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Slowing metabolism? Maybe not.
A major study indicates that our calorie burn rates stay stable until around age 60 and then decline only slightly.

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A crash that is your fault results, on average, in a $637 annual auto insurance rate hike.

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That’s a term for being more mindful of your drinking.

AVOID SCAMS
Loneliness is a contributing factor for falling prey to scams.

MORE FROM AARP

ESTATE PLANNING
AARP Live panelists answer your financial questions. Watch at 10 p.m. ET March 17 on RFD-TV, or on demand at aarp.org/aarplive.

MOVIES FOR GROWNUPS AWARDS
AARP The Magazine presents the 20th annual ceremony, co-sponsored by the Great Performances series. Watch the show, hosted by Alan Cumming, March 18 on PBS (check local listings), or later on demand at pbs.org/moviesforgrownups or the PBS Video app.

MEMBER EVENT: AARP CELEBRATES YOU!
This free livestreamed event will feature celebrity guests such as Dolly Parton, author James Patterson and others, plus interactive classes and informative seminars. It takes place March 24 to 26, but register early at aarp.org/celebratesyou.
In the News

DEMENTIA DRUG FACES HURDLES

Coverage limits eyed for Alzheimer’s medication

Medicare wants to restrict its coverage of the costs of the controversial new Alzheimer’s drug Aduhelm (aducanumab) to those who are enrolled in approved clinical trials.

That preliminary decision came seven months after the U.S. Food and Drug Administration (FDA) granted approval of the drug that showed the ability to reduce amyloid beta plaques in the brain—a hallmark associated with Alzheimer’s disease. But the FDA noted there was little proof so far that the medication stops or slows a person’s cognitive decline.

Officials at the Centers for Medicare & Medicaid Services (CMS) cited potential risks as one reason for limiting coverage of the drug, estimated to cost $28,200 a year. The CMS will finalize its coverage policy for Aduhelm by April 11.

“While there may be the potential for promise with this treatment, there is also the potential for serious harm to patients,” including headaches, dizziness, falls and bleeding in the brain, said Lee Fleisher, M.D., CMS’ chief medical officer.

“I cannot overemphasize the need to understand the risks and benefits of a given treatment in order to better inform patients and their families as they make decisions about their care,” Fleisher told reporters in a press briefing.

The other FDA-approved Alzheimer’s drugs help to manage symptoms of the disease, not disrupt its progression, making Aduhelm a first-of-its-kind treatment. It was the first new Alzheimer’s therapy to get federal approval since 2003.

Lost Connection? 3G Cell Service Going Away

America’s major telecom carriers are shuttering down their 3G (third-generation) cellular networks in favor of much faster 4G LTE and 5G systems. But the move may disconnect many older Americans who still have 3G phones, AARP warns.

AT&T already shuttered its 3G network at the end of February, and T-Mobile planned to follow suit this month. Verizon says it will retire its 3G network Dec. 31. People need to check their homes for 3G-related vulnerabilities before then, AARP says.

“Now is the time to do a digital inventory of your home to see if you have devices that rely on outfitted 3G technology—mobile phones, fire and burglar alarms, personal emergency response systems,” says Tom Kamber, executive director of Older Adults Technology Services (OATS) from AARP.

“If you have questions, call our national Senior Planet technology hotline toll-free at 888-713-3495.”

How many people are at risk? Verizon says less than 1 percent of its customers still use its 3G network. But telecommunications analyst Roger Entner of Recon Analytics estimates 1 to 3 million people in the U.S. still use 3G cellphones.

DISGUSTED? BLAME COVID. People who feared getting sick during the pandemic became more grossed out by things like smelling urine in a tunnel or seeing someone put ketchup on ice cream, according to Ohio State University researchers. “Disgust sensitivity” rose from 2.82 pre-pandemic to 3.26 on a scale of 0 to 4.

TELEHEALTH COVERAGE EXPANDED

Learning lessons from the COVID pandemic, Medicare said it will continue to expand telehealth services in 2022, paying for beneficiaries to use online mental health services and other treatments.

“The COVID-19 pandemic has highlighted the gaps in our current health care system and the need for new solutions to bring treatments to patients, wherever they are,” said Centers for Medicare & Medicaid Services (CMS) Administrator Chiquita Brooks-LaSure, in announcing the policy. “This is especially true for people who need behavioral health services.”

New features include covering the cost of some mental health services obtained over the phone. CMS officials said this means counseling and therapy services, including treatment of substance abuse, will be more available, especially in areas where not everyone has access to broadband internet.

Also in 2022, Medicare will pay for mental health telehealth visits provided by rural health clinics.

FREE HOME COVID TESTS AVAILABLE

A program for free over-the-counter COVID-19 tests has been expanded to include Medicare’s 64 million beneficiaries after AARP and other advocacy groups protested.

The plan to make at-home tests available over the counter at participating pharmacies and other sites was announced by the White House in January, with the promise to make several hundred million of the tests accessible.

But initially, Medicare beneficiaries were left out. AARP led an effort to reverse that exclusion. “We know that people 65 and older are at much greater risk of serious illness and death from this disease,” said Nancy LeaMond, AARP chief advocacy and engagement officer.

Now the tests will be available to original Medicare recipients as well as to those who are enrolled in a Medicare Advantage plan.

Rapid tests, also known as antigen tests, provide results in as little as 15 minutes.

It is also possible for people to request four free over-the-counter tests delivered to their homes through the federal government website, at COVIDtests.gov.
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The licensed life insurance agent is Jason Montgomery (Arkansas #611214, California #0B93302).

Non-Smoker Current Monthly Rates

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

Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45–49 and end at ages 75–79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: Jason Montgomery is a licensed Florida agent for service to Florida residents. Residents of MT have rates different from those shown. An alternate product with different rates is available in NY. Please call New York Life for details and higher coverage options.

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AMERICANS MAY NOT SEE EYE-TO-EYE ON MANY THINGS, but fully 96 percent of us agree on the importance of Social Security. And no wonder: The program, now 86 years old, has become the bedrock of our retirement finances. Which begs the question: Why are its finances not more secure? To answer that, AARP Bulletin reporters talked with dozens of experts about Social Security and its future viability. On the pages ahead, you’ll learn of its challenges and also some potential solutions. And, of course, we’ve provided a range of advice and resources to make sure you maximize the benefits you’ve earned. —The Editors
HOW TO KEEP SOCIAL SECURITY SAFE AND STRONG
The truth about its current status and options for boosting its future

BY JOHN WAGGONER

For decades, financial advisers have used the metaphor of a “three-legged stool” to describe America’s retirement system: that the equation for late-life security is having a healthy pension from work, ample personal savings and a monthly Social Security payment.

So much for that. Pensions that guarantee income for life are a dying breed in America, and too few Americans have accumulated a nest egg that can provide substantial monthly income across the full expanse of their retirement years. Less than 7 percent of retirees today have steady income from all three “legs of the stool,” reports the National Institute on Retirement Security.

Of those income streams, only Social Security has proven steadfast and strong. Not only is it the largest source of income for most retirees, but it also has never missed a monthly payment since it cut its first check to Ida May Fuller in 1940. Which is perhaps why so many Americans are anxious about its health.

A 2020 AARP poll showed that 57 percent of Americans are not confident in the future of the program.

“For those who tend to distrust the government seem to have less faith that Social Security will be there for them in its current form,” said Michael Baughman, a financial planner in Tryon, North Carolina. “And as you work with younger clients, there is even less confidence in Social Security.”

While worry about the program is hardly new, with younger Americans typically more doubtful than older, the skeptics do have a point. Social Security’s finances are unques-
6 THINGS TO KNOW ABOUT SOCIAL SECURITY

Important facts to help you better understand—and get more value from—the program

// BY SARI HARRAR //

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**Congress can’t raid the Social Security trust funds.**
No one—not the White House or Congress—can take cash from the program. When Social Security receives money (via taxes and interest), what isn’t paid out in benefits goes into the Social Security trust funds. That surplus is invested in standard Treasury bonds and flows into the U.S. Treasury’s general fund as loans that help pay for ongoing government programs and expenses. But the bonds pay annual interest and must be repaid on demand. The trust’s reserve for retirees grew to $2.8 trillion by the end of 2020.

**Annual benefit hikes don’t always match inflation.**
The Social Security Administration’s 5.9 percent cost of living adjustment (COLA) for 2022 is the biggest in 40 years. But it doesn’t bring benefits in line with long-term inflation—an important fact if Social Security is your primary income source. Undercut by rising prices for everything from prescription drugs to gasoline and groceries, monthly Social Security checks have steadily lost ground through the years, critics say. And rising Medicare premiums will claim 22 percent of the average Social Security beneficiary’s increase in 2022.

**You can collect benefits and keep working.**
Once you have reached full retirement age (FRA), you can collect Social Security benefits and still work without a reduction in benefits. But if you claim Social Security when first eligible at age 62 or before your FRA, your monthly benefits check will be smaller than at full retirement. And until the year you reach FRA, $1 in benefits will be withheld for every $2 you earn above $19,560. The good news: You will get that withheld money back a bit at a time in your monthly checks when you do reach full retirement age.

**Your benefits can be taxed.**
More Social Security recipients than ever face a tax-season jolt. Up to 85 percent of their benefits may be subject to federal income tax—and in 12 states, also to state income tax. According to the Social Security Administration, up to half of your benefits may be taxable if your “combined income” (adjusted gross income plus half of your annual Social Security benefits) is $25,000 for an individual filer and $32,000 for joint filers. For filers with a combined income of more than $34,000 (individual) and $44,000 (joint), up to 85 percent of benefits may be taxable.

**Spousal benefits could mean a bigger payment.**
If your Social Security benefits will be less than half of your spouse’s at his or her full retirement age, receiving a spousal benefit is the better deal. You don’t have to ask for it. If you’re married, your Social Security claim is considered a “deemed filing” that covers claims for a spousal benefit. Provided you and your spouse have been married for one year, you’re at least 62 years old and your spouse has reached full retirement age, your monthly benefits will be the higher of either your own earned benefit or 50 percent of your spouse’s.

