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My Momentous Birth


My Momentous Birth
Forty years later, America’s first IVF baby looks back at how her birth ignited a revolution in motherhood.

Figure: America’s first IVF baby looking back at her momentous birth.
WHY ARE WE Americans so angry with one another? Why do fistfights break out on airplanes, at restaurants, in stores and at school board meetings? Why are road-rage shootings on the rise? Guess what. I am going to let someone else tackle those questions. Instead, I am going to talk about the good news. I know there's much stress and anxiety right now, but there's far more to celebrate: More love and kindness, more human resilience and inspiration, and you'll find it in abundance in this issue—starting with that guy who's holding the heart balloon.

Alvin Bamburg, a father and grandfather from Shreveport, Louisiana, went for a ramble on his ATV last December and came back with a red balloon carrying a Christmas wish list from a little girl who lived 650 miles away. After tracking down the girl's family—and finding out she had a twin sister—Alvin and his family and friends made the two children's wishes come true. Now his family and theirs are forever intertwined, based on a lucky find that Alvin claims "was no accident," attributing it to the work of Santa or "someone higher up." See page 64, where this story is part of our Real/People collection for this issue.

While you're there, please read the story of Suzy Vitello, who, as a young mother, lost her husband, Frankie, in a car accident. She was taken in by Frankie's sister and her husband, and the young widow bonded intensely with her mother-in-law, Evelyn, over loss, grief and the family recipe for tomato sauce and meatballs. It was Evelyn who nourished the family through those terrible times, Suzy writes. "She made sauce. We ate the sauce. And, as time went on, she taught me to make the sauce." This touching story, including a link to the Vitello family recipe, is on page 63, so Evelyn's gift can be passed on to your family this holiday.

In this issue you'll also hear from Elizabeth J. Carr, America's first test-tube baby, whose birth "signaled new possibilities for infertile couples," she writes, "and a radical shift in our understanding of when and how it was possible to become a mother" (see page 56). The IVF revolution we take for granted now has redefined the career arcs and family hopes of all American women in the boomer generation and younger, she continues, "whether or not they ever sought fertility treatments themselves."

And if there was ever a heart built for human resilience, it belongs to Michael J. Fox. He's been on our cover three times before, so he feels a bit like family, too. This time he talks to us about fighting his way through setbacks and dark times (page 32). Fox is a deeper, more thoughtful man than we knew, and we knew him pretty well. Through his work with his namesake foundation, Fox has given hope to people with Parkinson's disease by funding more than $1 billion in research. For his great example, the association has chosen to award him an honorary AARP Purpose Prize. You can read about all the other 2022 Purpose Prize Award winners on page 68.

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HOOKED ON HAYEK
The feature story on Salma Hayek [“The Unstoppable Salma Hayek,” October/November] was such a good read. What a wonderful and beautiful person. I’m grateful she chose to share a part of her life with us. It’s inspiring that she didn’t allow herself to become broken. She knows who she is and that it’s OK not to be strong all the time. Respect and believe in yourself, and your integrity will help you persevere. She makes me proud to a woman over 50.

DAWN AKOZER
Sykesville, Maryland

STATE OF THE ART
What an inspiring story [“The Man Who Brings Back the Dead”]. Artist Carl Koppelman not only helps families and law enforcement find closure with cold cases of missing persons, but he also cared for his elderly mother. His actions are voluntary and serve the greater good. His dedication through the years is much appreciated by family and friends who need closure.

JOHN HARAN
Simi Valley, California

LIFETIME MEMBERSHIP
In “5 Steps to Online Security,” Doug Shadel recommends pruning your accounts, but he didn’t explain the best way to close them. Over the years, I’ve tried and only succeeded a couple of times. It required a phone call. I haven’t found a way to deactivate or close accounts online.

MARTHA EMREY
Greensboro, North Carolina

PLOTTING A PLAN
Burial plots are as difficult to sell as it is to resell time-shares [“For Sale: Cemetery Plots”]. It’s important to take care of future needs so that next of kin and friends don’t have to. When I worked in a hospital, my employer provided no guidance to family when a patient was near death. The bereaved were left to the sharks at the mortuary, trying to sell the most expensive features of a burial.

DALE DAW
Redding, California

ROAD TRIP
“The Trip That Changed My Life” made me think of the one that changed mine. In the summer of 1971, my best friend and I rode our motorcycles across North America. We had seen the movie Easy Rider and decided we wanted to do something like that. I was 19. We covered about 8,000 miles in two months. I left with $300 and returned with $20. Every day was an adventure. Those were interesting times. Different than today but also somewhat the same.

CHUCK PROULX
Port St. Lucie, Florida

HERITAGE HISTORY
It’s wonderful to see people like Ynés Mexía and Dolores Huerta recognized for their sometimes unknown but essential work [“Latino American Icons”]. October is also Italian American Heritage Month. My grandparents were part of the 4 million immigrants who came to this country by 1920 and built much of its infrastructure, businesses, arts and more. This group deserves recognition, too.

SARAH BATTAGLIA
Miller Place, New York

SEND YOUR LETTERS The Mail, AARP THE MAGAZINE, 601 E St. NW, Washington, DC 20493; email: aarpmagazine@aarp.org; tweet: @aarp. Submissions may be edited. FOR THE BLIND Listen to AARP THE MAGAZINE on the National Federation of the Blind’s NFB-NEWSLINE. For more information about this free service, go to nfb.org or call 866-504-7300.
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It's never too early for filing. 50 and older taxpayers, start preparing tax returns now. For advice, go to AARP.ORG/TAXES.

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1 Be a Believer
I did not have faith in myself; I had no money and was raised by my grandmother on government assistance. But she believed in me, so I try to encourage other people who dim their lights to let their lights shine.

2 Seek Inspiration
Before I graduated from New York University, I was cast as Ariel in The Tempest with Patrick Stewart. I still wasn’t sure about acting, but I saw that as a prophetic moment, and it made me want to continue.

3 Be Patient
It took me until age 50 to get nominated for anything—two Emmys, for When They See Us and Lovecraft Country. There’s no life expectancy on creativity, no time limit.

4 Raise Up Heroes
Oracene Price was someone no one knew, but she mentored her daughters Venus and Serena—as much as her husband did—and changed the face of tennis. I also deeply admire Fannie Lou Hamer, a Mississippi sharecropper who helped organize Freedom Summer.

5 Ride On
Biking is essential to my joy. People always look at me and they’re, like, “Where’s your car?”

“I despair sometimes over the world we’re living in. That’s when I connect with my family, write, get on my bike, go to places where I can find joy.”
—Aunjanue Ellis, 52

6 Honor Thy Roots
Mississippi will always be home. I live in the house where I was raised—bad pipes, rainin’ inside. But I have to keep my grandmother’s house going. And we need progressives down here!

7 Keep Singing
A song we sing in church goes: “I’ve come too far from where I started from/Nobody told me that the road would be easy/But I don’t believe He brought me this far to leave me.” And that’s how I feel.

—As told to Tim Appelo

Aunjanue Ellis plays Venus and Serena Williams’ mother in the film King Richard and is writing a screenplay about civil rights leader Fannie Lou Hamer.
Gone Fishing
Delicious ways to fix fresh fillets in a flash from chef Byron Peñafiel of HOWM Cocina & Cocktails in New York City

**Butcher Twine**
I use it to tie roasts, truss poultry, secure stuffed dishes, bundle herbs for stews and reseal bags. No ribbon? Use it to wrap gifts.
—Nashville, Tennessee, butcher Chris Carter, cofounder of PorterRoad.com

**AARP THE MAGAZINE**

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**Sea Bass**
Choose: Boneless, skin-on fillets. Cook the same day.
Season: Old Bay seasoning
Cook: Panfry until crispy.
Serve: With pickled vegetables; a salad of chopped avocado, tomatoes, lime juice, red onion and cilantro; and chimichurri sauce.

**Tilapia**
Choose: Opaque, firm, boneless, skinless fillets, with a fresh smell. Cook within 48 hours.
Season: Salt
Cook: Pan-sear. Baste with butter until slightly flaky.
Serve: Over basmati rice cooked with minced garlic and ginger; topped with chives. —Kelsey Ogletree

**Salmon**
Choose: Wild-caught, pink, skin-on fillets. Cook within 36 hours.
Season: Olive oil, salt and pepper
Cook: Pan-sear to medium doneness.
Serve: With capers, olives, tomatoes and olive oil. Garnish with fresh chopped herbs.

**Haddock**
Choose: Boneless, skinless fillets with a saltwater smell. Cook the same day.
Season: Cajun-seasoning blend
Cook: Pan-sear.
Serve: Atop a substantial salad such as the one shown at left, with lemon vinaigrette.

**Cod**
Choose: Firm, skinless fillets.
Cook: Poach (with tomato and onion) until flaky, in lime juice, lemon juice, olive oil and fish stock.
Serve: Garnish with lime zest and olive oil.

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Food styling: Charlotte Autry; Illustration by Amber Day
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Non-Smoker Current Monthly Rates

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Tobacco or nicotine users within the last 12 months will pay a higher rate.

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What’s worth seeing at the movies and on TV

THE MATRIX RESURRECTIONS (In theaters and on HBO Max, December 31) In the trippiest of sci-fi sequels, Neo (Keanu Reeves, 57) reunites with hacker Trinity (Carrie-Anne Moss, 54), gets a therapist (Neil Patrick Harris) and discerns reality from fiction ... or does he? (For more on Reeves, see page 28.)

| A JOURNAL FOR JORDAN (In theaters, December 25) “I have been wanting to bring Dana Canedy’s treasured book to the big screen for over 20 years,” says director Denzel Washington, 66, who tells the heroic story of Pulitzer Prize winner Canedy’s doomed partner’s Iraq War journal addressed to their infant son.

Grownups will go to movies again
“Older viewers will be slower to return—but return they will,” says Jeffrey Cole, director of the Center for the Digital Future.

It will be worth it, more than before
“Moviegoing will improve,” notes Dolby Laboratories’ Doug Darrow. “Better seating, premium experiences—Imax, Dolby Cinema, etc.”

Blockbusters will hog fewer screens
“More movies will be geared to an older crowd,” says theater chain owner Vince Guzzo. “Less visual effects, more story content.”

Movie tickets won’t all cost the same
You may pay less on Mondays, and more for hits than flops.
“It’s OK to pay $100 for Wagyu beef, but $20 for rib eye.”
Guzzo adds. —T.A.

DON’T LOOK UP (In theaters, December 10; Netflix, December 24) In a disaster farce, the president (Meryl Streep, 72) won’t believe scientists (Leonardo DiCaprio, Jennifer Lawrence) who warn that a comet is coming. “She’s a hybrid of all the ridiculous leaders we’ve had for the past 10, 20, 30 years,” notes writer-director Adam McKay.
Cobra Kai (Netflix, December 31) The Karate Kid sequel series that’s number 1 in 28 nations returns for Season 4, with 10 episodes coming out at once. The onetime karate kids are “trying to grow as adults,” co-creator Josh Heald told The Hollywood Reporter. They’re also trying to win the All-Valley Karate Tournament. Tie your belt and pace yourself—it’s going to be a bumpy martial arts battle.

Ozark (Netflix, January 21) In the eagerly anticipated 14-episode final season of this morally thoughtful thriller series, a Missouri casino-owners couple (Laura Linney, 57, and Jason Bateman, 52) find themselves with blood on their hands, caught between the Mexican cartel, the FBI and a trigger-happy, Bible-quoting backwoods drug dealer (Lisa Emery, 69).

The Tender Bar (In theaters, December 17; Amazon Prime, January 7) George Clooney, 60, directs a heartstring-fiddling adaptation of J.R. Moehringer’s memoir about a boy (Tye Sheridan) who grows up, with an absent father, in a Long Island, New York, bar full of surrogate dads, including his doting bartender uncle (Ben Affleck, 49), who becomes his literary mentor and instructor in “the male sciences.”

The Lost Daughter (In theaters, December 17; Netflix, December 31) In the deeply moving directing debut of actress Maggie Gyllenhaal, a professor (Olivia Colman, 47) meets a young mom (Dakota Johnson) on a Greek vacation, stirring up her own mixed feelings about motherhood. Ed Harris, 71, excels as her would-be midlife sweetheart. —Tim Appelo

Susan Sarandon, Country Queen

In Showbiz, the saying goes, the singers want to be actors and the actors want to be singers. But some really can do both, as Susan Sarandon and “Honky Tonk Badonkadonk” belter Trace Adkins prove in the TV series Monarch (Fox, January 30). The two play the embattled king and queen of country music—Albie Roman, the Texas Truth-teller, and two-fisted Dottie Cantrell Roman. It’s Sarandon’s first TV series lead role—but not her first singing gig. The daughter of a lounge singer, she’s the only woman who has dueted with Tim Curry (The Rocky Horror Picture Show), James Gandolfini (Romance & Cigarettes), Eddie Vedder (Cradle Will Rock), Ralph Fiennes (Bernard and Doris) and maybe even David Bowie (when they were dating).

Adkins is best known for selling 11 million albums, though he also has 40 acting credits, including The Lincoln Lawyer. He’s 59; she’s 75. So what? “I have a complete disconnect with my age,” Sarandon told London’s Daily Mail. “I’m not old. I don’t feel 75. It’s crazy.” —T.A.

Why Hollywood Is Remaking Old TV Shows

Reboots are rife in TV Land, with new versions of CSI, Doogie Howser, M.D., and Sex and the City, left, plus the upcoming Frasier, Ally McBeal and The Flintstones. The Kids in the Hall will be back, pushing 60. Why? Growing nostalgia for profitable characters that producers own. But 1965 and 2019 Lost in Space star Angela Cartwright, 69, hopes her other hit, The Sound of Music, is not revived: “If that was rebooted, there would be an uprising.” —T.A.
FOURTEEN YEARS ago, former Led Zeppelin singer Robert Plant and bluegrass star Alison Krauss recorded *Raising Sand*, a surprise smash album that went on to win six Grammy Awards, including album of the year. Their second effort, *Raise the Roof*, features their interpretations of songs by the Everly Brothers, Calexico, ’30s blues singer Geeschie Wiley and others. We talked with each separately by phone.

Were you surprised by the success of *Raising Sand*?

**Plant:** I was most surprised that we had that groove from the get-go. Neither of us had any experience seeing people react to our styles in that way, so it was fantastic.

**Krauss:** That whole record was a surprise—every step of it. And the really beautiful thing was that there were no expectations.

What took so long for you to get back together for another album?

**Plant:** It's not like I live around the corner from Nashville. It's a big deal to leave my culture and my world behind.

**Krauss:** The spontaneity that he has. It takes some work to learn where he's going to go. If you're doing one take on a song and somebody plays a little bit of a different guitar riff, he's going to jump on that, and he's going to take it someplace else. It's so exciting and fun.

— Craig Rosen

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**MELISSA ETHERIDGE:** **WHAT I'M DIGGING**

Star lists her favorite young artists

**SINGER AND SONGWRITER**

Melissa Etheridge, 60, recently released the album *One Way Out*, featuring songs she wrote early in her career, before making it big. We asked her which current singers she thinks are about to break out big.

**Yola**

Her voice is beautiful, and she writes like classic Jimmy Webb [who penned many hit songs from the ’60s and ’70s], but absolutely authentic.

**H.E.R.**

Her rhythm-and-blues sense, with a modern sound, is refreshing, with lyrics I love. And she can play guitar so well. She's like today's Prince.

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**Upfront / LISTEN**

**Plant Reunites With ... Krauss**

Giants of rock and bluegrass follow up their 2007 hit album

**F**

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**UPFRONT**

**LISTEN**

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Step Right In

Eliminate that tripping hazard on the floor with a curbless shower

ONCE UPON a time, no-step showers were unsexy bathroom adaptations for older people who wanted to age in place. Now they are all the rage; even millennials are posting photos of their installations on Instagram. “As we see a shift toward minimalism in bathroom spaces, we consider a shower curb yet another thing that gets in the way, both physically and visually,” says Shawna Percival of Styleberry Creative Interiors in San Antonio. The practical benefits aren’t just the reduced risk of tripping on a threshold. “Fewer edges mean fewer places for mildew to form,” notes Faraz Tajik, the founder of Crest Builders in Newport Beach, California. But that threshold did serve an important function: keeping water from seeping onto your floor. Which means no-step showers should be installed with care.

1. It’s all about the slope
“A sloped shower floor is created by a tray or pan set directly on your floor joists or concrete floor,” rather than on a built-up surface, explains Raf Howery, CEO and founder of Kukun, a home-renovation data-and-intelligence platform in Menlo Park, California.

2. Go bigger, if possible
Tajik says a larger shower will make it easier to have the appropriate slope for drainage. He recommends minimum dimensions of 42 by 42 inches. That size could also eliminate the need for a door (a pretty sleek look), as long as the water won’t reach the opening.

3. It can be a wise choice
Installation can run $3,000 to more than $5,000, but, says Amy Moneypenny of Leaf Home Safety Solutions in Hudson, Ohio, “in addition to keeping customers safer for longer in their homes, these modifications increase home value.”
—Rachel Weingarten

RODENT RESISTANCE

Keep pesky critters from coming indoors in winter

Noise? No
Don’t bother with ultrasonic devices. “Those are gimmicks,” says William Dahl, a trapping consultant at Peninsula Rodent Control in Redwood City, California. “Animals tolerate the sound once they realize there’s not an actual threat.”

Find their ‘doors’
Seal off all holes in your foundation and where utility lines enter the house. “Mice are pure cartilage, so they can get through an opening the size of a dime,” notes Robert Allen of EnviroPest in Rochester, New York.

