New

THE TRUTH
ABOUT AGING

OLDER AMERICANS ARE
REDEFINING HEALTH, WEALTH
AND THE GOALS OF LONG LIFE.

WHAT IT MEANS FOR YOU.

PAGE 10

PLUS

DISPATCHES
FROM UKRAINE
HOW OLDER PHOTO-JOURNALISTS ARE
REVEALING TRUTH TO THE WORLD
YOUR LIFE / PAGE 38
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Livable Communities
Rural America Live With AARP explores what small communities are doing to meet the needs of residents, especially as remote work brings growth. Watch at 10 p.m. ET June 16 on RFD-TV, or watch online at aarp.org/aarplive.

Service. Please submit by July 15 at aarp.org/andrusaward.

Movies for Grownups
Watch free virtual screenings of classic films this summer. AARP will show Pretty in Pink on June 22 and Grease on July 7. Learn more and register at watch.aarp.org/aarpmovie.
In the News

MEDICAL CARE WRONGLY DENIED
Fed report targets Medicare Advantage plans

Private health insurance plans for Medicare beneficiaries wrongly denied tens of thousands of requests for tests and treatment each year, jeopardizing the health of many older Americans, according to a report by the U.S. Department of Health and Human Services' Office of Inspector General in late April.

The inspector general called on the Centers for Medicare & Medicaid Services (CMS), which oversees Medicare, to more tightly regulate these plans to make sure they are following Medicare's rules for what should be covered. CMS agreed with the findings and said the agency is weighing its next steps.

Enrollment in Medicare Advantage (MA) plans has increased significantly over the past decade, with 42 percent of Medicare beneficiaries (26.9 million) taking part as of 2021. Private insurers receive a flat monthly fee for every Medicare beneficiary they cover. Investigators said this created "the potential incentive for insurers to deny access to services and payment in an attempt to increase profits." Under original Medicare, the federal government pays providers directly for each service or treatment that Medicare covers.

The MA plans can require preauthorization for a test or treatment. Federal investigators reviewed a week's worth of those requests in 2019 and found that of those denied, 13 percent would have been allowed under original Medicare. Based on that sampling, inspectors estimated 85,000 requests would have been wrongly denied that year.

And that would "delay or prevent beneficiary access to medically necessary care, lead beneficiaries to pay out of pocket for services that are covered by Medicare, or create an administrative burden for beneficiaries or their providers who choose to appeal the denial," the report says.

Medicare Closes Coverage Gap

A gap in using Medicare services that has had an impact on many older Americans will be closed next year. People who have turned 65 and are eligible for Medicare would not have to wait for their coverage to kick in if they failed to apply by their birth month. Others would be given a window to enroll even if they didn't do that initially when the rules required.

The changes to Medicare were passed by Congress in 2020 and are slated to take effect on Jan. 1. Americans turning 65 now have a seven-month window to enroll in Medicare, beginning three months before their 65th-birthday month and running until three months after. But if you don't sign up by your birth month, you can face a two- to three-month gap in coverage.

Those who don't sign up get another shot during Medicare's general enrollment period, between Jan. 1 and March 31 each year. The new rules would ensure your coverage started the first of the month following your sign-up in the three months after your birthday. The rules also set up expanded enrollment periods for those who failed to sign up through no fault of their own.

Fraud Victims May Reap Refunds

If you lost money to a scammer whom you paid using Western Union between Jan. 1, 2004, and Jan. 19, 2017, you have until July 1 to file a claim for a refund under a settlement between the payment service and the federal government.

The agreement grew out of a joint investigation by the Justice Department (DOJ), the Federal Trade Commission (FTC) and the U.S. Postal Service (USPS) that found Western Union aided scammers who were committing wire fraud by looking the other way at suspicious transactions.

The result was a 2017 settlement in which Western Union agreed to repay fraud victims $586 million, after admitting the company did not do enough to prevent criminals from using its services to commit scams.

More than $365 million from the forfeiture fund was paid to about 148,000 victims as of mid-2021, says the DOJ, which reviewed and authorized refunds claims.

Payback is available to people who sent a money transfer via Western Union between Jan. 1, 2004, and Jan. 19, 2017, as a result of a scam. If you believe you are eligible for a refund, call 855-786-1048 to learn more.

HAPPY BIRTHDAY ... GEORGE JETSON? The patriarch of the futuristic family will soon be born, according to 1960s pop-culture fans. George was 40 when The Jetsons cartoon, set in 2062, premiered. That puts his birth in summer 2022. So, flying cars and robot nannies could be right around the corner.
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In the News: Special Report

THE TRUTH ABOUT NEW VOTING LAWS

What they really do and how to make sure your vote gets counted

BY DENA BUNIS

Voting used to be simple. Most of us would wake up on Election Day, go to our local polling place and cast a ballot. Our biggest challenges were getting there and deciding which candidates to choose.

And then came COVID-19.

America went into a virtual lockdown some eight months before the 2020 presidential election, and as the primaries progressed and the national election approached, voters became increasingly concerned about the safety of in-person voting.

In response, lawmakers enacted measures to give citizens new means to vote without going to a polling place. Excuses for casting absentee ballots were waived, more drop boxes were added, and some jurisdictions set up drive-through voting. Early voting hours helped prevent long lines on Election Day.

But in the months that followed the election, something else surfaced: allegations (since discredited) of widespread voter fraud. And so some state legislatures voted to require residents to clear new hurdles before voting, in an effort, lawmakers claimed, to increase security. These laws include asking for more identification at the polls or on absentee ballots and applications, increased scrutiny of registration lists, cutting back on early voting hours and drop boxes, and making it more difficult to vote by mail.

At the same time, other states saw the evolving election dynamics as a positive development, and they passed permanent changes to make it easier to vote.

The result of all these efforts: an unprecedented variance between states in how residents can vote.

According to the Brennan Center for Justice, a New York University School of Law project that tracks election law changes, as of January, 19 states had passed laws since the 2020 election that the center says restrict voting access. And 25 states adopted measures that make it easier to vote.

The bottom line: How much will these new laws actually affect citizens’ ability to vote, and will they influence how many people cast their ballots in this November’s highly important midterm elections?

YOUR PATH FORWARD

Whether these measures will have a significant impact on turnout this November isn’t clear, but new restrictions could complicate voters’ ability to cast their ballots. Election advocates stress that voters need to be sure they sign our ballot where indicated.

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AVERAGE SAVINGS FOR MEMBERS $507!2

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1In Texas, the Auto Program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

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need to check out what, if any, changes have been made in their state.

“One of the best pieces of advice is to make a plan to vote,” says Justin Grimmer, co-director of the Democracy and Polarization Lab at Stanford University. The plan, Grimmer says, should include knowing where your polling place is, how you are going to get there, whether the site is accessible for people with mobility issues, and whether your state has identification requirements. (See sidebar for website links and other advice.)

If you want to vote from home, check the absentee voting rules in your state. You’ll need to know how to apply for an absentee ballot, whether any forms of identification need to be included with the returned ballot, whether and where your signature is required, the proper way to submit your ballot, and whether a witness signature will be required.

“And then, finally, I want to encourage them to check on their registration,” Grimmer says. Each state has a different process to verify registration; go to your state’s voting website to find out the procedure.

Not currently registered? When voters need to register varies by state, too. According to the National Conference of State Legislatures, 21 states will allow voters to register to vote on the same day they cast their ballot.

THE POLITICS OF VOTING

The rush to change voting rules has been met with aggressive media coverage and partisan rancor. Experts acknowledge that more attention has been paid to laws that seem to restrict voter access than to those that expand it, but say there’s a reason for that: Restrictive laws are more likely to affect people’s ability to vote.

“We absolutely need to make sure that our elections are fair and fraud isn’t occurring,” says Nancy Martorano Miller, an associate professor of political science at the University of Dayton. “But we also need to find ways to make it easier to cast ballots, because the whole system rests on citizens participating.”

Miller said the corrupt political machines in the 1890s gave birth to many of today’s voting laws. She adds that it’s too soon to tell if any of the laws that have been put in place over the past 18 months—whether restrictive or expansive—will have any impact on turnout in 2022 and beyond.

AARP’s 2022 voter engagement campaign, Our Voices Decide, is dedicated to helping older voters navigate this new election landscape. In some states, the organization has worked with state lawmakers to push for measures that expand a citizen’s ability to cast a ballot. AARP has also worked to ensure that older Americans in long-term care facilities are not limited in their ability to vote.

“As part of our mission to empower Americans 50-plus, AARP has long advocated for fair and straightforward election procedures,” says Nancy LeaMond, AARP executive vice president and chief advocacy officer. “Older Americans must be able to exercise their constitutional right to vote.”

AARP has produced election guides (aarp.org/electionguides) for all 50 states, plus the District of Columbia, Puerto Rico and the U.S. Virgin Islands, that voters can consult on local rules.

STATE CHANGES

The consensus among experts is that Arizona, Florida, Georgia and Texas have adopted measures that could most restrict people’s ability to vote.

►Arizona’s new rules make it easier for election officials to purge people from the voting rolls, including a provision that would remove someone from the early voter list who doesn’t consistently vote early or fails to vote in two consecutive elections. Arizona has also passed a law requiring people to show proof of citizenship to vote: a passport, birth certificate, naturalization certificate or tribal card. This controversial rule may be postponed until after the 2022 election. There will also be an initiative on the November ballot to increase ID requirements for mail ballots and in-person voting.

►Florida now requires a driver’s license number or the last four digits of a voter’s Social Security number to request an absentee ballot and to make a registration change, such as updating an address. Absentee ballot applications require signature matches, and voters can only request absentee ballots in person, with a written request or by phone. The state also has cut back on the use of drop boxes. And instead of voters being able to drop off their ballots 24/7, the boxes will now be monitored by election officials and can only be used during voting hours.

►Georgia’s new election law got lots of the national attention for a provision that bans people from providing food or water to voters in line. But it also includes a reduction in drop boxes and a requirement that mail ballot signatures match a person’s signature from when he or she registered. Also, voters must show a driver’s license, state ID number or the last four digits of their Social Security number, and date of birth. And the state banned mobile polling places unless the governor declares a disaster.

►Texas added a rule requiring voters to put their Social Security or driver’s license number on their absentee ballot application. And that number must match the one they used when they registered to vote. This could be a problem for older voters who registered decades ago and cannot remember which number they used, or who may have registered before any identification numbers were required. Texas has also banned overnight and drive-through voting.

►As with the laws that could restrict access to voting, many measures that experts say may make it easier to vote center on rules governing mail voting and early voting.

►California, Nevada and Vermont joined Colorado, Hawaii, Oregon, Utah and Washington in moving to all-mail elections (meaning all registered voters will automatically receive a ballot in the mail).

►Nebraska and North Dakota are allowing certain counties to conduct all-mail elections.


►Connecticut and Delaware enacted laws providing for automatic voter registration, while Illinois, Maine, Nevada and New York expanded automatic registration.

►Connecticut also made it easier for caregivers and commuters to cast an absentee ballot. Illinois made permanent a policy that allows curbside voting and drop boxes. Massachusetts expanded early and mail voting without requiring an excuse.