**You can change your mind about when you start Social Security.**
If you change your mind about not waiting until 70 in the first year of drawing benefits, you can get a fresh start by filing out a one-page form. If you change your mind after the first year of benefits, you can voluntarily suspend payments. When you file in the future, your check will reflect the delayed retirement credit of two-thirds of 1 percent per month based on your benefit when you first applied.

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**Cover Story: The Future of Social Security**

Social Security is one of the most successful anti-poverty programs this country has ever created. Without Social Security benefits, 21.7 million more Americans would be below the poverty line, according to the Center on Budget and Policy Priorities.

Social Security does more than send eligible retirees a payment every month. It provides ongoing income to surviving spouses and their children as well. Social Security Disability Insurance (SSDI) helps pay the monthly bills for qualified disabled workers and their families. Although most of those whom Social Security keeps out of poverty are older adults, 6.9 million are under age 65, including 1.2 million children.

Not surprisingly, Social Security has widespread support. “It’s crystal clear that Americans of all generations value the economic stability Social Security has offered for the last 86 years—even more so as we face the health and economic challenges of a global pandemic,” says Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer.

But there’s trouble on the horizon. Absent any change in law, the Social Security trust funds—the financial accounts that the program draws from when annual payments to Americans are larger than annual tax collections—will be out of money in about 12 years. At that point, the program would have only ongoing tax revenue with which to fund payments; calculations show that would cover only 78 percent of promised benefits.

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Sari Harrar, a health and science writer, wrote the November AARP Bulletin cover story “The War on Cancer.”
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³Average savings amounts based on information by customers who switched to The Hartford from other carriers between 1/1/20 and 12/31/20. Your savings may vary. Rate differences for AARP members and non-members vary by state and AARP membership tenure.³ Terms and conditions may apply. Accident Forgiveness is not available to CA policyholders.⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bottle not included.
To Congress, 2034 is a long way off. But the sooner the legislature acts, the quicker and easier it will be to bolster the trust funds’ reserves, due to simple math: Smaller revenue or benefit changes made now would accrue over time, which is a far more efficient way to secure the funds than paying for a last-minute major repair job.

HOW WE GOT HERE

One reason Americans get angry at talk of lower Social Security payments is that most of us have been paying into the system ever since our first jobs. And it’s not a trivial amount: Fully 12.4 percent of your gross income has gone to Social Security each paycheck by way of the Old-Age, Survivors, and Disability Insurance (OASDI) payroll tax. If you work for someone else, it’s split evenly: You pay 6.2 percent of your income, and your employer chips in the other 6.2 percent. The self-employed pay the full freight. The amount of wages subject to the payroll tax is capped and indexed annually; in 2022, a worker pays the tax on wages up to $147,000. For a self-employed worker clearing that amount or more, that means an annual OASDI tax bill of about $18,200.

After the Social Security Administration (SSA) pays beneficiaries, any tax dollars that are left over go into the trust funds, now totaling $2.91 trillion, to be tapped at a time when taxes coming into the system aren’t enough to cover ongoing benefit payments. That time is now. To make up for its income shortfall, the SSA this year will start drawing on the trust funds. Based on recent calculations, absent any major changes, the funds will run dry in 2034. That’s 24 years earlier than the SSA estimated when the system was last overhauled in 1983.

How did we get here? As long predicted, demographics explain a good deal: In a decade, the entirety of the boomer generation—some 70 million Americans born between 1946 and 1964—will have hit retirement age. As a result, the number of people receiving Social Security benefits come 2034 will be more than double the beneficiaries in 1985. But what wasn’t known as accurately was how much longer those boomers would live. “From 1940 to 2019, life expectancies at age 65 have increased by about 6.5 years,” says Amy Kemp, chair of the Social Security Committee of the American Academy of Actuaries. The impact: Many workers will be receiving benefits for a longer period of time. And those with higher incomes, which are generally those who receive higher benefit amounts, tend to live longer on average.

At the same time, there has been a continued decline in the nation’s birth rate; that means there are fewer younger workers to support the benefits promised to older workers. In 1955, there were more than eight workers supporting each Social Security beneficiary. Now there are 2.7 workers per beneficiary.

Additionally, the country’s growing income inequality has had a negative effect on the amount of payroll taxes going into the trust funds, as wages above the payroll tax cap have grown much faster than wages under the cap.

All this doesn’t mean that the Social Security program will end in 2034. “People could be erroneously thinking that all benefits will be cut off at that point,” Kemp says. “But once the reserve is depleted, benefits will still be payable—though only about 78 percent will be covered from the payroll taxes that will be coming into the system.” And even if nothing is done, Social Security is projected to still be able to pay roughly three-quarters of promised benefits for the remainder of the century.

Every year, the trustees who oversee the Social Security trust funds issue a public report that updates projections for the program’s finances. It typically causes a flurry of foreboding news coverage, and 2021’s report,
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citing factors including the pandemic and the topsy-turvy economy, was no different.

It’s no surprise that Americans are doubtful about the program’s future, particularly among millennials: Only 3 percent of Americans 30 to 49 are very confident in the future of the program, according to AARP’s 2020 survey. Adults born after 1981 “are more likely to assume future benefits will be nonexistent, while families who are five to 10 years from claiming Social Security assume benefits will be reduced or means-tested,” notes Cody Garrett, a financial planner in Pearland, Texas.

DIFFICULT CHOICES

So what needs to happen to secure Social Security for the long term? There are variables that are out of the direct control of the SSA or Congress, such as the economy, wages, life expectancy and birth rates. But if projections hold more or less true, on paper the options are fairly simple: Congress will have to raise taxes, modify benefits or do some of both. Those options come down to any variation of a handful of leading approaches discussed by policymakers. Here are several, starting with ways to bring more money into the system.

► Adjust the cap. This year, someone with $1 million in work income would pay the same amount of OASDI tax as someone with $147,000 in wages. Eliminating the taxable wage cap would keep the trust funds solvent until 2060, according to Social Security. Other less-drastic approaches: Simply raise the cap to a higher level, or keep the cap but resume taxing after wages reach a new threshold.

► Increase payroll tax rates. As noted, the current rate is 12.4 percent. Some propose raising that incrementally—say, by 2 percentage points, to 14.4 percent—as a way to bring additional dollars into the trust funds. But some experts note that such tax increases would be hardest felt by those who earn lower wages or are self-employed.

► Broaden the base. Not all state and local employees are covered by Social Security. Some have only public pension coverage. Bringing all newly hired state and local workers into the Social Security system would create a large new influx of cash, although it would mean more beneficiaries to pay later. But this isn’t a simple solution either, as the move could pose challenges to pension plans operated on behalf of local governments.

► Broaden the definition of income. Certain forms of income are not subject to SSA payroll taxes, such as the value of employer-sponsored group health insurance. Gradually eliminating such exclusions—and collecting payroll taxes on the additional income—would keep the trust funds healthy for roughly four additional years. A significantly larger target, and so more politically challenging, would be to levy a Social Security tax on annual investment income, as opposed to just payroll taxes.

The other side of the coin is implementing changes that reduce benefits to certain Social Security beneficiaries. Here are several approaches that have been floated.

► Introduce more progressivity. Typically referred to as “means testing,” this approach calls for adjusting the size of your Social Security payments based on your wages, wealth or income. The concept is to protect people below a certain annual income or wage level so they get full benefits; those who are financially healthier would sacrifice some or all of their Social Security payments.

► Cut benefits for new recipients. Another approach would be to pay newly eligible retirees a little less per month than promised. By cutting payments to new retirees by 3 percent, you extend the life of the trust funds by 10 years, according to a 2005 study by the SSA. If your monthly payment was to be $2,000, that size cut would bring it to $1,940.

► Reduce the cost-of-living adjustment (COLA). Each year, the SSA usually adjusts beneficiary payments to help protect their purchasing power from inflation. The yardstick used is the government’s Consumer Price Index for Urban Wage Earners and Clerical Workers, or CPI-W, which takes into account the price increases for everything from apples to gasoline to rent. Proposals have been floated to switch to different inflation measures, or simply to outright reduce the COLA. But doing so is highly unpopular. Social Security annual increases have long been below the general inflation rate, and reducing the annual COLA likely would have little impact on the long-term financial health of the program. But its impact on beneficiaries would compound over time, reducing benefits by a greater amount each year.

If you need Social Security checks to pay rent, buy food or cover health care costs, then the decision is obvious: Start taking benefits when necessary. But for those with some financial wiggle room? There are no guarantees in life, and the sooner you start drawing a monthly benefit, the sooner you can start using it however you want, Czarnowski says. And you may enjoy the money more when you are younger.

Predicting one’s life span isn’t easy. “Your family can have remarkable longevity on both sides, and you can still have an accident tomorrow,” Czarnowski says. It makes even more sense to take your benefit at full retirement age or earlier if you have health problems that might shorten your longevity.

As to the math: The plus of starting benefits at age 66 or 67 is that your money accrues over a longer period of time. It won’t be until you’re 82 years and 6 months old that you get fewer dollars overall from Social Security than if you waited until age 70.

And if you are married, you can coordinate your benefits with your spouse in a way that gives you some of the advantages of waiting. If you are the lower-earning spouse, for example, you can take your benefits at full retirement age, get monthly checks and later claim your later-filing spouse’s higher benefits if you are the survivor. And if you have children under the age of 18, they can each collect half your benefits every year once you file. (The family as a whole, however, can’t collect more than 180 percent of the parent’s full retirement age benefit.)

Finally, the decision to take benefits at full retirement age is not ir-
Money pros weigh in on the key question each of us must answer: when to start taking Social Security benefits.

President Ronald Reagan that has kept the program solvent over the past four decades was a squeaker (though it ultimately won large bipartisan support). “The OASI trust fund actually reached the point where technically, it would have become depleted in 1982,” says Social Security chief actuary Stephen Goss. Fortunately, some technical maneuvers allowed full payments to be made until the Social Security Amendments of 1983 were signed into law.