Do some preventive gardening
Rodents like to move about under cover, so remove vegetation along your foundation. “If you maintain a clean perimeter, they’re more likely to go to your neighbor’s house,” Allen says. —Brian Barth

Hangers, Reinvented

REDESIGNS aren’t limited to computers and cars. These updated variations on the classic closet hanger can do so much more than the basic wire or plastic varieties that we grew up with.

Downward duds
Not all garments have to be side by side. Tier hangers create more room by sending some shirts, pants and skirts downward.

At your service
This battery-powered unit holds numerous ties and belts; you can rotate through your options with the push of a button.

Jack-of-all-trades
A deep notch keeps turtlenecks from stretching. Hooks provide versatility. A central nook can hold a tie or a necklace.

Scarf storage
This special hanger could be a game changer for you if you’re into scarves. Liberate them from being stuffed into a drawer.

Dangle bangles
It’s nice to see your baubles in close proximity to your clothes. A jewelry hanger has numerous compartments.
—Maisy Fernandez
Erik Larson  
(The Splendid and the Vile)  
Klara and the Sun by Kazuo Ishiguro (2021)  
A moving exploration of loneliness and artificial intelligence, told through the observations of an “artificial friend” named Klara, acquired to be a dying girl’s companion. It kept me thinking for weeks afterward.

The World That We Knew by Alice Hoffman (2019)  
A novel about the power of love that traces the wrenching journey of Lea, a Jewish girl in Nazi Germany, and a golem that Lea’s mother hopes will protect her.

Louise Penny  
(The Madness of Crowds)  
When Harry Met Minnie: A True Story of Love and Friendship by Martha Teichner (2021)  
About the bond between two rescue dogs and their owners, this is a warm and luminous celebration of how life-changing events can spring from the mundane.

A Fish Caught in Time: The Search for the Coelacanth by Samantha Weinberg (2001)  
In 1938, fishermen off the coast of Africa caught a coelacanth, a huge fish with limblike fins thought to be extinct for millions of years. This is a riveting story of what was then described as the greatest scientific find of the century.

David Baldacci (Mercy)  
An unputdownable book about the biochemist who helped develop a gene-editing technology that has ushered in wondrous possibilities and unsolvable ethical dilemmas.

The Drowning Pool by Ross Macdonald (1950)  
A detective’s investigation of a mysterious death exposes the darkest of family secrets, the chasm between rich and poor, and the dirt that clings to every pore of humanity.

Jodi Picoult (Wish You Were Here)  
The Soulmate Equation by Christina Lauren (2021)  
A charming novel that explores what happens when DNA can predict your perfect match. Is it a blessing or a curse? A great escape in a year when we all needed one.

The Book Thief by Markus Zusak (2005)  
A modern classic about resilience and how one little life can make a difference in thousands of others. And it’s narrated by Death, which is a mic drop in and of itself.

Ruth Ozeki  
The Book of Form and Emptiness by Gabriel García Márquez (1967)  
This sprawling masterpiece about a Colombian family was my first encounter with magical realism. It was the book that made me want to be a fiction writer. Wait, I want to do that! I remember thinking.—Christina Ianzito

ALSO OF NOTE

Gastro Obscura: A Food Adventurer’s Guide by Cecily Wong and Dylan Thuras  
Poet Warrior by Joy Harjo  
My Monticello by Jocelyn Nicole Johnson; read by LeVar Burton and a full cast  
David Copperfield’s History of Magic by David Copperfield, Richard Wiseman and David Britland

For more great reads and author interviews, go to aarp.org/books.
Let the Sunshine In
This winter don’t burrow yourself into hibernation. These products can make the season feel a little more like summer

1. **Daylight bulbs**
   - Brands such as Philips and Sylvania now market light bulbs designed to mimic natural light. The secret: more blue in the light spectrum. In comparison, soft-white bulbs are more yellow; bright-white bulbs, more white. Daylight bulbs have become popular for kitchens and bathrooms.

2. **Tubular skylights**
   - Cheaper, smaller and easier to install than a traditional skylight, a tubular skylight uses a light-collecting dome on your roof and a reflective tube to funnel sunlight into a room. While professional installation is advised, tubular skylights deliver natural light that no light bulb can. “If you’re in a really well-lit doctor’s office, that’s around 500 lux [a measurement of light],” says Jamie Zeitzer, an associate professor of psychiatry and behavioral sciences at the Stanford Center for Sleep Sciences and Medicine. “If you go outside in New York City on an overcast day, you’re looking at 10,000 lux.”

3. **Sunrise alarm clocks**
   - Gradually brightening, starting about 30 minutes before the alarm goes off, these gadgets mimic the sunrise. The generated light seeps through your eyelids and into your brain, and promotes a gentle awakening, which is less shocking than a traditional audio alarm. But older people may find that introducing light into the bedroom could rouse them too early. Zeitzer points out that as people age, they become more sensitive to light during sleep.

4. **Light-therapy lamps and light boxes**
   - These products provide high light levels, up to 10,000 lux, designed primarily for people with seasonal affective disorder, a mood-altering condition that affects about 5 percent of Americans. Doctors discourage light therapy without medical consultation.

—Gabriel Baumgaertner

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**Browsing Incognito**
Want to keep your internet search history private? Here’s how

**SEARCH ENGINES**, companies and advertisers monitor your online activities so they can serve you ads targeted to your interests. It’s legal, but if you prefer not to leave a trail, you have two main choices.

- **WEAKER OPTION**
  - **Private Browsing**
    - All mainstream browsers—including Chrome, Firefox, Microsoft Edge and Safari—have an “incognito” or “private browsing” mode in the settings. After you close your browser, your history, cookies and website data are cleared from advertisers’ use. But it doesn’t keep websites from monitoring what you do while visiting them. Nor does it prevent your internet service provider (ISP)—or employer, if it’s a work computer—from seeing the sites you visit.

- **STRONGER OPTION**
  - **Private Search Engines**
    - Use these instead of Google, Bing or Yahoo to keep searches from being recorded or sold to third parties. Sites you visit can still track you while you’re there. Some popular options include DuckDuckGo, Brave Search, Startpage, Qwant and Peekier.

—Lance Whitney

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**Texts Giving You the Blues?**

**WE POSED A QUESTION** on Facebook: “What are your biggest struggles with personal technology?” One commenter wanted to know why text messages aren’t standardized. Jason R. Rich, author of AARP personal-tech how-to books, explains:

On an iPhone, the blue texts are iMessages, which offer animated effects and integration with some other apps. These work only when sent between Apple devices. The green bubbles are traditional text messages, without such functionality.

*Got a technology question? Email personaltech@aarp.org.*
Nun sense
I went to a Catholic school for 10 years. Two of my aunts were Catholic sisters. They didn’t resemble Lydia in The Handmaid’s Tale at all, but one takes things from different parts of one’s life. The nuns in my education were lovely, intelligent, educated, devoted. I learned the work ethic, that you are not special, you do what is required, and you respect authority.

Better living through chemistry
I was premed in college, determined to be a doctor. I learned a lot from organic chemistry—how far your brain can go. I know it sounds boring, but it was thrilling. I still have the book.

Following a passion
One day my college roommate said, “Do you really want to be a doctor?” “No.” “What do you want to be?” “An actor.” She said, “Well, what are you doing?” So, I went to DePaul University’s school of drama.

Job talk
I worked many waitress jobs. It’s intense. Then when I was pregnant with my first child, at 35, I went to work in a pet shop. I needed something less intense.

Bad moment
In 1986 I passed a premiere, with limos, for About Last Night, starring my DePaul classmate Elizabeth Perkins. Oh, my God, here I was, going to wait on tables! I’m losing it! And then there was a calm voice that said, Everything will be OK when you’re 56.

Prophecy fulfilled
Many times I was discouraged. Many sob sessions. I would just get over it and say, Don’t be silly. Let’s go. And every job I was deeply grateful for. It wasn’t until Compliance that doors opened up in my career. At 56.

Ann Dowd
The actress holds forth
on education, The Handmaid’s Tale and blooming late

Lydia’s global reach
In Australia, the girl at a bookshop counter blushed and giggled with her friend, and I realized they knew Lydia and Handmaid’s Tale. It was sweet.

What mothering teaches
Patience. Faith. When new babies come, it’s the greatest joy and the greatest worry. I’m learning to let go, since my oldest boy is 30.

Fostering kids
Every child deserves a loving home—period. I am so deeply grateful for my youngest, my foster son and now my boy. It taught me the beauty of love, understanding trauma and what has to happen for that beautiful child to move to a place of safety in his heart and soul.

Our world, film by film
In Mass I play a school shooter’s mother meeting a victim’s parents. They come to a place of understanding, and forgiveness permits them to drop the burden of holding on to such profound grief. It’s a great example of how a film can allow an audience to experience something like the Sandy Hook shooting not just as news but through the people, the actors, telling the story.

Tips for older actors
Trust the gut. Just listen to the Goddess; the universe will provide, and you will succeed. Thank God that now there are so many more roles and opportunities as we age. Aging is underrated, and beautiful. Our bodies are, like, Whoa, wait a minute, sit down. One day at a time. But life gets better and better.

—As told to Tim Appelo

Ann Dowd, 65, is a star of The Handmaid’s Tale, The Leftovers and the film Mass, available on Amazon, Apple TV and other major digital platforms on January 11.

PHOTOGRAPH BY LAURA CHASE DE FORMIGNY
HealthyYou

SUB OUT
high-calorie sour cream.
BOOST
flavor with hot sauce.

TURKEY AND SWISS
We think of this as a “healthy” sandwich, but it’s still high in sodium and calories, and the standard tomato, iceberg lettuce and white bread offer little fiber. 667 calories, 33g fat, 2,299mg sodium, 4g fiber

▲ BETTER TURKEY AND SWISS
Use 5 ounces deli-style turkey and 1 slice Swiss. Add raw baby spinach and slices of avocado; serve on whole-grain bread. 597 calories, 24g fat, 1,642mg sodium, 12g fiber

ROAST BEEF
The kaiser roll classic is really high in sodium; much of the fat comes from toppings such as mayo and sour cream. 538 calories, 24g fat, 3,158mg sodium, 3g fiber

▲ BETTER ROAST BEEF
Cut down to 4 ounces roast beef and 1 slice Monterey Jack cheese; include sliced onion and a handful of arugula. Instead of mayo and sour cream, top with 2 teaspoons prepared horseradish and 1 teaspoon hot sauce, for extra flavor. 427 calories, 15g fat, 1,990 mg sodium, 3g fiber

’Wich Switch
Turn your favorite heros and hoagies into health powerhouses.
Dietitian Rachel Paul shows how
By KELSEY OGLETREE
Italian Hero

A 6-inch traditional hero usually calls for salami, ham, prosciutto, provolone, pepperoni, and oil and vinegar dressing, on Italian bread. 868 calories, 49g fat, 2,495mg sodium, 3g fiber

Better Italian Hero

Swap in low-sodium roast turkey for the ham, pepperoni and salami, though keep the cheese and prosciutto for that authentic Italian flavor. Use romaine lettuce for more fiber and only red-wine vinegar instead of the dressing. Top with sliced onion and tomato; sprinkle with oregano and black pepper. 509 calories, 13g fat, 1,600mg sodium, 4g fiber

Better Tuna Melt

After draining water, mix tuna with diced red onion, celery and pickle, and 1 teaspoon each mayo and lemon juice. Top bell pepper halves with tuna and ½ slice cheddar. Bake at 300°F for 7 minutes. 327 calories, 13g fat, 673mg sodium, 4g fiber

Better Meatball Sub

Typically this hoagie comes loaded with four meatballs plus shredded mozzarella. 745 calories, 43g fat, 1,039mg sodium, 4g fiber

Better Meatball Sub

To cut calories, reduce to three meatballs on half a hoagie roll. Add spinach for fiber; go light with the cheese. Recipe: 3 meatballs, ½ cup shredded mozzarella, ½ cup raw spinach, Italian seasoning and 2 tablespoons marinara sauce on an open-faced white hoagie roll. 528 calories, 32g fat, 704mg sodium, 2g fiber

Tuna Melt

These can be packed with sugary pickle relish and lots of mayo. 627 calories, 32g fat, 1,185mg sodium, 3g fiber

Better Tuna Melt

After draining water, mix tuna with diced red onion, celery and pickle, and 1 teaspoon each mayo and lemon juice. Top bell pepper halves with tuna and ½ slice cheddar. Bake at 300°F for 7 minutes. 327 calories, 13g fat, 673mg sodium, 4g fiber

Smears to You!

Sandwich spreads, by the tablespoon

- Yellow Mustard
  0 calories, 0 grams fat, 0 grams sugar

- Honey Mustard
  65 calories, 5.5 grams fat, 3 grams sugar

- Ketchup
  15 calories, 0 grams fat, 3 grams sugar

- Mayo
  90 calories, 10 grams fat, 0 grams sugar

- Russian Dressing
  53 calories, 4 grams fat, 3 grams sugar

Kelsey Osgood writes on food and health for Bon Appétit, Shape and other magazines.
When the Doc Says ‘Diabetes’
The diagnosis may sound scary. Think of it instead as a chance at a new life

By LESLIE GOLDMAN

In 2017, Bruno Graizzaro weighed 298 pounds and was a self-described “massive eater.” Having lived with type 2 diabetes for 11 years, he was on high doses of injectable insulin, took an oral diabetes drug and was haunted by the specters of multiple family members who had struggled with diabetes, including his father, who lost a leg to the disease. “I was so entrenched in poor eating that I just relied on the medicines to control my blood sugar,” he says.

Then he met an endocrinologist at the UMass Diabetes Center of Excellence who suggested a different approach: committing to a combination of healthy nutrition and exercise, which he would jump-start with two newer diabetes drugs that also promote weight loss. Today, at 64, the Boston accounting executive has lost more than 60 pounds, exercises four to five days a week (basketball, squash, yoga and strength training are favorites) and needs only very minimal insulin.

Insulin is the hormone that moves sugar out of the blood and into the body’s cells. With diabetes, the body either can’t create the hormone (type 1) or, more commonly, becomes resistant to its effects (type 2). In both cases, insulin injections are a common treatment. (January marks the 100th anniversary of insulin’s first use in a diabetes patient.)

A type 2 diagnosis is frequently met with a mixture of fear, dread, guilt—and drugs. “People with type 2 diabetes often end up with four or five medications, including insulin, because people think that’s the only way,” notes Osama Hamdy, M.D., director of the Inpatient Diabetes Program at the Joslin Diabetes Center in Boston. “But many people can manage diabetes solely with lifestyle changes,” including exercise, a carbohydrate-controlled nutrition plan, proper hydration and more.

If you’ve received a diagnosis of diabetes within the past five years, now is the optimal time to implement strategic behavioral tactics that may not only improve the condition but possibly even reverse it, Hamdy says. And even long-term diabetes sufferers such as Graizzaro can make major changes. “Don’t start the disease with blame and guilt,” Hamdy adds. “Accept the reality and ask, ‘What will I do now? Will I live with the disease forever, or will I take a chance and turn this into a glorious opportunity?’”

Here are seven ways to flip the script—or to prevent getting diabetes in the first place.

**LOSE (JUST A LITTLE) WEIGHT**

As a person gains weight—even a few pounds—the body can have more difficulty regulating blood sugar levels via insulin. The result: a condition called insulin resistance, in which the pancreas has to pump out more and more insulin in an effort to move sugar from the blood and into the cells.

Insulin resistance is at the heart of most type 2 diabetes.

Insulin—whether made by the body or taken as a medication—promotes fat storage and weight gain. So, gaining weight can force the body to make more insulin, which causes more weight gain, and on and on. But even modest weight loss—5 to 10 percent of one’s body weight—can lead to huge improvements, Hamdy observes. His own research has shown that a 7 percent loss can improve insulin sensitivity by approximately 57 percent.

**WATER DOWN BLOOD SUGAR**

The more dehydrated you are, the more concentrated the sugars in your blood become, like a prune versus a juicy plum, says Jessica Crandall Snyder, a certified diabetes care and education specialist in Denver. A study in *Diabetes Care* followed subjects for nine years. Those who drank less...
swimming, jogging or tennis; and 10 minutes stretching, which improves joint movement and reduces chances of injury. Walking as much as possible throughout the day matters, too. A 2018 study in the British Journal of General Practice linked 10,000 steps a day with improved diabetes control.

**MUSCLE UP WITH PROTEIN**
Protein is important for maintaining muscle and stimulating several hormones that contribute to blood sugar regulation. Focus on fish, white-meat chicken, plant-based sources (beans, nuts and tofu) and lean cuts of beef, and make sure you’re eating protein at breakfast and lunch as well as at dinner.

**GET VACCINATED AGAINST COVID-19**
People with diabetes, obesity or both are at increased risk for severe illness and death from COVID-19. And emerging research suggests that COVID can worsen diabetes by causing damage to the pancreas and system-wide inflammation that increases insulin resistance.

Because vaccination leads to milder COVID, if infected, it should indirectly result in less COVID impact for preexisting diabetes, says Nitin Kapoor, M.D., a professor of endocrinology at Christian Medical College in Vellore, India. Also, his research is among several studies that link COVID to new cases of diabetes.

**DON’T FOCUS ON SUGAR**
After hearing “You have type 2” for the first time, people often go to extremes, drastically limiting carbs (with diets such as keto) or trying to live without sugar. But too few carbs can result in fatigue, nutritional deficiencies and dangerously low blood sugar. Avoid the trap of focusing on sugars and instead read labels for “Total Carbohydrate”; this term incorporates sugars (both naturally occurring and added) as well as other types of carbs, says Crandall Snyder. Women should aim for 30 to 45 grams of total carbs per meal; men, 60 to 75.