LEARN ABOUT AARP’S VOTER EDUCATION EFFORTS ON PAGE 44

Dena Bunis is a senior writer and editor at AARP focused on Medicare, government and public affairs.
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*GreatCall review*, TechRadar.com (Jul. 21, 2020). \(^1\)Consistently rated the most reliable network and best overall network performance in the country by IHS Markit’s RootScore Reports. \(^2\)Based on device cost, activation fee, plus 12 months of service among competitors with similar products and services (comparison conducted on 2/28/22). \(^3\)Fall Detection is an optional feature and may not always accurately detect a fall. Users should always push their button when they need help, if possible. Fall detection only available with purchase of Ultimate Health and Safety Plan. \(^4\)Monthly service fee excludes government taxes or assessment surcharges and may change. \(^5\)25% off regular price of $49.99 is only valid for new lines of service. Offer valid through 8/28/22 at Rite Aid and Walgreens. Offer valid through 7/3/22 at Best Buy. Urgent Response or 9-1-1 calls can only be made when cellular service is available. Urgent Care, brought to you in partnership with FONEMED®, is not a substitute for dialing 9-1-1 and should not be used in a case of emergency. FONEMED’s registered nurses and contracted physicians through MDLIVE offer advice regarding healthcare decisions and physicians may prescribe certain medications. Escalation to a physician is in the sole discretion of FONEMED. Call back time for physicians can be 30 minutes or more. MDLIVE physicians reserve the right to deny care for potential misuse of services. Lively is not liable for any act or omission of FONEMED or any of its agents. Waterproof rated for up to 3 feet for up to 30 minutes. LIVELY is a trademark of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

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In late 2021, journalists at National Geographic magazine and AARP discussed working together to explore how Americans perceive aging as we emerge from the COVID pandemic. That began a research collaboration focused on asking people like you questions that would probe the full breadth of aging issues, from health and finances to attitudes about happiness, home, optimism and even dying.

To make the study as useful as possible, we posed the same questions to Americans from age 18 into their 90s, to see how opinions vary over the arc of adulthood. More than 2,500 people participated, representing the full range of America’s backgrounds, demographics and ethnicities. Another 25 adults 40 and older participated in in-depth interviews.

Many of the often surprising results of the AARP–National Geographic “Second Half of Life Study” are in your hands. No single sentence can capture the gist of all that people told us, but we can say with confidence that most prevalent opinions and stereotypes of aging were proven wrong.

Overall, the message was refreshingly positive and reassuring. On the whole, life is good, especially for older Americans—especially those over 60. And the person you see in the mirror is far different from the type of person younger generations might think you are.

Here is what you told us about aging today—not only conclusions from the data but also comments from study participants (who shared their first names only), as well as from leading experts on aging-related topics.
HEALTH REDEFINED

LONGEVITY PILL? MAYBE

THE SURVEY POSED this tantalizing proposition: Would you take a pill that immediately granted 10 bonus years of life? While around three-quarters of adults across all age ranges said they likely would take such a pill, one interesting finding was that those 80 and older were the least interested. And when the question was posed without an age guarantee, but instead cited the promise of slower aging with extended health, the likelihood shot up to around 85 percent.

“Age is just a number that’s assigned to me,” says study participant Jackie, age 56. “I’d like to live as long as I possibly can and enjoy it, but I don’t want to be old and not be able to function. I want to be healthy.”

Assume for a moment that there was a pill that could extend your life by 10 years. How likely would you be to take that pill?

At least somewhat likely:
- 18-39: 72%
- 40-49: 78%
- 50-59: 80%
- 60-69: 80%
- 70-79: 78%
- 80+: 70%

Assume for a moment that there was a pill that could slow down aging and maintain your health longer. How likely would you be to take that pill?

At least somewhat likely:
- 18-39: 82%
- 40-49: 81%
- 50-59: 88%
- 60-69: 87%
- 70-79: 87%
- 80+: 81%

CONVENTIONAL TAKES on physical well-being often are presented as “either-or”—either you’re healthy or you’re sick. But about 2 out of 3 people in their 50s and 8 out of 10 in their 80s are living with one or more serious or chronic health conditions. And despite their arthritis, cancer, diabetes, heart disease or other conditions, 78 to 83 percent rated their health good, very good or excellent.

“There’s a survival benefit to resilience. People can reframe their situation and make the best of it,” says Susan Friedman, M.D., a professor in the division of geriatrics and aging at the University of Rochester School of Medicine and Dentistry. And, she adds, “health is multidimensional.”

That’s how Ruth, a study participant in her 90s, sees it. She still sings in a church choir and plays table tennis, despite using a walker. “Good health is being able to get up each day and do the things that you plan to do, and not dread them,” she says.

Timothy, 51, has a similar view. This study participant has immunity challenges and a few years ago survived a month in the hospital. Now, he says, “You just wake up in the morning, you eat a handful of pills, and you go about your day. You don’t let it overwhelm your mind.”

How would you rate your overall health?

Very good or excellent:
- 18-39: 42%
- 40-49: 37%
- 50-59: 39%
- 60-69: 44%
- 70-79: 49%
- 80+: 49%

WITH AGE COME ... BLUEBERRIES AND WALKING SHOES

I currently take steps to achieve this goal:

Get restful sleep:
- 18-39: 62%
- 40-49: 65%
- 50-59: 65%
- 60-69: 75%
- 70-79: 78%
- 80+: 75%

Maintain a healthy heart:
- 18-39: 57%
- 40-49: 60%
- 50-59: 64%
- 60-69: 77%
- 70-79: 86%
- 80+: 86%

Maintain a healthy weight:
- 18-39: 66%
- 40-49: 60%
- 50-59: 61%
- 60-69: 66%
- 70-79: 70%
- 80+: 74%

Maintain physical stamina:
- 18-39: 55%
- 40-49: 54%
- 50-59: 58%
- 60-69: 64%
- 70-79: 67%
- 80+: 73%

PERHAPS IN AN EFFORT to delay the day when they face mental decline or lack of mobility, older people are often models of healthy living that younger generations should emulate.

In her 70s, Lillian avidly reads nutrition labels, opts for steaming or air-frying over frying food in oil (“because frying is not good for you”), takes vitamins and is thrilled that a relative is giving her an exercise bike for her apartment.

Similarly, Robin, 64, takes her three dogs for a daily walk, then heads out again. “I go for another walk with my husband. Maybe we’ll go walking with friends. If the weather is not nice, I go on my treadmill and do exercises over the TV. I see exercise as one way to stay healthy.”

AN ASIDE: THEY EVEN PUMP MORE IRON

An impressive 44 percent of people 80 or older say they do strength training—making them as serious about muscles as the youngest in the study. Richard, 70, is an example. “I have a black belt and am trained in hand-to-hand combat, which I started at age 55,” he says. “Before COVID hit, I was still doing CrossFit and kickboxing.” The 80-plus folks’ motivation? Many correctly equate muscle strength with mobility and independence, Friedman says.
Cover Story

THE GOOD LIFE EQUATION?

ALL THESE NEW notions about health were reinforced in the study when we asked about what health issues people worry about most. Respondents feared loss of mobility and mental decline far more than life-threatening but less symptomatic issues like diabetes and heart disease. “Even if they have health issues, they’re really worried about: Can I still move? Am I still mentally sharp? Can I still connect with and see my family?” says Debra Whitman, chief public policy officer for AARP.

That’s a powerful message that the medical community, and even family members and caregivers, don’t always hear when advising older people on important health decisions, such as undergoing a major medical procedure. “It shouldn’t be treatment at all costs,” Whitman adds. “Geriatricians are at the forefront of having these conversations, asking the patient what’s meaningful for them and understanding the impact. Recovery time is hard. It’s really important to talk to patients and understand the implications for their independence.”

MONEY PERCEPTIONS

OLDER AMERICANS HAVE become good at the psychology of money. Slightly more than half of people 70 and older view their financial situation as excellent or very good. These survey responses seemingly conflict with a mountain of data that shows how limited retirement savings are for average Americans.

One interpretation of this is that many older adults—such as 56-year-old Jackie—are simply mastering the art of living within their means. “I will have to live on a budget,” she says. “I don’t think I’ll ever be destitute or homeless. I have a big family that would always take care of me. I’ve been saving. Yeah, finances concern me because inflation’s going up. But I think I can manage it by being stricter and not being so loose with my wallet.”

How would you rate your financial situation?

Excellent or very good:


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NOT SO FAST: FINANCES DO REMAIN A BIG ISSUE

While older adults may be fine with the current state of their finances, some do have concerns about the longer term. Although a minority, nearly 4 in 10 survey takers 60 and older say they are very or extremely worried that their money will not last. And only 16 to 18 percent of those surveyed reported significant improvements in their money situation over the past decade, despite Wall Street’s bull market.

“You can see the financial uncertainty,” says Peter A. Lichtenberg, director of the Institute of Gerontology at Wayne State University.

YOUNGER ADULTS DON’T GRASP THE FINANCIAL REALITIES OF RETIREMENT

MEANWHILE, YOUNGER adults’ expectations for how their retirement will be funded look different from the realities facing older adults today.

For example, some 37 percent of younger survey takers say they don’t expect to rely on Social Security benefits when they reach retirement, while 94 percent of the oldest survey takers say they do rely on Social Security today.

Likewise, 63 percent of the youngest respondents in the survey expect to use their savings, which is something just 39 percent of the oldest are actually doing. And 24 percent of the youngest adults expect to use income from a part-time job in retirement, whereas only 8 to 15 percent of retirees 60 and older have part-time jobs.

“Most people in their 40s don’t understand how important Social Security will be by the time they’re 80,” Whitman says. “Eighty-one percent think they’ll use a retirement plan, but they overestimate paying for retirement themselves. Social Security, Medicare and Medicaid are so critical to our health and our financial security as we age.”

Do you use or expect to use Social Security to financially support your retirement?

Yes:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-39</td>
<td>63%</td>
</tr>
<tr>
<td>40-49</td>
<td>72%</td>
</tr>
<tr>
<td>50-59</td>
<td>76%</td>
</tr>
<tr>
<td>60-69</td>
<td>84%</td>
</tr>
<tr>
<td>70-79</td>
<td>95%</td>
</tr>
<tr>
<td>80+</td>
<td>94%</td>
</tr>
</tbody>
</table>
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THE PURSUIT OF HAPPINESS

MEET THE HAPPY REALISTS

IT SHOULDN’T come as a surprise that older adults in the survey make up the happiest age group. The U-curve model that depicts happiness has been widely reported: It starts high, when we’re young, hits a low in our late 40s and then begins a steady climb back up. Interestingly, though, when people 85-plus were asked to say what they considered the best decade of their lives, they most frequently cited their 50s. But the study also shows that optimism is lowest for those in their 60s and 80s. One way to look at that is lack of optimism equates to fulfillment. “I don’t look forward to anything new,” says study participant Ruth. “I love to watch the birds. I love to swim. I love to play Ping-Pong. It’s just more of what I already love.” Respondents in their 40s and 50s reported lower happiness scores but higher optimism scores.

How optimistic are you about your own future?

Extremely optimistic or very optimistic:

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–39</td>
<td>44%</td>
</tr>
<tr>
<td>40–49</td>
<td>51%</td>
</tr>
<tr>
<td>50–59</td>
<td>51%</td>
</tr>
<tr>
<td>60–69</td>
<td>48%</td>
</tr>
<tr>
<td>70–79</td>
<td>46%</td>
</tr>
<tr>
<td>80+</td>
<td>57%</td>
</tr>
</tbody>
</table>

How would you rate the overall quality of your life, on a scale of 1 to 10?