That bill gradually raised full retirement age for beneficiaries to 67, levied taxes on Social Security payments for some beneficiaries, and increased taxes, all of which would be difficult to reach consensus on in Congress today.

STANDING ON ONE LEG?
Perhaps the greatest consideration when fixing Social Security is the degree to which older Americans rely on it. It’s long been cited that Social Security was meant to provide just 40 percent of your retirement income. But today, 12 percent of men and 15 percent of women on Social Security rely on it for 90 percent or more of their income. Even a modest reduction in benefits would hit them hard. And 37 percent of men and 42 percent of women on Social Security get 50 percent or more of their income from the program.

With around 65 million people today receiving benefits, that means tens of millions of Americans depend heavily on the program. And already, their payments aren’t high. The average retirement benefit from Social Security was $1,555 a month in 2021, or $18,660 a year. The average rent for a one-bedroom apartment in the U.S.? About $1,680 a month, according to Apartmentguide.com.

“When I did my research on it, probably the hardest-hit recipient of Social Security was a widow who has outlived her family savings and is now living in old age, strictly on Social Security,” Ribble says. “She’s trying to live off a $700- or $800-a-month payment.” Even though those who rely on Social Security alone are struggling, and the trust funds face depletion, neither are high enough on Congress’ radar to warrant action—yet. Still, if history is any guide, there’s reason to hope that Congress will find a solution. Says Social Security’s Goss: “We’ve never reached the point where we depleted the reserves and had to reduce benefits.”

John Waggoner is an AARP senior editor who focuses on financial affairs. He has been on the money beat for national newspapers and websites for 35 years.
More people are complaining about customer service from Social Security. How the agency intends to respond

BY MICHELLE ANDREWS

When Jim Sauer read the letter from the Social Security Administration (SSA) in October 2021, he was puzzled. Because he was claiming benefits a year after his full retirement age, he was expecting bigger payments than what the SSA said he would receive. So Sauer called the Social Security office near his home in Fairfield Township, Ohio, to address the problem. But after 12 conversations with local SSA customer service representatives and two calls to the agency’s national call center, Sauer remained not only puzzled but also frustrated.

“It’s not just the issues themselves,” says Sauer, a former career employee at a Fortune 500 company who worked in international finance. “It’s when you call, you wait on hold forever. And then when you finally get hold of someone, they seemingly just don’t care about helping you and are highly unqualified to answer your questions or to lead you to where you could get answers.”

While there’s no hard data on complaints about SSA service, the SSA does release data on wait times for callers. In fiscal year 2011, someone trying to reach Social Security by phone had to wait three minutes to be connected with a representative; in fiscal 2020, the average wait was 16 minutes. The delays were worse in 2018, when a caller would wait an average of 24 minutes to speak with someone.

As to complaints, the anecdotal evidence is plentiful. Nationally syndicated columnist Tom Margenau, former director of the Social Security Administration’s public information office, wrote on the topic last August, noting “Almost every day I hear from readers who have been misled by an SSA representative.” Another popular money columnist, Liz Weston, also recently reported about older Americans’ frustrations with service from the SSA. And AARP routinely hears complaints from members about their difficulties getting help from the agency.

COVID-19, which led the SSA to temporarily shutter its 1,200 field offices, isn’t helping matters. The pandemic has exacerbated previously existing customer service challenges, including conflicting advice and long wait times, says Joel Eskovitz, director of Social Security and savings at the AARP Public Policy Institute. “You have [28,000] people working remotely,” adds Mary Beth Franklin, a certified financial planner and the author of Maximizing Social Security Retirement Benefits. “You have to ask: How good are their computer systems and how good are the connections?” (The 1,200 field offices may reopen this spring. “We anticipate that the field offices will restore increased in-person service to the public, without an appointment, in early April,” an SSA press officer told the AARP Bulletin in January.)

According to the SSA, shortening phone-
5 WAYS TO BEAT THE BUREAUCRACY

Feel like you’re not getting the answers you need from Social Security? Take these steps to improve your odds of service success.

1. Avoid calling for help during busy times. Peak hours for the national toll-free number are the first week of the month and when payments are made, generally Wednesdays.

2. Skip the phone and seek help online if you can. “The silver lining of the pandemic is that it is now easier to do more things online,” says Mary Beth Franklin, a certified financial planner who specializes in Social Security.

3. Explore the Social Security website. If you’re receiving conflicting answers to questions, research your issues at ssa.gov. “It’s a treasure trove of information,” Franklin says. Find your answers there, then show the Social Security representative where you found it.

4. Research independently. AARP’s Social Security Resource Center (aarp.org/socialsecurity) includes a comprehensive mix of calculators, tools and articles, plus the ability to submit questions. Many other nonprofits and investment companies also offer useful information, with no obligations.

5. Consider hiring an expert. Deciding when and how to file for retirement benefits is often tricky, especially if you have a spouse. Not thinking through the details can cost you thousands of dollars in lost benefits. But making those decisions is not the SSA’s job. “The Social Security representative is there to process your claim, not to tell you how to file it,” Franklin says. If your situation is complex or unique, hiring a money manager or using a respectable Social Security advisory service for help making decisions often pays for itself quickly, Franklin believes.

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Cover Story: The Future of Social Security

wait times since 2018 point to an improvement in service. But with roughly 10,000 boomers reaching retirement age every day, the workload for customer service staff will only increase. Is the agency equipped to handle it?

**LESS MONEY, LESS STAFF**

As with most things, customer service issues are tied in large part to money. Since 2010, the SSA’s operating budget—set each year by Congress—has declined by 13 percent and its staff by 12 percent, while the number of Social Security beneficiaries has increased 22 percent, according to an analysis by the Center on Budget and Policy Priorities.

“It’s a customer service agency, and you need money for that,” says Kathleen Romig, a CBPP senior policy analyst who authored the analysis (and who worked at the SSA for eight years). “The more people you have to take claims and answer questions, the more quickly and accurately it gets done. Staffing has declined precisely as much as the funding because that’s where the money goes.”

In 2010, the SSA had over 67,000 full-time employees. By 2021, there were fewer than 59,000. An SSA spokesperson, replying by email to questions from the AARP Bulletin, noted that the agency “experienced many years where we received less than the annual President’s Budget request.” The SSA has authorized about 6,000 hires in fiscal year 2021 for its “front line components,” but having enough warm bodies is only part of the solution. Staff need extensive training to decipher the agency’s highly complex rules and regulations, and to coax accurate results from its antiquated computer systems, which in some cases are more than 35 years old.

New employees typically get four to six months of training, including peer mentoring that “militigates the loss of institutional knowledge” as experienced employees leave, according to the SSA spokesperson. But loss of institutional knowledge could still be a looming problem. The agency anticipates that about a third of SSA employees—more than 21,000 people—will retire by 2025.

“They’re doing the best they can,” says Franklin. “But it’s a mess.”

**WHOM SHOULD YOU TRUST?**

After her ex-husband died in 2016, 62-year-old Ewa Gorzela tried to collect survivor benefits. At her first visit to the local office near her Carrollton, Texas, home in 2019, an SSA representative told her that yes, she would receive survivor benefits, but that she needed to bring in another document. She brought the document to her second meeting but was assigned to a different SSA representative. This one asked if she was still working. She said yes—and he said she earned too much money to receive survivor benefits.

“Two people and two different answers,” Gorzela says. “I don’t know what to do.”

As Gorzela knows, right answers—and wrong answers—can impact people’s lives. According to a 2018 report from the SSA Office of the Inspector General, some of those eligible to receive widow and widower benefits weren’t adequately informed that waiting to claim until age 70 could have increased their payments. A 2016 U.S. Government Accountability Office report found that some recipients who visited SSA field offices did not consistently receive critical information to help make well-informed decisions. The report cited studies and surveys showing “widespread misunderstanding about whether spousal benefits are available, how monthly benefits are determined, and how the retirement earnings test works.”

As for Jim Sauer, the Ohio retiree who was expecting bigger benefits, the SSA said it would recalculate his benefit amount, issue him a “makeup” payment in 2022 and pay him the new, higher amount going forward.

“It appears that it all may be working out,” he says of the three-month process. “I’m not totally convinced. But for the first time in 14 calls, I’ve gotten the same response from two different individuals.”

Michelle Andrews is a veteran journalist specializing in health policy. She is a contributing writer for Kaiser Health News and writes for The New York Times and Women’s Health magazine, among other national publications.

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**AARP and Social Security**

For more than 60 years, AARP has fought to protect Americans’ hard-earned Social Security benefits, answer your questions about the program and make sure it continues to be financially strong for future generations. Here’s what those efforts look like today.

**ADVOCACY IN WASHINGTON AND BEYOND:**

In 2022, AARP will continue to urge members of Congress to shore up Social Security’s long-term finances and keep the promises made to all current and future beneficiaries. We have fought hard against arbitrary cuts to the cost of living adjustment (COLA) and against bills like the Trust Act that target Social Security as a way to deal with budget deficits. And we fought hard to ensure that those on Social Security would be able to get economic stimulus payments without having to file separately.

**DELivering Better Service:**

AARP plans to continue highlighting customer service challenges and solutions at the Social Security Administration, and advocating for Congress to approve adequate funding for the SSA to deliver benefits and services properly and promptly to its growing number of customers.

**STATE TAXATION:**

Twelve U.S. states now tax Social Security benefits. In 2022, AARP will work at the state level to eliminate this tax burden for more retirees and their families.

**HELPING TO ANSWER YOUR QUESTIONS:**

The AARP Social Security Resource Center can assist you in finding answers to both basic and complicated questions about Social Security. Get help at aarp.org/socialsecurity. And the AARP Social Security Calculator can help you find out how you can maximize your Social Security benefits. Check it out at aarp.org/socialsecuritybenefits.

**ONLINE SEMINARS:**

AARP offers free interactive webinars to help Americans 50 and older make informed decisions about Social Security. Consumers also can watch past webinars related to financial planning and Social Security, as well as get help from retirement experts. For more info, go to aarp.org/onlineevents2.

