

4 **IN THE NEWS**

**BIGGER CHECKS**

**SOCIAL SECURITY PAY  
LIKELY TO JUMP IN '23**

10 **YOUR HEALTH**

**HEARING HELP**

**A BUYERS GUIDE TO  
THE NEW OTC AIDS**

26 **YOUR MONEY**

**MEDICARE COSTS**

**WHAT ENROLLEES SHOULD  
BUDGET FOR NEXT YEAR**

32 **VET TRIBUTE**

**THEY SERVED AMERICA**

**4 VETS SHARE STORIES  
OF BRAVERY, FAMILY**

# AARP Bulletin

AARP.ORG/BULLETIN | OCTOBER 2022 | VOL. 63 | NO. 8

**PRESERVE  
YOUR  
NEST EGG**

**MAKE WISE  
PURCHASES**

**PLAN FOR  
A STABLE  
FUTURE**

**LOWER  
YOUR RISKS**

**PLUS  
USEFUL  
MONEY TOOLS  
FROM AARP!**

**SMART** → **WHAT YOU CAN DO NOW TO HELP PROTECT  
YOUR FINANCES (AND CALM YOUR NERVES)  
IN THESE TURBULENT  
ECONOMIC TIMES**

**MONEY  
MOVES**



**TO FIGHT  
INFLATION**

PAGE 12

**AARP Bulletin** OCTOBER 2022 | \$2.50

**PLUS  
WHY YOU  
MUST VOTE  
AARP'S CEO ON THE  
IMPORTANCE OF OLDER  
VOTERS TO THE MIDTERMS  
YOUR AARP / PAGE 40**

# Consumer Cellular®



**AARP MEMBER  
EXCLUSIVE**

**NEW**

# Unlimited \$55 FOR 2

**NOW ONLY \$27.50/LINE**

**Unlimited  
Talk, Text & Data  
FOR TWO LINES**

**PLUS**

- ✓ No Contract ✓ Free Activation
- ✓ Free Nationwide 5G Coverage

**SWITCH & SAVE TODAY**  
**(888) 423-8071**



**FOR MORE INFORMATION VISIT US ONLINE**  
**ConsumerCellular.com/55**

**MENTION CODE**  
**AARP55**

© 2022 Consumer Cellular Inc. Terms and Conditions subject to change. New service activation on approved credit. Cellular service is not available in all areas and is subject to system limitations. All plans shown above include unlimited minutes, text messages and data with a \$5 credit for enrolling in AutoPay and E-Billing. They do not include any state or local taxes. For unlimited data plans, access to high-speed data may be reduced after 50GB of use, and you may experience slower speeds for the remainder of your billing cycle. AARP Unlimited \$55 for 2 offer is valid only for active AARP members with two lines of service and an unlimited data plan. This offer is only available by calling Consumer Cellular directly and is not available on www.consumercellular.com or in any retail stores. This offer cannot be combined with any other promotions or discounts, including the AARP monthly membership discount. Offer is only good for two lines of service.

AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some provider offers are subject to change and may have restrictions.



## IN THIS ISSUE



PAGE  
32

*“Men become brothers for life.”*

—Francis Whitebird, 80, an Army medic in Vietnam

### WHAT YOU'LL LEARN IN THIS ISSUE

# 766

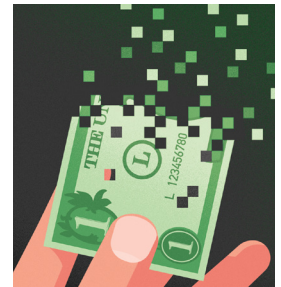
The number of Medicare Part D drug plans available nationwide, a near-record low

PAGE 28



The top-performing 4 percent of companies drive stock market gains, one study says.

PAGE 12



A California woman thought she was thwarting fraud ... and nearly lost her savings.

PAGE 24

### CRAVE THE CLASSICS?

Nonprofit library Project Gutenberg offers free downloads of books in the public domain.

PAGE 30

### MORE FROM AARP

#### IN THE NEWS

- 4 Big increase in Social Security payments expected
- 6 Special Report: A politically divided America



#### YOUR HEALTH

- 10 What to know about over-the-counter hearing aids

#### YOUR MONEY

- 24 Fraud Watch: Beware scams using peer-to-peer payments.
- 26 Your Medicare cost planner



- 28 A guide to Medicare prescription drug coverage



- 30 Live Well for Less: Read for free

#### YOUR LIFE

- 32 Wartime veterans share their stories.
- 38 Q&A: Gary Sinise



#### YOUR AARP

- 40 A new email newsletter addresses the interests and concerns of veterans. Plus, other support for those who served.
- 42 Jo Ann Jenkins: Why older voters are crucial to the 2022 midterm elections
- 44 News from your state
- 50 Witty & Wise: Halloween do's and don'ts



#### Medicare Open Enrollment

You can change your coverage from Oct. 15 through Dec. 7. Find details and next steps at [aarp.org/MedicareMadeEasy](https://aarp.org/MedicareMadeEasy).

#### Wellness Class

Learn pain-relief techniques at a free online self-massage and stretching class at 6:30 p.m. ET Oct. 25. Register at [events.aarp.org/DBStretch\\_1025](https://events.aarp.org/DBStretch_1025).

#### Social Security and Medicare Tips

Find out how to maximize your benefits and review your coverage in an online event from 1 to 4 p.m. ET Oct. 27. Register at [aarp.org/MedicareSocialSecurity](https://aarp.org/MedicareSocialSecurity).



#### Country Concert

Watch a special Veterans Day online concert with country star Alan Jackson at 8 p.m. ET Nov. 11. Register at [aarpconcerts.org/alan-jackson](https://aarpconcerts.org/alan-jackson).

#### Nurses Event

Nurses can learn about ways to volunteer with AARP and community partners in a virtual open house from 4 to 6 p.m. ET Nov. 15. Register at [aarp.cventevents.com/NurseVolunteers](https://aarp.cventevents.com/NurseVolunteers).



#### COVER STORY

- 12 This is not the time to panic about your finances. We provide some practical tips to get you through volatile times.





► **SCROOGED** The U.S. Postal Service is raising rates for priority mail and packages through the holiday season (Oct. 2 to Jan. 22) to finance on-time mail delivery. Increases will range from 25 cents to \$6.50, depending on mailing options. First-class stamps stay at 60 cents.

## SOCIAL SECURITY CHECKS TO JUMP

**Analysts expect biggest benefit bump in 40 years**

**S**ocial Security beneficiaries struggling with inflation will be helped by the biggest cost-of-living increase in 40 years, beginning in January 2023, experts predict.

"If nothing else happened, the increase would be 9 percent," says David Enna, creator of the independent website Tipswatch.com, which tracks inflation-protected financial instruments. Other experts put the likely increase between 8 and 11 percent. All say it will be the largest in decades.

That is good news for many older people dealing with inflation. "Social Security is the only guaranteed inflation-adjusted source of income most American workers can count on during retirement," says Bill Sweeney, AARP senior vice president for government affairs.

The final number, based on an automatic formula set by Congress, will be announced in October.