Answered with a score of 8 or higher:

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–39</td>
<td>20%</td>
</tr>
<tr>
<td>40–49</td>
<td>24%</td>
</tr>
<tr>
<td>50–59</td>
<td>37%</td>
</tr>
<tr>
<td>60–69</td>
<td>49%</td>
</tr>
<tr>
<td>70–79</td>
<td>61%</td>
</tr>
<tr>
<td>80+</td>
<td>66%</td>
</tr>
</tbody>
</table>

THE POWER OF SIMPLE GOALS

ABOUT 2 OUT of 3 of the oldest adults, age 80 and older, say they’re living their “best possible life” or close to it, compared with just 1 in 5 younger adults. What’s driving this remarkable shift? “Psychologically, people notice and prioritize the positive and let the negative go as they age,” says Louise Aronson, M.D., professor of geriatrics at the University of California, San Francisco, and author of Elderhood: Redefining Aging, Transforming Medicine, Reimagining Life. “It’s the ticking clock theory: We all have to die; as you get closer, you think, Hey, what really matters? When you’re young, you may think, I’m going to suffer now because it’ll be worth it later. But later, you realize none of that made me as happy as being with my family or taking long walks every day.”

As Richard, who is a retired financial planner, puts it: “I did what I did to make a living, and I enjoyed it. But once I walked away, I honestly didn’t miss it for 10 minutes. That’s not my identity. That’s not who I am. My wife and I are heavily involved in our church. We’ve done mission trips to Cambodia, to Rwanda, to Australia, to China—to help dig wells and build homes and those kinds of things. I consider that to be who we are.”

A CONNECTION: IS OPTIMISM A LIFESTYLE?

Another interesting finding on optimism: Those with an optimistic outlook were twice as likely to be engaged in healthy behaviors as those with a pessimistic attitude. “My research shows that positive beliefs about aging can act as a buffer against stress, bolster your sense of control over your life and even your will to live, and motivate good habits,” says Becca Levy, professor of epidemiology at the Yale School of Public Health.

A MYTH: ‘WE JUST NORMALLY GREW APART’

There’s a steady linear increase in how we rate our close relationships over time. By age 80, 85 percent describe their human connections as excellent or very good—up from 56 percent before age 40. And most say they have been at the same level for the past five years. “I’ve been with people who are dying,” Aronson says, “and that’s what matters in the end.”

RELATIONSHIPS

FRIENDS ARE GREAT, BUT FAMILY COMES FIRST

AT EVERY AGE, family members contribute more to a person’s sense of joy and sense of purpose than friends do. “Family is the people you can rely on, the people who see you and accept you,” Aronson says. But she also points out that “family” can take on a broader definition for many people. If you’re among the growing group of single older adults or if you find yourself low on close family, “think about turning friends into your chosen family,” Aronson suggests. For younger adults, she adds, “Now is the moment to make connections, with people who can see you through the coming decades.”

How much does each of the following relationships contribute to your SENSE OF JOY?

<table>
<thead>
<tr>
<th>Relationships with family or friends</th>
<th>18–39</th>
<th>40–49</th>
<th>50–59</th>
<th>60–69</th>
<th>70–79</th>
<th>80+</th>
</tr>
</thead>
<tbody>
<tr>
<td>The greatest extent or a great deal</td>
<td>67%</td>
<td>74%</td>
<td>74%</td>
<td>83%</td>
<td>84%</td>
<td>81%</td>
</tr>
<tr>
<td>Light</td>
<td>59%</td>
<td>65%</td>
<td>69%</td>
<td>71%</td>
<td>66%</td>
<td>61%</td>
</tr>
</tbody>
</table>

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ART 2

ART 3

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PEOPLE AREN’T afraid of death, “ARP’s Whitman says. Indeed, the survey shows such fear generally decreases with age. Of greater concern is controlling the circumstances. “People want choice and self-control when dying,” she says. Most survey respondents endorse medical aid in dying.

Yet it’s not until their 80s that many people reported making necessary plans that will help their families and medical team understand and carry out their end-of-life wishes—as well as plans for their assets, funeral and burial.

MIDLIFE CRISIS, MOVE OVER. Based on survey responses, our 60s is the watershed decade when it comes to the shifts in attitudes we’ve described about longevity, relationships, well-being and wealth. Concerns about life expectancy drop, while worries about stamina, cognitive skills, diminishing eyesight and memory loss peak. Our ratings of connection with friends and family rise. As noted, we get more serious about physical health, too.

“It’s a time that many people step back and say, ‘Oh, my health is not a given. I actually need to do things to at least make it stable and make it … better.’ I would say the peak time window that I see patients is between 50 and 70,” says Friedman, founding director of the lifestyle medicine program at University of Rochester-affiliated Highland Hospital.

For Richard, the wake-up call came when he saw a TV spot about an active older man in his industry. “Well, while growing up, I remember life expectancy being 65. You retired at 65, you died at 67. It’s pretty much what it is,” he says. “Now, I’m 70, and life expectancies are closer to 80. But I remember seeing it happen to a portfolio manager, a mutual fund manager. A news show did a spot on him, and he was 70-something years old, still working out, still trim, still buff. And I said to myself, “Well gee, maybe I don’t have to die at 65. If he can do it, I can do it.”

The study shows that we have more concerns about our future when we’re under 40 than we do in our 70s or 80s, be it about the risk of cancer, finances, life expectancy, emotional health or sexual performance. But the people in the study with the most real-life aging experience to draw on—those 85 and up—report that in almost every important category, life worked out just fine. Up to 90 percent say so about meaningful relationships, living arrangements, mental
MANY OLDER ADULTS report they retired sooner than expected. While 57 percent of retirees in their 60s expected to clock in for the last time after age 65, in reality, 82 percent of them retired at age 64 or earlier. The fascinating exception: 20 percent in their 80s or older retired after 70. And 3 percent are still working and say they don’t know when they’ll stop. “I think people find they need the money. But some feel, ‘I just want to do something and I might as well be paid,’” Lichtenberg notes. While personal choice was the dominant reason for retirement at all ages, health reasons peaked in the 50s and 60s.

Afterward, many reveled in their freedom. “This is the time to try things that you never did before,” says Robin, 64. “I always said, ‘Man, if I could only sing, I would be a Broadway star.’ … I can’t sing, but they do have a community theater here, and I’m going to try out for a role. But I could also work as a stagehand. This is the time to just have fun.”

Younger adults can cultivate positive attitudes toward aging by appreciating the strengths of the elders in their own lives, Yale professor Levy says. “Develop a portfolio of positive images of aging by using four examples of older people you admire.” Christine, a study participant, is a great example. “I’m glad I’m here today,” she says. “I, of course, still have some health issues that irritate me. They get in the way of doing everything that I want to do. But few people at 73 are able to do every-thing they want to do. Of course, you got your standouts, the biathletes or the joggers. No. I want to enjoy life, not kill myself trying to get through it. I want to be comfortable, with a roof over my head and food on the table, be able to travel, enjoy time with my husband.”

Ruth’s a great example, too: “Aging is aging. It’s something that happens. It can be good if you have the right attitude. It can be terrible if you resent it and think of all the aches and pains you acquire, which you didn’t used to have.” As the study shows, most of us choose the right attitude.

Sari Harrar is an award-winning reporter and contributing editor to AARP publications who writes on health, public policy and other topics.
WHERE ACTION IS NEEDED

AARP–National Geographic aging study provides insights that should impact our institutions and ourselves

It's hard to amaze our AARP research team, which is one of America's top repositories of knowledge related to aging. That is why we are so excited by the AARP–National Geographic "Second Half of Life Study." As the accompanying story reveals, it is packed with insights that cut against much of the conventional wisdom about aging in America.

For the study, more than 2,500 Americans answered deep questions about their lives and hopes. Their answers reveal that many negative beliefs about aging are not only incorrect but also nearly opposite of the truth. “Most people are optimistic about aging and do not see it as a bad thing,” notes Debra Whitman, AARP's chief public policy officer. “People in their 70s and 80s are uplifting examples of resilience because they become more realistic about the changes that happen and are more likely to be happy.”

But research is useful only if it leads to positive change. As CEO of AARP, I’ve been on a mission to disrupt aging—to challenge outdated stereotypes and attitudes and to find new solutions that help people live better as they age. Here are some of the changes we at AARP hope this report can help spark.

The medical establishment needs to evolve its definition of “good health.”... To survey participants, being in good health primarily means being independent, mobile and of strong mind. You can have heart disease, diabetes, even cancer and still consider yourself healthy, as long as you are being treated and achieving those three goals. The more that doctors acknowledge and support these goals, the better they will serve their patients.

... and also its approach to declining health. One of the toughest choices we ever face is deciding whether our ailing parents—or other loved ones, or even ourselves—should undergo that next medical procedure or surgery, particularly if it puts in question future quality of life. Every situation is unique, and each of us brings our own religious and ethical beliefs to those decisions. But survey respondents noted—with surprising clarity—that not only is their focus on quality of life rather than on life extension, but that they also hope for a medical system that is far more accommodating and respectful of their end-of-life choices and desires.

The housing industry should embrace aging at home. Posh retirement communities in perpetually sunny locales get lots of news coverage, but most Americans do not want to live in such locations. Rather, far more survey respondents said they want to remain in their own homes as they age. Unfortunately, few homes in the past were developed with older people in mind. As America's population ages and more homes become multigenerational, the more that we can build “forever homes” from that very first nail, the better we would serve all generations.

We need to do a better job educating young adults about retirement finances. Today, a typical life pattern has us working for some 40 years, then living another 20 or more years in a postcareer life of our choosing. It’s clear that we each need ample savings to cover our living costs over those final decades. Yet not only are too few younger adults saving for retirement but, as the survey shows, they may not have an accurate view of where their retirement income will come from. Whatever we can do as parents, employers or policymakers to urge working adults to save more, we should do it.

And we need to do a better job supporting adults in middle age. When is life toughest? Research consistently shows that during our late 40s and early 50s, career pressures often peak, children become teenagers, parental caregiving needs can emerge and community commitments often grow. This study confirms the point yet again. AARP has launched programs for those in these stages of life. But as a culture, we should provide more support for those in this crucial midlife period.

Younger generations should emulate our health focus. A stereotype that needs to be retired is that older people have an unhealthy fixation on ailments, pills and doctors. The more accurate truth is that older Americans model a healthy lifestyle of eating well, exercising and maintaining positive attitudes—attributes often in less supply for those in their 30s, 40s and 50s.

On our behalf, as well as our partners at National Geographic, we’d like to thank the survey participants for their honesty and wisdom. Know that we heard you and will continue to fight for an America that can accommodate your future as you wish it to be, and to spark new solutions that empower you to choose how you live as you age.

How the Study Was Conducted

THE AARP–NATIONAL GEOGRAPHIC “SECOND HALF OF LIFE STUDY” started with an online and telephone survey of 2,580 adults age 18 and older, conducted in January 2022. Participants were randomly selected. The results of that survey were weighted to accurately reflect the demographics of the United States, as outlined by the 2020 U.S. census. Those demographic categories include age group, gender, geographic region, ethnicity and education level. The second part of this study was conducted in February and March, when 25 individual 30-minute interviews were conducted with adults 40 and older.
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The licensed life insurance agent is Jason Montgomery (Arkansas #611214, California #0B93302).