**A VALUABLE RESOURCE:**

AARP’s updated edition of Social Security for Dummies is the one guide you need to navigate the complex world of Social Security benefits. Find out more at aarp.org/dummies.
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Early in the pandemic, my drinking changed. Our 20-something daughter fled New York and moved back home, bringing Brooklyn cocktail culture with her. Mules, Manhattans, margaritas, martinis—my beer-or-wine routine was pleasantly upended. But despite a half-century of (mostly) sensible drinking experience, hangovers suddenly became more frequent.

Our family wasn’t drinking alone. During the pandemic, 14 percent of older adults reported drinking more, according to a national survey by University of Michigan researchers. (However, 27 percent drank less, possibly because work-related and social drinking became less frequent.) Of those ages 50 to 80 who do drink, 23 percent downed three or more drinks in a typical session.

That’s unhealthy for anyone. But it’s especially unhealthy for people our age because we can’t process alcohol—or deal with its effects—as well as we used to, says Alexis Kuerbis, an associate professor at Hunter College of the City University of New York, who has studied alcohol and other substance use among older people.

“It’s about age 50 that these biological processes start happening,” she says. Specifically:

- Your body loses muscle, gains fat and carries less water in the bloodstream. Because muscle holds more water than fat, this means there’s less water in an older body. So any alcohol you consume isn’t diluted to the degree it was when you, say, pounded beers in your 20s. Result: a higher blood-alcohol content.

- Your stomach and liver don’t produce as much of the alcohol-digesting enzyme called ADH, which leads to a higher blood-alcohol content that’s sustained longer, even if you’re not drinking any more than you did when you were younger. Women have less ADH than men to start with, which is why they are less able than men to clear alcohol from the body.

- Our ability to perceive the effects of alcohol diminishes after age 50. We’re less able to sense whether our reflexes or balance has been diminished, so we don’t gauge our sobriety as accurately. “Just like our eyesight might fail or hearing might fail, our perceptions are failing,” Kuerbis tells me. “We can’t sense that we’re getting more intoxicated as we age. We think we’re fine.”

But we’re not fine, says George F. Koob, and he should know: At 74, he’s the director of the National Institute on Alcohol Abuse and Alcoholism. We perceive ourselves as having more tolerance than we really do, and that misperception only increases the more intoxicated we become—so that fourth beer at the barbecue seems to be having little effect. “The body doesn’t pay attention to those signals the way it did the first hour,” Koob explains. Which is why too many of us slide behind the wheel instead of calling an Uber.

**WE’re Thirstier Than We Think**

And what about my more severe hangovers? Those are partly from dehydration, a common condition among older people, sober or not. (Our sense of thirst, funnily enough, is dulled with age.) Alcohol pulls water from your body, hence my cottonmouth and headache.

I ask Koob if just drinking more water would dilute the alcohol in my system.
Excessive drinking accelerates some of the aging process in the brain.

Nope. “You’re just going to pee more,” he informs me. Staying hydrated may help limit a blood-alcohol surge, he says, but the physiology of aging will prevail. And the old trick of alternating drinks with something non-alcoholic can help you pace yourself, he adds. But that system may indicate you’re still planning on drinking too much in one session and risking harm to your liver.

How much is too much? The old standby maximum of 14 drinks per week for men and seven for women is still a solid guide. But drinking at levels beyond that “accelerates some of the aging process” in the brain, Koob says. Our brains normally start shrinking in middle age, but older people who drink too much show marked loss of volume in the frontal cortex, a 2018 study found.

The frontal cortex controls our executive function, Koob explains. Impulsive and compulsive behavior can be affected and lead to alcohol misuse. It’s a vicious circle: Alcohol misuse can speed up aging, and that aging process can lead to more alcohol misuse.

Koob estimates there are 200 medical conditions that are worsened by alcohol, including the obvious, such as liver disease, as well as some not so obvious, like cancers, especially oral cancers. Others include high blood pressure, immune system disorders, stroke and diabetes.

Alcohol even contributes to wrinkles by impairing your skin’s antioxidant defense system.

And the notion that alcohol helps us sleep is bass-ackward—it may make us drowsy, but it wrecks the quality of our sleep.

WHEN TO DIAL BACK

I’ve always been healthy and fit, and I kid myself that a little poison can’t hurt me. That’s probably true—in fact, a little can be beneficial to your cardiovascular system. But by pushing the 14-a-week limit at my age, I’m also pushing my luck.

I don’t want any of those problems, so I have joined the ranks of the “sober curious,” a newish term that essentially means being both thoughtful and challenging of your drinking impulses. As a guide, Koob suggests abstaining for a certain period to see how it feels. “If you feel better when you’re not drinking, your body is telling you something.”

It’s true that I sleep better and feel better on mornings after abstaining. My drinking—mostly beer in the summer and wine in cooler months—tends to be mindless and habitual. Which is why the “mindful drinking” movement appeals to me. Make it less of a habit and more of an event. Ideally when I drink, I’ll pause and ponder the intriguing viognier in my glass before raising it to my lips. I’ll savor it.

Rosamund Dean, in her book, Mindful Drinking: How to Break Up With Alcohol, suggests carefully counting how many drinks you have—and noting where, when and why the imbibing happens. There is, she suggests, a middle ground.

“So while we don’t want to give up drinking altogether,” she writes, “we do want to wake up clearheaded because we were able to resist that third glass of wine the night before.”

Sounds like a plan.

Bill Stieg, a former articles editor for Men’s Health, has been a journalist for more than 40 years.
THE ANSWER TO: AGE-RELATED WEIGHT GAIN

AARP’s new book, ‘The Whole Body Reset,’ shows why extra protein is the secret to better health and more energy

BY STEPHEN PERRINE WITH HEIDI SKOLNIK

Let’s say you and your 20-something son meet up for breakfast. You both order a couple of eggs, a slice of whole-wheat toast and coffee. You both enjoy the same breakfast. But in the coming hours, your bodies are going to respond to this meal very differently. These differences explain why we gain weight as we age and, more important, how we can reverse that process, prevent age-related weight gain and give ourselves a “whole body reset.”

THE METABOLISM MYTH

We used to assume that the reason we gained weight in midlife was because of a decline in metabolism—or more precisely, what scientists call resting metabolic rate (RMR), which is how much energy your body needs to carry on basic functions. But a shocking study published in the journal Science in August 2021 found that our individual cells rev at pretty much the same rate in our 40s and 50s as they did in our 20s—indeed, our metabolic rate doesn’t start to slow until about age 60 or so, when it begins to drop at a rate of .07 percent a year.

So the growing girth you notice—the difference between your body now and your body when you were in your 20s—isn’t due to metabolism. Something else is at play. Something you can actually control.

DIFFERENT AGES, DIFFERENT MUSCLES

A 20-something body utilizes the protein from breakfast—12 or so grams from the eggs and 4.5 grams from the whole-wheat toast—with maximum efficiency, turning the protein into healthy new muscle cells. This whole process is known as protein synthesis.

But while this life-sustaining process is going on inside your son’s body, it actually hasn’t kicked into gear inside yours. Studies show that older adults need at least 25 to 30 grams of protein at a time to stimulate the same muscle-building process that a younger person can get from just a couple of eggs.

Here’s why that’s important: The human body is constantly breaking down and building up muscle. But when the destruction of muscle outstrips its rate of repair over the long term, that eventually leads to a loss of muscle tissue. Studies show that older folks who fail to get 25 to 30 grams of protein in the morning are likely to stay in muscle-loss mode all day. At some point between ages 30 and 40, adults begin to lose 3 percent to 8 percent of their muscle mass each decade. And the less muscle we have, the more fat we gain: Muscle not only burns more calories, but it helps to control blood sugar. The less muscle you have, the higher your blood sugar—and the more of that blood sugar your body is forced to turn into fat. Muscle loss has also been linked to increased risk of diabetes, cancer, heart disease, Alzheimer’s and a compromised immune system.

How to Preserve Muscle at 50+

A major reason for age-related muscle loss has to do with our diminished ability to process protein. To prevent muscle loss and the resulting weight gain and health woes:

- Eat at least 25 grams of protein (for women) or 30 grams of protein (for men) at every meal, especially breakfast, and at least one daily snack of at least 7 grams of protein.
- Eat colorful fruits and vegetables at every meal and snack. Studies show that the more inflammation-fighting produce you eat, the more muscle you retain as you age.
- Up your fiber intake with whole grains and legumes. A poll of dietitians found that beans, lentils and split peas were the most-recommended fiber sources.
- Try strength training. Studies show that when people in their 60s mix protein-rich meals with resistance exercise, their bodies respond as though they were in their 20s.
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DIGITAL FINANCIAL TOOLS: SKIP OR USE?

An honest guide to when online services do or don’t beat the traditional ways of transacting and managing money

BY KIM PORTER

Remember being nervous about getting cash from an ATM rather than from a teller? Fast-forward a few decades: For every financial task, there is a digital do-it-yourself tool that supposedly makes it easier, faster, cheaper or safer. But is that really true? Here’s what you need to know about the most common and popular online money tools.

**TASK: PAYING ANOTHER PERSON**

**TOOL: MONEY TRANSFER APPS**

**HOW THEY WORK:** Venmo, PayPal, Apple Pay and other “peer-to-peer” payment apps store your credit card or bank information and then let you send or receive payments from others who also have an account on that platform. Some stores now accept payments via these apps as well, although fees may apply. You can also use these tools on a computer to send or receive money—but again, only to those who have an account with the same service that you use.

**ARE THEY SAFE?** Some of these apps keep your money safe by “tokenizing” sensitive information, which means they replace your credit card or bank card number with a different, unique code, protecting your account info from potential hackers. Others may use bank-level encryption to protect your information. The security features make money transfer apps “more secure than carrying around a bunch of cash,” says Tom Kamber, founder and executive director of Older Adults Technology Services (OATS) from AARP and its Senior Planet program, which provide personal tech training.