The cost-of-living adjustment (COLA) is based on the difference from last year to this year of a three-month average (from July to September) of the Consumer Price Index for Urban Wage Earners and Clerical Workers, known as CPI-W. Benefit checks rose 5.9 percent in January 2022.

**\$170**  
estimated raise  
for average  
monthly  
retiree benefit

For the average retiree who receives a monthly benefit of \$1,670.95, next year's raise could be roughly \$170. That increase would not just be for one year. "That becomes your new base," says Marc Goldwein, senior

policy director for the Committee for a Responsible Federal Budget.

High inflation could affect the health of the Social Security trust funds. Trustees in May predicted the funds would have enough money through 2035. Experts say high inflation would mean more money paid out of the funds, with more money coming into the funds from taxes on workers' wages.

### FDA APPROVES HAIR-LOSS DRUG

**T**housands of people who struggle with sudden hair loss have cause for optimism after the Food and Drug Administration in June approved Olumiant (baricitinib), the first oral medication to treat severe alopecia areata.

Olumiant was shown to work in clinical trials by blocking the activity of enzymes that contribute to inflammation. The result in those trials was significant hair regrowth.

"This is a wonderful new treatment option for people with more diffuse cases of alopecia areata who are otherwise healthy and are not on any other immunosuppressant medication," says Felicia Ekpo, a hair transplant surgeon.

The disease affects more than 300,000 people in the U.S. each year.

Alopecia is an umbrella term for hair-loss conditions—from male- or female-pattern baldness to hair loss in response to chemotherapy.



**Olumiant is the first oral medication to treat hair loss.**

## Student Debt Waiver Could Aid Older Americans

**T**he Biden administration's decision to forgive up to \$20,000 in federal student loans will help hundreds of thousands of people 50 and older who, combined, owe more than 20 cents on every dollar of student loan debt in America. Here's a look at what the plan means to older Americans.

► In 2020, those 50 and older owed \$336.1 billion of the \$1.6 trillion in student loans outstanding. That's more than a fivefold increase from 2004.

► Almost 22 percent of all student debt is owed by someone 50-plus.

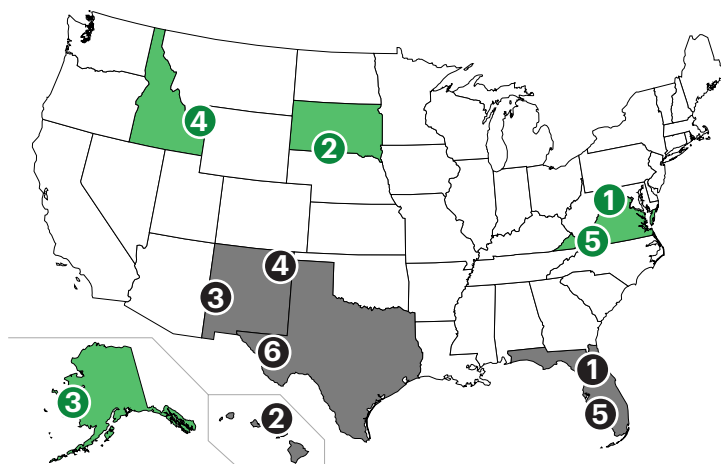
► Nearly 1 in 10 families headed by someone 50 or over carried student loan debt in 2016, with the average amount owed being \$33,053.

► About 25 percent of borrowers age 50 and up make loan payments on private student loans because their student family member has failed to do so.

► Nearly a third of older Americans with student debt are in default, according to a White House statement.

## Aging America

**T**he U.S. has grown older over the past two decades. Since 2000, the national median age—at which half the population is older and half younger—has risen by 3.4 years, to 38.8, says the U.S. Census Bureau in figures released in June.



### Where are Americans oldest? Six counties had a median age of 60-plus:

- 1 Sumter County, Florida (68.3)
- 2 Kalawao County, Hawaii (65.5)
- 3 Catron County, New Mexico (61.8)
- 4 Harding County, New Mexico (60.3)
- 5 Charlotte County, Florida (60.2)
- 6 Jeff Davis County, Texas (60)

### The youngest jurisdictions?

- 1 Lexington City, Virginia (22.2)
- 2 Todd County, South Dakota (23.0)
- 3 Kusilvak Census Area, Alaska (23.7)
- 4 Madison County, Idaho (23.7)
- 5 Radford City, Virginia (24.4)





## Stay in the Home You Love with a bath built for safety

The KOHLER® Walk-In Bath is designed to enhance your independence and comfort for a safe, spa-like bathing experience for years to come.

### Enjoy the Benefits of a KOHLER Walk-In Bath:

- ✓ Enter and exit easily with an ultra-low, 3" step-in
- ✓ Soothe sore muscles with whirlpool and BubbleMassage™ air jets
- ✓ Keep warm with the Bask® heated backrest
- ✓ Add flexibility in a shared bathroom with the Shower Package

# \$1,500 OFF

Your Walk-In Bath Purchase\*

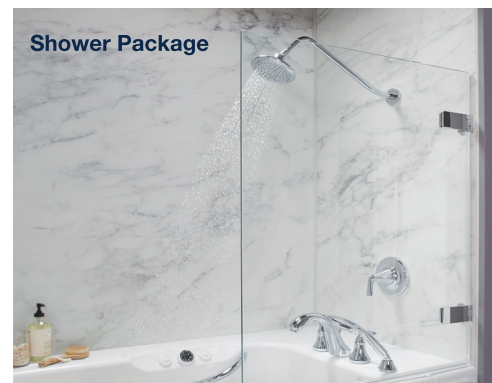
+ LIMITED  
TIME  
OFFER:

**EXTRA \$500 OFF  
WITH THIS AD**

Plus  
**LOW MONTHLY PAYMENTS†**

I can relax with the  
massage jets and the  
bubble jets, it's like my  
cocoon...It's cozy. You feel  
**secure and protected.**

— Mary, Texas



Call Today To Schedule Your **FREE** In-Home Quote!  **(800) 986-5931**

\*Offer ends November 30, 2022. Participating dealers only. Not available in AK; HI; Nassau Cty, Suffolk Cty, Westchester Cty, or City of Buffalo, NY. \$1,500 off average price of KOHLER walk-in bath plus an extra \$500 off for a total discount of \$2,000 off average price of KOHLER walk-in bath. Must present this advertisement at time of consultation. Dealer sets all prices and is responsible for full amount of discount. Cannot be combined with any other advertised offer. Contact local dealer for financing details.





# OUR NATION'S DIVIDED FUTURE

## Older voters say they disapprove of America's deep partisan rifts. But few seem ready to cross party lines

BY DENA BUNIS

It's no surprise that in a national poll earlier this year, likely voters ages 50 and over ranked the economy as their number one election concern. But coming in number two was politics itself: the high level of divisiveness challenging America today.

Do these voters want change? They say they do. In that same poll, 69 percent of respondents noted they were more likely to vote for someone willing to set aside some priorities to get needed laws passed. Only 29 percent said they wanted their lawmakers to hold firm no matter what. But here's the irony: In recent years, the number of Americans

willing to cross party lines has fallen to the lowest in more than a century.

