Sedentary participants who did nothing gained 8.6 percent more visceral fat in six months. Walking 11 miles a week, roughly half an hour most days, stopped the gain. A greater amount reversed it, with no change in diet at all

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Why Bunco Works When Other Games Don't

Ask anyone who runs activities at a senior community why Bunco keeps filling the room, and the answer is usually the same. Nobody has to be good at it. Bunco has no strategy at all. Players roll three dice and try to match the number of the round -- ones in round one, twos in round two, and so on through six. Each matching die is worth a point. Three of the round number is a Bunco, worth 21 points and a shout. Three of any other number is a mini Bunco, worth five. There is no rerolling, no bidding, and nothing to memorize. While bridge and euchre reward players who study the game, Bunco rewards people who show up. That puts a first-timer and a 20-year veteran on identical footing. The standard setup is 12 players at three tables of four, with winners rotating up between rounds. Most groups collect a few dollars per player and pay all of it back out as prizes the same night. The rest is dice, a bell, and conversation loud enough to drown out both.



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Careful with money, invisible to lenders

Somewhere there is a 47-year-old woman who pays her rent on the first of every month and carries no credit card debt. She also does not appear on a credit report. Not a low score. No file at all. The industry calls this credit invisible, and it is not a punishment for bad habits. Credit scores measure how a person handles borrowed money, so someone who has never borrowed any leaves nothing to measure. Being careful is what made her unreadable.

The Consumer Financial Protection Bureau counted roughly 7 million credit invisible adults as of December 2020, plus another 25.3 million whose records were too thin or too stale to score. Rent should have solved this and did not. It is the largest recurring bill in most households, and it has left no mark on a credit file the way a mortgage does. That is changing. According to Fannie Mae, 12 months of verified rent payments can now count toward a mortgage decision, and on-time rent reported to the bureaus can establish or lift a score.

Someone has to do the reporting, though, and most landlords do not. Ask first whether the building already takes part in a service; some are owner-paid and cost the tenant nothing. If not, renters can enroll themselves, and how a service verifies payment decides which ones will work. Boom, Self, and Experian Boost scan a linked bank account, which rules them out for anyone paying by cash or money order. Rental Kharma and RentReporters verify with the landlord instead, so the payment method does not matter.

Ask two things before paying anyone. Which of the three bureaus does it reach -- Rental Kharma, for one, reports to two of them. And does it report late payments along with the on-time ones?

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