**TIPS:** With so many money transfer apps to choose from, it’s best to “find out what your friends and family members are using so you can get peer support,” Kamber says. “Once you get used to one of them, the others are quite similar.” Also, be sure to go into the platform’s settings to see that your transactions are kept private. Some services will make this
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TOOL: ONLINE PAYMENTS
HOW THEY WORK: Utility companies, doctor offices and other ongoing service providers often offer an option to pay your bill online via their website instead of mailing in a check. Just log in with your credentials and enter your credit or debit card information. This can be useful for occasional bills, such as for a doctor’s visit.

For recurring bills, such as your mortgage payment or utilities, a potentially easier method is to use the bill-paying service your bank provides on its website and mobile app. There, you can enter the provider’s info, which gets stored for future reference. When you need to pay a bill, just enter the amount and hit submit, and the money is drawn from your account and the payment sent.

ARE THEY SAFE? If you use the provider’s website, be sure to check the URL before paying a bill online. It should contain a small padlock icon next to the site name, and the URL should begin with “https” rather than “http.” These elements signal that your information is encrypted—and therefore safe—as it passes from your browser over the internet to the website’s server.

Bank websites are highly secure, for obvious reasons. Plus, “when you pay bills online, there’s a digital record,” Kamber says. And there’s also no risk of someone intercepting your paper check.

TIPS: With both options, you typically can set up automatic payments, too, which can be helpful if the amount is stable, such as for internet or cable TV. “Just make sure there’s a little extra cushion in the bank account,” Kamber adds, to avoid overdrafts. Another advantage to online bill paying, especially when using your bank’s service, is that you can schedule the exact date that a payment is made.

4 TASK: REVIEWING YOUR ACCOUNTS
TOOL: DIGITAL STATEMENTS
HOW THEY WORK: You can receive your monthly bills or account statements online instead of getting a paper copy in the mail. Doing so provides many conveniences, with all your statements in your email inbox, and it also saves trees. (Estimates show you could save up to 6.6 pounds of paper a year by getting statements online.) Even better: Sign up for full online access to your accounts so you can review them whenever you wish.

ARE THEY SAFE? Digital statements are considered safer than mailed statements, as it is far easier to steal from your physical mailbox than your email account, which usually has several layers of protection, Kamber says.

TIPS: To go paperless, log in to your account and update your preferences, or call the provider and ask to receive digital statements and bills.

5 TASK: BUDGETING
TOOL: MONEY MANAGEMENT SOFTWARE
HOW THEY WORK: Some software products—such as from Mint or Quicken—offer a suite of financial services. You can create a budget, track your spending, plan your retirement funds, manage your taxes, and monitor your investments and bank account balances. Some are free, while others charge a subscription fee.

One challenge: making sure you input all the appropriate data. If you skip using the tool for a few months, however, your info will be out of date and of limited use and accuracy.

ARE THEY SAFE? There can be some risk because “you grant the provider access to multiple financial accounts,” says Anabel Perez, a financial services technology enabler for NovoPayment, which provides financial technology to companies. That means that your banking accounts could be linked to this software, so “ensure you’re only giving that information to providers you trust,” Perez notes. Large, well-known companies are usually a good place to start, she adds, while free services you’ve never heard of or haven’t researched could be problematic.

TIPS: Because of the complexity and costs, this software is best only if you’re comfortable with using technology and you plan to use most of the features.

Kim Porter has also written for U.S. News & World Report, Time’s NextAdvisor and other media outlets.
Wow! A Simple to Use Computer Designed Especially for Seniors!

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FREE
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“I love this computer! It is easy to read and to use! I get photo updates from my children and grandchildren all the time.”
– Janet F.

Have you ever said to yourself “I’d love to get a computer, if only I could figure out how to use it.” Well, you’re not alone. Computers were supposed to make our lives simpler, but they’ve gotten so complicated that they are not worth the trouble. With all of the “pointing and clicking” and “dragging and dropping” you’re lucky if you can figure out where you are. Plus, you are constantly worrying about viruses and freeze-ups. If this sounds familiar, we have great news for you. There is finally a computer that’s designed for simplicity and ease of use. It’s the WOW Computer, and it was designed with you in mind. This computer is easy-to-use, worry-free and literally puts the world at your fingertips.

From the moment you open the box, you’ll realize how different the WOW Computer is. The components are all connected; all you do is plug it into an outlet and your high-speed Internet connection. Then you’ll see the screen – it’s now 22 inches. This is a completely new touch screen system, without the cluttered look of the normal computer screen. The “buttons” on the screen are easy to see and easy to understand. All you do is touch one of them, from the Web, Email, Calendar to Games – you name it . . . and a new screen opens up. It’s so easy to use you won’t have to ask your children or grandchildren for help. Until now, the very people who could benefit most from Email and the Internet are the ones that have had the hardest time accessing it. Now, thanks to the WOW Computer, countless older Americans are discovering the wonderful world of the Internet every day. Isn’t it time you took part? Call now, and you’ll find out why tens of thousands of satisfied seniors are now enjoying their WOW Computers, emailing their grandchildren, and experiencing everything the Internet has to offer. Call today!

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Your Money

NEARLY NEW DEALS

Save big on products that have been refurbished

BY LISA LEE FREEMAN

I

flation? Shortages? No problem! You can get what you want at prices you’ll like if you shop for refurbished items.

Refurbs are open-box and slightly used products—electronic devices, home appliances and a lot more—that you can find at dozens of major retail websites. And with the holiday season’s returns filling up warehouses, right now is a great time to shop.

You can save as much as 70 percent by buying refurbished, says Simo Elalj, founder of RefurbMe, a clearinghouse for refurbished Apple products. In December and January price checks, I found savings amounting to hundreds of dollars. (See “Refurb Discounts.”)

Bargains like those make refurbs increasingly popular. In a 2021 Wakefield Research survey, 62 percent of respondents said they were considering buying refurbished electronics, and 84 percent said they were open to receiving refurbished gifts.

Although there are no universal industry standards, sellers typically list the product elements they inspect to ensure an item is in working order and has all its accessories.

You probably won’t find many of the latest models on the refurb market; you may have to settle for a next-to-newest, similar version. You also risk ending up with junky castoffs. But if you’re careful, it’s easy to get a great deal by following these rules.

1. Buy from the right seller. Start by browsing sites of manufacturers such as Apple, Dyson and Samsung. (Tip: Search for the company name and “refurb.”) Widen your search to retailers like Amazon (look for “Amazon Renewed” deals), Best Buy, Target and Walmart. Be careful about third-party vendors on these sites: Check return policies and look for lots of positive feedback on sales of the kind of refurbished product you’re buying. Also, says Elalj, be aware that products shipped from China could be a hassle to return. Check out refurb specialists like Backmarket.com, Gazelle.com and Elalj’s

REFURB DISCOUNTS

Some bargains among recently repackaged products

<table>
<thead>
<tr>
<th>Product</th>
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![Image]

Scientific American

MUSCLE OR JOINT PAIN?

Are muscle and joint pains in your back, neck, shoulders or knees keeping you from enjoying daily activities? You should know of a new topical pain reliever that targets the source of the pain—inflammation, instead of masking it with artificial cooling or warming.

MagniLife® Arnica Pain Relief Gel with emu oil and eucalyptus relieves pain from sore muscles, joint discomfort, strains and arthritis. Concentrated, topical gel absorbs quickly leaving no lasting smell. “It was a bit like taking a Tylenol but with immediate pain-relieving effects.” — Nicole

MagniLife® Arnica Pain Relief Gel is sold at Walgreens, CVS, Rite Aid and Amazon. Order risk-free for $19.99 +$5.95 S&H for 4 oz jar. Get a FREE jar when you order two for $39.98 +$5.95 S&H. Send payment to: MagniLife GC-AB1, PO Box 6789, McKinney, TX 75071 or call 1-800-393-6025. Money back guarantee. Order now at www.ArnicaPainGel.com

Apple iPad Pro

New: $1,099 for 11-inch iPad Pro Wi-Fi with 512GB of memory
Refurbished: $769
Savings: $330 + 30% off!

Dyson Air Purifying Fan

New: $570 for Dyson Purifier Cool TP07
Refurbished: $400 for Dyson Pure Cool TP04
Savings: $170 + 30% off!

Security Camera Kit

New: $466 for Arlo Pro 4 Spotlight Camera 3-pack
Refurbished: $350
Savings: $116 + 25% off!

Your Money

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![Image]
RefurbMe.com. And think twice about buying anything from a seller who doesn't provide a warranty of at least one year.

2. **Study item descriptions.** Many sites provide helpful details, and some also classify refurbs, making it easy to shop. EBay’s Refurbish Program for certain sellers, for example, has four categories, ranging from “certified refurbished” (deemed like new by the manufacturer, with a two-year warranty) to “good” (moderate wear, with a one-year warranty).

3. **Favor certified.** The premium you’ll likely pay for a “certified” refurb is worth it, especially if you’re concerned about battery life and appearance. Certifications usually promise that batteries have been replaced if their full charge is below 80 percent of their original capacity, Elalj says. But he advises steering clear of refurbished portable battery chargers—printers, too, partly because their ink is a bigger long-term expense than the hardware.

4. **Shop around!** Refurb prices are all over the map, so it pays to spend time comparing prices. Also, you might find that with some products, the money you’ll save on a refurb isn’t worthwhile after all.

Lisa Lee Freeman, a consumer and shopping expert, was the founder and editor in chief of *ShopSmart* magazine from Consumer Reports.
SHOULD YOU MAKE AN INSURANCE CLAIM?
It’s your right … but not always your best move

My daughter and her family had been in their home less than a year when big storms swept through their neighborhood last August. It rained in their kitchen, living room and playroom, causing significant damage. My son-in-law called to ask, “Should we file a claim? We’re so new in this house. What if they raise our rates or drop us altogether?”

His worries were legit. Home insurers can’t raise your rates or drop you mid-policy just for filing a claim, but at renewal time they can raise your rates as much as 20 percent. If you’ve filed multiple claims, they can even decline to renew your policy, says the Insurance Information Institute trade association. The same is true of auto policies, which typically cost $637 more a year for customers who were at fault for an accident, according to Bankrate.com figures.