It is against this backdrop of conflicting beliefs, worry about the future and government distrust that Americans are about to decide the 2022 midterm elections. Strategists, experts and voters are not optimistic that any of these challenges will resolve anytime soon.

"Somewhere in the past 20 years, compromise has become a dirty word," says Stu Rothenberg, senior editor at *Inside Elections*, a nonpartisan newsletter. While it's true that there are still more people in the country than on Capitol Hill whose political views fall in the middle, "it's also true that the loudest and angriest voices get the most attention,"

Rothenberg notes.

And those loud voices are influencing us all.

"I think you're going to see

a lot more people voting along party lines, because the two parties have made themselves so polarized because their views on both sides are so extreme," says Leslie Dille, a 68-year-old Republican who lives in Hayden, Idaho, a heavily GOP area. "We've lost our stability as a nation," she adds. "It's the worst I've seen." Dille says she doesn't like what she calls fringe elements on both sides. For her part, she says she can still have a civil conversation with her two sisters—who have very different views than she does. But mostly the family avoids talking politics when they get together.

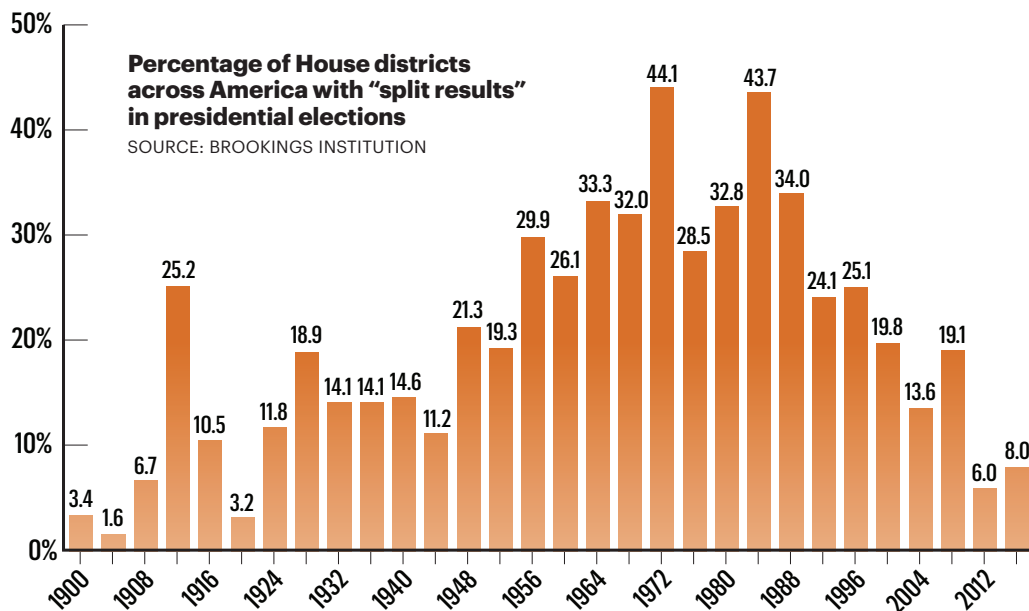
### NATIONAL OVER LOCAL

The late House Speaker Tip O'Neill always said that all politics is local, meaning that voters will base their decisions on issues directly affecting them and their communities. Political scientists say that's no longer the case. Politics has become national.

"We've gotten to the point where you're either voting for the red team or the blue team," says Glen Bolger, a GOP election strategist. "Yes, there are still some voters who swing back and forth, and they help make a big difference. But in a lot of cases,

### PARTY-LINE VOTING

Through the 20th century, Americans became more open to voting for a president of a different political party than their representative to the House (called a "split result"). That has since sharply declined.



### WE ALL AGREE: DISAGREEING IS HARMING US

Percentage of Americans who say each of the following is a serious problem:

#### Political hostility and divisiveness ...

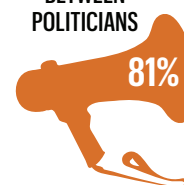
##### IN THE NEWS MEDIA



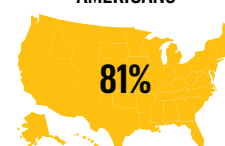
##### ON SOCIAL MEDIA



##### BETWEEN POLITICIANS



##### BETWEEN ORDINARY AMERICANS



SOURCE: PUBLIC AGENDA/USA TODAY HIDDEN COMMON GROUND, NOVEMBER 2021



Auto Insurance  
Program from



EXCLUSIVELY  
FOR AARP  
MEMBERS

## SWITCH + SAVE



On average, AARP members who switched reported The Hartford to be:<sup>2</sup>

**\$649** LOWER THAN  
**ALLSTATE**

**\$543** LOWER THAN  
**GEICO**

**\$508** LOWER THAN  
**PROGRESSIVE**

**\$505** LOWER THAN  
**STATE FARM**

**New Car Replacement<sup>3</sup>** – Full replacement of a totaled new car; no deduction for depreciation.

**Accident Forgiveness<sup>3</sup>** – Good drivers deserve a break!

**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

**1-800-683-8098**

Or, go online to [aarp.thehartford.com/oct1](http://aarp.thehartford.com/oct1)

The duffel bag is yours **FREE** when you call to request a quote and provide your email address!<sup>4</sup>

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.

<sup>1</sup>In 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.

<sup>2</sup> Average savings amounts based on information by customers who switched to The Hartford from other carriers between 1/1/20 and 12/31/20. Your savings may vary. Rate differences for AARP members and non-members vary by state and AARP membership tenure. <sup>3</sup> Terms and conditions may apply. **Accident Forgiveness is not available to CA policyholders.** <sup>4</sup> Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bottle not included.

\*Based on customer experience reviews shared online at [www.thehartford.com/aarp](http://www.thehartford.com/aarp) as of July 2022.



it doesn't matter who the candidate is."

Research from the Brookings Institution, a self-described nonpartisan Washington, D.C.-based think tank, shows that just 8 percent of voters in 2016 voted for a president and a member of Congress of a different party; in 2012, only 6 percent "split" their ticket. That compares with nearly 20 percent of districts that had split tickets in 2000 and 44 percent in 1972. The last time this ticket-splitting measure was below 10 percent was 1920.

As part of its She's the Difference women's voter project, AARP spoke with women voters age 50-plus across the country. Many volunteered their concern over the lack of unity. During one focus group, a Democrat said that a decade ago it was common for her to vote for candidates from both major parties; it all depended upon what they stood for. Now, she said, she wouldn't even consider voting for someone from the GOP.

While the increase in political polarization has led more Americans to go to their respective corners politically, this lack of unity has also led, ironically, to more people labeling themselves as independent, experts note.

A lot of people who used to identify as a partisan with one party or another are just turned off now, says Jeff Jones, a senior editor at Gallup. "When we ask them whether they think of themselves as a Democrat or Republican, they say they think about themselves as independent," even if on policy issues they lean toward one party or the other's.

Gallup's polling bears that out. "At least 4 in 10 Americans have considered themselves independents in all years since 2011, except for the 2016 and 2020 presidential election years," a report on their survey released in January says. "Before 2011, independent identification had never reached 40 percent."