Because proper nutrition is so important after a diabetes diagnosis, she advises consulting with a registered dietitian (RD) or certified diabetes care and education specialist (CDCES) to get your eating plan on the right track. (Medicare covers three hours of nutritional counseling if you’ve been diagnosed with diabetes, and 10 hours of diabetes self-management education.)
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Policy Form ICC18L198P or state equivalent (D787LFL19P in FL, 1002Y-0119 in NY).

*Ages 50 to 75 in NY.

**All benefits paid would be less any outstanding loan.

D603083
## MoneySaver

### Search and Save

Comparison shopping’s rewards may be far greater than you think

By LISA LEE FREEMAN

_EVERYONE KNOWS_ prices can vary among retailers, but by how much? To find out, I collected posted prices for popular products at different online and brick-and-mortar stores. (Prices were gathered within a brief window and may have since changed; shipping costs were excluded.) The results are clear: A little research can save you a lot!

<table>
<thead>
<tr>
<th>Product Description</th>
<th>BestBuy.com</th>
<th>Dick’s Sporting Goods</th>
<th>IndoorCyclery.com</th>
<th>TheWearablesStore.com</th>
</tr>
</thead>
<tbody>
<tr>
<td>ProForm Carbon CX Exercise Bike</td>
<td>$500</td>
<td>$600</td>
<td>$999</td>
<td>$1,999</td>
</tr>
<tr>
<td>PowerXL Vortex Air Fryer (7-Quart)</td>
<td>$100</td>
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<tr>
<td>Skullcandy Indy Evo True Wireless Earbuds</td>
<td>$38</td>
<td>$50</td>
<td>$70</td>
<td>$80</td>
</tr>
<tr>
<td>Men’s Lucky Jeans (121 Slim Straight)</td>
<td>$35</td>
<td>$60</td>
<td>$83</td>
<td>$99</td>
</tr>
</tbody>
</table>

Price checks were conducted in August and September.
The spike will likely settle

The standard measure of inflation in the U.S. is the Bureau of Labor Statistics’ Consumer Price Index (CPI), which tracks price changes on a basket of goods and services, including food, housing, energy and health care.

In September, the CPI was up 5.4 percent year over year—far above the average annual rate of 1.75 percent in the 10 years ending in 2020. Why the jump? Relaxed pandemic restrictions earlier in 2021 unleashed pent-up consumer spending, says Wade Pfau, professor of retirement income at the American College of Financial Services. Rising demand typically causes an uptick in prices; so do shortages of raw materials and transportation bottlenecks, which also emerged during the pandemic.

The general expectation among economists last fall—subject, like all economic forecasts, to revision—was that the rate of inflation will drift downward, probably starting in 2022. “We expect that inflation is going to moderate over the medium term to something closer to our target of 2 percent over the next couple of years,” says Charles Gascon, senior economist at the Federal Reserve Bank of St. Louis. “We can point a finger at the pandemic-related factors that are driving prices higher. And while prices may not all come back down, they should generally stabilize.” Pricing pressures seemed to be easing this summer: Month-over-month CPI increases fell from a 0.9 percent rise in June to 0.3 percent in August and 0.4 percent in September. Prices for lumber and travel dropped noticeably in early September; car prices plateaued, notes Ted Rossman, Bankrate’s senior industry analyst.

MoneySaver

Inflation Worries Are in the Air

What you need to know about the rising cost of living

By KAREN HUBE

AS PRICES, as of September, were up 42 percent compared with a year ago. Used cars cost 24 percent more. And hamburger meat ran you 11 percent more than it did the previous fall. Americans are facing some of the steepest price increases in more than a decade, and older adults are feeling particularly pinched.

Three-quarters of retirement-age folks say the spike in prices has hurt their finances, and 79 percent of all consumers have cut back on spending, dipped into savings or taken other measures in response to the rising cost of living, according to the financial website Bankrate.

It’s unsettling. Inflation, which is the rate of increase in overall prices, poses one of the greatest threats to your long-term financial security, given its ability to eat away at the purchasing power of your dollars. Consider that today, $10 is enough for just one movie ticket, whereas 40 years ago, it could buy you three tickets and a bucket of popcorn.

But don’t let inflation put you in a panic just yet. Instead, read the following to learn how to put current trends into perspective and how to limit inflation’s corrosive impact on your finances.
This is not your father’s inflation
In the late 1970s, as inflation soared—it peaked at over 14 percent in 1980—savers could park their money in relatively safe and still keep up with rising prices. In January 1978, for example, when prices were up 6.8 percent over the previous year, you could get a 6.4 percent yield on a money market fund backed by investments in bank certificates of deposit and short-term U.S. government debt. Nearly a year later, when inflation was at 9.3 percent, you could buy a six-month CD yielding around 10.5 percent. In other words, yields on savings kept up with inflation.

That’s clearly not happening today, with savings accounts and six-month CDs paying a fraction of 1 percent. But why? The short answer, Gascon explains, is that the factors driving inflation back then were different from those at work now.

The longer answer: In the 1970s, he says, when a strong economy was driving a broad array of prices upward and inflation expectations were high, the Federal Reserve raised rates so that people had an incentive to save. The hope was that demand growth would slow, prices would stabilize and inflation would subside.

Because prices have been relatively stable over the past few decades, Gascon says, inflation expectations are lower and the Fed’s policymakers are working under the assumption that what’s currently driving inflation is pandemic-related and temporary. For now, they see no need to rapidly raise short-term interest rates, which would raise savings account interest rates—but would also risk slowing jobs growth and the overall economy.

Smart spending can balance your budget
One of the perks of being in your peak income years—your late 40s and into your 50s—is that you can often afford to pay for more of the things you want. But this may not be the time for a big cash outlay, notes Mark Zandi, chief economist at Moody’s Analytics. “Delay spending on items that are experiencing a big spike in price, like a new or used car,” he says. “The same goes for home improvements. Prices for lumber and materials are still above normal, and labor costs are high due to labor shortages.”

And not just big-ticket items cause pain. In September, overall grocery prices were up 4.5 percent over the previous year, but price changes for individual items varied. For instance, prices soared more than 19 percent on steak and bacon but just 7 percent on a whole chicken. You have to change your day-to-day decisions to keep food costs steady, Zandi says.

Up-and-Down Costs
Here’s how much prices for some goods have risen—or even fallen—over the past two years

- **20.2%**
  - **GAS**

- **17.5%**
  - **MEAT, POULTRY, FISH & EGGS**

- **4.7%**
  - **HEALTH CARE**

- **-2.9%**
  - **CLOTHING**

SEPTEMBER 2019

You can protect against the long-term impact
If you have retirement savings, the key to keeping up with inflation, according to financial advisers, is to invest a good part of that money in the stock market. Nothing is ever guaranteed, and markets can fall precipitously. But the total return of the S&P 500—an index of most of the largest publicly traded U.S. companies—has averaged more than 10 percent per year since its 1957 launch, far exceeding the 3 percent average inflation rate.

You can also fight inflation with U.S. savings bonds. If you buy a Series I bond before the end of April, you’ll get a guaranteed rate of 7.12 percent for the first six months. The rate on your bond, linked to inflation, will reset up or down every six months. Electronic purchases of I bonds are limited to $10,000 per person annually. Another anti-inflation tool, Treasury Inflation-Protected Securities (TIPS), has no such limit but has a lower effective yield. (To learn more or to make a purchase, go to treasurydirect.gov.)

Assuming you have an adequate emergency fund in ready cash, James Regan, an adviser at SharpePoint in Phoenix, suggests a portfolio that’s mainly a broadly diversified stock mutual fund plus a fixed-income bond fund with an emphasis on TIPS.

One investment that’s less likely to protect you is gold, which is often pitched to nervous investors as something that will hold its value when inflation strikes. “Gold is not an inflation hedge,” Regan notes. An ounce of gold, which was worth $1,760 in October, was valued at about $2,100, adjusted for inflation, a decade ago. “It hasn’t kept up with the purchasing power of the dollar,” he says. “If you bought gold 10 years ago, you’d be underwater today.” —With additional reporting by Gabriel Baumgaertner

Karen Hube is a veteran financial writer and a contributing editor for Barron’s.
His, Hers and Theirs
Real estate is a concern for a couple getting married later in life

THE PROBLEM
Where should we live? That has stumped Californians Pamela Parkinson, 69, and Tom Josa, 67, as they prepare to wed. She, a divorced psychologist, and he, a widowed physician, now retired, both own houses that are the lion’s share of their respective wealth. As is, however, neither home feels right for living together. Their other concerns: If one of them dies, they want to guarantee that the other can remain where they’ll be living. Selling either residence could result in a huge tax bill on the capital gains. And Tom has two adult children he wants to provide for after his death. “We want to be sure that we don’t do anything stupid,” Pamela wrote.

THE ADVICE
Some financial matters can be handled by a single practitioner. This one required a kitchen sink of expertise. I turned to Rapid City, South Dakota, financial planner and therapist Rick Kahler; Irvine, California–based estate planner Scott Harshman; and Long Beach, California, accountant Donita Joseph. From their ideas, a plan emerged.

1 Weigh wishes before taxes. “If there weren’t a tax issue, what would you really want to do?” Harshman asks. “Don’t do something just for tax reasons.” (That’s good advice in almost any situation.) “Don’t lose sight of your number one goal,” he notes. Pamela said they’d either jointly buy a place in their neighborhood or renovate Tom’s home; her house felt too small for them to share, and if they sold a home, it would be hers. If that’s the case ...

2 Go house shopping. The couple toured the few homes for sale in their town but found them wanting. So, I asked how they’d renovate Tom’s house to make it work for them. On their wish list: office space for each of them, and a music room. “We don’t want to downsize,” Tom said. “We want something that we both feel really good about.”

3 Run the numbers. Pamela and Tom estimated those renovations would cost more than $300,000. The experts say the money could come from the equity in their homes, but how? Pamela would owe substantial taxes if she sold her house, which she bought nearly 30 years ago. (That’s the case even though $250,000 of her profit would be excluded from taxes.) Instead of selling the home, the experts suggest she raise the money by either refinancing the mortgage or taking out a home equity line of credit, then renting out the property.

4 Make it legit. Pamela and Tom had suspected they’d need a prenuptial agreement, and they do. For that, they each should hire a matrimonial lawyer. They also have to consult a trust and estates attorney to ensure that Pamela won’t be forced to move if Tom dies first and that she (or her estate) is reimbursed for the money she’ll be putting into Tom’s house. Both Pamela and Tom already have living trusts—legal holding pens, of sorts, for assets—which allow for easy distribution after death. Tom’s trust, which holds his house, can be instructed to pass it to his heirs only after Pamela dies or moves. Pamela’s renovation money can be treated as a loan from her trust to his—a loan that will have to be repaid. “Estate planning and a prenup: That’s what it comes down to,” Harshman says.

THE OUTCOME
Pamela and Tom are mulling over the plan. They’re meeting with real estate agents to figure out the rent she could charge for her house. And they’ve started talking to contractors about doing the work on his. They’re looking forward to being together, in the same home, not too far in the future. Merging money and real estate later in life can be complicated—but worth it.

Want Jean Chatzky’s help in sorting out a financial problem? Send an email to rescue@aarp.org.
To learn who is most likely to lose money to a fraud, just survey a group of people—some victims and some not—and see how they are different. Simple, right?

That’s what we thought two decades ago when I was on a research team trying to determine who is most susceptible to scams. Using our professional research tools, we believed the whole project would take nine months, max. Once we discovered the single character flaw unique to all victims, we would tell the world, eliminate this scourge of fraud and be done with it.

Ah, the hubris of youth. Turns out that solving big social problems takes a long time. For one thing, a lot of false theories emerge before one gets it right. For example, the thinking for many years was that older people were far more susceptible to scams. That turned out to be true for some fraud types but not for others. We looked at education, but college degrees or “smarts” also don’t determine susceptibility. We looked at income. Nope. We looked at psychological characteristics such as introversion and extroversion. Nothing. We looked at geographic location—urban versus rural, for instance. Zilch.

After a decade of research, could we definitively say who is most susceptible? Not really. And I’ll be honest: Our inability to identify a recognizable set of traits or attributes for all scam victims was one of the biggest frustrations of my fraud-fighting career.

And then.

In October, AARP released “A Moment’s Notice,” an AARP National Fraud Frontiers Report conducted in partnership with NORC at the University of Chicago. It documents one of the largest fraud studies the organization has ever pursued. Some 3,280 consumer interviews were conducted; 1,085 of these consumers had experienced a financial loss to fraud. The study’s goal was to test new theories about fraud victims that have emerged from an unlikely source: the scammers themselves. Convicts have told us for years how they try to get victims emotionally aroused, or “under the ether,” as part of their pitch. The AARP study examined this notion and the idea that it isn’t who you are that matters but how you are when the pitch gets made.

The results were stunning—to the point that I can say that we have just made a huge stride forward in understanding when and why people say yes to a scam.

Call it the vulnerable moment.

What the study found is that most often it’s their emotional state at the time of the encounter that separates victims from nonvictims in a fraud situation. For victims, who lost money, five times as many experienced feelings of being out of control during the encounter as nonvictims did.

Scammers tell us there are two ways they exploit this fact. First, they can go after people they know are already in an emotionally vulnerable moment. That’s why survivors listed in obituaries are targeted so often by scammers, why insurance scams proliferate after.

Have questions related to scams or think you’re a target? Call the AARP Fraud Watch Network helpline toll-free at 877-908-3360.
This Is 50

SONS IN TROUBLE P.29
BAD FIRST DATES P.30
FINANCIAL FIXES P.31
NEW KNEE PAIN P.31

1 Play with fire.
Unlike most actors his age (or any age), Reeves still performs tons of his own stunts. “I’m 90 percent of what’s happening there,” the actor said of his work as assassin John Wick.

2 Stay human.
In 2019, after his flight to Los Angeles landed 100 miles away, Reeves entertained fellow passengers on the shuttle ride to L.A.

3 Pick an adult.
His silver-haired girlfriend, Alexandra Grant, 48, is a visual artist; together they make a cute and age-appropriate pair.

4 Maintain the mystery.
We know he likes hockey, motorcycles and electric bass. But what’s his family like? Who does he hang with? None of our business!

5 Give for giving’s sake.
You’ll probably never see The Keanu C. Reeves Wing at some big-city hospital. He has donated millions to causes like fighting children’s leukemia, while asking for nothing in return.

6 Rethink with kindness.
A ticket taker once tried to get an autograph, but Reeves didn’t understand. Realizing, he came back with a signed receipt—and threw away the ice cream he had bought for the receipt paper.

6 THINGS GEN XERS CAN LEARN FROM KEANU REEVES

They call it the “Keanussance,” a rebirth for the 57-year-old once known for stoner movies.

YOUR BROWS NOW

IF YOU MISS your once-lush eye-brows, here’s how to revive them.
MAKEUP Skip powders. A waterproof pencil adheres well to skin. Match your shade—nothing darker.
TINTED POMADES AND GELS
High-pigment control for wiry brows; also tints grays to blend.
MICROBLADING A semipermanent tattoo of hairlike strokes. Priced at $400 and up, but lasts a year.
BANGS Feathery, brow-grazing bangs frame your eyes and hide skimpy brows. Bonus: Long bangs are in style! —Lois Joy Johnson

GROWNUP TWISTS ON FAVORITE KIDDIE TREATS

When big kids come home for the holidays, it’s fun to get creative in the kitchen. For seasonal family get-togethers, try these updates to some faithful old snacks.

• Rice Krispies treats
Brown the melted butter, and add a splash of bourbon to the mix.
• Popcorn Spice it up with taco seasoning or curry powder.
• Potato chips For a splurge, serve with crème fraîche topped with cured fish roe.

FUR FACTOR

Half of Americans ages 50 to 59 have a dog, and 28 percent have a cat.

SOURCE: MRI-SIMMONS, SUMMER 2021
Fighting the Failure to Launch
You raised him to leave … but he’s still there. What to do about the young man on the sofa

EVER WANTED TO evict your own son? One New York state couple did just that a few years ago, so fed up were they with their jobless, 30-year-old offspring. The Rotondo family’s failure-to-launch saga made international headlines, but a quieter version is unfurling all around us, as record numbers of young men skip college and work to hang out—indefinitely—at Mom and Dad’s.

“Home was always meant to be a launchpad,” says Julie Lythcott-Haims, a former Stanford University dean and author of Your Turn: How to Be an Adult. “But it sometimes has the softness of a couch.”

An estimated 60 percent of men ages 18 to 24 lived at home in March 2020, as did 22 percent of those ages 25 to 34, according to the “Current Population Survey.” That’s the highest proportion reported for the 25-to-34 group in the past 60 years, and it’s significantly higher than for women in the same age range. About 6.8 million men were in college last spring, compared to 10 million women, the National Student Clearinghouse Research Center found. And guys 25 to 30 were less likely to have a job or to be looking for one than those of the previous generation, according to a 2019 U.S. Bureau of Labor Statistics report.

Finding their way can be harder for boys, says clinical psychologist Meg Jay, an associate professor at the University of Virginia and author of The Defining Decade: Why Your 20s Matter and How to Make the Most of Them Now. A young woman might prioritize work, marriage or parenthood, and she has friends to talk to about it, Jay says. “Many men, however, feel like their lives cannot start until they find a way to get their footing in the workplace, and many don’t know how to begin or where to turn for help.” High rent, college debt, paralyzing societal (and parental) expectations and COVID’s disruptions all contribute, mental health experts say.