And yet, as I asked my son-in-law, isn’t that why you buy insurance? Filing a claim is your right as a consumer. And fewer than half of all property claims result in a rate hike, the industry reports. Here’s how to decide whether your claim is worth the risk.

Weigh the type of claim. You’re more apt to see a rate hike after a claim for personal injury or for an incident the insurer thinks might recur or was due to negligence. “The easiest way to get your policy nonrenewed is to report a couple of water damage claims from plumbing leaks,” says former insurance agent Bill Wilson, CEO of InsuranceCommentary.com.

In contrast, weather-related claims rarely result in premium hikes, and many states prohibit insurers from raising rates for that reason. (Insurers can, however, raise rates on all of their customers in an area experiencing new and more destructive weather.)

You’re more susceptible to rate hikes if you have a history of filing claims, or if previous owners filed multiple similar claims on your home. Insurers can see the claims record on both your auto and homeowners insurance via what are known as CLUE reports. (That stands for “Comprehensive Loss Underwriting Exchange.”) You can order your CLUE report for free at consumer.risk.lexisnexis.com.

Determine what’s affordable. When home or auto damages are only slightly more than their policy’s deductible, most people choose not to file a claim. The total cost they are willing to pay before calling in the insurance company is known as a “pseudo-deductible” in industry parlance. It includes their actual deductible and the extra amount they are willing to eat. How high should you go? Derek Tharp, an assistant finance professor at the University of Southern Maine, who has studied pseudo-deductibles, suggests that, whatever the actual deductible may be, an ideal pseudo-deductible for homeowners ranges from $500 to $1,500. You may want to go higher if you can afford to.

Notify your insurer. Even if there’s no damage or injury, tell your car insurer about an accident.

“I always report any auto accident unless I back into my own home,” Wilson says. Here’s why: You might tap somebody’s bumper and not see any damage to either car. Later on, though, the other driver might report an injury or a bigger car problem. In such a situation, alerting your insurer promptly may protect you from a scam or from the denial of a claim because it wasn’t filed properly. In many states, insurers can’t raise premiums based on reports of an accident without a claim, unless you were cited for a traffic violation; even in other states, insurers are unlikely to raise your rates just because you alerted them.

You have other ways to avoid or limit premium hikes. Several auto insurers, including Farmers, Geico, The Hartford and Progressive, offer single accident forgiveness. You may also be able to lower your premiums via a higher deductible or a driver’s ed refresher course, or by putting more safety gear in your car or home.

As for my daughter and son-in-law? So far, so good. They filed a claim, which their insurance company investigated and paid quickly. And their policy was renewed without a rate hike.

Linda Stern, former Wall Street editor for Reuters, has been covering personal finance since the 1980s.
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Fraud Watch

DON’T LET FOMO TRIP YOU UP

We all have a fear of missing out. Crooks use that to scam the unwary.

BY SARI HARRAR

When an old high school friend popped up on Facebook Messenger recently, Sue was delighted. When the friend mentioned a $50,000 government grant she’d just received, Sue wanted in. With $18,000 in home repairs looming, why miss out when others were getting help? “The government seemed to be throwing out all sorts of stimulus funds,” she says. “And now, a friend got money.”

Sue clicked on a link, typed in her Social Security number and date of birth, and then saw the scam. “They wanted $500,” she says. “You shouldn’t have to give money to get money.”

Fraudsters had impersonated her friend and almost scammed her by eliciting a powerful emotional state called FOMO—fear of missing out.

“Scammers get you under that emotional ether, putting that fear in you of missing out on the opportunity,” says Amy Nofziger, director of fraud victim support for the AARP Fraud Watch Network. Fraudsters are using FOMO like a secret sauce to push fake government grants, celebrity impostor scams, romance rackets and cryptocurrency fraud, Nofziger adds.

“We see other people that supposedly got really lucky, and we think that could be us,” she says.

FOMO is such a pervasive fraud tactic that the U.S. Securities and Exchange Commission (SEC) recently warned consumers about investment scams that use it. Trouble is, FOMO is hardwired into our brains, says Brooke Struck, research director of the Decision Lab in Montreal. “We fear loss much more than we get excited by equivalent gains,” he says. And FOMO, Struck adds, has two flavors: “We worry about feeling bad in the future—anticipated regret—and we fear falling behind” others.

FOMO used to be seen as afflicting mostly the young and impressionable. But in August 2020, Washington State University psychologist Chris Barry published a study in the Journal of Social and Personal Relationships that found strikingly similar FOMO levels at all ages. FOMO was linked with loneliness, lower self-esteem and having less compassion for yourself. AARP’s October 2021 “Fraud Frontiers” survey of 3,280 people showed similar findings. Compared with scam avoiders, scam victims were up to five times more likely to feel lonely and 63 percent more likely to do something they later regretted when feeling bad. They also reported getting swept up in feelings of hope, happiness and excitement when dealing with a scammer.

“It’s what people are going through that makes them more susceptible to fraud,” Barry says.

Tips for Fighting FOMO

• Don’t fall for glowing testimonials. According to the SEC, investment scammers hire celebrities and social-media influencers to talk up questionable schemes, and they pay actors to portray “everyday people” and deliver fake reviews.

• Beware the words “everybody’s doing it.” Nofziger notes that scammers sometimes target faith communities or other groups precisely because members share and value their strong connections. “Check yourself before you make an investment,” she says. “Do you want the investment or the excitement of the group?”

• Critique your motivation. If you’re leaning thoughts such as “everybody else is doing this, I’d be a loser if I miss out” or “other people are getting rich (or finding love or meeting their celebrity crush), I shouldn’t miss out”—it’s FOMO.

• Turn off your emotions. “If you feel you’re keyed up emotionally and your brain is trying to rush through making a decision, tell yourself, ‘OK, I’m not in the right headspace to make this decision,’” Struck says. Revisit the idea a couple of days later, he advises.

• Be good to yourself. Feeling lonely? Reach out and connect with family and friends in ways that are enjoyable and meaningful for you, Struck suggests. “It’s not a quick fix, but social connection does make us feel better and buffer us.”

Sari Harrar is a health and science writer living in Pennsylvania.

ASK THE FRAUD TEAM

I saw a claim about Bitcoin on Instagram. It says I can double my money. Could it be legit?

Sounds more like a scam. Licensed money advisers would never make such promises on social media—which federal rules tightly regulate. The Fraud Watch Network helpline has heard from many victims of these types of get-rich-quick cryptocurrency schemes. The golden rule: Don’t make risky investments based on an unsolicited pitch.

I can’t believe I did this, but I was chatting with a gal online and she asked for explicit photos of me, and I sent them. Now she’s threatening to post them online unless I pay her. What did I do?

You got caught up in an extortion scam; these are very much on the increase. It’s a scary situation, but experts say to resist the temptation to pay the money. Instead, block the person from further access and report the profile to the administrators of the social media site you are on.

I’m searching for a loan online but am concerned about scams. Any advice?

Be very careful. The helpline has received many reports of people getting into hot water while applying for loans online. Check company reviews. Document all transactions and communications. And be skeptical of any offers out of line with market interest rates.

Have questions related to scams? Call the AARP Fraud Watch Network helpline toll-free at 877-908-3360. For the latest fraud news and advice, go to aarp.org/fraudwatchnetwork.

AMOUNT LOST BY AMERICANS TO COVID-19 SCAMS THROUGH DEC. 14, ACCORDING TO THE FEDERAL TRADE COMMISSION

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D603084
HERE’S WHAT NONE OF MY CLIENTS WANTS TO HEAR: YOU WON’T GET RICH SELLING YOUR STUFF. BUT YOU WILL BE ABLE TO GET RID OF CLUTTER. THAT, AFTER ALL, IS WHAT REALLY MATTERS. BY KEEPING THAT ULTIMATE OBJECTIVE TOP OF MIND, YOU CAN BE DONE WITH THE BUSINESS OF SELLING YOUR OVERFLOW POSSESSIONS AND GET ON WITH THE BUSINESS OF LIVING.

THE OPTIONS FOR SELLING YOUR POSSESSIONS ARE NUMEROUS. I’LL GO THROUGH THE MOST IMPORTANT ONES THAT I USE.

LOCAL ONLINE SALES SITES

The “for sale” classifieds in local newspapers have long since migrated to regional online listing sites such as Craigslist, Nextdoor, OfferUp or Facebook Marketplace (my personal favorite due to the high traffic volume). For all items that will sell for less than about $5,000, as well as for bulky items like furniture or fitness machines that can’t be packed up and shipped easily or cheaply, I turn first to these sites.

Be sure to search prospective buyers’ profiles to determine their trustworthiness. You can receive payment electronically and even organize pickup without coming face-to-face with the buyer.
LOCAL CLASSIFIEDS
Classified ads in local newspapers can seem an obvious way to sell possessions directly and quickly. My issue is that while they seem inexpensive, you have to wonder what you’re getting for that money. The local readership may be easier to reach in other ways.

CONSIGNMENT
Consignment shops can be worthwhile for selling clothing. You can make a good amount of money quickly by emptying an overstuffed closet and consigning all the clothes you’ll never wear again, or with those boxes and boxes of baby outfits in the attic that were worn only a couple of times. Vintage clothing does especially well on consignment.

I used to suggest that clients sell nice furniture at a consignment shop, but those days have passed. Most places don’t have enough foot traffic or an online presence to get your bigger or more valuable stuff the amount of exposure that would lead to a decent sales price. Shop owners usually have to move items as quickly as possible to make whatever money they can and free up room.

Over my 20-plus years in the business, consignment sales have consistently declined. What you’ll earn for your hassle (delivering the item and checking in regularly to see if it sold) is rarely worth what you’ll make on the sale.

PAWNSHOPS
People are sometimes surprised that I’m not opposed to pawnshops. They are tightly regulated, and most are reputable. With pawnshops, you get cash for an item and you’re done with it. Remember that your primary goal is to save time; your secondary goal is to profit financially.