## IS IT THE MEDIA'S FAULT?

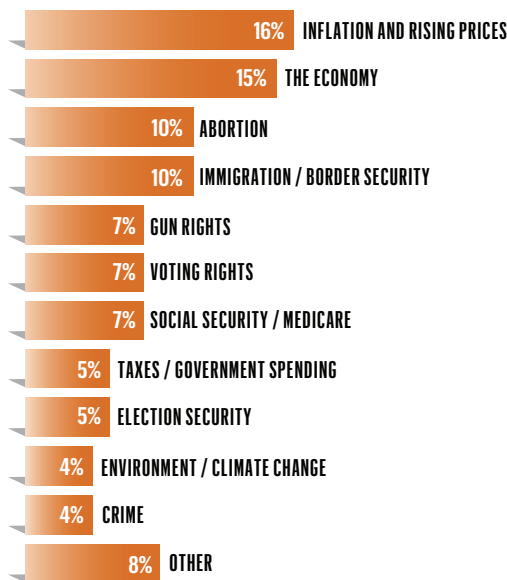
Sharp partisan divisions have often been a part of American politics, notes Republican strategist Bolger. Think back to the Civil War, to the Vietnam War protests of the 1960s or to Watergate, he notes. What's different now?

Bolger and others suggest that where Americans get their news, what social media channels they frequent and even where they choose to live has exacerbated the current go-to-their-corners atmosphere.

"People feel they can't trust the news. They don't know what to believe," says Margie Omero, a Democratic pollster on the bi-

## OUR BIGGEST ISSUES

In a survey released by AARP in July, after the Supreme Court overturned *Roe v. Wade*, voters 50-plus were asked to choose the single most important issue to them in the congressional election. Here is how they responded.



SOURCE: FABRIZIO WARD & IMPACT RESEARCH SURVEY COMMISSIONED BY AARP

partisan team that conducted AARP's She's the Difference poll. Public Agenda, a non-partisan research and public engagement organization, did a survey last year on the partisan divide as part of its Hidden Common Ground initiative. Only 9 percent of the 2,345 adult Americans surveyed believe that political hostility and divisions among ordinary Americans will decline over the next decade; 42 percent believe it will increase. When asked what might help bring the country together, "more accurate and trustworthy news and information" topped the list.

"I think a lot of it has to do with the ways we have sorted ourselves out as a country," says Andrew Seligsohn, Public Agenda's president. "More and more, we live in neighborhoods that are not diverse in a variety of ways, especially in terms of income. People tend not to meet and talk to people who are quite different from them."

Seligsohn also says that, unlike the 1960s and early 1970s protests against policies like the Vietnam War, "what we're experiencing now is different because some of our core institutions are directly threatened." Even in the 1960s, he says, the legitimacy of elec-

tions, for example, was mostly accepted.

Gina Everly believes divisions in the country have always been there, but now they've gotten worse. Everly, 60, is a social worker and a registered Democrat who lives in San Bernardino County, California. She worries that some of the gains that allowed her family to move beyond segregation decades ago and win voting rights could be scaled back. "As minorities, will we start losing voting rights and, as women, start losing the rights to our bodies?" She also has worries about democracy. "I don't think democracy, in its truest sense, will ever go away," she says. "But I don't think it will be all-inclusive, the way we as African Americans fought for."

## THE FIGHT FOR HOPE

Public Agenda's Seligsohn admits that his survey does not paint an optimistic picture. But, he notes, the lack of unity in the country doesn't necessarily mean that people are also angry at their fellow Americans. According to the survey, only 30 percent of Americans have unfavorable feelings toward those who don't vote as they do.

He sees a role for older Americans to play in attempting to heal the partisan rift. "Young people feel their interests are completely marginalized in American politics right now," Seligsohn says. And for many younger voters, they have only seen a country that has deep political divisions. He suggests that older Americans help by working with young people to heal those rifts.

Political experts say they do see pockets in America where people and organizations are trying to bridge the partisan divide.

David Blankenhorn cofounded Braver Angels after the 2016 election. His nonprofit group believes that one way to overcome the current climate is for Americans to sit together with people with different views and have civil conversations.

To those who suggest that talking won't solve anything, Blankenhorn says, "The very definition of democracy is government by talk. If government by talk is not what you're doing, then you're having government by force."

Braver Angels has 83 chapters across the country and about 50,000 people who have subscribed or attended an event. "This problem has been growing for decades, and it's not going to be easy to turn around," Blankenhorn notes. "We do believe we're making progress but ultimately, this is a question of hope." ■



New Health & Safety  
Packages Available

jitterbug® smart3

## Our simplest smartphone ever.



The Jitterbug® Smart3 is our simplest smartphone with a simple menu, large screen and new Health & Safety Packages available.

**EASY** The Jitterbug Smart3 is designed to be easy to use from the moment you turn it on. Everything from texting, emailing, getting directions and browsing the Internet is organized in a single list on one screen with large, legible letters. A built-in camera lets you capture photos. A powerful speaker makes the sound clearer. There's even a long-lasting battery, so you won't have to worry about running out of power.

Plans with  
data as low as  
**\$17<sup>48</sup>**  
month\*

**SMART** Turn your Jitterbug Smart3 into a personal safety device with our Urgent Response Service. In an uncertain or unsafe situation, simply press the Urgent Response button and a highly-trained Agent will confirm your location, evaluate your situation and get you the help you need, 24/7.

**AFFORDABLE** Other companies make you pay high monthly fees for expensive phones, while Lively® provides quality phones at a surprisingly affordable price. Lively has a variety of plans with data starting as low as \$17<sup>48</sup> per month. Compared to other cell phone companies, you could save up to \$350 per year.

The Jitterbug Smart3 is powered by the nation's most reliable wireless network. Friendly customer service representatives will help figure out which phone plan is best for you, and with no long-term contracts or cancellation fees, you can switch plans at any time. You can even keep your current landline or cell phone number.

Powered by the nation's most  
reliable wireless network.



**NO LONG-TERM  
CONTRACTS**

No cancellation fees

**\$19<sup>99</sup>** month\* **Unlimited  
Talk & Text**

Data plans as low as \$2<sup>49</sup>/mo.\*

To order or learn more, call  
**1.800.650.5386**

No long-term  
contracts

Keep your current  
phone number

100% U.S.-based customer  
service and technical support

No hidden  
monthly fees

Affordable,  
flexible plans

**lively**

Available in-store  
or online at:

**BEST  
BUY**

**RITE  
AID**

*Walgreens*

**lively.com/smart**

\*Monthly fees do not include government taxes or assessment surcharges and are subject to change. A data plan is required for the Jitterbug Smart3. Plans and services may require purchase of a Lively device and a one-time setup fee of \$35. Up to \$350 savings calculation based on market leaders' lowest available monthly published fees for a single line of service. Date of last calculation January 2022. Urgent Response or 9-1-1 calls can be made only when cellular service is available. Urgent Response service tracks an approximate location of the device when the device is turned on and connected to the network. Lively does not guarantee an exact location. Urgent Response is only available with the purchase of a Health & Safety Package. Consistently rated the most reliable network and best overall network performance in the country by IHS Markit's RootScore Reports. LIVELY and JITTERBUG are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.