An industry of pricey life coaches and treatment programs has sprung up, promising to fix “failure-to-launch syndrome.” But your kid may not need all that, says Mark McConville, a clinical psychologist in Beachwood, Ohio, and author of Failure to Launch: Why Your Twentysomething Hasn’t Grown Up … and What to Do About It. “If you’ve got a kid at home who is motivated, looking for a job, full of active energy, just support them,” he says. “It’s the kid who’s had the wind knocked out of his sails and plays at passivity who has parents climbing the walls and feeling helpless.” If that sounds familiar, try these strategies.

SIT THEM DOWN. Schedule a meeting in the most formal room of your house, McConville recommends. “Close the door and show this isn’t business as usual.” Make it clear that to continue living with you, your stuck kid has to do something constructive—get a job, go to school—as well as contribute to the household.

“It’s perfectly fine for parents to ask hard questions like, ‘How do you see your life a year from now, three to five years from now?’” says Jeffrey Jensen Arnett, senior research scholar at Clark University and author of Emerging Adulthood: The Winding Road From the Late Teens Through the Twenties. “A 19-year-old struggling with the question ‘What do I want to do?’ is normal.” A stuck 29-year-old, on the other hand, may be trapped in unrealistic expectations of waltzing into a well-paid dream job. “At some point you have to go to work, be financially self-sufficient and enjoy your job as best you can,” Arnett says.

ESTABLISH NEW RULES. Set expectations for helping around the house. “Anytime an emerging adult is living at home, it’s important that they contribute to the household just like any other adult,” Arnett says. Chores like taking out the trash, serious cleaning, household repairs, responsibility for pets, and shopping and cooking are all possibilities. “Show your adult kids that you have confidence in them,” Jay says.

Children Living at Home

<table>
<thead>
<tr>
<th>Women ages 25-34</th>
<th>1980</th>
<th>2020</th>
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</thead>
<tbody>
<tr>
<td>7%</td>
<td>13.4%</td>
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</table>

<table>
<thead>
<tr>
<th>Men ages 25-34</th>
<th>1980</th>
<th>2020</th>
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</thead>
<tbody>
<tr>
<td>10.5%</td>
<td>22%</td>
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</tr>
</tbody>
</table>

“Why wouldn’t he or she be capable of finding work, showing up every day, pitching in around the house? Millions of 20-somethings are doing it. Don’t send the message to your child that you think they cannot be one of them.”

**Phase in finances.** Set near-future deadlines for your stuck kid to pay his own phone bill, car expenses, health insurance and share of the internet, McConville suggests. “A kid can refuse to make dinner, but if his phone stops working, he has to find a way to make an income,” he says. Think twice about charging rent, though, Arnett says. “If your son is working in a minimum-wage job, it’s reasonable to ask for rent, but he may not be able to pay for classes at community college or save up for a deposit on an apartment.”

**Park your helicopter.** Stop fixing, rescuing and controlling. Your kid can make his own appointments, check job openings and schedule interviews. “When we are pushing from behind and dragging from the front, a child becomes passive in their own life,” Lythcott-Haims says. “They don’t intrinsically feel that their life is their own.” Instead, encourage them the way an aunt or uncle might.

**Do less than half.** Let your kid do most of the work of solving his issues. “If you’re cutting out job ads and he’s not following through, or signing him up for school or figuring out how to approach the boss for extra hours, you’re doing more than 49 percent,” McConville says. Offer to help, but let them be in charge.

**Rethink your expectations.** You hoped for a doctor or lawyer, but he’s not interested in more schooling. Discover what excites him and support that, McConville says. “Becoming your true self is the gold standard of adult life.”

**Be proactive about mental health.** Depression and anxiety can impede an emerging young adult’s progress—and rates of both disorders are up, especially among 18- to 29-year-olds. Talk with your child about how they’re feeling and ask if they want counseling, Lythcott-Haims recommends. “You don’t tell a kid who’s in a serious depression, ‘You need to get a job in a month,’” she says. But identifying and treating mental health problems make any other problem much easier to solve. —Sari Harrar

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**MY FIRST ...**

**DATE IN 23 YEARS**

**SINGLE AGAIN** after a long marriage, I found that everything about dating had changed. Not just because it’s all on apps now; I’ve changed, too. I look in the mirror and see the years, the pounds, the lines.

Still, when I got my first reasonable offer, I was game. “Time affects everyone.” I told myself. “Let’s do this.” I tried to make sense of my hair and went to meet a stranger at a café across town.

Online, he had mentioned a favorite travel destination, but when I asked him about it in person, he was thin on details. He decided, instead, to tell me about hard drugs and bad decisions. His pictures were out of date, and his efforts to impress landed flat. I realized I don’t want to be impressed anymore. I’m more interested in connecting as equals.

After an hour, I made my excuses and fled, but I wasn’t sorry I’d gone. If I could do it once, I knew I could do it again.

Most dating advice I’ve read boils down to two maxims. One, give less-than-perfect candidates a shot. And two, go on lots of dates. I’ve added a third guideline for myself: Pick a location that you will enjoy, even if your date doesn’t show. I’ve been stood up, and I’m here to tell you, there are worse ways to spend time than alone at a cute café. Starting over means starting somewhere, even if you’re there by yourself.

—Pam Mandel

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AARP volunteers lobby for change, teach classes, help others fight isolation and more—often from their own homes. Join in! Details are at aarp.org/volunteer.
Reboot Your Savings
How to rebuild your retirement nest egg if the pandemic set you back

This time, they’re fashionable

**FANNY PACK 2.0**

That dorky—but-practical fanny pack you wore in the ’80s—and then destroyed all evidence of—is back in style for both men and women. Now called a waist bag or belt bag, the new version is often worn slung across the chest, where its bulk is less waist-obliterating. Choose from classic, sporty and stylish options such as:

- **ADIDAS SPORT** ($25)
- **WALMART CLEAR PACK ($10)**
- **LULULEMON MULLITOPOCKET ($48)**

—Dian Holton

**THE PEAK** earning years—your late 40s and 50s—provide an opportunity to save, but the pandemic set many back. Eleven percent of Gen Xers reduced retirement plan contributions, and one-fifth dipped into savings or investment accounts, a survey by Natixis Investment Managers found. Here’s how to get back on track.

**REDUCE JOINT PAIN**

Ow, My Knee!

EASY WAYS TO REDUCE JOINT PAIN

**GOT ACHY HIPS?** Stiff knees? They could be signs of osteoarthritis. These steps might help.

- **Build some muscle.** Exercise strengthens joint-supporting muscles and can improve the flow of nutrients to the cartilage. Try biking, swimming, walking, yoga or tai chi.
- **Shrink your belly.** Extra pounds stress joints. Dropping as little as 1 pound reduces the load on the knees fourfold, one study found.
- **Skip the junk food.** Fruits, vegetables, grains and healthy fats (found in fish and nuts) can help reduce inflammation and pain.

**CHUG SOME WATER.** Cartilage is 80 percent H₂O, so dehydration can mean less lubrication. Water also helps the body flush toxins and reduce injuries to tendons, muscles and ligaments.

—Rachel Nania

Cut the apron strings

Are you paying for your kids’ car insurance? Should you be? “They have 30 or 40 years to save for retirement,” says Trudy Haussmann, president and owner of Haussmann Financial in Lake Forest, California.

**Aim low**

One big mistake savers make is setting too-ambitious goals and then getting discouraged, says Daniel Crosby, chief behavioral officer of Orion Advisor Solutions and host of the Standard Deviations podcast. “Take your goal and divide it into five or six steps, then start on that first step,” he advises.

**See the big picture**

You are more likely to save if you can envision your future self, but one UCLA study says people tend to see their future selves as strangers. Fight this tendency by using the online calculator in your 401(k) plan to see how a small increase in savings will add up, Haussmann advises. “It can be a huge motivator.” —Karen Hube
Unbreakable

After a tough, dark spell, 

Michael J. Fox has emerged steelier, more realistic—and ready to tackle whatever comes next

By ANDREW CORSELLO
PHOTOGRAPHS BY KURT ISWARIENKO

THE MAN ZOOMING with me from his New York summer home on Long Island looks fit, sunned and appealingly in need of a haircut. He wears a black Muhammad Ali T-shirt. The trembling is minimal. He is droll, irresistibly upbeat and endlessly forthcoming.

Parkinson’s disease tends to tamp and subdue its victims to various degrees, and Michael J. Fox is no exception. Even so, the frisky aura that first endeared him to the world some 40 years ago is readily apparent.

The instant my mug appears on his computer screen, Fox offers, “Ah—bearded, sagacious and avuncular!” (Which, in addition to establishing that he’s still got it, is the most delightful spin on “heavyset balding guy” I’ve encountered.)

When I ask a second later about how he’s feeling, he quips, “Above average, for a brain-damaged human.”

And we’re off. He’s always been a rapid speaker, his mind working faster than the speed of articulation. Parkinson’s does its best to dam and blur his words, but Fox just bursts through, his thoughts erupting in batches, sometimes seemingly stuck together.

“I’m kind of a freak. It’s weird that I’ve done as well as I have for as long as I have,” he admits, before instructing me to disregard his appearance. “People often think of Parkinson’s as a visual thing, but the visuals of it are nothing. On any given day, my hands could be barely shaking or they could be…” He flails about to demonstrate. “It’s what you can’t see—the lack of an inner gyroscope, of a sense of balance, of peripheral perception. I mean, I’m sailing a ship on stormy seas on the brightest of days.”

Any story about Fox is, in part, a story about underestimation, about how the guy has been defying expectations for more than 30 years. I knew this when I profiled him for AARP four years ago. And yet, I admit to him now, I walked out of his office after our 2017 interview and thought, I’m so glad I got the chance to meet him while I still could. Fox laughs at this. “Yeah, the doctor who
diagnosed me in 1991 told me I had 10 years left of work.”

“His stamina is phenomenal,” says Fox’s longtime producer Nelle Fortenberry, who has worked with him on his four memoirs. “Even though Parkinson’s is progressive and diminishes what you’re physically able to do, he’s found ways to shift the focus to what he has rather than what he doesn’t have. That’s how he’s managed to bring new things into his life—writing, golf—to fill in for what he’s lost along the way. And these things don’t take energy. They generate it.”

Fox’s wife, Tracy Pollan—whom he met on the set of Family Ties, married in 1988 and with whom he has four children—speaks of her husband’s can-do attitude as if it were a weapon. “I sometimes underestimate the power of his optimism,” she says, “but time and again, I’ve seen him use it to blast his way back.”

He’s done a lot of blasting since AARP last checked in with him. In 2018, surgeons partially removed a benign tumor that had coiled around his spinal cord. Four months later, while relearning how to walk—from scratch, “like a cliché from a movie”—he fell at home. Doctors stabilized his shattered left arm with a metal plate and 19 screws. It was a literal and figurative breaking point. As he lay in agony on the kitchen floor waiting for the ambulance, Fox says he had a persistent and angry thought—How full of s--- am I!—and a difficult question: Had he been kidding himself and others about his surgical recovery and maybe more?

As he dropped into what he says was a prolonged “dark patch,” Fox began questioning everything—even his own optimism. Is it still possible for me to be optimistic and realistic at the same time? he asked himself. In other words, had the price of keeping up a good face, of striving to remain the playful, glass-half-full guy audiences had always loved, of being “Michael J. Fox,” become too steep?

To top things off, the increasing unreliability of his speech forced Fox, who turned 60 in June, to end his acting career last year. Fox has rolled with the punches, dusted himself off and moved forward. So, is he the same man I met in 2017? At his core, absolutely: funny, friendly, sharp. Yet he is also perceptibly steelier, more precise, acutely aware of time and interested above all else in clarity—in seeing and accepting things for what they are.

“As I wrote in my latest book, I’m now out of the lemonade business;” he says. “I’m really blunt with people about cures. When they ask me if I will be relieved of Parkinson’s in my lifetime, I say, ‘I’m 60 years old, and science is hard. So, no.’”

He is, in short, a person who knows his path and purpose—fitting for a man who, along with gracing this magazine’s cover for the fourth time (“I don’t feel like a guest of AARP anymore,” he says, laughing, “but a resident!”), is receiving an honorary 2022 AARP Purpose Prize for the pioneering work he and his namesake foundation have done for Parkinson’s research. (For more on this research, see page 36.)

Now, in another frank, wide-ranging interview with AARP, Fox updates us on what he’s been up to—and what’s next.

“As I came through the darkness, I had an insight about being grateful and how gratitude makes optimism sustainable.”

> Do you still consider yourself a lucky man?

Absolutely. It began with the tough working-class family I was born into. My mom was a payroll clerk; my dad was in the Army for 25 years and then a police dispatcher. And they had this freak son who did all this acting and music, and they didn’t know where I came from, but they figured out how to help me. I told my father I was moving to Hollywood when I dropped out of high school, and he drove me down, because I was making a living. And my mother, at 92, is still great, full of advice. Then I met the woman I married and had the children I had and lived the life I live. Still, it’s hard to explain to people how lucky I am, because I also have Parkinson’s. Some days are a struggle. Some days are more difficult than others. But the disease is this thing that’s attached to my life—it isn’t the driver. And because I have assets, I have access to things others don’t. I wouldn’t begin to compare my experience to that of a working guy who gets Parkinson’s and has to quit his job and find a new way to live. So, I’m really lucky.

> How did you pull out of that dark place you were in?

For one thing, I am genuinely a happy guy. I don’t have a morbid thought in my head—I don’t fear death. At all. But as I came through that darkness, I also had an insight about my father-in-law, who had passed away and always espoused gratitude and acceptance and confidence. And I started to notice things I was grateful for and the way other people would respond to difficulty with gratitude. I concluded that gratitude makes optimism sustainable.

And if you don’t think you have anything to be grateful for, keep looking. Because you don’t just receive optimism. You can’t wait for things to be great and then be grateful for that. You’ve got to behave in a way that promotes that.

> What else has helped you get your groove back?

Back to the Future! It’s amazing—more people, of all ages, approach me now about that movie than ever before. I’m not sure I understood why. Then I came across it on TV last Christmas. And I thought I was really good in it, better
than I thought I’d been. More important, I got the spirit of the movie. I understood it was just a big giggle and that we all need—and I mean the readership of this magazine, too—to take credit for what we’ve done and the lives we’ve touched and to occasionally step back a bit and appreciate that much of life has been great and that there’s a lot more to live.

Muhammad Ali helped me, too. I used to avoid watching myself on the TV shows I did when I was much younger, because I was healthier then and showed no signs of Parkinson’s. But I wondered about Ali, whom I had become friendly with. He’d been such a beautiful athlete before Parkinson’s. So, after he died, I asked his wife, Lonnie, if he ever watched recordings of his fights. “He watched for hours,” she said. “He loved it!” And I thought, Yeah, I should love it, too.

It’s a legacy, some graffiti that leaves a message of positivity.

You quit acting—why? Any regrets?
I continued to act for almost 30 years after I was diagnosed. After Spin City, I took a break, then did a couple episodes of Scrubs, and it was fun. I played a guy with OCD, and I realized I could put some of the Parkinson’s into that role. I guest starred as a cancer patient on Boston Legal, and that went well. Then I had a great stroke of luck when The Good Wife came to me with the character of Louis Canning, a lawyer who uses his Parkinson’s-like symptoms to manipulate juries. He was so crass—I loved the idea that disabled people can be a--holes, too. When I couldn’t act the way I used to act, I found new ways to act. But then I reached the point where I couldn’t rely on my ability to speak on any given day, which meant I couldn’t act comfortably at all anymore. So, last year I gave it up. I have only a few regrets about roles I was approached about but didn’t pursue. One is Ghost. Now I can’t imagine anyone other than Patrick Swayze doing it. If I could go back and put all I’ve learned from Parkinson’s into a role, I would do Casualties of War again, with a better understanding of the cruelty and suffering and beauty and sublime qualities of all that mishegoss that I was trying to negotiate while not getting beat up by Sean Penn.

Your Parkinson’s foundation has had great success so far. How did that come about, and what is your role?
It’s been amazing. And that’s because we blew up the usual way you do these things. After finishing Spin City in 2000, I squatted in my office on that stage set and refused to leave until I had built the early stages of the foundation. My co-founder, Deborah Brooks, and I didn’t want to create an endowment to spend on advertising and stuff—we wanted to get the money to science to find a cure. No agenda other than that. So, we created what has become this giant network of patients, scientists and institutions. We’ve put more than a billion dollars into it. And patients are the key. Now they guide our agenda and have been critical, for example, to our promising work in trying to find biomarkers for Parkinson’s, which would allow us to identify the disease in people before symptoms are evident, and to treat it proactively and get rid of it. And we’ve got a lot of treatments that have gone through the FDA, and we’ve developed a great relationship with pharma researchers on Parkinson’s drug development. There are now better drugs and more effective treatments for a lot of the side effects and other aspects of the condition, and we helped make that happen.

What do I do? When I was diagnosed, I spent seven years...
New Hope for Parkinson’s

The Michael J. Fox Foundation and other organizations have made real progress. Here are some recent highlights  

BY JACQUELINE DETWILER-GEORGE

Parkinson’s Disease (PD) affects about 1 million Americans, with 60,000 new cases each year. And in the three decades since Michael J. Fox’s diagnosis, PD has been the fastest-growing brain disease; only Alzheimer’s disease affects more people.