This option can be a good outlet for specific categories of items. For example, you would think that jewelry is a natural for a pawnshop sale, but pawnbrokers tend to grossly undervalue jewelry. Ultimately, silver and gold jewelry is usually melted down, and the pawnbroker is looking for the best price per ounce. He or she is unlikely to consider the value of a vintage Tiffany piece. On the other hand, musical instruments (especially guitars), watches and firearms are hot items in pawnshops. Be ready to negotiate to get the best price for any item you take to a pawnshop.

AUCTION HOUSES
Auctioning an item makes sense if it is worth a reasonable amount in the open market. Your 10-year-old leather ottoman? Not auction material. A grandfather clock? Perfect. I prefer local auction houses that have an online component; that way sellers get the maximum exposure for large items and reach their target audience.

EBAY
Ebay is an auction website that best serves commercial sellers who deal in new or collectible stuff and buy or sell as part of an ongoing business. I have found it a less effective marketplace for declutterers, who may only need it once.

ESTATE SALES
I’m not a fan. I was responsible for downsizing my grandparents’ Colorado mountain home in 2002 and opted for an estate sale. Not even 100 people showed up during the entire day. I felt like a kid who invites everyone from class to his birthday party and hardly anyone comes.

At an estate sale, you’re dealing with local shoppers who are there to get the best bargain possible. I sometimes tell my clients, “You’re just having a yard sale indoors.”

YARD AND GARAGE SALES
There is one good thing about a yard sale: Sometimes someone arrives at the end and makes an offer on everything. It will be a low offer, no doubt, but it’s a great way to remove everything you do not want.

Otherwise, a yard sale sucks up time and effort. It usually takes about 50 hours to set up and execute. Estimating that your time is worth $20 an hour, that’s $1,000 worth of your time.

But if downsizing leaves you with a huge number of smaller items that retain a reasonable amount of perceived value (“perceived” by the person on the street, not you), a yard sale may be a decent option.

The trick is to make transactions as easy as possible. Still, yard and garage sales should be a last resort.

Adapted from Keep the Memories, Lose the Stuff, by Matt Paxton with Jordan Michael Smith. Published by Portfolio Books/Penguin and AARP.

GET THE BOOK
Buy AARP’s Keep the Memories. Lose the Stuff at aarp.org/keepthememories or wherever books are sold. AARP members can also start the decluttering process by reading the first chapter for free at aarp.org/moapaxton.

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Psoriasis Care+ is also available at Walgreens stores or at www.PsoriasisCareGel.com
Q&A Robin Roberts

“You’ve said your childhood provided the playbook for your life. How so?

My mother and father showed up for me in so many ways. It wasn’t so much their words—it was their deeds. I didn’t even know my father was a Tuskegee Airman until much later in life. He didn’t get up on a soapbox, talking about his accomplishments. He was a colonel in the Air Force, so my siblings and I grew up as military brats. When we were living in Turkey, for instance, we had to learn the language and the customs. You know how some people say “no judgment.” I say, “No, empathy.” We all judge. The point is to have empathy. That’s something I learned in childhood.

Tell us your mother’s lesson about dealing with sorrow.

Boy, I get chills just thinking about it. When my father passed in 2004, we were devastated. He was the patriarch. I remember gathering outside the church for his homegoing with a big circle of family and friends. We were all very sorrowful. But my mother said, “No, no, no! This is a celebration of your father. Yes, we are heartbroken, but you can have happy sorrow. You’re going to be sad anyway. Why not remember the good?” That phrase—“happy sorrow”—has stuck with me and helped me get through some critical times in my life.

On the day in 2012 GMA was named top morning show, you were diagnosed with cancer.

I’d actually dreamed about how I would feel if GMA became number 1. I thought I’d be the happiest I’ve ever been. Then, later that day, I was told by my doctors that I had one to two years to live. I remember going to the party that night on the rooftop. Everybody was really enjoying them-

It feels marvelous to have your head above water.

AARP Foundation provides resources for millions of older adults so they can secure good jobs, get the benefits they’ve earned, and stay connected to their communities. Find out more at aarpfoundation.org/thrive
selves—doing the limbo and all these things—and I didn’t want to tell anyone that this might be one of my last celebrations ever. I remember just stepping aside and saying to myself that I would never again have expectations of how I was going to feel.

**How did those feelings evolve?**

In an odd way, the combination of *GMA* becoming number 1 and getting that diagnosis gave me a greater appreciation of life. When something like that is placed in our path, the actual event is not the tragedy. The tragedy is not taking the time to understand why it was placed there. What am I supposed to learn? And what am I supposed to share that could help others who might have to walk a similar path one day?

**Is that why you decided to go public with your illness on TV?**

It was for me, as a journalist, a teachable moment. I know that we’re not supposed to make ourselves the story, but it was a way to show people that I wasn’t going to be defined by my illness.

**Talk about that moment.**

We did a *GMA* segment on Isaac Mizrahi’s fashion show. I was about to go out on the runway in a long red gown when I looked in the mirror and just instinctively took my wig off. No one knew that I was going to do it. I didn’t know that I was going to do it. I just went walking down the runway with the lights beaming off my little bald head. Shortly after that, I heard from a woman who said that she had started crying while watching the show with her young daughter. She said that she knew, if something like that happened to her, she could say to her daughter, “Remember that woman Robin? She’s fine, and Mama’s going to be OK, too.”

**You talk about gratitude in relation to cancer.**

I’m not someone who says, “Cancer is the best thing that happened to me.” It wasn’t. But I’m grateful that it taught me to slow down and listen and open my eyes a little wider. Something that Oprah said is so true: Something like this doesn’t change who you are. It just amplifies it.

**President Obama in 2012 declared support for same-sex marriage in an interview with you. But you had hesitated to take the assignment.**

At that time, I hadn’t gone public about being a gay woman. So when I was asked to do the interview, I was, like, “Oh gosh, people are going to wonder why I was chosen. Am I going to be outed?” Then I said to myself, “Robin, This isn’t about you. This is about what the president may say—which could change many people’s lives.” If I was younger, I might not have done it. I’d have been too afraid. But because I was older and because of my health issue, I wasn’t going to let fear keep me from my destiny.

—Interview by Hugh Delehanty

Read a selection from Robin Roberts’ new memoir, *Brighter by the Day*, in the digital edition of the April-May issue of AARP The Magazine, available only through the AARP Publications mobile app. (Go to aarp.org/publications-app to download.)

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Your AARP

GETTING OUT THE TRUTH ABOUT AARP

Our social response team reacts quickly to the Wild West of disinformation online

Just one month before the 2020 presidential election, a Facebook user posted a comment that asked why AARP gives “so much money to the Democratic party and so little to the Republican party? Shame on you!”

The claim was completely false—as a nonpartisan, nonprofit organization, AARP makes no political contributions and gives no endorsements, focusing instead on educating voters about election issues and the processes by which they can cast their vote.

And that was what AARP’s social response team—one of a handful of watchdog operations within the organization that monitors AARP in social media channels—was able to tell the Facebook user almost immediately.

The user reacted by thanking AARP for the accurate information, admitting she had been duped and promising to “spread around that good news” about AARP.

That exchange is one of thousands that the AARP social response team handles every year to ensure that inaccurate and harmful information about the organization is swiftly corrected. In 2021, the team issued more than 31,000 responses across Facebook, Twitter, Instagram, LinkedIn and YouTube.

“Our social response team handles every year to ensure that inaccurate and harmful information about the organization is swiftly corrected. In 2021, the team issued more than 31,000 responses across Facebook, Twitter, Instagram, LinkedIn and YouTube.

“Our social channels are the ones that have to respond the fastest if something blows up,” says Matt Chinn, vice president of AARP’s help network and social response.

“But that’s just one role. Another is helping members and nonmembers learn about AARP and the benefits offered to those who join. And questions run the gamut. Last summer, a Maryland user on Twitter needed help getting renter’s financial aid; within hours, AARP provided the user with a phone number and website for services that connect Americans with local support resources. Most people are happy to learn the truth and grateful to directly engage with the team.

“Digital discourse can become a virtual war zone. When dealing with critical issues, from lobbying to boycotts, the social response team engages AARP’s external communications team to ensure that false and damaging information does not spread.

“A lot of people begin spewing misinformation about a particular bill or policy,” says director of social media response Tisa Sinclair. “So it’s really important we step in and correct that before folks form opinions and issue random accusations.”

That requires reaching out to AARP’s experts in areas like social isolation, health care and caregiving, then sharing accurate information.

“A lot of people don’t really know what we stand for. We try to point them to resources we have online,” Chinn says. “It’s all about showing the value of AARP to everyone out there.”

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*Using U.S. and imported parts.
We have turned to digital technology at a record pace since the pandemic first sent shockwaves through our lives. And while it was a hard and sometimes bitter transition, many of us have moved from using unfamiliar forms of technology as a necessity to gaining a comfort level with it.

AARP’s recently released “2022 Tech Trends and the 50-Plus” survey finds that many of the technology behaviors older adults adopted during the pandemic are here to stay. In fact, adults over 50 who answered our survey say they are continuing to expand their use of tech gadgets and services.

The significant increase in the use of smartphones and tablets recorded since COVID first became part of our lives in 2020—for such activities as making online purchases, ordering groceries, banking, taking online classes and engaging in health services—continued in 2021. Older adults also increased their use of a wide variety of social media apps as they sought new ways to connect with others, pursue personal passions and be entertained.

Older adults’ use of technology is the desire to stay connected with others. Video chat, a new concept for many when the pandemic began, is now a part of daily life for quite a few of us. Our survey showed that about 3 in 10 older Americans are motivated to use technology to maintain their personal independence. Over one-third (35 percent) of people age 50-plus now own a voice-activated home assistant, up from 17 percent just two years ago. And nearly one-third (30 percent) own a wearable device, up from 17 percent in 2019.

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The pandemic also expanded interest in and reliance on smart home technology. Almost one-fourth now have it, up from 10 percent in 2019, and 28 percent use their smartphones to manage that technology. Moreover, learning how to use and manage smart home tech is a top interest of people 50 and over.