Non-Smoker Current Monthly Rates

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>Female Rates</th>
<th>Male Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>45–49</td>
<td>$10, $23</td>
<td>$12, $24</td>
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<tr>
<td>50–54</td>
<td>11, 29</td>
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<td>24, 94</td>
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<td>65–69</td>
<td>21, 81</td>
<td>31, 128</td>
</tr>
<tr>
<td>70–74</td>
<td>33, 141</td>
<td>42, 184</td>
</tr>
</tbody>
</table>

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**Your Health**

**THE DANGERS OF THE SUGARY DRINK TREND**

A daily soda habit is more harmful than you think. Here’s why

BY KELSEY OGLETREE

From designer sodas and fresh-pressed juices to bubble teas and chocolaty frappés, we have more options to suck through a straw than ever before. Creative nonalcoholic drinks are all the rage, often matching the latest cocktails in their complexity. Consider the Spring Fling, offered at Utah-based Swig, one of the new “old-fashioned” soda shops popping up late. It’s made with Dr Pepper, vanilla, strawberry puree and coconut cream.

But this isn’t a healthy trend. Guzzling sugary beverages of any kind puts you at greater risk for weight gain, insulin resistance and type 2 diabetes. “Drinking calories is not natural. It was never part of a human being’s evolution,” says Zhaoping Li, M.D., director of the UCLA Center for Human Nutrition. In fact, sipping down sugary drinks may be more harmful to your health than chowing down on a candy bar. Here’s why.

**THEY TURN INTO FAT—FAST**

A typical healthy person has about 5 grams of glucose, a form of sugar, circulating in his or her blood. A 20-ounce bottle of cola contains 65 grams of sugar—five times as much as a typical glazed doughnut. When you drink a sugary beverage, it enters your bloodstream and raises your glucose levels very quickly—far faster than if you took in the same number of calories from a solid food. When your body suddenly has more blood sugar than it can use for energy, it converts this excess glucose into body fat.

Worse, even though sugary beverages are loaded with calories, your brain doesn’t recognize drinks as food. “Calories in liquid form do not really produce satiety,” Li says. So even as it floods you with sugar, a soda won’t trigger the hormones that tell you to stop eating.

**THEY COME DRESSED AS ‘HEALTHY’**

The belief that certain drinks are “healthy” can cause people to forget about their sugar content, says Tim Spector, M.D., professor of genetic epidemiology at King’s College London. “A great example of this is store-bought orange juice,” he adds. “It’s an ultra-processed food and has as much sugar as [soda]. And, for some people, it can cause the same sugar spikes.” Same goes for sweetened coffees, fruit smoothies or sports drinks, which can contain 34 grams of sugar in a 20-ounce bottle. The American Heart Association recommends adults consume no more than 6 teaspoons (25 grams) of added sugar per day for women (9 teaspoons, or 36 grams, for men). And that includes all the sugars snuck into the breads, sauces and prepared foods you eat.

**THEY MAY SHORTEN YOUR LIFE SPAN**

If the threat of diabetes and obesity weren’t scary enough, long-term consumption of sweet beverages may also increase your risk of dying from heart disease and certain cancers. Harvard researchers found sipping drinks sweetened with sugar to be associated with a moderately higher risk of breast cancer or colon cancer. They also discovered that for every additional sugary drink a person consumed, on average, per day, the risk of dying from heart disease increased by 10 percent.

Kelsey Ogletree reports on food, health and lifestyle for The Wall Street Journal and Eating Well.

5 WAYS TO CUT BACK

A sugary beverage now and then is OK as a treat. But on a regular basis, “the sugar rush is far too rapid for our bodies to handle,” says Tim Spector, M.D. Some ways to cut down:

1. **Swap sparkling water for sugary soda.** Calorie-free seltzers come in an array of flavors.
2. **Brew your own iced tea.** Chill a pot of tea, then add just a touch of sweetener if you want.
3. **Flavor up your H2O.** Sliced fruit or calorie-free powders or drops add zing to plain water.
4. **Snack on fruit.** Replace juices with whole fruits, especially citrus fruits and berries.
5. **Don’t drink away stress.** If you need an energy rush, consider physical or mental exercise.
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### WHEN DRUGS DON’T MIX

Interactions between prescription and nonprescription meds can cause big health problems

**BY KIM PAINTER**

The symptoms, they thought, were just the effects of a strawberry smoothie. That would explain the red vomit. But pharmacist Amy Thompson’s 78-year-old relative was actually vomiting blood and was rushed to a nearby hospital. The diagnosis: a bleeding stomach ulcer. The cause: combining over-the-counter ibuprofen—which she took for arthritis pain—with a blood thinner she took for her heart. “She just didn’t understand the risks,” says Thompson, associate chair of the department of clinical pharmacy at the University of Michigan. Interactions between prescription and over-the-counter meds are common, and sometimes dangerous. They may raise or lower the level of the drug in your system, says Michael Steinman, M.D., a geriatrician and professor of medicine at the University of California, San Francisco. They may work the same as your prescription drug, intensifying side effects. They may do the opposite, blunting effectiveness. Even a multivitamin can interact with prescription meds, Thompson says. To prevent dangerous interactions, tell your pharmacist and health care providers about any OTC meds and supplements you take on a routine basis, and read the accompanying safety information.

**Kim Painter** is a veteran USA Today health writer whose byline has appeared in numerous other print and digital publications.

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### IF YOU TAKE THIS

<table>
<thead>
<tr>
<th>Anticoagulants (heparin, warfarin, dabigatran, apixaban, rivaroxaban, edoxaban)</th>
<th>Aspirin, nonsteroidal anti-inflammatory drugs (NSAIDs) such as ibuprofen and naproxen</th>
<th>Taking NSAIDs or aspirin with blood thinners can increase the risk of serious bleeding.</th>
<th>Acetaminophen is safe with most blood thinners, but consult your doctor if you take warfarin.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sleeping pills (zolpidem, eszopiclone, triazolam); certain antidepressants (mirtazapine, fluoxetine); tranquilizers (diazepam, alprazolam); the painkiller gabapentin</td>
<td>Sleep aids, antihistamines or cold and allergy medicines containing diphenhydramine (such as Benadryl) or chlorpheniramine (such as ChlorTrimeton)</td>
<td>Taking multiple meds that cause sleepiness can impair your ability to stay alert and could raise your risk for falls and auto accidents, Steinman says.</td>
<td>Try less-sedating antihistamines such as loratidine, fexofenadine or cetirizine. Or treat nasal allergies with a steroid nasal spray such as fluticasone.</td>
</tr>
<tr>
<td>Meds that lower blood pressure, including diuretics, calcium channel blockers, beta-blockers and ACE inhibitors</td>
<td>Decongestants, such as pseudoephedrine, phenylephrine and oxymetazoline</td>
<td>These drugs can raise your blood pressure, canceling out some of the benefits of your blood pressure meds.</td>
<td>To relieve a stuffy nose, try saline nasal spray or humidified air. Read labels carefully to spot decongestants in cold and flu formulas.</td>
</tr>
<tr>
<td>Prescription painkillers that contain acetaminophen</td>
<td>Over-the-counter acetaminophen</td>
<td>Raising your overall dose could damage your liver.</td>
<td>Acetaminophen is in hundreds of pain and fever meds, so talk to your doctor and read labels.</td>
</tr>
<tr>
<td>Synthetic thyroid hormones (levothyroxine)</td>
<td>Iron pills; calcium supplements containing calcium citrate or calcium carbonate (also in some antacids); multivitamins with calcium or iron</td>
<td>Calcium and iron can make it hard to absorb thyroid medications, potentially reducing their effectiveness.</td>
<td>Take thyroid pills at least 2 hours before or 4 hours after calcium supplements, multivitamins or antacids. Ask your doctor about at-home monitoring.</td>
</tr>
<tr>
<td>Statins (atorvastatin, simvastatin, lovastatin, fluvastatin)</td>
<td>Proton pump inhibitors, such as omeprazole, which reduce stomach acid and come in prescription and nonprescription forms.</td>
<td>Studies suggest they may increase blood levels of some statins, potentially raising the risk for side effects, including liver, muscle and kidney damage.</td>
<td>Many people safely take these drugs together, Thompson says, but tell your physician about the combination. Your doctor can monitor you and make necessary adjustments.</td>
</tr>
</tbody>
</table>

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### 3 THINGS THAT AFFECT YOUR MEDS

Some common ingredients in foods, drinks and herbal supplements may affect your prescription drugs

1. Alcohol can increase drowsiness and raise the risks of overdoses when used with many drugs for anxiety, seizures or depression, according to the National Institutes of Health. It also can interfere with blood sugar control if you take metformin for diabetes.

2. Grapefruit and grapefruit juice can increase side effects in many medications, including certain statins and blood pressure and heart-rhythm drugs, the U.S. Food and Drug Administration reports. Talk with your doctor about when to avoid this fruit.

3. Herbal supplements can interact with a variety of meds. Ginkgo biloba and garlic can increase bleeding risks if you take anticoagulants. St. John’s wort can reduce the effectiveness of warfarin and certain statins, as well as calcium channel blockers and digoxin.
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Cut the Cost of Online Groceries

Don’t pay more than you have to for convenience

Grocery delivery services are super convenient and easy to use. You can do your shopping in minutes and leave the heavy lifting to someone else. The catch: You may have to pay an extra 25 to 35 percent to skip that trip to the supermarket, potentially adding hundreds of dollars a year to your already rising food bills.

The extra costs may include service charges, tips for delivery people, markups on individual items, as well as other fees, explains Phil Lempert, a consumer trend watcher who bills himself as the SupermarketGuru. Not all these extra costs are disclosed in detail. So, for example, you might not know that a box of Cheerios is priced higher online than it is in the store.

For many people, the benefits outweigh the extra costs and other downsides, such as losing the chance to pick out the best-looking produce. Before the pandemic, less than 2 percent of grocery spending came from online orders; in March, it was 14 percent, according to the research firm Brick Meets Click.

To cut your bill, or at least keep it from getting out of hand, start by understanding the different available services.

One option is to visit your local supermarket’s website to see if it offers deliveries. Most big chains and some independents have online ordering, usually for a per-delivery fee.

A second option is to sign up for unlimited free deliveries from a single retailer through a membership program such as Amazon Prime ($139 per year for fast, free delivery of nonperishables and, where available through Amazon Fresh, same-day delivery of grocery orders) or Walmart+ ($98 per year for same-day delivery).

A third choice is to use a service that delivers from multiple stores. With these services, such as FreshDirect, Instacart or Shipt, you either pay a per-delivery fee or sign up for an unlimited-delivery program. DoorDash and Uber Eats, both of which started out as meal-delivery services, now also offer grocery delivery.

Whichever way you go, scan the fine print for fees and order minimums. For example, Shipt charges $99 annually for unlimited deliveries of at least $35—but may also charge an extra $7 for an order with alcohol.

And store markups could be substantial. For example, the Ramsey Solutions website found that a 10-pound box of Quaker Oats oatmeal cost $9 for in-store shoppers at Costco, but was closer to $11 for customers who ordered it for same-day delivery. Walmart, on the other hand, charges the same prices whether you shop in person or use Walmart+.