Doctors describe PD as a neurodegenerative disorder. “Essentially, the brain cells are dying,” explains Michael Okun, M.D., national medical adviser for the Parkinson’s Foundation and the chair of neurology at University of Florida Health. Over time, neurons in the brain that control movement and mood degenerate. That’s why both physical disability and depression are hallmarks of the disease.

The earliest signs of PD can include a decreased sense of smell, recurring constipation and sleep problems. As the brain neurons degenerate, patients may develop gait and balance issues; about 70 to 80 percent also develop tremors. Psychological symptoms include anxiety, cognitive changes (such as memory and attention deficits and impulse control) and sleep disorders.

Although Parkinson’s is not considered a fatal disease, it can raise one’s risk of life-threatening issues, such as falls and fractures, as well as pneumonia (PD patients are at risk for aspirating food, meaning it “goes down the wrong pipe” and can lead to an infection in the lungs).

For the bulk of our lifetimes, little progress was made in understanding and treating PD. But that’s changed in recent years, thanks to an explosion of research funding. The Michael J. Fox Foundation has contributed more than $1 billion since its founding in 2000; the National Institutes of Health (NIH) spent $242 million on PD in 2020 alone. “We have turned a corner,” notes Haydeh Payami, a professor of neurology and genetics at the University of Alabama at Birmingham School of Medicine. Read on to find out about some of the latest breakthroughs.

High-Intensity Cardio

In 2018, a clinical trial showed that high-intensity treadmill workouts three times a week meaningfully slowed the progression of Parkinson’s over the course of six months. Now high-intensity exercise is recommended for patients, alongside strength training and posture and balance exercises. “When you have the disease, you move more slowly, you have tremor, you are rigid, you have abnormal...
postural reflexes. Exercise helps all of those,” says Daniel Corcos, a Northwestern University professor and a researcher with the trial. (Researchers are seeking PD patients to participate in a follow-up trial to discover what level of intensity is the most effective. Learn more at sparx3pd.com.)

**PERSONALIZED GENETIC MEDICINE**
Research has boomed over the past decade as technological breakthroughs have made genetic-data generation and analysis much easier. “My Ph.D. thesis took me three years to complete. You could probably do all that research in an afternoon now,” points out Andrew Singleton, an NIH neurogeneticist and the recipient of the Fox Foundation’s 2019 Robert A. Pritzker Prize. Dozens of genetic misfires are now suspected of being involved in the development of Parkinson’s. You can find trials for drugs that target genes at clinicaltrials.gov or through the Fox Foundation’s Fox Trial Finder.

**THE GUT MICROBIOME**
Recent studies have found a possible link between Parkinson’s and an imbalance of bacteria in the digestive tract. Specifically, Payami’s lab has discovered that two common ingredients in over-the-counter probiotics are overrepresented in the guts of people with PD. “I worry about people with PD who are self-medicating with probiotics,” she says. Studies have also found that a nasty bacterium called *H. pylori* can interfere with absorption of the primary Parkinson’s drug, levodopa. Testing for *H. pylori* can often be done in a doctor’s office.

**BIOMARKER DETECTION**
An enormous observational study, the Parkinson’s Progression Markers Initiative (PPMI), is trying to nail down early signs of the disease by monitoring symptoms that sometimes precede PD, such as loss of sense of smell. The study aims to enroll up to 4,000 people in person internationally, plus up to 500,000 more online, to identify markers that can lead to the development of new treatments.

**SMART DEEP BRAIN STIMULATORS**
Surgically implanted deep brain stimulators use electrical impulses to improve symptoms such as tremor and rigidity. But these stimulators cannot be directly monitored, so results are measured by the subjective reports of patients. In 2020, the Food and Drug Administration approved Medtronic’s new stimulator with BrainSense technology, which can sense and record the brain’s electrical signals. Its ADAPT-PD trial is now testing whether the BrainSense recordings can be used to adjust stimulation automatically.

keeping it to myself, not telling anybody and not learning about it, and I later realized others were isolated and didn’t have a central unifying force that would be their advocate.

So, now, along with pushing hard on the science through the foundation, I am a motivator and someone who tries to demystify and normalize Parkinson’s—to take away any shame or sense that it should be hidden. Because unfortunately, inevitably, it will reveal itself. There will always be people who say, “Why do you have to keep telling me about it?” Well, the fact of my existence is evidence of this disease, and I’m not going to candy coat that for people.

> **What’s new for you in terms of coping with Parkinson’s?**

I’ve ceded a lot of things over. If I feel at all rushed and I have to do something multiple times, it’s just not going to serve me. When I was putting on my shoes the other day, Tracy said, “You want some help with that?” I said, “Well, it will take me a couple of minutes to put my shoes on. If you do it, it’ll take a minute.” So, you weigh it up.

Among the things that bother me the most right now is how hard it is to communicate quickly through electronic means. Voice-enabled technology just isn’t good enough. You say, “I’m catching a lot of s— for that” and wind up with, “I’m flying on a ship tomorrow.” It’s so frustrating.

> **What’s your advice for those living with Parkinson’s?**

Have an active life and do not let yourself get isolated and marginalized. You can live with it. People sometimes say that a relative or a parent or a friend died of Parkinson’s. You don’t die of Parkinson’s. You die with Parkinson’s, because once you have it, you have it for life—until we can remedy that, and we’re working hard at it. So, to live with it, you need to exercise and be in shape and to eat well. If you can’t drive, find a way to get around. Maintain friendships. Don’t say, “Oh, I don’t have anything to say to Bob.” Bob might have something to say to you. Just make the call.

> **Finally, I suspect I’m premature in asking this, but what do you want your legacy to be?**

I hope my children are a positive influence in the world. I hope people will enjoy my work as an actor and get something from it. At a deeper level, I hope people see sincerity in the things I’ve said and done. If I’ve positively helped anybody with Parkinson’s, that’s great, too. I appreciate the purpose and the opportunity to help the foundation, to be part of something that’s potentially so powerful and life changing and world changing—that’s huge. Beyond that—and this is kind of a vanity thing—a lot of really great guitarists have come up to me over the years and said they picked up the guitar because of the “Johnny B. Goode” scene in Back to the Future. If I did anything in this life, I got John Mayer to pick up the guitar!”

Washington, DC—based writer Andrew Corsello has written for GQ, ESPN The Magazine and other publications.
CALL IT THE GREAT Reassessment. Nearly two years of pandemic living have given Americans so much time to reconsider what makes a house a home and a zip code a neighborhood worth living in.

What many of us have concluded is that our criteria are changing. Amid months of social distancing, we learned that space matters. According to a University of Vermont survey, 59 percent said the pandemic taught them that nature is integral to their well-being. At the same time, our reliance on technology and the internet has surged, and so broadband access has become even more important to daily life. More generally, trends show we want larger and more flexible homes, calmer environments, a palpable sense of community, but also 21st-century infrastructure.

Over the years, AARP The Magazine has regularly reported on great places to live on a modest income. But in our first assessment since the pandemic began, we knew we had to amend the criteria. AARP’s Livable Communities team—which provides support to local leaders to help make cities and towns best-suited for people of all ages—and the AARP Public Policy Institute—which publishes the popular Livability Index used by real estate agents and home shoppers nationwide—worked with our editors to come up with 14 objective points of data by which to assess American communities in this new reality. From them, a set of communities emerged. It was full of surprises: a few big cities you might not expect to be retirement friendly, and smaller towns that are hardly known outside their region.

Of course, numbers don’t reveal the intangibles that make communities special. So we gathered input from AARP’s state offices as well as from regional journalists. Ultimately, this process yielded a handful of communities that represent much of what we all look for in a place to call home: a comparatively low cost of living, great access to nature and recreation, relative ease of getting around, quality health care systems, and a strong sense of community. These are draws even if you aren’t nearing retirement; all of the featured communities have strong job markets or are good candidates for remote working.

“We know that older adults and younger generations want similar things in the places they live,” says Mike Watson, director of AARP Livable Communities.

Consider these a sampler of what the good life could be in America, now and far beyond the pandemic. For more community profiles, go to aarp.org/retirementplaces.
CEDAR FALLS, IOWA

Midwest Nice in a High-Tech Town

SMALL-TOWN charm hides a cutting-edge secret in Cedar Falls. Every home and business is connected to fiber broadband. These lightning-fast connections are possible because internet service is provided by community-owned Cedar Falls Utilities. The combination of old and new makes the city an attractive place.

“We have a nice mix of respecting and preserving our historical buildings and remembering our history, but I think we’re also still pretty progressive,” says retiree Kim Manning.

The city is bike-friendly and walkable. Festivals, farmers markets and activities in local parks take place throughout the year. And the crown jewel is the Sturgis Falls Celebration, a free festival in June that spans four parks, with parades, concerts, stage shows and food vendors.

“The community is apple pie and Americana,” says Kris Hansen, CEO of Western Home Communities, which provides continuing care. —Kathleen Armentrou

IDAHO FALLS, IDAHO

Nature, Nature Everywhere

THE SNAKE RIVER runs right through downtown Idaho Falls. So this community has built a 14-mile River Walk, featuring a floating bridge, majestic trees and the falls for which the city was named. It connects to the Snake River Landing, 450 acres of riverfront property where shops, restaurants, businesses and parks coexist harmoniously.

But the Snake River isn’t the only spot in town to experience nature. Including the River Walk, there are over 30 miles of trails and pathways throughout the city for biking and walking.

Outdoor lovers can also get their American West fix at nearby areas that are popular for camping, hiking and fishing. With winter come snowmobiling, snowshoeing and skiing. Two ski resorts are roughly within an hour’s drive, and famous Jackson Hole, Wyoming, is about two hours away.

Chip Schwarze, 60, moved to Idaho Falls from Seattle in 1993 and plans to stay put after retirement: “The lifestyle is unbeatable, and we’re right in the middle of everything. This is home.” —Lisa Jensen

POPULATION: 64,818
MEDIAN HOUSING COSTS: $1,015 per month
MEDIAN HOUSING COST BURDEN: 22.9 percent of income spent on housing
ACCESS TO EXERCISE: 79 percent live near parks and recreational facilities.
VIBE: Mountains and fresh air
JACKSON, TENNESSEE

A Diverse Place That’s Easy to Get Around

CHARLES BLALARK had his pick of places to retire after 37 years of work as a street supervisor for the town of Elgin, Illinois. But he returned to the place where he grew up: Jackson, Tennessee. “At the end of the day, it’s still got that hometown feeling,” the 72-year-old says. “And the cost of living is fantastic.”

Its status as a majority-minority city is a big draw for retirees looking for a diverse place to live. Jackson also prides itself on being gridlock free; drivers can zip through town in 15 to 20 minutes. Even with the relaxed pace, Jackson was among the first cities in Tennessee to get ultrafast internet with download speeds of 1 gigabit per second.

Jackson has abundant parks, greenways and walking trails. And retirees will find plenty of opportunities for golf, fishing and hiking. There are numerous fitness centers, including Lift, an 84,000-square-foot facility with a medical clinic, three indoor pools and a healthy café.

—Sheila Burke

ANDERSON, SOUTH CAROLINA

Budget Southern Charm

ANDERSON HAS a median house price of under $250,000. But residents don’t have to sacrifice big-city services, such as health care. Officials credit the AnMed Health system, which includes clinics and private practices on one campus.

At Anderson County’s Jo Brown Senior Center, Program Director Kelly Jo Barnwell says she helps older people “put down rich roots by doing what they love to do.” She coordinates 20 program leaders who guide peers through line dancing, bridge, quilting and more.

And then there’s recreation, most notably at Lake Hartwell. With 962 miles of shoreline, it stretches from Anderson into Georgia. “I was living in New Jersey,” says retiree Herb Nymark, “and we looked at maps to find places in the South with boating opportunities. The lake is a wonderful, quiet place.”

—Libby McMillan Henson
FORT WORTH, TEXAS

A Small-Town Feel in a Major Metro Area

DALLAS AND FORT Worth may share the Trinity River, but the two cities are distinctly different. Although it is the 12th-largest city in the U.S., Fort Worth is known for a slow pace and a safe and lively downtown. The city also boasts 89 miles of paved bike trails and year-round tennis and golf.

In 2020, ex-Californians Chris Miller, 74, and Gary Glaser, 77, decided to relocate here. With no prior ties to Fort Worth, they made a purely lifestyle move. They love music, cycling and discovering new restaurants.

Their timing may have been spot-on. In 2017 the city launched the Age-Friendly Fort Worth Action Plan, which has resulted in improvements to parks; expansion of the TexRail public transportation service, as well as new bus routes; new agreements with developers for affordable housing; the promotion and adoption of standards for accessory dwelling units; and websites to connect older residents with social activities.

“We’re continually building Fort Worth into a stronger community where people can thrive in every phase of life,” says Mattie Parker, the city’s mayor.

Miller enjoys the sense of community. “When you walk around, everybody is very friendly. That’s a big plus.” —Barry Shlachter

POPULATION: 918,915
MEDIAN HOUSING COSTS: $1,364 per month
MEDIAN HOUSING COST BURDEN: 26.3 percent of income spent on housing
ACCESS TO EXERCISE: 97 percent live near parks and recreational facilities.
VIBE: Cool community

COMMUNITIES WORTH LIVING IN

AARP is committed to being a resource to both community leaders and their residents in creating homes and neighborhoods that let older Americans live their best lives. Among our programs are:

• The Livability Index
Scores communities across the country on services and amenities that affect life most.

• HomeFit Guide
This free book offers over 100 ideas to make each room in your house safer, more comfortable and suitable for decades to come.

• Network of Age-Friendly States and Communities
So far, 573 communities have made a formal commitment to this AARP program to work toward making their region a great place to live at any age.

• AARP Community Challenge
Since 2017, AARP has funded 804 quick-action projects, from adding bike lanes to expanding parks to launching gardens.

• AARP state offices
Staff and volunteers work with elected officials and local organizations to advocate and create age-friendly communities.

Learn more about each at aarp.org/livable.
The Restorative Power of Alaska
Renew your spirit in Alaska’s natural wonderland

Do you need a break? Pack your bags for Alaska – where you can rejuvenate with the healing power of nature.

There are many reasons to start planning your trip today, especially to see the nighttime glow of the aurora borealis in ethereal streamers of green, white, purple, blue, and red. Tour guides know the best spots for viewing and can take you off the beaten track to remote locations with less ambient light. The northern lights are a seasonal phenomenon with viewing from August 21 – April 21.

Year-round wonders include a visit to North America’s highest peak, Denali. Treat your soul to a bracing hike in one of Alaska’s 14 stunning mountain ranges. Explore the surrounding wilderness, and spot brown bears while enjoying a guided fishing experience. Spot moose or bald eagles almost anywhere you venture to in this great state. Feed your adventurous spirit by riding a dog sled, viewing glaciers from a helicopter, or taking the train through vast mountain ranges. No matter your preferred adventure, you will be engrossed in the wildlife and mountains around you.

An escape to Alaska rewards you with awe-inspiring close encounters with breathtaking glaciers, from the water or even the air. These frozen marvels are known to break the peaceful silence with the piercing sound of cracking ice. It’s a wonder to watch.

What makes Alaska unique is 10,000+ years of human history, reflected in Alaska Native culture. There are 229 tribes from above the Arctic Circle down to the southern coast, each with distinct heritage and traditions. You’ll be a welcome guest at festivals, cultural centers, and museums that share the rich history of Alaska through regional stories, art, and music.

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IS IT US, or does Latitude Margaritaville, a new retirement village that’s located in Daytona Beach, Florida, sound suspiciously close to a couple of Jimmy Buffett songs? Turns out this pastel-hued development for boomers is as near as anyone can get to living inside Buffett’s brain. You can eat a Cheeseburger in Paradise (after his 1978 tribute to a favorite food) at the Latitude Bar & Chill or exercise your pup at Barkaritaville dog park. The place’s tidy pink-and-blue clapboard homes mimic the singer-songwriter’s candy-colored album covers. When I dropped in last July, I found myself starting to act like a character in one of those songs, day drinking at a tequila-fueled cocktail party and pleasantly wasting away the next few hours in an airy beach house, which I’d rented for a couple of days to get a taste of life here.

But to attain full immersion, several residents told me, I’d have to get out in the sun and sweat a little. With Florida temperatures topping 90 degrees, I begged off pickleball, tennis or bocce, opting instead for something pool-based: a class in “aqua kickboxing.”

At the Fins Up! Fitness Center, I was confronted with an oceanic expanse of a pool surrounded by palm trees and umbrella-shaded tables. Some 20 fit-looking women in
Buffett at home in Sag Harbor, New York, in September
their 70s (and up) bobbed in the water while an energetic instructor in spandex cheered them on poolside.

As I lowered myself into the pool, I hoped I wouldn’t embarrass my pool mates with my vigor and prowess. Our trainer pushed the play button on a boom box and demonstrated rapid-fire moves—side lunges, front kicks, punches, jumping jacks—made maddeningly difficult due to water resistance. Five minutes in, I was gasping for air, muscles burning, my mind screaming: This cannot go on much longer! It went on, nonstop, for another 40 minutes. Sheer ego compelled me to finish, whereupon I climbed, trembling, from the water. Only then did I notice that my pool mates were not following. They were patiently awaiting the start of the next class: “aqua Zumba.” When I expressed disbelief, they laughed. “Oh, we’ve been doing these routines for months,” one woman said. “We’re used to it.”

It was then that I understood the full scope of the Buffett Vision of Retirement Life: a vacation-style, every-day-Saturday vibe, mixed with some vigorous activity and community involvement to keep brain and body in working order—and hold melancholy musings at bay.