## OTC Hearing Aids: A Visual Guide

What do over-the-counter hearing aids look like? Manufacturers will be hitting the market with a number of styles.

# THE FUTURE OF HEARING AIDS HAS ARRIVED

**Over-the-counter versions are finally here. We break down what you need to know**

BY SARI HARRAR

If you're among the 30 million Americans struggling to keep up with conversations in noisy restaurants or battling with your spouse over the TV volume, your life is about to get better. High-quality over-the-counter (OTC) hearing aids that are more affordable than those bought through health professionals are hitting stores this month—no prescription required.

"Almost 90 percent of people with hearing loss have mild to moderate losses, and the vast majority could be helped by OTC hearing aids," says audiologist Nicholas S. Reed, assistant professor at the Johns Hopkins University Bloomberg School of Public Health and coauthor of AARP's *Hearing Loss for Dummies*. "This market has been innovative, but hasn't had this kind of competition before."

As manufacturers raced to get their products to market, we talked with audiologists, consumer advocates, industry experts and the makers of major U.S. hearing-aid brands to answer your most pressing questions.

*Sari Harrar is a contributing editor to AARP publications who writes on health, public policy and other topics.*

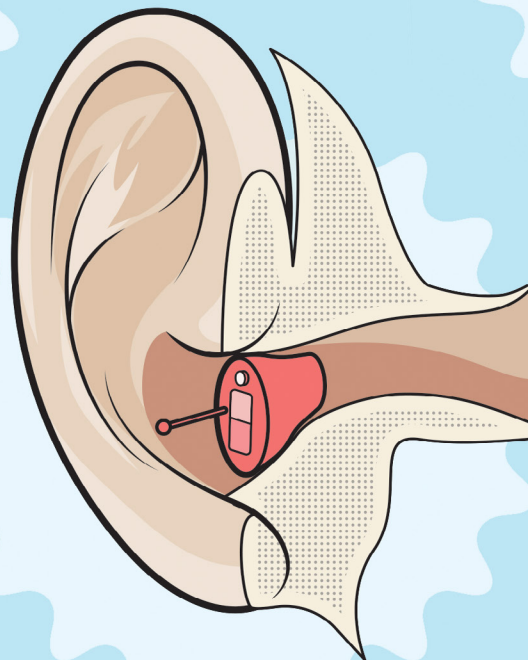


### ▲ Behind-the-Ear (BTE) Models

The device itself tucks in behind your ear. Sound is delivered into your ear canal via a thin, hollow tube or via a wire and speaker bud that tucks into your ear canal. These don't fit tightly in your ear, so natural sound can also enter. Traditionally, BTEs' larger size means more power and more features than smaller hearing aids can deliver.

### ▼ In-the-Ear and 'Invisible' In-the-Ear-Canal Models

These small hearing aids are more difficult to see—a cosmetic advantage. Completely "in the canal" models may be best for mild hearing loss; their small size has traditionally meant less power and fewer features, Reed and his *Dummies* coauthor, Frank Lin, note in their book. But, they say, that could change with competition driving innovations in the months and years ahead.



## YOUR QUESTIONS ... ANSWERED!



### How are these new hearing aids different from what's already out there?

These new OTC hearing aids will meet FDA "medical device" standards including customizable sound output and volume control, safety limits for top volume, and limits on how far the device can extend into your ear. But instead of having an audiologist "fit" the hearing aid (the industry phrase for calibrating the hearing aid to your unique needs), you can fit OTC hearing aids yourself.

Note that the new OTC models are not the same as those devices that drug-

stores have traditionally sold. Those are personal sound amplification products (PSAPs), and they are regulated as consumer electronics—not medical devices. Like turning up a volume knob, PSAPs make sound louder at all frequencies; they can't be adjusted to boost specific sound ranges. PSAPs are not recommended for people with hearing loss, says Sarah A. Sydlowski, president of the American Academy of Audiology (AAA).



### How much will they cost?

Makers we interviewed estimated their models may sell for be-

tween \$200 and \$1,000 per pair, but some could cost more. Note that top-grade hearing aids bought through audiologists frequently top \$6,000 a pair.



### Should I get a hearing test just in case?

Yes. Medicare and private insurance may cover a professional hearing test if you have a referral from your doctor, and if the purpose is to "see if you need medical treatment," according to Medicare. You can also get a basic sense of the state of your hearing with smartphone app self-tests such as Mimi or SonicCloud that provide



### ▲ Rechargeable Earbuds

They look like conventional Bluetooth wireless earbuds for your phone or listening to music. Best for part-time use for a few hours at a time, like dinner in a noisy restaurant. “Our products are for situational use,” explains John Luna, CEO of Nuheara, the maker of OTC hearing-aid earbuds called HP Hearing Pro. “Most first-time wearers with perceived mild to moderate hearing loss will have a need sometimes but not all the time,” Luna says. “They’re not meant to be worn 12 to 14 hours a day as you would for moderate to moderate/severe hearing loss.”

### PROGRAMMING OTC HEARING AIDS

OTC hearing aids must be “customizable” to a user’s unique needs, because each person experiences different levels of hearing loss at different sound frequencies. In addition, each ear can have different ranges of hearing loss. But that doesn’t mean every OTC hearing aid can be perfectly calibrated to your specific hearing profile. That’s where the choice of hearing aid gets tricky.



#### ► Programming Self-Fitting Hearing Aids

OTCs that call themselves “self-fitting” must be able to deliver results on par with a fitting from a hearing professional using a smartphone-based hearing test. Based on the results, the app automatically calibrates low-, medium- and high-frequency sound output for each ear.



#### ► Programming Models With Preset Programs

These offer a choice of preprogrammed settings that represent common hearing-loss profiles. You toggle between them to find one that sounds best. These models may be less expensive, but they may not offer the perfect fit for your hearing needs.

Both types of aids will also offer a variety of features that tweak sound for better hearing in specific situations, such as reducing background noise when at a restaurant, allowing a wider volume range for all sounds at a concert or tamping down whooshing wind on a blustery day.

pure-tone audiometry results, says Frank Lin, director of the Cochlear Center for Hearing and Public Health at the Johns Hopkins Bloomberg School of Public Health and co-author of *Hearing Loss for Dummies*. To enable you to test at home, AARP has launched a campaign, Know Your Number. Get started at [aarp.org/hearing](http://aarp.org/hearing).

These programs test your hearing thresholds at 500, 1,000, 2,000 and 4,000 hertz (Hz). You “know your number” by adding up these thresholds and dividing by 4. “If your

number is between 20 and 60, an OTC hearing aid could help you,” Lin says. “Over 60, a prescription hearing aid or even a cochlear implant could help you.”



#### How do I know if an OTC hearing aid is right for me?

OTC hearing aids can help if you have mild to moderate hearing loss. For severe or profound hearing loss, you’ll need to see an audiologist or another hearing professional. Which do you have?

**Mild to moderate loss:** You have trouble hearing a conversation

in a noisy restaurant, are frequently asking people to repeat what they said, or you turn up the television or music to levels that are uncomfortable for others in the room. Or you may have difficulty understanding what people say if you can’t see their lips moving.