So which grocery delivery service do you choose? That depends, in part, on where you like to shop and what’s available in your area. If you want to stick with your local grocery store, start by checking its website. If you live near a Walmart, signing up for Walmart+ can get you free delivery with minimum orders of $35. If you’re an Amazon Prime member and you live near an Amazon Fresh, you can also get free delivery with a minimum purchase. Whole Foods charges a service fee. Or you might decide to go with a third-party service that works with a wide variety of retailers, including liquor stores and drugstores.

Some other ways to save when you are buying groceries online:

- **Opt for pickup.** Some stores let you order online and pick up at the store. This saves you time (your bags will be packed and ready to go), the delivery fee and maybe a tip.
- **Get loyalty rewards.** Some supermarkets don’t let you use your loyalty card with online orders. So if you have a choice, opt for stores that do, such as Albertsons and Kroger.
- **Follow good in-store habits.** Making a list before shopping can reduce impulse purchases. Check for sales and cheaper brands, and adjust your list accordingly.
- **Score introductory discounts.** FreshDirect, for example, was advertising $50 off your first order of $89 in April. Take advantage of multiple deals while you try out various services to see which works best for you.
- **Avoid pricey substitutes.** If items you order are out of stock, stores sometimes substitute costlier alternatives, which raises your bill. Lempert asks to be contacted to approve any replacements. A store recently subbed an expensive pork roast for a lower-cost cut at a friend of mine ordered, without her OK. If something like this happens to you, complain and ask for a credit on your next order.

Lisa Lee Freeman, a consumer and shopping expert, was founder and editor in chief of ShopSmart magazine from Consumer Reports.
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HOW TO HAVE AN A+ RETIREMENT

Ace these 9 questions and you'll be doing just fine

By KIMBERLY LANKFORD • Illustrations by NICOLAS RAPP

**HEALTH**

1. Would you recognize your primary care physician if you saw her on the street?

Regular checkups can save and lengthen your life. A 2019 study, for example, found that 10 additional primary care doctors per 100,000 people increases a community’s average life expectancy by 51.5 days. One likely reason: Doctor visits lead to more vaccinations and screening tests for ailments. So take advantage of the free annual wellness visits included in private health insurance plans and Medicare.

2. What about your dentist?

Could you pick him out of a lineup?

“Dental care is more important than just for keeping all your teeth,” says Amanda Sonnega, associate research scientist at the University of Michigan Institute for Social Research. Inflammation of the gums, for example, has been linked to heart disease. And a 2015 study found that 70-year-olds with 20 teeth or more had a lower mortality rate than those with 19 or fewer teeth.

3. When was the last time you tired yourself out?

Best answers: Yesterday or today. “If I can recommend one thing to promote healthy aging, it’s finding ways to be physically active,” says Nathan LeBrasseur, professor of physical medicine and rehabilitation at the Mayo Clinic. “It’s this incredibly powerful tool that can optimize late-life health and function.” Seek at least 30 minutes of moderate to vigorous physical activity most days of the week; a brisk walk, salsa dancing or gardening will do the trick.

**HOME**

4. Picture your parents or grandparents living in your home. Would you worry about them getting around safely?

Uh-oh. This could be you someday. “If you’re planning for your forever home, make sure that it’s accessible,” says Byron Cordes, president of the board of the National Academy of Certified Care Managers. If you’re not up to making aging-in-place renovations (wider doors and easier-access storage, for example), keep accessibility and mobility in mind for your next home.

5. Would you like your neighborhood if you couldn’t drive?

Could you still access your needs? Would you be able to buy groceries? Are family or friends nearby? Do you feel a sense of community? “People’s sense of belonging in a neighborhood is good for mental and physical health—and even cognition,” Sonnega says.
How many people could you call if you were sick or scared in the middle of the night?

One is sufficient, says Robert J. Waldinger, professor of psychiatry at Harvard Medical School. “Good-quality relationships throughout your life predict that you’re going to stay healthier longer and you’re going to live longer,” Waldinger says. So nurture your relationships, just as you would care for your physical health, he adds. Meet friends for a dinner or a walk to catch up. And make new friends. “Getting involved in activities you care about can bring you in contact with new people you have things in common with.”
Why to Keep Working After Retirement

Here are 8 good reasons, only one having to do with money.

By KIMBERLY LANKFORD

Working in retirement might sound like a contradiction in terms, but that’s not necessarily the case. Just because you have moved on from your primary career doesn’t mean a part of your week can’t or shouldn’t go to some moneymaking endeavor. Part-time, freelance or consulting work—or volunteering—can add to your retirement satisfaction and round out your schedule. And then there are the financial benefits. Here are eight specific reasons to consider reentering the job market.

1. A cushion for your savings. “Working longer is going to be a really powerful lever to increase the money available in retirement, because you’re not drawing down your savings and it gives you more of an opportunity to save,” says Anqi Chen of the Boston College Center for Retirement Research. Don’t assume you have to pound the pavement, searching for a high-paying job, because earning just a portion of your previous salary can make a difference financially; a 2020 paper from the center found that for people 62 and older, even jobs that don’t offer health and retirement benefits can substantially improve retirement security.

2. Exercise for your brain. The University of Michigan’s Health and Retirement Study (HRS), which has been tracking participants over age 50 for decades, “pretty strongly shows that continuing to work has benefits for cognition,” says Amanda Sonnega, associate research scientist at the University of Michigan’s Institute for Social Research. (This isn’t just because people with better cognitive health are better able to work, she says.) You can get a particular kind of benefit by switching to a different type of job or role: Learning new things—psychologists call it “novelty processing”—may help slow cognitive decline.

3. Overall health. The transition to part-time employment or volunteer work unrelated to your prior career also appears to be associated with fewer physical declines and better mental health, Sonnega says. A University of Maryland study of more than 12,000 retirees involved in the HRS research found that having a post-career job was associated with fewer major diseases and functional limitations.

4. A sense of community. The Harvard Study of Adult Development has been tracking generations of families since 1938, and one of its major findings has been how much retirement well-being depends on having good-quality relationships, says Robert J. Waldinger, professor of psychiatry at Harvard Medical School and the current director of the study. Participants who were happiest in retirement replaced their old work relationships with new relationships. Doing any regular work—whether full-time, part-time or as a volunteer—creates an environment for new interactions that can develop into those new relationships.

5. A sense of purpose. A job is one motivator to get up in the morning, and one of the major findings of the HRS research was the importance of finding a new sense of purpose after retirement. “That theme of meaning and purpose keeps popping up as a major driver of a healthy retirement,” says Nathan LeBrasseur, professor of physical medicine and rehabilitation at the Mayo Clinic. And continuing to work in some capacity is a great way to achieve that. Research shows that people with a sense of purpose feel younger in retirement.

6. A chance to give back. One of the great blessings of retirement, says Tim Maurer, a financial planner in Charleston, South Carolina, is that it gives you the opportunity to help others as well as yourself. “A great example could be someone who worked as a fashion designer teaching a class at a local vocational-technical high school or college, or a mechanical engineer working part-time at a home-improvement store as one of the friendly people who can help me find what I’m looking for.” One piece of evidence for the benefits of giving back: A 2021 study of retirees in England found that volunteer work in retirement was associated with less depression and higher satisfaction and quality of life. Improvements in volunteers’ well-being disappeared once they stopped volunteering.

7. Good times! Whether you’re spending time with people you like or working in an environment that coincides with your hobbies (a plant nursery! a golf course!), a job can be fun. “When evaluating opportunities, ask, ‘Does this provide me with a community of people that I enjoy?’” says Nancy Collamer, a retirement coach and author of Second-Act Careers. “Are there opportunities for growth, challenge or learning?” This can be an opportunity to find a job or freelance work that you always thought would be interesting, but you never tried because it paid less or had fewer employee benefits than your previous job.

8. Serving the greater good. There were 11.5 million job openings in the United States at the end of March, the highest level since the government started measuring this in 2000. While the job market varies widely by region, stories of severe worker shortages are widespread. Why not help a local business that is struggling with too few workers get through this period? Given the market, you should have ample choices to find a role you would enjoy.

Kimberly Lankford, a longtime columnist at Kiplinger’s Personal Finance, is the author of Rescue Your Financial Life.
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“Is my investment adviser legit?”
The cop: Securities and Exchange Commission (SEC)

How it can help: At adviserinfo.sec.gov, you can look up investment advisers or brokers and learn about their business and past disciplinary issues. Visit investor.gov (under Get Help); there you can learn how to file an investment-related complaint about a company or financial professional.

Its larger mission: The SEC makes sure that the public markets for stocks, bonds and other investments are operated fairly and efficiently. That includes, for example, going after suspected Ponzi schemes and making sure that companies don’t give false information to their stockholders.

Note: You should also check with your state securities regulator (see below). You may be eligible for money recovered from criminals. But that might be far less than your losses.

“I told my broker I wanted low-risk investments, but he ignored me.”
The cop: Financial Industry Regulatory Authority (FINRA)

How it can help: If you have a dispute with a broker, you can go to FINRA to file a complaint or request arbitration or mediation. At brokercheck.finra.org, you can also check a broker’s or firm’s experience and past problems. FINRA’s toll-free Securities Helpline for Seniors (844-574-3577) is available to answer questions and address concerns.


Note: Even if your broker has violated industry rules, FINRA can’t guarantee you’ll get back any money that you may have lost.

“A lot of my friends from church are working with the same financial adviser. They’re getting high returns. Should I invest with him?”
The cops: State securities regulators

How they can help: You can call or reach out online to your regulator if you need assistance vetting potential advisers, brokers or financial products—or if you need help after you’ve invested. Your regulator can investigate possible wrongdoing and determine whether there are actionable violations. To find the regulator in your state, visit nasaa.org/contact-your-regulator.

Their larger mission: Enforcing state securities laws and overseeing smaller brokers and investment advisers.

“A debt collector told me I’d go to jail if I didn’t pay him today.”
The cop: Consumer Financial Protection Bureau (CFPB)

How it can help: If you have a problem with a debt collector, bank or another company providing a consumer financial product or service, you can submit a complaint to the CFPB online at consumerfinance.gov/complaint, or by phone at 855-411-2372, and it will work to get a response to your issue. Most businesses it contacts respond within 15 days.
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“**My home insurer paid only part of my claim when my house burned down.**”

**The cops:** State insurance regulators

**How they can help:** Your state’s insurance regulator is where you can go if you feel an insurance claim was underpaid or wrongly denied. They can provide an independent review of your case and, if necessary, help facilitate corrective action. Find your state’s regulator at content.naic.org/state-insurance-departments.

**Their larger mission:** These offices are intended to create a fair and competitive marketplace for insurance in their state, including home, auto, health and life. They also regulate insurance products, such as fixed and variable annuities.

“I got a telephone solicitation from an animal-rescue charity, but I think it was a scam.”

**The cop:** Federal Trade Commission (FTC)

**How it can help:** If you file a complaint at reportfraud.ftc.gov about a fraud, scam or shady business practice, the FTC will provide you with information on what steps to take next. The agency will also add your complaint to its database, which is accessible to nearly 3,000 law enforcement entities. Signing up for its National Do Not Call Registry, at donotcall.gov, helps you avoid telemarketers, though it won’t weed out all solicitations from scammers.