THE NOTION OF an age-restricted retirement community was born in the American Southwest. After Sun City, Arizona—developer Del Webb’s first community for people 55 and older—opened in 1960, it was such an explosive hit that it landed Webb on the cover of Time magazine. Over-55 communities have proliferated in America ever since; today there are Del Webb Active Adult Communities in 19 states, and countless competitors, including seven Leisure World locations. Recent years have seen the introduction of appealing new alternatives such as multigenerational villages and farm-to-table elder communities (see page 50). Latitude Margaritaville circa 2021 has familiar echoes of Webb’s relaxation-based vision circa 1960 (if you throw in tequila, salt and medicinal weed).

Still, Buffett’s version of post-work paradise marks a departure from previous iterations of the idea, including the current big kahuna of retirement centers: The Villages, the vast central-Florida 55-plus community that boasts a mind-boggling 693 holes of golf (see “A Permanent Vacation Under the Florida Sun” at aarp.org/villages). Started in the 1980s, The Villages has a population of more than 130,000 and is a prime stopover for political campaigns. Latitude Margaritaville, by contrast, appears to be for boomers who share collective memories, not of Jack Nicklaus or college political clubs, but of dancing at stadium shows with a bunch of strangers-turned-comrades. Residents seem to purposefully avoid sources of interpersonal friction: During the 2020 campaign, they even voted to remove all election signs from their lawns.

Latitude Margaritaville positions itself as a younger, hipper place to retire, with marketing materials that deploy the ubiquitous slogan, “Growing older but not up.” That’s the title of a 1981 Buffett song, and it’s Buffett himself who is the development’s main selling point. As a self-described living symbol of the boomer generation, he is a perfect tout for a community tailor-made for the aging youthquake whose music and movies and books and fashions dominated the world for decades. For Buffett, it’s a savvy brand extension: His Margaritaville resorts, restaurants, casinos
merchandise have already made him a half-billionaire.

And indeed, since the first homes went on sale at Daytona Beach in November 2017, Buffett’s company has sold more than $600 million worth of units across three locations: the original one, Daytona Beach (which has already sold out to its capacity of 3,500 homes); Hilton Head, South Carolina; and Panama City Beach, Florida, where Margaritaville Watersound, zoned to include up to 170,000 homes, will be the largest “active living” retirement community in the United States, if fully built out. But that’s still a big if.

**NO ONE WAS** more surprised at the notion of Buffett opening retirement communities than the singer himself. “When they approached me about the idea,” he recalls, “I said, ‘Really? They want to live in Margaritaville?’”

A week after my trip to Daytona Beach, I was meeting with Buffett in his light-filled, guitar-crammed home studio in Sag Harbor, Long Island. He was dressed in Hawaiian shirt and shorts, and sandals that he kicked off as we settled onto a scuffed leather couch. He’s 74 now and graying, but his committed exercise and diet regimen keeps him fit. Indeed, he seems to have blossomed with age, the bland, blond suburban dad of the 1980s and ’90s giving over to the current rascal rocker.

Buffett considers himself blessed on many counts. Married to the same woman, Jane Slagsvol, since 1977, he is close to their three grown children (two daughters and a son). Until the COVID shutdown, he was one of the most successful live acts on the planet. He has, in the last year and a half, recorded and released two albums, including *Life on the Flip Side*, his first LP of originals in seven years, which debuted at number 1 on *Billboard*’s country album chart. Still flying his four private planes, captaining his custom-built fishing boat, foil surfing, dining with friends like Paul McCartney and Warren Buffett, and bopping among homes in St. Barts, New York and Los Angeles, among other places, he has every reason to be happy.

Conspicuous in the list of Buffett’s recent achievements—which also include best-selling books and a SiriusXM radio station with 9 million weekly listeners—are major undertakings such as a $370 million resort in Times Square that opened last July and a show, *Escape to Margaritaville*, that played on Broadway in 2018 and recently resumed a national tour. Such projects make it clear that Buffett is nowhere close to retiring. “They’re going to have to drag me off that stage or out of the cockpit,” he says, laughing. “I want to be the poster child for the person who could retire but doesn’t.”

The utterance might seem a major PR gaffe for a newly minted retirement mogul, but Buffett knows that his fans don’t expect him to live as they do. His style is aspirational; he has been a lifestyle influencer since before the term existed. One of Buffett’s major aims in building retirement havens, he says, is so that his fans can finally experience the life he sings about. “Lot of people worked harder than they played in their real lives,” he says. “This is their time to play.”

**A LITTLE HISTORY** for those who might not know him: Buffett first entered the public mind as the Man on Permanent Vacation in the 1970s, after he moved from Nashville to Key West, Florida, in his mid-20s, in full
flight from a broken first marriage and a debut LP that bombed. Under the influence of Key West’s white sand beaches, palm trees and ocean breezes, he stopped writing despairing folk songs and started to express his fundamentally positive worldview in a series of albums: A White Sport Coat and a Pink Crustacean (1973), Living and Dying in ¾ Time (1974) and A1A (1974). Though none were chart-toppers, they sold well enough to keep Buffett on tour, filling midsize venues, until 1977, when he released a song about a man gently stewing in the sweet despair of a breakup. He claims it took 20 minutes to write “Margaritaville,” which his pal Tom Freston, the former CEO of MTV Networks and Viacom, says may be “the most valuable song” ever written, right up there with “White Christmas.”

Indeed, now that the song is the basis for a major branding operation that does more than $1 billion in annual sales, Buffett can sound a little defensive about it. He insists the song is not the debauched lament to which revisionists have tried to reduce it. “I’m a good Catholic,” Buffett says, semi-jokingly. “At the end of the song, I blame myself. I take responsibility.”

Thanks to the lilting steel drum hook and Buffett’s soaring chorus, the song became the top-10 hit he had been chasing for a decade. I asked Buffett’s longtime manager, Irving Azoff, how “Margaritaville” changed Buffett. “Jimmy the person didn’t change,” Azoff says. “But Jimmy the artist changed a lot because he became a headliner, selling out arenas.” Fans started following Buffett’s tour from city to city like the famous Deadheads who shadowed the Grateful Dead. In 1985, when a bandmate noticed that fans were showing up wearing colorful headgear that made them look like tropical birds, someone dubbed them the Parrot Heads, still the term of art for the most fanatic of Buffett’s fans. They arrive hours, even days, before his concerts to hold boozy tailgate parties.

Despite his popularity on the road, Buffett has never been a favorite of the Grammys, the Rock & Roll Hall of Fame or radio playlists. But if the critics don’t love Buffett, some of his fellow musicians take up the slack. Bob Dylan has called Jimmy Buffett one of the finest songwriters America has ever produced, citing the poignant ballads “He Went to Paris” and “Death of an Unpopular Poet.” Says Chris Blackwell, the founder of Island Records, which released some of Buffett’s albums, “He’s a great songwriter, there’s no question about that.” His Caribbean-inflected sound belongs to “a genre of his own,” Blackwell adds, but it’s Buffett’s personality that makes his followers so loyal. “He is an incredibly warm, generous person, and that extends to being onstage,” Blackwell says. “People feel it.”

FOR BUFFETT, it all began when he noticed that people selling fan T-shirts had spelled his name wrong. He enlisted a Florida buddy to print up some properly spelled shirts, which he sold from a Key West merchandise shop that he opened in 1985. Two years later, the shop, called Margaritaville—by now selling food and drink—was racking up $1 million a year in sales. It dawned on Buffett that he might have the basis for a serious brand, but he also knew he lacked the expertise necessary to take the thing global. So in 1999, he invited a Wall Street friend, John Cohlan, who had worked on major brands including RC Cola and Snapple, to work for him. “I said, ‘I can’t pay you what you get on Wall Street, but we can be partners, and you can come to work in shorts and flip-flops,’” Buffett recalls.

Cohlan jumped at it because he had once seen Buffett play in front of 100,000 screaming Parrot Heads. “Most brands
are about the product they sell,” Cohlan said from his home office, in Palm Beach, over Zoom, “but this was really something emotional.” And emotion drives a brand.

To illustrate what he means, Cohlan takes me back to 1999, to the origin story of the Margaritaville vision, which Buffett himself dashed off on a borrowed word processor at an ad agency office in New York. “Where is Margaritaville?” he wrote. “It’s in the tropics somewhere between the Port of Indecision and Southeast of Disorder, but no parallels of latitude or longitude mark the spot exactly…. Palm trees provide the camouflage, ocean breezes bring the seaplanes and sailboats, tourists and travelers. Passports are not required….

“Where is Margaritaville? It’s in your mind.”

NOT EVERY ’70s-era rock star could launch a billion-dollar branding company without being a sellout. But for Buffett, the turn to business seems natural. As his close friend, Rolling Stone publisher Jann Wenner, recalls, Buffett once left a lavish 70th birthday party in Jamaica in mid-revelry to glad-hand the staff of the local Margaritaville restaurant franchise. “That’s what you should do as a good businessman,” Wenner says. “And he enjoys doing it.”

The skeptical way to frame such moments is to call Buffett a faker, someone who plays at being a laid-back beach bum but who, in reality, never stops working. The truth, though, is that Buffett is a seasoned delegator who manages to have an awful lot of Buffett-style fun. “Jimmy is not writing menus,” as Cohlan puts it.

The idea to expand the Margaritaville brand to include retirement communities had already been percolating when Cohlan learned that a Canadian real estate developer, Minto, had bought up 260 acres of Daytona Beach with plans to build a 55-plus community. It didn’t take Buffett long to see the potential. He knew his original boomer fan base was beginning to retire. Thanks to modern medicine, the youngest boomers, born in 1964, could live another 30, 40 healthy years—and with the money to do so in style, since boomers are sitting on more discretionary savings than any previous generation. “So what are people doing with that time?” Buffett asks. “Lot of people have a good pension—teachers, firefighters—and they want to live with like-minded people.”

Minto agreed to build the planned community while Margaritaville Holdings LLC branded the place. And when the sales center opened in 2017, hundreds camped out overnight in the parking lot with lawn chairs and blenders, exactly like the Parrot Heads at a tailgate party. Footage shows people crying with excitement after signing a contract for a home. Latitude Margaritaville is not a budget paradise. New-home base prices range from the mid-$200,000s to the mid-$400,000s or more, which doesn’t include monthly maintenance fees or the cost of outfitting the place with upgraded appliances, cabinets and whatever else. A house listed at $200,000 can cost you an extra $50,000 once the dust settles; then again, the median price of an American home is now $353,000.

A retirement based solely around partying and exercise can seem a little self-absorbed, though—a plan for retreating from the world, rather than contributing to it. I asked Buffett directly: “Is Margaritaville just about that?”

At first, he misunderstood. “I was brought up with the idea of noblesse oblige,” he said, sounding injured. “If you become successful, you give back. I’ve always done that. I’m sure we’re the only band that has a retirement plan. We started Singing for Change, our charitable foundation, 26 years ago. We take a dollar from every ticket we sell.” (The foundation helps people living in poverty become more self-sufficient.)

When I stressed that I was talking about the people who live in his retirement villages, he said, “They kind of follow our lead there.” He mentions a resident he met at the Daytona location in the early days of the COVID pandemic. “She organized all the women, and they made more than $7,000 for a fellow resident’s cancer treatments. She also mentions that there are three or four Jimmy Buffett cover bands made up of residents, and that one of them played a benefit that raised $353,000. Minto agreed to build the planned community while Margaritaville Holdings LLC branded the place. And when the sales center opened in 2017, hundreds camped out overnight in the parking lot with lawn chairs and blenders, exactly like the Parrot Heads at a tailgate party. Footage shows people crying with excitement after signing a contract for a home. Latitude Margaritaville is not a budget paradise. New-home base prices range from the mid-$200,000s to the mid-$400,000s or more, which doesn’t include monthly maintenance fees or the cost of outfitting the place with upgraded appliances, cabinets and whatever else. A house listed at $200,000 can cost you an extra $50,000 once the dust settles; then again, the median price of an American home is now $353,000.

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Still, Buffett likes to say that his entire Margaritaville empire—hotels, restaurants, retirement villages and indeed, his entire musical career—is based on escapism.

“It’s vital to have fun in your life,” he says. “That little layer of escapism that we provide, that little layer of humanity, is what keeps us from going back and being tribal.”

With its rock ‘n’ roll camaraderie and ’60s-inflected sense of community, Latitude Margaritaville promises a certain sunburned stripe of boomer retirement designed just for them. Even if the pursuit of fun is hardly an innovation, it remains a powerful lure, Buffett says. “Take fun away, take escapism away, take caring about other people away, you’re right back in the cave.”
LIVE BY YOU

These creative and often innovative housing approaches

**Little River Escape, Cloudland, Georgia**

Built in 2016, this community of tiny homes (120 to 800 square feet) includes a pool, dog park, shared garden and river frontage. All but two full-time residents are over 50. Says Cyndi Yeakle, 63: “I know more of my neighbors than I ever did when I lived in Atlanta.”

**Bridge Meadows, Oregon**

When someone 55 or older moves to one of these three communities, “your expectation is that you will contribute with your time, talents, treasures, love,” says Executive Director Derenda Schubert. The program is for families with children adopted out of foster care and older people who offer support.

**Cobb Hill Cohousing, Hartland, Vermont**

This sustainable community contains a working farm, a maple syrup enterprise, beekeepers, a cheese-maker and a shiitake mushroom farm. The homes have solar hot water, composting toilets and electric-car charging stations.

**Village Hearth Cohousing, Durham, North Carolina**

This LGBTQ-focused, 55-plus community opened in May 2020. The cottages have large porches and are arranged around a central lawn. A 2,600-square-foot common house encourages neighbors to gather. Half of the residents are LGBTQ, and the majority of the others have a friend or family member who is LGBTQ. About 75 percent of residents moved here from other states.
A dawehi Wellness Village, North Carolina
Residents of this community, set on 125 acres of woodlands, take classes in yoga, personal growth, tai chi, drumming and other disciplines. Holistic practitioners offer acupressure, massage, chiropractic care, astrology readings, reflexology and colon hydrotherapy. The property also has an organic grocer, a gym, gardens and greenhouses.

NoHo Senior Arts Colony, North Hollywood in Los Angeles
This retirement community for residents 62 and older offers classes in acting, scriptwriting, choir and visual arts. It shares a building with a theater, home to the Road Theatre Company. “Opportunities to discover your passion, creativity and skills are wonderful in the second 50 years of life—when you have time to explore yourself and ask yourself, what is your legacy?” says Nancy Goodhart, chief operations officer of EngAGE, which runs the programs.

Lasell Village, Newton, Massachusetts
The retired residents living at Lasell University have to enroll in 450 hours of learning each year. That’s about nine hours a week, with a choice of undergraduate and graduate academic courses, fitness classes, community activities and cultural programs.

Adawehi Wellness Village, North Carolina
Residents of this community, set on 125 acres of woodlands, take classes in yoga, personal growth, tai chi, drumming and other disciplines. Holistic practitioners offer acupressure, massage, chiropractic care, astrology readings, reflexology and colon hydrotherapy. The property also has an organic grocer, a gym, gardens and greenhouses.

An ADU in Southern California
When Gaye Howorth, 78, lived in Texas, she saw her 11-year-old grandson once or twice a year. Now that she lives in a small house in her daughter’s backyard, she sees him every day. “I am so thrilled that I get to be a part of his life,” the retired educator says. Accessory dwelling units, also known as ADUs, have become increasingly popular in high-cost areas. Howorth had her 726-square-foot ADU built in 2018 for $200,000.

OWN RULES!
show that anything goes in the pursuit of your best life

By Ronda Kaysen

DECEMBER 2021 / JANUARY 2022
Charlotte Robinette was packing her lunch for her work shift as a nurse when the phone rang in her home in the Phoenix suburbs.

"Mom, please help me. These guys, they’ve taken me," she remembered hearing. Then a man grabbed the phone and said, "OK, we’ve got your daughter here. How much would you pay for your daughter’s life?"

Robinette pleaded to hear her daughter again, but the kidnappers were blunt: “That’s the last you’re going to hear from her. Unless you do what we say, we are going to kill her.”

They told Robinette to drive to her bank. Then, she was instructed to wire...
money to an address in Mexico. They led her to one store, and another, sending her clear across Phoenix. Each time she sent money, they asked for more. “This went on for, like, all day. Then they wouldn’t let me sleep at night,” Robinette said.

Finally, as she was nearly ready to collapse from exhaustion, they gave her the boldest order yet: Cross the border into Mexico and deposit money directly into a bank there. So she headed down I-17 past Tucson and crossed the border.

After finding the bank of the kidnappers’ choosing, she deposited the money—the very last dollar she had in her IRA. She was told to drive home and wait for instructions on picking up her daughter.

Adding to her nightmare, she was stopped at the border when federal agents learned she had two guns in her possession. After an hours-long hassle during which she was frantic over her daughter’s fate, she was released. She eventually called her daughter’s cell phone. And her daughter answered. “Kristen, are you OK? Where are you?” Robinette asked. “Sitting right here at my house,” her daughter replied. “I’m like, ‘Oh [bleep].’ Everything just sort of fell apart,” Robinette said.

Robinette was a victim of what the FBI calls “virtual kidnapping,” a crime that often originates from inside prisons in Mexico. Criminals ambush victims at odd times and scare them into sending money. The stories are enhanced by research on social media and, in some cases, caller ID spoofing that makes the person believe the call is from a loved one. The FBI has issued multiple warnings about the scam.