**Severe loss:** You can’t hear a conversation in a quiet room or loud sounds like power equipment or trucks.



#### Where can I buy OTC hearing aids?

In pharmacies, big-box chains, consumer

electronics stores and possibly even at optical stores and supermarkets. Online, they’ll be sold directly from manufacturers, at many store websites and, of course, at major retail hubs. You’ll also likely see them being sold on home-shopping networks on television, says Tom Hannaher, CEO of OTC hearing aid maker Zyvox. Some makers say they may open kiosks in stores, where customers can watch videos, take hearing tests and video chat with customer-service staffers before they buy.

## AN OTC BUYERS GUIDE

### What to look for when purchasing hearing aids



#### The words “over-the-counter (OTC) hearing aid” on the package.

This is the FDA-regulated designation that says you’re purchasing actual hearing aids and not some type of amplification device.



#### Smartphone requirements.

Many, but not all, OTCs require users to download and use an app on their smartphone. For details about compatible types (some only work with iPhones, not Androids), you’ll have to go to the maker’s website or read material inside the package.



#### A 30-day (or more) return policy.

The Hearing Loss Association of America recommends choosing devices with a generous return policy. It can take several weeks to know whether new hearing aids work for you, AAA’s Sydlowski says, in part because your brain has to acclimate to all the new sounds you’ll hear.



#### Added features.

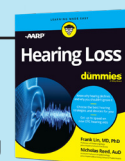
More expensive OTCs work with telecoils, which pick up signals sent directly to your hearing aids in movie theaters and concert halls. Others may come with Bluetooth options that allow you to stream phone calls and other media wirelessly through your hearing aids.



#### Rechargeable versus battery-powered.

Choose a power option that allows you to wear hearing aids during all your waking hours. Your brain needs to receive input consistently in order to acclimate to the new device.

Learn more about hearing loss and OTC and traditional hearing aids in AARP’s *Hearing Loss for Dummies* at [aarp.org/hearingloss](http://aarp.org/hearingloss).





# SMART MONEY MOVES TO FIGHT INFLATION

A grownup's guide to **investing, spending, staying calm and securing your future** during uncertain times

**S**oaring grocery bills! Plunging stocks! Record home prices! High interest rates! This year's financial jolts have bewildered and befuddled even seasoned money managers—which many of us older Americans certainly are.

As we went to press, some rays of light were emerging: The stock market had regained some of its first-half losses, and consumers' optimism about the future was edging upward. But a resurgence of inflation in August, after earlier signs of a slowdown, indicated that national and global economic problems wouldn't heal anytime soon.

You can't change what's going on around you, but you can change how you think about it and what you do about it. To help calm your money worries, we've talked to financial professionals and other experts who can put today's situation in perspective and advise what to do (and what not to do) to shore up your financial security. Want some good advice about the economy, your retirement savings and your spending? Read on.



# HOW TO RIDE OUT A TURBULENT MARKET

Why boring investments and calm deliberation may be best for your retirement

BY ALLAN ROTH

Imagine you went off the grid at the end of 2019—completely cut off from people and the news, as if on a desert island. You return to civilization nearly three years later to learn that the world is a hot mess: the worst global pandemic in a century, the highest inflation since the early 1980s, Russia's invasion of Ukraine, weather catastrophes everywhere, and profound political polarization and dysfunction here in the United States.

You brace yourself for an update on your retirement stash, which you assume will be a hot mess too. But surprise! U.S. stocks actually gained 32.7 percent from the beginning of 2020 through the end of July. Bonds declined, but only by 2.74 percent. Since you had set your investment portfolio at a ratio of 60 percent U.S. stocks and 40 percent bonds—a common, reasonable mix—you're up 17.4 percent over that period, compared with the 14.6 percent increase in consumer prices. In other words, you've beaten inflation. Not bad at all!

Two and a half years is a fairly short time frame in investing, and the media often focuses on even shorter ones with news like “the market dropped 4 percent in a single day” and “stocks had their worst first half since 1970.” But consider this: Despite the market's poor performance so far this year, stocks have more than tripled over the past decade.

## WHAT TO DO NOW

But yes, facts are facts: The stock market fell 23 percent from January through mid-June, putting it in bear-market territory; despite a later recovery, it was down about 17 percent for the year as of mid-September. Bonds fell too. If you're in retirement or nearing it, this year's downturn is especially painful, since there is less time for markets to recover before you need to tap your reserves.

Wondering how best to navigate the financial waters when times are as terrifying as they are right now? Here are my do's and don'ts. Underlying all my advice is this message: Don't fixate on the short term, be it scary or exciting. Focus on the long term.

**Don't try to time the market ...** Though people think they can pick the best times to buy and sell stocks, I've seen far more investors guess wrong by buying high and selling low. So-called experts don't get it right either.

**... Instead, try to control your behavior.** When it comes to markets, the only thing you can control is you. Resist the all-too-human urge to sell in down markets and buy when markets are recovering. It may feel better in the moment to make those moves, but those impulses work against you over the long haul. Let time heal short-term declines.

**Do take some stock market risk ...** Pick a percentage of your portfolio that you will commit to stocks for several years. Think of it as a binding contract. I suggest putting it into stock index funds that own thousands of companies. Look for funds with expense ratios—annual charges, that is—of 0.10 percent or less, which amounts to \$10 or less for every \$10,000

you have invested. The more you pay in annual charges, the lower your return is likely to be.

**... But don't take unnecessary risk.** Don't try to pick winning stocks, and don't buy mutual funds that own just a handful of companies or invest in only a single industry. That's likely to both increase your risk and lower your return. A 2018 study by Arizona State University professor Hendrik Bessembinder calculated that at any given time since 1926, the best-performing 4 percent of companies on the U.S. stock market accounted for almost the entire net gain of the overall market; the other 96 percent earned hardly anything over nearly a century. The problem for you as an investor is that the top 4 percent is constantly changing, and you never know what the winners will be going forward. If you pick stocks, odds are they'll be among the 96 percent.

**Don't reach for unsafe yields ...** Virtually always, the higher the dividend or interest rate you're promised with a stock, bond or other investment, the greater the risk you face. Companies paying high dividends often drastically cut them (as General Electric did in 2019) or go bankrupt (like General Motors in 2009). High-yield bonds are referred to as “junk” for a good reason.

**... But do balance your stock portfolio with safe bonds and other fixed-income investments.** One place to start is with U.S. government debt. Series I bonds, intended to

Don't fixate on the short term, be it scary or exciting. Focus on the long term.





# Medicare annual enrollment: What I learned last year

**Here are the basics.** Original Medicare (Parts A & B) helps pay for doctor visits and hospital stays, but it doesn't cover everything. Because of this, many people choose other types of Medicare coverage to receive additional care not provided by Original Medicare.

The below scenarios illustrate the different Medicare plans that may help you.



## Frank

He likes to prepare for unexpected costs when it comes to his budget. Frank was surprised to learn Original Medicare doesn't cover vision and hearing expenses. So he would have to pay for those costs. After researching his Medicare options, Frank decided to enroll in a **Medicare Advantage plan**. It's an all-in-one plan that combines the benefits of Original Medicare with additional benefits like prescription drugs, as well as vision, hearing, and dental coverage – all for one premium.