**Its larger mission:** To protect you from unfair, deceptive and anticompetitive business activities.

**Note:** The FTC won’t open a case on your behalf. Instead, it uses complaint information for its own investigations. In cases where it gets a settlement, it may use its complaint database to find people eligible for refunds.

“An auto dealer sold me a lemon and refuses to take it back.”

**The cops:** State attorneys general

**How they can help:** If you think you’ve been burned in a retail transaction, you can file a complaint with your state AG’s office, which may offer services to help resolve the issue,
such as informal mediation between you and the business. Their involvement will vary case by case and state by state. AGs also disseminate information on savvy shopping and the red flags of companies behaving badly. Find out how to contact your state’s attorney general at consumerresources.org.

**Their larger mission:** As the chief legal officer in your state or territory, your attorney general upholds consumer protection laws and protects the public interest.

**Note:** State AGs represent the public interest, not individuals, and don’t provide private legal counsel.

Laura Petrecca is a business writer who was formerly the USA Today Money section editor and senior editor of special projects.

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**AARP Expands Safeguards**

An AARP program that has helped shield older Americans from millions of dollars worth of financial exploitation is broadening its reach.

Since 2019, AARP’s BankSafe program has provided training and other resources to tens of thousands of tellers, advisers and other frontline employees at financial organizations to help them recognize and stop suspicious transactions that threaten Americans’ financial security.

Now BankSafe is launching similar training and resources aimed at employees of retailers that offer gift cards and wire transfers. Gift card fraud—in which criminals pose as IRS agents, tech support personnel, utility company representatives or other people demanding payment in the form of a gift card—is one of the fastest-growing scam tactics in the U.S., with total reported dollar losses amounting to $233 million in 2021, nearly triple the figure for 2018. This year, Best Buy and Walgreens will be the first retailers to use the new training program for their frontline employees.

BankSafe, which has stopped an estimated $110 million from being stolen from older Americans, is only one of AARP’s programs aimed at protecting people’s financial security. The AARP Fraud Watch Network (aarp.org/fraudwatchnetwork) helps consumers spot the signs of fraud and provides resources for fraud victims. You can call the Fraud Watch Network hotline at 877-908-3360 to report a scam, get help determining if something is legitimate, and receive support if you or a loved one has experienced fraud.
HEAR THESE WORDS?
HANG UP!

Here are seven actual scam phone pitches we’ve logged recently at the AARP Fraud Watch Network Helpline, with names and details changed to protect privacy. Can you detect the signs that they are fraudulent? Remember: Impostor fraud—in which criminals pretend to be law enforcement, government officials or other authorities—is now the number 1 type of consumer scam in America. The better you are at detecting it, the safer you become.

**Scenario 1**

“Hello, is this Mrs. Perl? This is Bill from Genetic Testing Services. Your doctor reached out to us because he is concerned with the cancer that runs in your family and would like you to take a DNA swab test. This test is covered by Medicare, and we just need your Medicare number to process and ship out the order.”

**Scenario 2**

“Good morning, this is Apple Inc. We are calling to tell you there is a problem with your phone, and someone has placed malware on it. We will need you to download AnyDesk onto your phone so we can help you.”

**Scenario 3**

“This is Agent McMurphy from the IRS, and I am calling to inform you that you have a federal arrest warrant for not paying your taxes. Please press 1 on your keypad to be connected to my desk so we can clear up this matter.”

**Scenario 4**

“Nana, it’s me, Henry. I was away for spring break and got arrested because my friend that was driving was drunk, and we hit a pregnant woman! Please don’t tell Mom and Dad. I need your help.”

**Scenario 5**

“Hello, sir. This is Amazon Security calling to inform you that there’s been an attempt to order items on your account. But don’t worry, we can help with the refund. I just need a few pieces of information from you to get this started.”

**Scenario 6**

“This is Denver Energy Company, and we are notifying you that you have missed your last two payments. And, unfortunately, your electricity will be shut off by the end of today unless you can pay immediately over the phone.”

**Scenario 7**

“This is the Social Security Administration, and your Social Security check has been frozen due to fraudulent activity. Press 1 to take care of this matter.”

**DID YOU SPOT THE MOMENT WHEN YOU NEEDED TO END THE CALL?**

Here’s advice AARP Fraud Watch Network experts have gotten from government, financial and other officials on these 7 scenarios.

**Scenario 1** Hang up when you hear any request for your Medicare number. This is a scam aimed at billing Medicare for unnecessary tests, many of which it does not cover.

**Scenario 2** Hang up when anyone you do not know asks for remote access to your phone. Scammers are looking to steal personal information for identity theft or fraud.

**Scenario 3** Hang up on any call you believe is coming in as a computerized robocall. IRS employees never demand money or threaten you over the phone. They may call to set up appointments or discuss audits, but only after trying to notify you by mail.

**Scenario 4** Hang up and reach out to your grandchild or another family member to check the story out. This is almost certainly a form of the “grandparent scam” that aims for personal information about your grandkid gleaned from social media to deceive you. Don’t panic and send money or reveal any banking or financial info.

**Scenario 5** Hang up when asked for info to access your bank or other private accounts remotely. If you think there could be a problem, go directly to your Amazon account and contact the company directly through its website.

**Scenario 6** Hang up when threatened over the phone, especially by a robocall. Utility shutoffs are not handled that way. You get notification in the mail.

**Scenario 7** Hang up when any government official says you need to pay money over the phone or asks for personal information. That doesn’t happen.

Anti-fraud expert Amy Nofziger is AARP’s director of fraud victim support.

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.
Details of Offer:
Offer expires 7/31/2022. Not valid with other offers or prior purchases. Buy one (1) window or patio door, get one (1) window or entry/patio door 40% off, and 12 months $0 money down, $0 monthly payments, 0% interest when you purchase four (4) or more windows or patio doors between 6/5/2022 and 7/31/2022. 40% off windows and patio doors are less than or equal to lowest cost window or patio door in the order. Additional $50 off each window or patio door, minimum purchase of four (4), taken after initial discount(s), when you purchase by 7/31/2022. Subject to credit approval. Interest is billed during the promotional period, but all interest is waived if the purchase amount is paid before the expiration of the promotional period. Financing for GreenSky® consumer loan programs is provided by federally insured, federal and state chartered financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. All license numbers are available upon request. Some Renewal by Andersen locations are independently owned and operated. "Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. "Review aggregator survey of 5-star reviews among leading full-service window replacement companies. December 2020 Reputation.com. "Renewal by Andersen” and all other marks where denoted are trademarks of Andersen Corporation. © 2022 Andersen Corporation. All rights reserved. RBA12842

1DETAILS OF OFFER: Offer expires 7/31/2022. Not valid with other offers or prior purchases. Buy one (1) window or patio door, get one (1) window or entry/patio door 40% off, and 12 months $0 money down, $0 monthly payments, 0% interest when you purchase four (4) or more windows or patio doors between 6/5/2022 and 7/31/2022. 40% off windows and patio doors are less than or equal to lowest cost window or patio door in the order. Additional $50 off each window or patio door, minimum purchase of four (4), taken after initial discount(s), when you purchase by 7/31/2022. Subject to credit approval. Interest is billed during the promotional period, but all interest is waived if the purchase amount is paid before the expiration of the promotional period. Financing for GreenSky® consumer loan programs is provided by federally insured, federal and state chartered financial institutions without regard to age, race, color, religion, national origin, gender, or familial status. Savings comparison based on purchase of a single unit at list price. Available at participating locations and offer applies throughout the service area. See your local Renewal by Andersen location for details. All license numbers are available upon request. Some Renewal by Andersen locations are independently owned and operated. "Values are based on comparison of Renewal by Andersen® double-hung window U-Factor to the U-Factor for clear dual-pane glass non-metal frame default values from the 2006, 2009, 2012, 2015, and 2018 International Energy Conservation Code "Glazed Fenestration" Default Tables. "Review aggregator survey of 5-star reviews among leading full-service window replacement companies. December 2020 Reputation.com. "Renewal by Andersen” and all other marks where denoted are trademarks of Andersen Corporation. © 2022 Andersen Corporation. All rights reserved. RBA12842

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Do you have stocks, mutual funds, or securities that have grown in value over time? When you donate them to end senior poverty you make your dollars work harder – and smarter – for the causes you care about.

Donating appreciated assets to AARP Foundation is an excellent way to change the life of a struggling senior AND reduce your tax bill.

To learn more about this tax-savvy way to give, please call us at 202-434-6120 or email PhilanthropicServices@aarp.org.

AARP Foundation
For a future without senior poverty.

The information provided is presented solely as general educational information and is not intended to be a substitute for professional financial advice. We recommend you seek the advice of your tax advisor and/or financial planner to make certain a specific gift under consideration is compatible with your financial goals.

Your Money
Financially Speaking

BY LINDA STERN

IS IT TIME TO SELL YOUR HOUSE?

Cashing out in a hot market isn’t always a good idea

Some people I know are playing a new game of sorts: going on real estate websites every few weeks to see how much the estimated value of their house has risen. Home prices have surged for two years now (the average increase over that time is above 30 percent), and the gains kept coming this spring.

Those of us who have owned our homes for years can probably find a buyer easily and net a lot of cash for our retirement. So should we take the money and run? If the market craters later on, maybe we’ll be sorry we didn’t sell now. But then ... where to live next?

That is the crux of the dialogue playing out now at our kitchen tables. “People are looking at prices as the reason to sell, but they have questions about where they are going to go,” says Linda Chaletzky, an agent who works in the Washington, D.C., metro area. “There is not a lot of choice out there.”

There are good reasons to sell right now. But it may still be the wrong time to make the right move. Let’s break it down.

CATCHING THE TOP?

“The one thing that you should absolutely not do is try to time the market,” says Rachel Elson, a financial adviser with Perigon Wealth Management in San Francisco, where the market is hot hot hot. “If you sell, thinking that you are going to hit the market top and rent until house prices fall, you might end up renting for life, because home prices continued to rise while you were out of the market. That’s what happened to an acquaintance of Elson’s who sold his home a few years ago. He’s still renting.

Nobody really knows, or should try to predict, where the housing market is headed. Higher mortgage rates, which were rising sharply in March and April, could dampen housing prices ... or have little effect.

One thing not to plan on is a relapse of the sickness that sent home prices down 21 percent between 2006 and 2011. Before that crash, the housing market had been propped up by mortgage lenders offering zero-documentation, zero-down-payment mortgages to anyone and everyone. The situation is very different now, says Joel Kan, associate vice president of economic and industry forecasting for the Mortgage Bankers Association. “Households have a lot of savings, the bulk of home buyers are putting down decent down payments, there’s no big subprime market like we saw in the early 2000s, and mortgage delinquencies are down sharply.” All of that makes a housing debacle far less likely than it was in 2006.

AFTER THE SALE

Another crucial part of deciding whether to sell: figuring out where you are going to go next. If you still love living in your home, don’t want to give up your neighbors and haven’t thought through your next stage, stay
In mid-December, I mailed a 2021 required minimum distribution (RMD) request to one of my IRA accounts. I called afterward and verified that they got it. But by late January, I still hadn’t received a check or a tax form for the RMD. The company then told me that they processed my request as a 2022 event because they didn’t receive it by Dec. 14. This could cost me $2,000 in penalties. Any advice for what I should do now?