While nearly two-thirds of adults age 50 and up express an interest in new technologies, 2 in 5 do not feel technology is designed for all ages, citing its complexity, poor user experiences and insufficient training materials. Many continue to have concerns about trust and privacy, and more than half see the cost of high-speed internet as a problem.

A significant number of older Americans say they would use technology more often if they knew how. We can help. AARP offers a variety of resources for assisting people 50-plus to stay tech savvy and organize their digital lives. Many of these resources are available at AARP's Personal Technology Resource Center. AARP has also joined forces with OATS (Older Adults Technology Services), a nonprofit organization dedicated to harnessing the power of technology to help older adults improve their lives.

Through its flagship program, Senior Planet, OATS from AARP offers free remote and in-person training so that older adults can gain the skills and confidence they need to use technology and stay connected.

It is becoming increasingly clear that people 50 and over embraced technology as never before during the pandemic and will continue to do so when we’re past COVID.

AARP can help you thrive in this brave new digital world.

COBRA coverage comes to an end. If you like your current health care arrangements, check with your doctors to see if they accept original Medicare and/or belong to a Medicare Advantage plan so you can stay with them when you make the insurance switch. Note that if you delay enrolling in Medicare when you turn 65, that would be a very costly decision. Your COBRA benefits only last 18 to 36 months, and then you’d need to sign up for Medicare anyway. But because you will have waited, you’ll pay a late enrollment penalty—a higher monthly Part B premium for as long as you have Medicare—and be at risk for a gap in coverage.

Dena Bunis is a senior editor and writer for aarp .org and a veteran health policy journalist. Send her your questions about Medicare to medicare@aarp .org. Due to the volume of inquiries, we can’t answer every question.
IN YOUR STATE

Get tax help Ease the stress of tax season this year by letting AARP Foundation Tax-Aide prepare your returns for free.

Tax-Aide, in its 54th year, is the nation’s largest volunteer-run tax-preparation service. The program is open to everyone but focuses on low- to moderate-income people who are 50 or older or who cannot afford to pay for professional preparation.

In 2021, IRS-certified Tax-Aide volunteers helped more than 1 million Americans navigate tax codes, ensure proper credits and deductions, and file federal and state returns. Those filings resulted in nearly $690 million in refunds.

The service, which began in February, offers virtual, drop-off and in-person options amid the ongoing COVID-19 pandemic. Get more information and find a Tax-Aide location near you at aarp.org/findtaxhelp.

WEST VIRGINIA

Working for you West Virginia’s state legislature meets for a 60-day session each year, and AARP West Virginia is making the most of the time, advocating for older adults on a wide array of issues.

The Capitol Advocacy Team worked with lawmakers during the regular session, which is set to end mid-March.

Legislative agenda items include expanding home- and community-based services to make sure people have a choice in how they live as they age, expanding access to high-speed internet service, protecting older adults against fraud and financial exploitation, and ensuring that individuals of all ages have the financial resilience to take control of their retirement.

West Virginia is home to one of the oldest populations in the country, with more than a fifth of residents 65 and older.

Keep apprised at aarp.org/wv.

DISTRICT OF COLUMBIA

Caring people needed Finding reliable medical staff to work directly with patients became especially challenging during the pandemic.

After an advocacy campaign by AARP, the District of Columbia will provide residents with more career pathways into the health care field.

The DC Nurse Education Enhancement Program Amendment Act of 2021 provides $5.8 million over three years to support training and education for certified nursing assistants (CNAs), home health aides (HHAs), medication assistants (MA-Cs), licensed practical nurses (LPNs) and registered nurses (RNs).

Participants are eligible for free tuition, fees and school supplies. Those training to be a CNA, HHA or MA-C are also eligible for a monthly stipend. Learn more at aarp.org/dc.

DELWARE

Boost savings Retirement requires solid financial planning, and that means building a comfortable nest egg. Yet more than 147,000 workers in the First State have no access to an employer-sponsored retirement plan.

AARP Delaware is advocating for legislation that would require companies with more than five employees to provide access to a retirement savings plan.

The Delaware Expanding Access for Retirement and Necessary Savings bill would create a state-run savings plan for workers that’s easy for employers to implement. The Office of the State Treasurer would administer the program. More than 70 percent of workers with access to retirement savings plans at work participate in them, according to the Bureau of Labor Statistics.

NORTH CAROLINA

Close quarters An AARP study finds that 77 percent of Americans 50 and older want to age in place, and home became central to people’s lives during the pandemic. Meanwhile, the average age of the population is rising and affordable housing can be hard to find.

Accessory dwelling units (ADUs), small housing spaces attached to or on the lot of an existing home, offer a solution.

AARP has a webinar and a step-by-step guide for those considering an ADU. The structures can keep families together and provide easy access for many of the state’s 1.3 million family caregivers. AARP is also advocating for state and local regulations to make it easier to build an ADU, as part of its initiative to create livable communities for people of all ages. Find the guide at aarp.org/livable-communities.

~Susan Milligan

DATABANK USA

ON THE MOVE The U.S. population was 331,893,745 as of last July, up 0.1 percent from 12 months before—a historically low growth rate. But as the real estate market accelerated, millions of Americans packed up and moved to new states.

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CONTAINING COVID

Thank you for the excellent cover story “COVID: What Next?” [January/February]. Even though I’m fully vaccinated and boosted, I had questions about the how and why of COVID, and the vaccine process. Your article answered all of them. Comparing other vaccines and their results to the current situation helped put it into perspective for me. I wish I could make everyone read this article! Thank you again.

LYNN A. BURGARDT
SPRINGFIELD, OREGON

Mr. Zimmerman wrote probably one of the best articles I’ve ever read in your Bulletin—informative without being preachy. AARP should print this as a handout pamphlet for anyone who wants accurate, informative information. It might even convince some anti-vaxxers to get shots.

NORTON WILLIAMS
SPARKS, NEVADA

This was possibly the best present and future of COVID piece I’ve read. It clearly explains and compares the various preventive measures and treatments currently available. However, I wish the article had compared the effectiveness of a previous COVID infection to vaccination for preventing future infection.

NORMA BLAKE
GREENWOOD, INDIANA

SOUND INFORMATION

In my practice as a speech-language pathologist, I encountered many older adults with hearing loss that were never offered a cochlear implant (“Turn the Sound Back On,” Your Health). If they were, they received negligible follow-up. Ms. Purnick’s description of her journey was the clearest received negligible follow-up. Ms. Purnick’s description of her journey was the clearest

EXCELLENT COMPREHENSIVE ARTICLE ON COCHLEAR

Excellent comprehensive article on cochlear implants. Here’s a hopeful note to share with readers: Following an implant, turn on the TV, raise the volume and display the closed captions. A friend told me that seeing and hearing words at the same time quickly “retrained” his brain.

ERIN DUGAN MELUSO
SAN JUAN CAPISTRANO, CALIFORNIA

COMEDY KING

The Q&A with Mel Brooks [Your Life] was fantastic. I’ve probably seen every movie he made. Mel stated that as a little kid in Brooklyn, he actually loved being alive. That profound disclosure, whether he knows it or not, is still reflected in Mel today. And if there was a kingdom of comedy, it would most assuredly be Mel Brooks.

BILL SPITALNICK
NEWPORT BEACH, CALIFORNIA

MONEY AND MARRIAGE

The December cover story (“Protect Your Money”) was wonderful, especially the part about how two people can have different and valuable insights on family finances. The resolution acknowledged the views and needs of both spouses. The real value of money isn’t the unhappiness, the amount of money could not have compensated.

DANA PEREZ
TULSA, OKLAHOMA
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It was a joy to read your interview with Jim Cramer. Cramer was wise to listen to his wife, and I hope your readers do, too. Invest less in stocks and protect your peace of mind. I wish he'd also mentioned investing in companies that make positive social impacts that reflect your values without sacrificing performance.

R.C. NEMER
SUNNYVALE, CALIFORNIA

PEARL HARBOR HISTORY

Thank you for the interviews with the World War II veterans [“Remembering the Day of Infamy,” Your Life]. My father was in the 101st Airborne during the war. Like many WWII vets, he didn’t talk often about his service. After the HBO show Band of Brothers, my dad started telling us a little more. Every time we lose another WWII vet, we lose an important part of our history.

DICK H. WENDELN
FLORENCE, KENTUCKY

HEAR ME OUT

As a doctor of audiology for 30 years, I feel it’s important to let readers know the drawbacks of over-the-counter hearing aids [“OTC Hearing Aids by Next Autumn?,” In the News]. These aids are designed for people with mild to moderate hearing loss. But how does a person know their level of loss without being examined? All things considered, it’s best to trust your hearing to a professional.

GREGORY DELFINO
NAZARETH, PENNSYLVANIA

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NORRIS: No, judo.

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DAN: Wow, all that money and nothing to chauffeur it.

**Quotables**

“If the last two years have taught us anything, it’s to cherish our relationships.”
—Billie Jean King, 78

“Making friends later in life is really rare, and really rewarding.”
—Bruce Springsteen, 72

“Gratitude is the antidote to fear, and there’s always something to be thankful for.”
—Singer-actress Rita Wilson, 65

“We can make our own eggs or pour a bowl of cereal.”
—President Joe Biden, 79, on why he and Jill don’t use White House staff for breakfast

“Fatherhood has taught me that I’m a much more conservative guy than people believe.”
—Actor Wesley Snipes, 59

“It’s ‘She has too many wrinkles; she doesn’t have enough wrinkles.’ It almost feels as if people don’t want us to be perfectly OK with where we are.”
—Actress Sarah Jessica Parker, 56

“It’s true what they say: ‘Beauty’s only skin-deep.’ Because the stuff underneath is, like, really gross.”
—Horror movie host Elvira, 70

“I’ve played so many villains and strange people. And then once in a while, I get an old granddad or a nice old homeless man. And I jump at that.”
—Actor Christopher Walken, 78

“What I really hope is for something we don’t expect.”
—Scientist John C. Mather, 75, about the newly launched James Webb Space Telescope
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