Robinette sent about $11,000 to her virtual kidnappers, and the incident still haunts her. “I don’t know how long it was before I got enough sleep,” she said. “But then I got to thinking, They got their money, what do they want with me now?”

**THE CRIME:** ROMANCE SCAM

**THEY BECAME ADDICTED TO LOVE**

Lisa was 68 when she lost her husband, who had been battling illnesses for years, during the beginning of the COVID pandemic. The former nurse turned to the internet looking for people dealing with similar heartache. But what she encountered there were predators.

“They found someone who was a nurse, so they knew that she had some sort of money,” her daughter Christine said of the crooks whom Lisa connected with online. “When Dad passed is when they really hit hard.”

Soon Lisa was caught up in a whirl of cyber-relationships. Then, the requests for money began; thousands of dollars
to help with a child’s school expenses, and money to pay for internet access.

During a July Fourth girls trip, Christine witnessed the depth of her mother’s obsession when she kept leaving the group to communicate with these strangers.

“And I then realized that she did not have any money left in her savings,” Christine said. Her mom sold valuable items, even took out a title loan on her car. When Christine tried to intervene, the pair fought.

“Anything I said to her, I was crazy, I was trying to stop her from meeting her love, I was trying to control her,” Christine said. An examination of her receipts showed that within several months, Lisa sent at least $120,000 to internet criminals.

Christine felt the loss of her father and also estrangement from her mother. “I don’t know what else can be done. So many people have told her that this is a scam, and she just freezes up and doesn’t talk,” she said.

Romance scams cheated victims out of over $600 million in 2020, according to the FBI. Behind those numbers are whole families that have been emotionally and financially wrecked—like Debbie, a woman in her 70s, and her son Ben.

Debbie had been a widow for more than a decade when she went looking for love online. A man who said his name was Joshua started chatting with her during games of Words With Friends. Joshua was patient. It was months after their first chat before Debbie finally consented to a more intimate online relationship. Then, things progressed quickly.

Joshua said his son was in trouble and asked Debbie to send him $800. Then came requests for money for passport problems, money for legal problems, money for a disaster on the job. At one point, Debbie stuffed tens of thousands of dollars into a FedEx envelope and mailed it.

By the time Ben discovered what was going on, his mom had cashed out her retirement accounts. All told, she’d sent Joshua and a couple of other suitors about $300,000. “It was so crushing to read her texts,” Ben said.

“Why didn’t she reach out to us?” Ben finally convinced his mom that Joshua was fake and shut down her accounts. By the time Ben discovered what was going on, his mom had cashed out her retirement accounts. All told, she’d sent Joshua and a couple of other suitors about $300,000. “It was so crushing to read her texts,” Ben said.

“Why didn’t she reach out to us?” Ben finally convinced his mom that Joshua was fake and shut down her accounts. Now, Debbie has to face the crushing loss of her lifetime savings.

“I survived widowhood, I survived cancer ... and I’m going to survive this,” she said. “It just won’t be easy.”
MARY WAS a widow in her 70s who taught financial planning courses but was now leading a quiet life. But when a letter from American Sweepstakes came in telling her she’d won almost $5.5 million, she thought that was about to change. She was urged to contact a man named Robert Carson to make arrangements to receive the prize.

After that, Burdine didn’t hear much from Gallagher. But then news arrived that the Money Doctor was in jail. He’d been arrested for securities fraud. Gallagher lied about having a license to sell investments. By the time the FBI combed through the chaotic paperwork in his office, it was clear Gallagher was running a classic Ponzi scheme. He took in $20 million. In November, Gallagher, 80, was sentenced to three life terms plus 30 years for fraud and exploiting the elderly.

Locals now call Gallagher the Bernie Madoff of Texas. Burdine’s investment was largely gone. “The old-fashioned Ponzi scheme is alive and well, and it can be difficult to detect,” said Gerri Walsh, the president of the FINRA Investor Education Foundation. And Gallagher used religion to open doors. “He wrapped religion around his neck,” said Dallas investigative journalist Dave Lieber. “That is a very disgusting thing but, unfortunately, it’s not uncommon.”

THE CRIME: INVESTMENT PONZI SCHEME

THE MONEY DOCTOR WHO CHARMED DALLAS

“Doc” Gallagher—the self-styled “Money Doctor”—seemed like everyone’s best friend. He hosted three radio shows in Dallas. He emceed the annual Spectacular Senior Follies fundraiser. He was the neighbor who always sent a book or flowers, or visited you in the hospital. And he took in millions of dollars in investment funds while promising clients they’d never lose a penny. He seemed to prove it by sending generous periodic “bonus” checks.

“Of course, I was intrigued,” said investor Larry Burdine. “We’d just gone through the 2008 [financial crisis] whereby most everybody, including myself, lost about 30 percent of their net worth.” So Burdine and family members invested about $250,000 with Gallagher.

The Money Doctor was actually born William Neil Gallagher, and he indeed holds a Ph.D.—in philosophy. He also has a charismatic demeanor. Gallagher seduced those reluctant to trust him with what seemed like outsized acts of love. Burdine was still a skeptic when Gallagher visited him in the hospital right before he was about to have a scary heart procedure.

“We got down on our knees and held hands, and Doc prayed for my recovery. Then he left. And, you know, about two weeks later I moved my IRA over to him,” Burdine said.

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(continued on page 74)
The Day Motherhood Changed

Forty years after America’s first test-tube baby was born, she looks back at the moment that sparked a revolution in fertility

By Elizabeth J. Carr

The author and her mother, shortly after a cesarean delivery
I own a sterling-silver necklace with a heart-shaped pendant engraved with the number “1.” I wear it only on special occasions or when I speak at fertility conferences. The necklace was a childhood gift from two pioneering fertility doctors, and it’s a reminder that I’m a kind of accidental expert on reproductive technologies—although my birth was anything but an accident. Forty years ago this December 28, I became the first baby born in the U.S. via in vitro fertilization (IVF).

The event, which occurred at a hospital in Norfolk, Virginia, called for a packed-house delivery room, complete with a PBS-documentary film crew. Security guards blocked the doors to any potential intruders. On the street outside, protesters picketed against IVF, which was legal in Virginia but illegal in my parents’ home state of Massachusetts. Near the protesters, TV news crews waited for word on whether I had come out “normal.”

After a successful delivery, my mother and I were declared perfectly healthy. Howard Jones, M.D.—who, with his wife, Georgeanna Jones, M.D., had founded the fertility clinic where I was conceived—told the press, “I think this is a day of hope.”

For my parents, my birth was the fulfillment of a dream. For the United States, it signaled new possibilities for infertile couples—and a radical shift in our understanding of when and how it was possible to become a mother. In a way, IVF helped redefine the careers and family expectations of every woman in the boomer generation and younger, whether or not they ever sought fertility treatments themselves.

How it began

The first so-called test-tube baby in the world, Louise Brown, was born in 1978 in the U.K., though much of the scientific groundwork for her birth had been laid in the U.S. In 1944, two scientists at the Free Hospital for Women in Brookline, Massachusetts, were the first to successfully fertilize a human egg with sperm “in vitro”—that is, in a glass laboratory dish—but they soon ended their experiments. In 1965, while my future doctors Howard and Georgeanna Jones were practicing at Johns Hopkins University in Baltimore, they mentored a visiting British researcher as he repeated the feat. In 1973, a Columbia University physician took the next logical step: He created and then incubated a couple’s fertilized egg, planning to implant it into the woman’s uterus four days later. If he had succeeded, it would have been the first IVF pregnancy in the world. But when a hospital administrator got wind of the doctor’s project and feared controversy, he destroyed the incubating egg, and the physician resigned under pressure. Research on IVF stalled in the U.S. And that British visitor who’d worked with the Joneses in Baltimore—Robert Edwards—became part of the U.K. team that brought Louise Brown into the world.

Why did American IVF research fall behind? Public pressure and fear. Some critics questioned the ethics of creating and destroying human embryos. Others worried about the health of any children created by the technique, predicting they could have serious deformities. And some objected on religious grounds, claiming that, in the words of Moral Majority leader Jerry Falwell Sr., researchers were “delving into an area that is far too sacred for human beings to be involved in.” After the failed Columbia University IVF attempt in 1973, the federal government instituted a freeze on funding for IVF research.

But after Brown’s birth in the U.K. demonstrated just how normal a test-tube baby could be, the resistance in the U.S. began to drop away. In 1980, the Joneses, who had reached Johns Hopkins’ mandatory retirement age of 65, opened the country’s first IVF clinic, in Norfolk. As Dr. Howard once told The Washington Post, “We thought it was an alternative to fading away.” Within a year, my mother had become one of their first patients.

My necklace has become a reminder of all the people I’ve met because of my unique birth, whether they were struggling to create a family or succeeding.

My family’s story

My parents, Judith and Roger Carr, both came from close families. Married young, they started trying for a baby as soon as my mom graduated from college with her teaching degree. But Judith, now 68, experienced three ectopic pregnancies—the fertilized eggs grew outside her uterus—leading to miscarriages and damage to her fallopian tubes that left her unable to conceive naturally. My devastated parents first learned about IVF from my mother’s primary care physician. “The doctor said he didn’t understand much about it,” my mother recalls. “Although I had no idea how complex the process would be, Roger and I were willing to explore the possibility.”

As one of the first 50 couples admitted to the Joneses’ new clinic at the Eastern Virginia Medical School, my parents commuted via airplane for hormone treatments, the harvesting and fertilization of the egg that would become me, and prenatal checkups. The fee at the time, not covered by insurance, was not insignificant for a young couple: up
to $4,850 in lab fees and doctor fees for each attempt. But at ages 28 (Mom) and 30 (Dad), my parents made history as the parents of the first IVF baby born in the U.S.

I realized at a very young age that my birth was momentous. I was the only kid in my class who'd been on the cover of *Life* magazine and the subject of a *Nova* documentary. The Joneses helped me memorize a two-sentence explainer of my origins for anyone who asked: “The sperm and the egg were combined and fertilized in a petri dish. Once the egg was fertilized, it was put back in the womb, and nine months later I was born, just like every other baby.” I remember Dr. Georgeanna once telling me, “Your parents wanted you so very much. They just needed a little help from science.”

**A Changing Society**

Since my birth, IVF has become one of the most widely known and broadly accepted types of assisted reproductive technology. Approximately 2 percent of babies born in the U.S. are the product of IVF or a related therapy, according to the Centers for Disease Control and Prevention. Although still expensive, at $12,000 to $17,000 per attempt, IVF is now covered by at least some health insurers, including those that operate in the 19 states with fertility-insurance laws in place.

Originally seen as an option for only young heterosexual couples, IVF now offers biological parenthood to same-sex couples, single women with fertility issues and older women whose fertility has declined. The breakthrough technology has also led to other treatments—such as the use of donor eggs, embryo and egg freezing, and surrogacy—for people who are hoping to bring a child into the world.

But the most widespread impact of IVF may have been felt by Americans who have never used it. Although the technology hasn’t turned off a woman’s biological clock, its existence has quieted the ticking, especially for women in their 20s and 30s who want to pursue an education and develop their careers before starting a family. The birth control pill, approved by the Food and Drug Administration in 1960, made it practical for a woman to delay childbearing; IVF made it possible for her to hope to start a biological family in her 40s or sometimes even in her 50s, when the odds of natural conception decline. In the past 50 years in the U.S., the average age of first-time mothers has risen from 22 to 28, and women have become eight times more likely to delay having their first child until age 35.

As a result, “stereotypes about women and age are being dismantled,” wrote the authors of a 2008 University of California, San Francisco, study on this rise in older motherhood. Even if relatively few women become mothers through IVF and related technologies, the authors predicted, the availability of these technologies “will likely affect women’s roles in later life, extending the period of midlife and deferring what people think of as old age into the 80s and beyond.”

This is not to say that IVF is foolproof. In my sideline as a speaker at fertility conferences around the globe, I hear heartbreaking stories from women who have struggled to conceive. And one story in particular comes to mind: a woman in her 50s who got pregnant after spending $30,000 on fertility treatments. “My body is tired,” she told me. “And my checkbook is, too.” There are many others for whom no fertility treatments will work or for whom the treatments are too costly to try. According to one 2012 study, the rate of involuntary childlessness had doubled since the 1970s in several Western countries; the authors blamed this on the trend toward delayed childbearing combined with a lack of access to IVF and other fertility treatments.

In Israel, where IVF is provided for free as part of the national health care system, Wharton School professor Corinne Low has been able to study the technology’s impact on women’s family lives and careers. Women have faced two conflicting pressures as IVF and other fertility treatments have made it possible to delay motherhood. On the one hand, the promise of IVF has encouraged some to put off childbearing while pursuing educational or career goals. On the other

**The Fertility Timeline**

*Our understanding of human reproduction is surprisingly recent—and ever expanding*

1827 Discovery of the existence of the human female egg
1884 First successful human pregnancy via artificial insemination
1934 Successful in vitro experiments on rabbits
1944 First in vitro fertilization of human eggs
1949 Pope Pius XII denounces fertilization of eggs outside the body.

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*Image: Courtesy of The American Association of Retired Persons (AARP)*
hand, when these women finally do have children—whether naturally or through expensive fertility treatments—the data shows they’re spending a tremendous amount of time raising and investing in those children. “It becomes like a trap,” Low explains. The more education and career success a woman has, the more she stands to lose financially by taking time off work. But at the same time, “the more valuable and the more irreplaceable her time at home is. I think for things to really change, we have to recognize the economic value of the creation of the next generation.”

WHERE WE GO FROM HERE

Fertility technologies continue to develop. Some of the latest include ovary and uterus transplants, screening for inherited diseases before implantation, and the injection of a sperm directly into an egg if the man’s sperm isn’t able to penetrate an egg naturally. The version of IVF that brought me into the world seems primitive by today’s standards.

But what I have learned over the years of speaking with those going through fertility treatments is that people’s hopes and dreams—for their own education and careers, as well as for their family’s—are resilient and inspiring.

While my silver “1” necklace has a personal meaning to me and my parents, it has also become a reminder to me of all the people I’ve met because of my unique birth, including those struggling to create a family and those who have succeeded—whether the old-fashioned way, through fertility treatments or through adoption.

As a mother myself, I know that no matter how much our society or our technology changes, some things about becoming a parent will always remain the same. “When we finally had you, we had such a feeling of relief that the process was over,” my mother told me recently. “And joy. So much joy.”

Elizabeth J. Carr is a patient advocate in Swanzey, New Hampshire, and a frequent speaker at infertility conferences worldwide.
Lavergne rides his quarter horse, April, in Rancho Cucamonga, California.
Horses are my whole life. I’ve been thrown off them. Ridden them all over Los Angeles. I even rode with someone dressed as Jesus for a church service.

A couple of years ago, I was invited to join the Buffalo Soldier Mounted Cavalry Unit, a group of historical reenactors on horseback. The buffalo soldiers were all-Black Army regiments that fought on the frontier after the Civil War, and against America’s enemies in later conflicts, into the 20th century. It’s said they got their nickname from the Native American tribes who sometimes fought against them. These troops were tough, like a buffalo, with dark curly hair.

The buffalo soldiers weren’t treated like other U.S. Army regiments. They did the dirty work. They built roads. They dug wells. They got the assignments no one wanted. And many of them died for their country. But a lot of people don’t know about them. So I was honored to portray one at events, including the Rose Bowl parade.

You see all those Hollywood Western movies and almost never see an African American on horseback. Some people think they were a fairy tale, but I’m telling you, buffalo soldiers were real. And you’re not telling the whole truth of American history unless you’re talking about them. —As told to David Hochman

Todd Lavergne, 47, owns and operates Mr. Todd’s Pony Parties in Los Angeles.
Shaking Off Back Pain
Attorney Bettye Ames took up belly dancing for fitness—and found a community

In 2007 or so, I made a pact with one of my girlfriends. We’d both been complaining about our weight, and I told her, “If you find an exercise class, I’ll take it with you.” When she came back with a belly dancing class, though, I thought I was going to have to break my promise. I had been diagnosed with sciatica, so I was having a lot of back and leg pain from a compressed nerve. It didn’t seem like wiggling my hips around would be a good idea. But I asked my physical therapist if it would be OK to take the class, and he said it would be good for my back, because it would strengthen my core muscles. So there went my excuse.

We enrolled in an introductory course at a local community college, and liked it so much that we continued. I found out there’s a lot more involved in belly dance than just jiggling your hips! It’s a system of movements that focuses on isolating certain muscles. If you see a dancer move her hips slowly, you may think, That’s easy to do. But it takes a lot of strength to move slowly. There’s balance involved, and flexibility. I love the self-esteem you get from being able to control your body and make beautiful movements.

There’s also a cultural aspect. Belly dance can be found in a lot of different Middle Eastern and North African cultures. It’s a way for women to get together and celebrate music and themselves—it’s not about entertaining men. We have fun with our glitzy costumes and over-the-top wigs, but at its heart, the dance is about the camaraderie of being with other women. It’s about the way it makes you feel: gorgeous and powerful and appreciated.

Since my youngest child graduated from college five years ago, I’ve been performing along with taking lessons. I also began teaching belly dance at a local studio. I used to think that without my children to look after, my life as an empty nester was going to be really boring. I wondered what I was going to do with all that extra time. My goodness—what a surprise I was in for. There’s a whole life out there!

Bettye’s Basic Moves

LARGE EXTERIOR HIP CIRCLE
Stand with feet directly under hip bones, knees slightly bent, chest up, arms wide. Keeping upper body still, slowly slide hips to the right, then front, then left, then back.