Ugh, yes. Move your IRA to a company that at least offers more clarity about any deadlines for requesting your RMD. (Note that some providers let you sign up to receive your RMD automatically every year.) You may also be able to get relief from the IRS’s hefty penalty for not taking your RMD. First, make sure you get that 2021 distribution sent to you as soon as possible. Then file Form 5329 with the IRS, following the instructions for Part IX. Explain why there’s a shortfall and how you’re going to fix it. And don’t forget to take your 2022 RMD in plenty of time.

Linda Stern, former Wall Street editor for Reuters, has been covering personal finance since the 1980s.
As the Russian army massed on the Ukrainian border ahead of what has become an ugly, devastating war, a veteran tribe of photographers in their 50s, 60s and even 70s began making their own plans to do what they’d done in the Middle East, Afghanistan and dozens of other places: bear witness and inform the world.

Over the ensuing months, many of the images that have shaped the world’s response to the horrors of the Russia-Ukraine war have come from photojournalists who have spent decades covering foreign conflicts.

When Ron Haviv, 57, started out, “I didn’t really understand what photography could do and what it couldn’t do,” says the photojournalist, who has covered wars in places like Bosnia and Rwanda since the early 1990s. “I’ve benefited from wisdom, from age and watching my work have impact. There is a reason to go into this work. I don’t believe that photography on its own can stop war, but it can have a positive effect. That’s enough that I feel like my work is contributing.”

Paula Bronstein, 68, made her way directly to the war zone after spending much of the past two decades in Afghanistan covering war there. “For me, the question ‘why’ has an obvious answer: Because this is a very important photography could do and what it couldn’t do,” says the photojournalist, who has covered wars in places like Bosnia and Rwanda since the early 1990s. “I’ve benefited from wisdom, from age and watching my work have impact. There is a reason to go into this work. I don’t believe that photography on its own can stop war, but it can have a positive effect. That’s enough that I feel like my work is contributing.”

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“I didn’t really understand what photography could do and what it couldn’t do [when I started out],” —Ron Haviv, 57

Top: A rainbow lights the ruins of war. Bottom (from left): A woman grieves for her husband amidst body bags in Bucha. The train station in Kyiv.

“For me, it is very important to be part of covering this story.”
—Paula Bronstein, 68
Laura Haim, a veteran foreign correspondent, interviewed several war photographers over age 60 who were scrambling to cover the war for the online journal Air Mail, which gave us the idea to search some of them out. “I just wanted to pay tribute to the older photojournalists who are doing such important work,” Haim told the AARP Bulletin.

Among her interview subjects was Jim Nachtwey, 74, who was seriously injured in Iraq in 2003. He told Haim he went to Ukraine to “express a sense of outrage and a sense of compassion; to hold the perpetrators of these crimes against humanity accountable.”

War zone photography can be extremely dangerous. At least four Western journalists have been killed covering the Ukraine war so far. The work can also be physically grueling and emotionally draining, and inflict hardships on families, they say. “My family, during my career, has gotten several calls from the State Department saying that I had been tak-
en prisoner,” says Haviv, one of the founders of VII photo agency. “They still have been incredibly supportive of my work.”

Bronstein, on assignment for a German news organization, bristles at the notion that one can get too old to cover a war. “For me it’s not physically challenging at all,” she says. “I’m in good shape, so for me, it’s not an issue that I’m 68.” She notes that her traveling companion is Carol Guzy, 66, a four-time Pulitzer Prize winner, now working for Zuma Press. “I think for her, like myself, it’s too important a story not to cover it.”

The steady flow of images from the war zone have thoroughly exposed Russian war crimes. For Haviv, that work has been reminiscent of photos he took three decades ago. “In Bosnia, I documented what became known as ethnic cleansing,” he says. “[My work] was said to be one of the inspirations for the international war crimes tribunal.”

The work of these older photojournalists will almost certainly play a critical role in history’s accounting of the Russia-Ukraine war. That legacy is being determined with each click of a shutter by someone risking everything to be on the front line. “I am inspired and I believe in the power of photography,” Haviv says. “That’s why I am able to keep going back and doing this work.”

Michael Hedges is an executive editor at AARP who covered several international conflicts in his three decades as a newspaper correspondent.
Q&A Lee Trevino

You grew up poor on a cotton farm in Texas. Who encouraged you to escape?
No one. I raised myself. I was just lucky. The good Lord watched over me. When I see him, I want to hear him say, “I gave you a lot of talent, and you took advantage of it.” Even if you are not dealt the best cards, you can still win the hand. I did a lot of bluffing along the way.

Talk about joining the Marines.
It took a poor kid off a farm—he was probably going to be there the rest of his life. The Marine Corps gave me knowledge of the world. I went to Okinawa, Taiwan and the Philippines. It gave me an education. You could go to West Point and not learn what I did.

Who helped you the most, personally?
The greatest thing that ever happened to me was my [third wife, Claudia]. I can honestly say you wouldn’t be talking to me if I wouldn’t have married her. She is the first person I have ever heard around who wasn’t a yes-man. The worst thing for an athlete to do is surround yourself with yes-people. She said from day one, “Words have consequences.” After 38 years, she treats me the same as [on] our first date.

Did you feel welcome on the PGA Tour?
I felt like a stranger. I didn’t have the pedigree. Those guys played high school and college golf. It was like a reunion for them. I went straight from my job on the driving range to the pro tour. They didn't know me. I beat [Jack] Nicklaus in the 1971 U.S. Open playoff. But I still felt as if I didn’t belong. The next week, [when I was] playing in a pro-am, [the late golfer Bob] Goalby hugged me. “Man, we were really proud of you beating Nicklaus!” he said. I felt, for the first time, that I belonged.

Who was your fiercest competition?
Gary Player. At 5 feet 7, he was a killer. You didn’t want any part of him. He stood toe to toe with Arnold Palmer and Nicklaus.

You quickly were embraced as one of the sport’s most popular ambassadors.
When I got out of the Marine Corps, I worked at a driving range and a golf course. Public relations was important to me—I wanted to make people happy. When I went on tour, I felt like I owed fans something. They pay to watch you. The only way to show appreciation is to have a little dialogue with them.

Fifty years ago, you won the British Open. What do you remember about that?
I was defending champion, so I enjoyed myself. We had six couples and we rented a castle. We had a ball. We bet on me to win with the British bookmakers. I opened at 14–1 odds. I didn’t play real well in the first round, so the odds went up. We bet again. After I won, we had a party at the castle. I played good and bad that week. But I chipped back on the par 4s.

You knew Jack Nicklaus and Tiger Woods. Who was the better golfer in his prime?
I don’t think Tiger could’ve handled Jack [if both were using] today’s equipment. Both are extremely talented golfers—very dedicated. Jack was a lot stronger than Tiger—he would have hit the ball so much farther than Tiger. In his day, Jack could hit the ball more than 300 yards with the old equipment. Today, he would have been chipping back on the par 4s.

What can we do to encourage more minority participation in golf?
I started on the PGA Tour in 1967, and we had almost two dozen Hispanics and Blacks. It’s not going the way we would like it. Golf is extremely expensive. We have to find a way to make it affordable for young people. Price is never going to bother the white-collar guy. The PGA Tour and USGA have junior programs for kids to learn how to play, but the problem is the cost—even on public courses. When I started caddying in ’48, you could play a public course for $1.50.

How did golf treat your body?
I got hit by lightning in 1975. I lost discs in my back, ruptured ligaments in a thumb. I have a steel plate in my throat because I ruptured ligaments in a thumb. I have two steel rollers in my back. You live with pain. Regardless of how I feel, I don’t have to go too far to find somebody that is a helluva lot worse off.

At 82, how do you stay physically active?
Suppleness is number one. You have to be able to bend down and touch your toes. You have to be able to put your socks on. You have to stretch. Ride a bike a little bit. Lift light dumbbells. I don’t have a La-Z-Boy in the house. Why? Because I would sit in the damn thing and never move.

What keeps you mentally sharp?
I stay away from people! If you are in a crowd, there is a tremendous amount of negativity. Many of them don’t have a clue as to what they’re talking about. I talk a lot, too, but I absorb what people are saying. Some people just make up stuff so they will sound better. ■

Interview by Jon Saraceno
AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for Program eligibility in most states.

The AARP Auto Insurance Program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MN, by Sentinel Insurance Company; and in MA, MI and PA, by Trumbull Insurance Company. Savings and benefits may vary and some applicants may not qualify. Auto is currently unavailable in Canada and U.S. Territories or possessions.

The AARP® Auto Insurance Program from The Hartford rewards your driving experience with special member savings of up to 10%.³

$507 AVERAGE SAVINGS

On average, AARP members who switched reported The Hartford to be:³

- $649 LOWER THAN ALLSTATE
- $543 LOWER THAN GEICO
- $508 LOWER THAN PROGRESSIVE
- $505 LOWER THAN STATE FARM

New Car Replacement² – Full replacement of a totaled new car; no deduction for depreciation.

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Exceptional Claims Service – Recommended by 96% of members who experienced a claim.*

The only auto insurance program endorsed by AARP.

Call The Hartford toll-free for a FREE no-obligation quote
1-888-629-7716
Or, go online to aarp.thehartford.com/jun2

The duffel bag is yours FREE when you call to request a quote and provide your email address!*³

*Based on customer experience reviews shared online at www.thehartford.com/aarp as of April 2022.
WORKING TO INFORM OLDER VOTERS

AARP is launching a range of education efforts ahead of the 2022 midterm elections

AARP is determined to make sure older voters are as informed as possible about the upcoming midterm elections. To reach that goal, we’ve launched a series of nonpartisan voter education initiatives under the common theme “Our Voices Decide.”

With new state voting laws and redistricting occurring in every state due to the 2020 census, AARP sees voter education as especially critical ahead of the November election.

The stakes are high. A 2021 study by the United States Census Bureau found that older Americans are the nation’s most powerful voters: 71 percent of voters above the age of 65 voted in the last presidential election, along with 65 percent of voters between the ages of 45 and 64.

“Older Americans are the most influential voting bloc in the country, turning out in greater numbers than any other age group,” says Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer. “This year, many states have changed their election rules and procedures. AARP is working hard to make sure 50-plus voters have clear, reliable information about when, where and how to vote so they can make their voices heard.”

AARP’s voting resources and services include the following:

**Assistance by mail or phone.** The AARP Bulletin is planning to publish election guides for every state, plus the District of Columbia, Puerto Rico and the U.S. Virgin Islands, in its September issue. But if you would like to sign up for email or text updates, please visit votingtool.aarp.org.

**Online election guides.** The nation is witnessing an uptick in changes to state voting laws (see story on page 6), as well as the redrawning of electoral maps after the release of the 2020 census. To ensure older voters understand these changes, AARP has produced 53 online election guides for primaries and general elections in English and Spanish—one for each state, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. These guides are continually updated as laws and regulations change, ensuring that voters are aware of any registration deadlines as well as mail-in voting eligibility and access. To find your state’s election guide, go to aarp.org/electionguides.

**State advocacy.** AARP’s state offices are working hard to make it easier for older people to vote. In some places, that means working to expand ways to cast an absentee ballot, or to make it easier for voters who have limited mobility or poor health to vote. In others, AARP state offices are fighting to ensure eligible older Americans are not wrongfully removed from voter registration rolls.