## Rose

Between spending time with her grandchildren and playing pickleball with her friends, she's always on the go. Last year, Rose was diagnosed with diabetes. For the first time in her life, she needs to take several medications daily. Those prescription costs were more than her budget can handle. This year, Rose is eligible for Medicare and will enroll in a stand-alone **Medicare Prescription Drug plan**. Now Rose can focus on the things that are most important to her.



## Martha

Martha retired early; chronic health conditions made it harder for her to go to work every day. After two years on Social Security Disability, Martha qualified for Medicare. Since she was already on Medicaid and is now eligible for Medicare too, she can enroll in a **Dual Special Needs Plan**. Martha will have access to extra benefits that help her with more expenses like dental, prescription costs, and groceries - helping her improve her overall health.

Talk to a UnitedHealthcare® Medicare Plan Expert who can help you find a plan that fits your needs and budget. UnitedHealthcare has you covered. The Medicare Annual Enrollment Period is October 15 - December 7, 2022.

**Questions? UnitedHealthcare is here to help.**  
**1-844-886-4671 TTY: 711 or visit [UHC.com/Medicare](https://UHC.com/Medicare)**



Medicare Plan Expert is a licensed insurance sales agent/producer.  
Customer stories are for illustrative purposes only.



# Introducing the Right Plan Promise™ only from UnitedHealthcare

**It's our commitment to helping you find the  
Medicare plan that's right for you**

Our UnitedHealthcare Medicare Plan Experts and easy-to-use online shopping tools make it simple to find the right UnitedHealthcare plan for your needs and budget. And with a wide range of options — including the AARP Medicare plans — you may find a Medicare plan that meets your needs.

Talk to a UnitedHealthcare Medicare Plan Expert  
**1-844-886-8151, TTY 711** or visit  
**[uhc.com/medicare](https://uhc.com/medicare)**



**AARP®** | **Medicare Plans**  
from  **UnitedHealthcare®**

Medicare Plan Expert is a licensed insurance sales agent/producer. The Right Plan Promise is our commitment to provide you with tools and agent/producer support to help you find a plan in UnitedHealthcare's Medicare plan portfolio that meets your needs. It is not a guarantee that UnitedHealthcare offers a plan that meets the needs of every consumer. Plan recommendations are based on the information that you provide regarding your health coverage needs. Requests to disenroll or change plans remain subject to applicable Medicare regulations and Federal and state laws/regulations. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in these plans depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll in a Medicare Advantage or Prescription Drug Plan. AARP encourages you to consider your needs when selecting products and does not make specific product recommendation for individuals.

© 2022 United HealthCare Services, Inc. All Rights Reserved.  
Y0066\_220808\_024621\_M

SPRJ76122\_20143007

**SAVING A LIFE  
EVERY 11 MINUTES!\***

**Life Alert®**

# HELP

**is on the way.**



**FALL**



**MEDICAL**



**SHOWER**



**OUTDOOR**

One touch of a button sends you help fast, 24/7, for:  
**fall • medical • shower • outdoor emergencies,**  
even when you can't reach a phone  
**at Home or On the Go anywhere in the USA.**



**HELP AT HOME**



**SHOWER EMERGENCIES**



**HELP ON THE GO**

FOR A **FREE** BROCHURE CALL:

# 1-800-845-6640

Only with Life Alert, batteries **NEVER** need charging!\*\*  
So you're always protected!



**Life Alert®**

\* Life Alert defines a life saved as, when a subscriber has an actual emergency while home alone, is unable to get to the phone for help, activates the system, and Life Alert dispatches help. \*\* Batteries last up to 10 years. \*\*\* Free Shipping thru the Continental US.

## Cover Story

provide some inflation protection for individuals, are temporarily yielding an incredible 9.62 percent. (Yields will drop if inflation does.) Each person can buy up to \$10,000 worth per year via TreasuryDirect.gov, and additional amounts each tax season, up to \$5,000, by purchasing directly with a federal tax refund. You don't get your interest, however, until you redeem the bond, which you have to hold for at least a year, and there's a small penalty for redeeming within five years of purchase. Conventional one-year Treasury notes were yielding 3.24 percent as of early August. You can buy them through TreasuryDirect.gov, your bank or a broker; like I bonds, they're exempt from state taxes. Insured bank and credit union certificates of deposit are also a good place to earn safe income. DepositAccounts.com and Bankrate.com show the highest rates. In general, the longer the maturity of a bond or CD is, the higher its yield. But if rates go higher later, you'll have to pay a penalty to get out of that yield you're locked into.

Although this is one of the worst periods ever for bonds, remember that high-quality bonds have less risk in a year than stocks do in a day. All you have to do is buy any one of the several investment-grade bond index funds on the market that charge 0.05 percent or less annually, and you'll own a slice of thousands of high-quality bonds issued by corporations and the U.S. government.

**Don't keep all your money in cash ...** That virtually guarantees you will lose purchasing power to inflation over the years.

**... But do keep enough cash to sleep well at night.** As Duke University behavioral economist Dan Ariely points out, you have to manage both your investments and your well-being. Put your stash (perhaps three to six months of living expenses) in an insured money market account or online savings account, where you could find rates north of 2.2 percent as of mid-September.

**Finally, do keep in mind the words of Nobel laureate Paul Samuelson:** "Investing should be more like watching paint dry or watching grass grow." Markets will recover and capitalism will survive. Have an exciting life, just not in your investing.

*Allan Roth is the founder of Wealth Logic, a financial planning firm, and has worked in finance for more than 40 years. He writes frequently for AARP.*



# YOUR INFLATION CHEAT SHEET

Answers to your most pressing questions about the rising cost of living—past, present and future BY LYNN ASINOF

**P**rices crept up, then surged higher in the first half of this year. In June, the consumer price index rose to become 9.1 percent higher than it was a year earlier—the biggest 12-month increase in 40 years. Then in August, food, shelter and health care costs continued to rise. It's hard for anyone to relax when such basic needs as groceries and rent are so much more expensive than they were not so long ago. But putting inflation in a longer-term perspective may ease some of your worries. Here are answers to some of people's most pressing questions about what just happened and what might happen next.

## What should we blame for our current high inflation rate?

There are several culprits—most recently the war in Ukraine, which has driven up the price of food and fuel around the world. But the current round began with COVID-19. Not only did the pandemic shut down the world economy, as governments restricted movement and people hunkered down at home, but it also created massive problems in what's known as the global supply chain—the people and processes involved in manufacturing, transporting and distributing goods to the businesses and households that need them. Factories shuttered, raw materials and finished goods sat in ports, and deliveries to stores were erratic. Managing product inventory got even harder for businesses as people changed their buying habits—snapping up household goods like toilet paper and bicycles while shunning services like meals out, movie tickets and air travel. The result was a shortage of goods Americans wanted to buy.