KNEE SHIMMY
Stand with feet a little apart, knees slightly bent. Push one knee back—don’t lock it—then re-bend it and straighten the opposite knee. Start slowly, building up speed, and alternate knees.

UPPER BODY ISOLATION
Stand as for knee shimmy. Tighten lower abs, from navel to top of hip. Slide upper body right, then left, then back to center. Slide chest forward and back. Repeat.

Bettye Ames, 66, is an attorney and an instructor at Misako Dance in Columbia, Maryland.
The Recipe That Kept Us Together, Body and Soul

After a shocking tragedy, Suzy Vitello drew strength from her mother-in-law’s pasta sauce


I was 22, and this was my first time as an I-want-you-to-meet-my-parents girlfriend. My own parents had recently split. I loved them, but in my senior year of college, I yearned for an intact family.

Enter Evelyn and Frank Vitello, bona fide ’50s sitcom parents. In Evelyn (“Ma” to her kids), I found a kindred spirit. A high school math teacher beloved for her toughness and caring, Evelyn smoked, gambled and guided the Vitellos through illnesses, tragedies and squabbles. She made sure that all occasions were marked with the appropriate flowers or food. Especially food. When close family came to visit, Evelyn made her sauce and meatballs.

Frankie and I started our marriage in Phoenix, Arizona, moving to downstate New York after our first child, Sam, was born. Whenever we visited Buffalo, it was a joyous occasion: the simmering, spooning, tasting of the sauce while shuttling back and forth to a pinochle game.

Oh, those happy, early days.

Then, three years into our newly-wed life, with a second baby on the way, Frankie was killed in a car crash when the other driver fell asleep at the wheel. Mass cards poured in. Casseroles and pans of sustenance. Who could eat, though?

Grief enveloped us all. Frankie’s only sibling, Lisa, along with her husband, Jim—parents to two babies themselves—made space for me and my two babies in their California condo. We shared the cooking, cleaning and caretaking, and looked forward to visits from Ma and Dad. And Ma never concluded a visit before making a couple batches of sauce. She stirred and steered her family through grief. Her son was dead; still, she had no choice but to keep living, for her husband, for her daughter, for her grandkids, and for me.

She made sauce. We ate the sauce. And, as time went on, she taught me to make the sauce.

Evelyn passed away a few years ago. She’d be pleased to see that her first-born great-grandchild—my 2-year-old grandson, Luca—has learned to stir a pot. He and his siblings and cousins will never know Ma, but when they gather round the table on macaroni night, they’ll feel her love.

Suzy Vitello, 60, is the author of four novels, including Faultland. This essay was originally published at EatDarlingEat.net.
The letter that caught Bamburg’s eye was attached to a red Mylar balloon in the woods.
Christmas Dreams Come True
Twin girls sent lists to Santa via helium balloons. When Alvin Bamburg found one 650 miles away, he knew what he had to do.

Alvin Bamburg: Someone up there wanted this to happen. Maybe it was Santa. Maybe someone even higher up. But this was no accident.

Leticia Flores-Gonzalez: Last year, I'd been doing arts-and-crafts projects with my 4-year-old twins, Luna and Gianella. In December, we were looking for a different way to get their notes to Santa, so we tied their wish lists to balloons. I figured they'd get caught in the pine trees above our mobile home or deflate in the cold air.

Alvin: Two days before Christmas, I'm riding on an ATV trail in Grand Cane, Louisiana, and notice some red Mylar tangled up in a fallen-down tree. There's a yellow note. I open it and see the words “Dear Santa” and a list of four or five items, including a puppy. I call my wife and say, “We've got to help.” She puts a picture of the balloon on Facebook, and within 24 hours we find the family in Liberal, Kansas—650 miles away! By that time, lots of our family and friends wanted to help fulfill the wishes.

Leticia: My jaw dropped. I told the girls, “I think one of Santa’s elves found one of your balloons.”

Alvin: I knew it would light up the lives of those girls if somebody delivered what they asked for. Of course, I needed the mom's permission to get the puppy.

Leticia: Alvin sent us toys and games for both girls and we've stayed in touch, back and forth, with Alvin the Elf—that's what the girls call him. After a few months of getting to know each other, we all met up in Oklahoma City. Alvin and his wife stayed there with my parents. It was truly like meeting old friends.

“I knew it would light up the lives of those girls if somebody delivered what they asked for.”

Alvin: They made us a feast of Mexican food, and we cooked them up some Louisiana sausage and gumbo. Oh, yeah, and we brought the girls that puppy. A little dappled dachshund that they named Max.

Leticia: These were strangers, and now we're like family. It all shows the girls that there are genuinely good people on this earth.

Alvin: Finding that balloon opened something new in my life. It brought unexpected friendship at a time when there's so much hard stuff happening. It reminds me that if you're thinking about doing something nice, sometimes you've just got to do it.

—As told to David Hochman

Alvin Bamburg, 66, a retired pharmaceutical sales rep, lives in Shreveport, Louisiana. Leticia Flores-Gonzalez, 38, is a stay-at-home mom in Liberal, Kansas.
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2022 Purpose Prize Winners

AARP recognizes older Americans who are helping others through lives of purpose

The 2022 AARP Purpose Prize winners are a diverse group with a common attribute: They have found fresh and effective ways to make a difference in the lives of others who need their help. Award-winning actor Michael J. Fox received this year’s honorary Purpose Prize Award for his many years of work in advocating for Parkinson’s disease research (see cover story, page 32).

Along with Fox, AARP is recognizing five other older Americans who have made the world better through their selfless efforts. “AARP is honored to celebrate these extraordinary older adults who have dedicated their lives to serving others in creative and innovative ways,” says AARP CEO Jo Ann Jenkins.

AARP Purpose Prize winners will receive a $50,000 award for their organization at a celebration at the National Portrait Gallery in Washington, D.C.

To learn more about this year’s prize winners, see our video interviews at aarp.org/purposeprize.

RITA ZIMMER, 78
Founder and executive director of HousingPlus
New York
The organization provides housing and comprehensive services to women as they seek to transcend poverty, homelessness, addiction and incarceration. “Giving is a two-way street,” says Zimmer. “It assists the other person, but it also makes you feel like you won the lottery.”

ALAN MILLER, 67
Founder and CEO of the News Literacy Project
Bethesda, Maryland
The News Literacy Project teaches people to separate credible news from misinformation, making them better citizens. “Find ways to draw people to the mission who share your vision,” Miller says. “Once you’ve found your North Star, let yourself be guided by it.”

RAYMOND JETSON, 65
Founder and chief executive catalyst of Metro Morphosis
Baton Rouge, Louisiana
Metro Morphosis helps residents in urban neighborhoods of Baton Rouge gain access to educational opportunities, develop leadership skills and engage with local leaders and city officials. “Be very thoughtful about where your gifts, talents, abilities, resources and passions fit—and go join in,” says Jetson. “It may be with your faith community, as a volunteer or at a nonprofit.”

IFY NWABUKWU, 69
Founder and executive director of the African Women’s Cancer Awareness Association
Lanham, Maryland
The group provides critical support to African immigrant women with breast cancer. “Once you find your purpose, don’t be dissuaded by negative thoughts,” Nwabukwu says. “Go out and find ways to make it happen.”

WILLIAM BRACKEN, 58
Founder and culinary director of Bracken’s Kitchen
Fountain Valley, California
Bracken’s Kitchen helps feed the hungry with donated and recovered food that would have otherwise gone to landfills. “We all have something inside us,” Bracken says. “It’s a matter of finding what sparks that, and then to pursue it.”

FOR YOU
Find out the latest news on keeping your brain healthy at stayingsharp.aarp.org.
GET TO KNOW ...

David Morales
Executive vice president and general counsel at AARP

What is your role at AARP?
My job is to see the big picture—connecting the dots internally—so that every action taken on behalf of AARP is consistent with the crucial social mission and business goals of the organization.

What are you trying to achieve with your work at AARP?
While providing a wide range of legal and business services to AARP and its affiliates, the general counsel’s office strives to facilitate the efforts of staff and volunteers in fulfilling AARP’s mission.

What makes you excited about aging in America?
I know AARP will continue to fight for my right to choose how I live as I age.

What makes you angry about aging in America?
Prescription drug prices. Americans, in particular older Americans, pay the highest prices in the world for the medicines they need.

What are the most challenging battles your team encounters?
Right now it’s making sure everyone on the team feels engaged, included and acknowledged as we continue a prolonged period of working outside the office. It’s obviously easier to do this in person, but we’re finding creative ways to connect and express our gratitude.

Describe a recent victory by your team.
During the pandemic our department assumed the role of strategic partner, legal adviser and, in some cases, a sanity checkpoint. All in all, the opportunity to help successfully lead AARP through this unbelievably crazy time is a professional and personal feat that our department will never forget.

What should more people know about AARP?
How many companies have been recognized by Fast Company as one of the best workplaces for innovators and have received the Malcolm Baldrige National Quality Award? Not many. We’re fighting for people to age with dignity, and we’re doing it with innovation and quality.

What is your most important goal?
During the pandemic my goal is to ensure my three boys (Jacob, Joseph and James) appreciate the power of giving and empathy.

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Clockwise from top right: April Greer; Peloton Bike; Getty Images (2); courtesy McCormick & Schmick's restaurants. Exclusions and restrictions apply.

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LIGHTNING ROUND

Currently on my nightstand: Octavio Paz and Gustave Le Bon
If I could go anywhere, I’d: Be in Paris with my wife, Manar
People who most inspire me: My parents and father-in-law
You really should watch: The Longhorn Network
My secret passion is: Skeet shooting and Peloton (not together!)
It feels mighty good to get a steady paycheck.

Each year, AARP Foundation helps older adults bounce back by providing resources so they can secure good jobs, get the benefits they’ve earned, and stay connected to their communities. Find out more at aarpfoundation.org
PUZZLES BY STANLEY NEWMAN

CROSSWORD

The Inn Crowd

ACROSS
1 Napoleon exile isle
5 Common recipe direction
8 Letters like ASAP
11 Salad morsel
12 Informational handout
14 “Facts of life” pair
16 Turnkey round exemptions
17 Lend a hand to
18 Mystery story pioneer
20 Pen name predecessor
22 High spirits
26 Optimistic/pessimistic Wall Street pair
30 Crop storage area
31 Likewise not
32 Maple extract
33 Auditor’s designation
36 Cleverly done
38 Bruise pair
43 Alfresco
44 Crew on camera
45 Census stat
46 Subtle auction signal
47 Healthful resorts

DOWN
1 Slack off
2 Luau adornment
3 Gym weight
4 Raggedy doll
5 Home of Nome
6 Family room
7 Infant’s parent
8 Word of honor
9 It’s barely passing
10 Milk measures: abbr.
15 Sharks’ habitats
18 Viewer-supported TV network
19 Assent in Quebec
21 Sister of 4 Down
23 End of some races
24 Time period with a name
25 Supposed sixth sense
27 Track down
28 Slipped into
29 Born and ___ (a native)
32 Beatles drummer RINGO STARR and rearrange the remaining letters to get a term for someone who plays another instrument.
34 IBM introduced them in the ‘80s
35 Comparable (to)
36 The rudiments
37 The instructions
38 Sort of snake
39 Carry with difficulty
40 Needless fuss
41 Letters on our Forever stamps
42 Sci-fi beings, for short

SOLVE IT!

MUSICAL DUET
Delete the last two letters in the name of Beatles drummer RINGO STARR and rearrange the remaining letters to get a term for someone who plays another instrument.

MATH WHIZ

3 GOOD TURNS
Each number after the first is derived in the same way from the previous number. What is the number that logically follows 63?

WORDPLAY

THINK DRINK
What one-syllable common measure of liquids has no one-syllable rhyme in modern English?

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*Based on customer experience reviews shared online at www.thehartford.com/aarp as of October 2021.

²In Texas, the Auto Program is underwritten by Trumbull Insurance Company.

³Average savings amounts based on information reported by customers who switched to The Hartford from other carriers between 1/1/20 and 12/31/20. Your savings may vary.

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Perfect Scam

Continued From Page 55

a scam, I’m going to tell you now, if it’s the last breath I have, buddy, you’re going to get caught, and you’re going to serve prison time.”

From some people that would be an idle threat. But Mary didn’t make promises she didn’t intend to keep. And when it did indeed prove to be a scam, she’d find a powerful ally: FBI agent Frank Gasper.

Gasper worked in the New York office for years, chasing after organized crime gangs there. In 2010, he and his wife wanted a change, so they moved to North Dakota, where he worked in a small FBI bureau in Bismarck.

From that unlikely spot, Gasper soon found himself investigating a massive sweepstakes scam linked to a gang in Jamaica. It was the same crew that stole Mary’s money.

Gasper worked the case for several years, interviewing over 90 victims, including Mary. Their losses ranged from $199 to $850,000. One committed suicide after being cheated.

It was a tough one to crack. But Gasper got a break—a lead on a money mule named Melinda Bulgin who was interrogated after attempting to board a flight to Jamaica carrying $15,000 in cash to gang members. That helped the FBI identify dozens of criminals running a JOLT scam—Jamaican operations linked to telemarketing.

In the end, 27 suspects were arrested.

Mary testified at their trial. “I’m determined that these kind of people are going to pay the price,” she said. Four years after Mary got that letter, the kingpin, Lavrick Willocks, 29, was sentenced to six years in a federal prison. Bulgin was sentenced to four years. Gasper, who recently retired from the bureau, said, “If people like these call you, you haven’t won anything; hang up the phone. Don’t be nice, just hang up the phone.”

Bob Sullivan, the host of the podcast The Perfect Scam, is a veteran journalist and the author of five books, including The New York Times best sellers Stop Getting Ripped Off! (2010) and Gotcha Capitalism (2008).

Who Gets Scammed

Continued From Page 27

a natural disaster and why scammers troll dating websites for isolated, vulnerable people.

But more often, scammers work to manipulate you into becoming emotional, in either a positive or negative way (the study suggests either makes you vulnerable). You’ve won the lottery! You’re about to go to jail! Your computer is on the verge of meltdown! We’ve kidnapped your grandchild!

The new research shows that people who respond emotionally to such pitches are more susceptible to fraud.

This is important stuff. There are times when all of us—young/old, rich/poor, rural/urban—experience vulnerable moments that make us more susceptible to fraud. It’s not weakness; it’s human.

And the research shows something more: Fraud victims, by the time they encountered a scam, had experienced more than twice as many stressful life events as nonvictims had. Think about it. If you’ve had many emotional challenges in your past and suddenly a caller suggests another calamity, is it any wonder you’d react strongly?

These new findings have important implications. Previous studies have shown the effectiveness of teaching consumers cognitive skills to prevent fraud, such as using logic to determine if an offer sounds real, checking company backgrounds before doing business and knowing that government officials never call to collect money. While these are smart tips, they require full possession of one’s thinking abilities to apply. The scammer’s great skill is the ability to knock us off that solid cognitive foundation and into the murky and unpredictable world of passion and emotional reactivity.

We now know that preventing fraud requires both cognitive skills and emotional awareness. Possessing one without the other is like padlocking the front door and leaving the back door wide open. And there isn’t a single self-respecting scammer out there who is unaware of that back door.
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Solutions to Puzzles on Page 72

Elba Add Pdq
Bean Leaflet
Birds and Bees
Byes AID
PoE Aka Glee
Bulls and Bears
Silicon Nor sap
Cpa Neat
Black and Blue
Outside Cast
Age Nod Spas

Instrumental Duet Organist 3 Good Turns 81. For each number after the first, find the product of the two digits of the previous number, then reverse the digits. Think Drink Pint

December 2021 / January 2022

75
Big5-Oh

**HAPPY BIRTHDAY**

**Ricky Martin**

*(DECEMBER 24)* He joined the boy band Menudo at age 12, before taking off as a solo artist who brought Latin music into the mainstream with “Livin’ la Vida Loca,” the super-catchy, endlessly played single from his chart-topping 1999 album *Ricky Martin*. The handsome Puerto Rico-born singer blew the audience away at that year’s Grammy Awards with his energetic, hip-swiveling performance of “Cup of Life”—complete with a rollicking conga line. That triumph was followed by more multiplatinum albums in English and Spanish, two Grammys and, less pleasant, years of unwanted speculation about his sexual orientation. Martin, who spent the fall touring with Enrique Iglesias, came out as gay in 2010, and is now raising four children with husband Jwan Yosef. He’s hoping to have even more. As he told *Out* magazine last year: “There’s moments where I want 10 more, and then there are those mornings where everybody’s crying and I’m like, ‘OK, maybe we’re fine at six.’”

—Sarah Elizabeth Adler

**MORE MILESTONE BIRTHDAYS**

- **Amanda Peet**
  *JANUARY 11*
  *Dirty John* actress co-created Netflix drama *The Chair*, starring Sandra Oh.

- **Jim Carrey**
  *JANUARY 17*
  Comedian responds to fans’ artwork—and shares his own drawings—on Twitter.

- **Walter Mosley**
  *JANUARY 12*
  Crime novelist wrote new Marvel comics series about the Thing, from the Fantastic Four.

- **Paul Stanley**
  *JANUARY 20*
  KISS front man suffered from COVID-19 over the summer: “It kicked my ass,” he’s said.

- **Beau Bridges**
  *DECEMBER 9*
  Actor from family of stars (Lloyd, Jeff) is vegan and a self-described “eco-warrior.”

- **Rita Moreno**
  *DECEMBER 11*
  EGOT winner to star as a teacher accused of murder in upcoming dark comedy *The Prank.*
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