**Candidate forums, debates and tele-town halls.** To ensure that voters 50-plus know where candidates stand on core issues like Social Security, Medicare and rising prescription drug prices, AARP is connecting them to a range of events that will allow them to hear from candidates. Whether it’s through a candidate forum or a virtual town hall, AARP is working to ensure that older voters have every opportunity to get their questions answered by local, state and federal candidates.

**Voting access in long-term care facilities.** COVID-19 made it increasingly difficult for residents in long-term care facilities to vote, leading AARP to work with long-term care ombudsmen, caregivers and other state agencies to ensure they won’t face any barriers to voting.

Learn about our efforts at the Voters 50+: Our Voices Decide campaign, at aarp.org/vote.
WEST VIRGINIA
Fighting fraud Financial abuse is estimated to have cost older Americans at least $3 billion annually, according to the FBI.

After an advocacy campaign by AARP West Virginia, Gov. Jim Justice (R) signed a law that makes it easier for state authorities to investigate such abuses against older adults.

Financial fraud victims ages 70 to 79 lost an average of $800 in 2021, and those 80 and older lost an average of $1,500, according to data from the Federal Trade Commission.

The new law, which went into effect June 5, makes all records of financial exploitation of vulnerable adults available to the State Auditor’s Office.

It also allows the state Department of Health and Human Resources and the State Auditor’s Office to coordinate and share information.

Learn more at aarp.org/wv.

DELAWARE
Helping members AARP Delaware has scheduled events to help members stay engaged in their communities.

Sign up at states.aarp.org/Yes2Email to get timely notices on activities related to financial health, fitness, fraud prevention, caregiving and other topics.

June events include virtual yoga, bicycling workshops and document shredding. Stay apprised at aarp.org/de under Events.

NEW JERSEY
Utility help available A grace period that protected consumers from having municipal electricity, water or waste utility services cut off expired March 15.

AARP New Jersey fought to expand and establish state programs to help bring financial relief to thousands of residents during this difficult time. AARP New Jersey urges those in need to apply for utility assistance. The Low Income Home Energy Assistance Program provides aid for home heating and cooling costs, while the Universal Service Fund helps with natural gas and electric bills. Both have income eligibility requirements.

The U.S. Department of Energy’s Weatherization Assistance Program helps older, disabled and low-income adults improve heating efficiency to conserve energy. To learn more about eligibility and how to apply, visit aarp.org/NJResources or call New Jersey’s utility assistance at 800-510-3102.

DISTRICT OF COLUMBIA
Helping veterans The District is home to 25,514 veterans, according to 2020 U.S. Census Bureau data. AARP is teaming up with agencies to help vets and their caregivers by offering two online sessions on Wednesday, June 15.

Participants can learn about cognitive decline and its implications, common legal matters related to advanced care planning, and survivors and burial assistance benefits.

The first session, from 11 a.m. to 12:30 p.m., will cover fiduciary services offered by the U.S. Department of Veterans Affairs and detail how veterans and their families can protect themselves.

The VA’s fiduciary program helps veterans who are unable to manage their financial affairs due to injury, disease or age. Sign up at aarp.cventevents.com/d/68qbf.

The geriatric psychiatric team for the VA’s National Capital Region will be holding a session from 2 to 3:30 p.m. You can register at aarp.cventevents.com/d/8qbf.

MARYLAND
Exercising democracy Maryland’s 2022 primary election will determine the nominees for governor, lieutenant governor, all eight congressional seats, a U.S. Senate seat and posts in the state Senate and General Assembly.

Because of a legal challenge to new political boundaries created under redistricting, the primary has been delayed until Tuesday, July 19. Polls are open 7 a.m. to 8 p.m., and voters still in line at 8 p.m. will be allowed to vote.

You must be registered with a political party to vote in that party’s primary election. Early voting runs from Thursday, July 7, to Thursday, July 14, 7 a.m. to 8 p.m. Learn more at elections.maryland.gov.

AARP does not endorse candidates but urges older adults to vote and be heard. Find AARP’s voter guide at aarp.org/mdvotes. Sign up for updates on how to vote by texting MDVOTES (or MDVOTAR, for Spanish) to 22777.

—Susan Milligan

DATABANK USA

MEDICAL DEBT BURDEN
As of June 2021, Americans were delinquent on more than $88 billion in medical debt, a federal Consumer Financial Protection Bureau report reveals. While medical debt has declined since 2018, it remains the most prevalent type of collection listed on people’s credit reports.

MEDICAL DEBT IN COLLECTIONS

<table>
<thead>
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<th>LOWEST</th>
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<tr>
<td>MINNESOTA</td>
<td>WEST VIRGINIA</td>
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CREDIT REPORT DEBT IN COLLECTIONS

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<th>MEDICAL</th>
<th>TELECOM</th>
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<tr>
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SHARE OF CREDIT REPORTS SHOWING MEDICAL DEBT IN COLLECTIONS

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<td>FLORIDA</td>
<td>16.9%</td>
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SOURCES: CONSUMER FINANCIAL PROTECTION BUREAU, URBAN INSTITUTE

$797
THE MEDIAN SUM OWED BY THOSE WITH MEDICAL DEBT IN COLLECTIONS

* SHARE OF CREDIT REPORTS SHOWING MEDICAL DEBT IN COLLECTIONS

—Susan Milligan
Readers Respond

BEWARE THE BAD GUYS
Thank you, AARP, for your excellent in-depth report and efforts to protect the assets and interests of your readers [“The Bad Guys,” Cover Story, April]. Scam artists are much like cockroaches. You get rid of one bad guy and yet another will soon appear. Staying vigilant and one step ahead is essential to keep scammers at bay.

JOANN LEE FRANK
CLEARWATER, FLORIDA

I was recently the victim of a check-washing fraud. I mailed my Maryland tax return in a blue USPS mailbox located on the sidewalk in a shopping center. A crook used a special tool to remove the mail and washed the ink off my $12 check, replacing the payee and amount paid—but not the signature. My loss: $14,950.23. My bank said it will take a minimum of 90 days to replace this money. The police told me there is a large amount of check-washing fraud going on and that the only defense is to mail letters containing checks in a mailbox located inside a post office.

RICHARD G. KREUTZBERG
BETHESDA, MARYLAND

I have another piece of advice about moving to a new area. Make sure you visit the place at the worst time of year, weather-wise, not just when everything is lovely. You want to know before committing whether the summers are too hot (or not hot enough), the winters too cold, whether it rains too much or the wind always blows strongly.

JOHN A. IORILLO JR.
MARIETTA, GEORGIA

I have enjoyed “Test-Drive a New Community” [Your Life] because it offered methods to approach retirement relocation. Your publication takes complex topics and makes them easy to read due to clear and concise wording.

POLL DUTY
Seniors can support elections by signing up to work at the polls [“A Midterm Election Like No Other,” In the News]. This enables maximum polling sites because many previous workers stopped working during the COVID pandemic. It’s easy to sign up. And free training is provided. Even though the pay is low, it’s all nontaxable income. And it’s another way you can verify (at least, at your polling station) a fair and free election!

KATHRYN GAY
LOUISVILLE, KENTUCKY

I’m about to join Medicare. I’ve been a smoker and have diabetes. Will either of these affect my premium?
No. One of Medicare’s rules is that health status cannot affect premiums. So, assuming you are of moderate income, you’ll pay the standard Part B monthly premium, which for 2022 is $170.10. The same holds true for Medicare Advantage (MA) and Part D prescription drug plans: They cannot charge you more due to preexisting conditions or lifestyle choices. But the answer is a little trickier for supplemental (Medigap) policies. If you buy a policy during your six-month Medigap open enrollment period, you cannot be denied coverage or charged more because of preexisting conditions. But if you miss that window, depending upon your state, an insurance company can charge you more—or refuse to sell you a policy—because of your health status. The six-month sign-up window for Medigap policies generally starts the month you turn 65. But if you are insured through your or your spouse’s employer, the enrollment period begins when you leave your company’s coverage and sign up for Medicare Part B.

I know Medicare will pay for things like a walker, hospital bed or oxygen gear. Is there gear they won’t pay for?
Yes. But figuring it all out gets complicated. It mostly comes down to whether they consider the gear medically essential or just a convenience. For example, Medicare will pay for a motorized scooter if that’s the only way you can get around your house, but won’t pay if it’s mostly for longer outdoor excursions. One caveat: Some Medicare Advantage plans do cover certain home-improvement items, like wheelchair ramps. (Check with a benefits coordinator to find out what your plan covers.) Medicare also doesn’t cover some disposables, like incontinence pads or catheters. But again, there are exceptions if it’s needed as part of Medicare-covered home health care. To find out if an item is covered call the Medicare hotline (800-633-4227), go to Medicare.gov or contact your State Health Insurance Assistance Program, which you can find at shelp.org.

Medicare Made Easy
BY DENA BUNIS

Dena Bunis is a senior editor and writer for aarp.org and a veteran health policy journalist. Send her your questions about Medicare to medicaresupport@aarp.org. Due to the volume of inquiries, we can’t answer every question.
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<th>Keep your current phone number</th>
<th>100% U.S.-based live customer service and technical support</th>
<th>No hidden monthly fees</th>
<th>Affordable, flexible plans</th>
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</thead>
<tbody>
<tr>
<td><strong>Powered by the nation's most reliable wireless network.</strong></td>
<td><strong>NO LONG-TERM CONTRACTS</strong></td>
<td><strong>No cancellation fees</strong></td>
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**STAY CONNECTED**

Your Money: Financially Speaking

Chris Gash; Photo: Getty Images

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48 AARP BULLETIN JUNE 2022
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- Most falls happen on the stairs.
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People often say that romance novels give women unrealistic expectations. Give readers a little credit. We’re not expecting all men to be dukes or billionaires or have eight-pack abs.

—Author Julia Quinn, 52, whose work inspired the Bridgerton TV series

I used to think, Oh, these are coming-of-age movies. But I think people are still coming of age at 80 and 90.

—Director Judd Apatow, 54 (The 40-Year-Old Virgin and Knocked Up)

People often say that romance novels give women unrealistic expectations. Give readers a little credit. We’re not expecting all men to be dukes or billionaires or have eight-packs.

—Author Julia Quinn, 52, whose work inspired the Bridgerton TV series

I used to say I’m a size 4, and now I’m a size 8 because I’ve had to develop a thick skin.

—Lisa Guerrero, 58, of Inside Edition

I was sobbing when I got my voice back. I love talking with people more than anything in life.

—Sportscaster Dick Vitale, 83, recovering from vocal cord surgery

People are going to get tired of you. They’ve already got two or three of your albums. How many albums do I need by Blake Shelton?

—Country music star Blake Shelton, 45 (The Voice), on his eventual retirement

The downside of fame is having to read about yourself.

—Actress Helen Mirren, 76

I wouldn’t want to be younger for a million bucks. There are problems with age, but we’re wiser and more accepting, you know? It’s falling into place how the world works.

—Best-selling novelist Anne Tyler, 80 (The Accidental Tourist)

We used to joke that my version of rebellion would be, like, to become a lawyer or something.

—Zoe Kravitz, 33, daughter of rock star Lenny Kravitz and actress Lisa Bonet

I thought we were playing at Wriggly Field?

—Director Judd Apatow, 54 (The 40-Year-Old Virgin and Knocked Up)
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