### IGNORE THE NOISE

**"Don't get mired in data that has nothing to do with you. For instance, if you're no longer driving as much as you used to, the price of gas, while painful, is not impacting you as much. The same goes for stock market gyrations, which make a huge amount of headlines. But if your income is based on a salary or Social Security, then you don't have to worry about it."**

**—JEAN CHATZKY,**  
AARP financial ambassador and CEO of HerMoney.com

And we sure wanted to buy, sparked by the \$5 trillion that the government has poured into the U.S. economy—some \$2 trillion of that paid directly to individuals and families—in the hope of staving off a disaster caused by frozen commerce and high unemployment. "Give Americans \$2 trillion, and they are going to buy stuff," says Barry Ritholtz, chairman and chief investment officer at Ritholtz Wealth Management in New York.

In sum, demand went way up as supply came way down. And when that happens, prices rise in a similarly dramatic fashion.

## Why does inflation get us so upset?

Largely, it's because we haven't had to think seriously about it for many years. "For a long period of time, there was no inflation, and nobody talked about it," says David Wessel, director of the Hutchins Center on Fiscal and Monetary Policy at the Brookings Institution. Then suddenly last year, prices of food, energy, housing and everything else began to skyrocket. It's not just the magnitude of rising prices that's upsetting; it's also the frequency with which price increases confront you—every week when you go to the grocery store and every day when you drive your car past a gas station. "There's nothing that gets people as riled up as the price of gas," Wessel says.

## Who is getting hit the worst?

No surprise here: It's low-income earners and those living paycheck to paycheck. "If you don't have the disposable income to keep up with the increases, life is very difficult," says Collin Martin, fixed income strategist at the Schwab Center for Financial Research. *Continued on page 18*

## INTRODUCING

NEVER HAVE TO  
TOUCH YOUR  
SHOES AGAIN



**No Bending over.  
No Touching shoes.  
No Kidding.**

**SKECHERS**  
**HANDS FREE**  
**Slip-ins**



## JUST STEP IN AND GO.

Introducing new hands free Skechers Slip-ins. Putting on your shoes has never been easier. No Bending over. No pulling them on. No Hassles.



LEARN MORE

AVAILABLE FOR  
**MEN, WOMEN, & KIDS!**  
sneakers.com



Retirees are somewhat insulated because Social Security payments are indexed to inflation. But because adjustments are made annually, there has been a lag as prices head higher. The 5.9 percent increase that showed up in the January Social Security checks was based on inflation figures from last year's third quarter. Current estimates for the 2023 adjustment range from 8 percent to 11 percent.

Homeowners also are generally better off than renters. During the height of the pandemic, many landlords couldn't evict tenants or raise rents. That has changed. A recent report by real estate brokerage Redfin showed that in July the average asking rent was up 14 percent over last year, with rents in 10 cities—including Nashville, Seattle and San Antonio—rising more than 20 percent year over year. But if you own a home, your monthly cost goes up only if you have an adjustable rate mortgage; otherwise, it holds steady.

## What can be done, and who can do it?

In the U.S., the Federal Reserve, the government's central bank, is charged with managing inflation, Wessel explains. The tool it's been using is a traditional one: setting policies that cause banks to raise the rates they charge one another for short-term loans. That, in turn, leads banks to hike the interest rates they charge the people and businesses seeking loans. Those higher rates discourage potential customers from borrowing money to make investments or purchases, and that lowers demand for goods or services. That slowdown in economic activity should eventually rein in price increases. But there's a limit to this strategy: The Fed's rate hikes primarily affect economic sectors sensitive to interest rates, such as real estate and manufacturing. It can't do much about either food or energy prices, which tend to go up and down very quickly.

**Congress and the president have limited options, not all of them pleasant.**

Congress and the president have limited options, not all of them pleasant. One is to raise taxes in order to lower demand. The Inflation Reduction Act passed in August raises taxes on some corporations and increases the IRS's budget, but those moves are unlikely to have an impact. Some other possible steps, such as releasing oil from the U.S. strategic petroleum reserve, have already been taken. Other factors influencing inflation are beyond U.S. control. "This is a global situation," Schwab's Martin says. "Washington can't stop China from locking down their regional economies." And it has limited ability to rein in food inflation, which has been worsened by the war in Ukraine and extreme weather.

## How is today's inflation different from inflation in the 1970s and 1980s?

As painful as today's price increases may be, they're nowhere near as bad as they were back then—so far. Inflation hit a high of 14.6 percent in 1980, and some mortgage rates

topped 18 percent a year later. But savings instruments also paid higher interest, with a three-month CD yielding 18.3 percent in 1981.

Some of the big inflation drivers of yesteryear have also waned. Back then, a greater percentage of workers were unionized and had contracts with built-in cost-of-living adjustments that automatically raised wages as prices increased, causing a back-and-forth inflation spiral. Today, only 6 percent of private-sector workers are union members. While supply chain issues have been a big factor in today's inflation, global competition is still much higher than in the 1970s and 1980s, and it remains a force in keeping prices down. Finally, availability of alternate energy resources is limiting the impact of oil shortages. "Fifty years ago, the average family spent 8 or 9 percent of its budget on energy," Ritholtz says. "Today it is more like 3 or 4 percent."

## What should I be most worried about?

That the economy will slip into a recession triggered by the Fed's raising of interest rates too high and too fast, leading to widespread job losses. (By one unofficial measure of a recession—two consec-



For now, inflation is below the heights it hit in the 1970s and the 1980s.



## KEEP THINGS IN PERSPECTIVE

"One of the benefits to getting old is that I've seen this movie before. A lot of people will dare you into thinking that this is a dangerous time, but it's not. The period from 2007 to 2009 was the most perilous time that we'll ever live through. That will not be repeated. And it won't be repeated because we've changed a lot of laws and agency rules to make it so that if we really get in trouble, then we can fix it. So let's take the terrible, horrible, most miserable, frightening issues off the table. I'm continuing to put money in my IRA and my 401(k) a little bit each month, and I'm urging people to continue to invest. I think that in your 60s and 70s you should still be investing, and I think you should do it in a regular fashion."

—JIM CRAMER, host of CNBC's Mad Money and the CNBC Investing Club



# More People are Choosing This 1-Day, Dream Bathroom Update and Saving Thousands of Dollars.\*

When Americans think of updating rooms in their home, the bathroom ranks high on their list.

No one likes an old, dreary, outdated bathroom, and since most people spend a fair amount of time in there, it makes sense that it's high on their priority list for updating.

But, giving it a proper update can be costly and time-consuming.

That's why one of America's most trusted leaders in home renovations and improvements created a modern, custom upgrade option that is quick to install, high-quality, and very affordable.

That's right, they're turning to Jacuzzi Bath Remodel, America's trusted leader in bathroom renovations, and authorized installer of iconic Jacuzzi® bath products.

Now any homeowner who wants to update their worn-out bath or shower can get a beautiful bath remodel in as little as one day. Jacuzzi Bath Remodel expert installers can transform an old bathtub into a soothing soaking

Jacuzzi Bath Remodel offers a custom, dream bathroom that can be installed in as little as 1 day.

oasis, upgrade a spare bath or shower, or bring a dream master bathtub or shower to life.

And their unique, stress-free remodeling process doesn't take weeks to complete — or require a messy demolition of the existing bathroom.

Customers can expect a transformed bathroom in as little as one day.

Thousands of people have now experienced a beautifully-designed, spa-like upgrade for less. And they didn't have to sacrifice beauty or luxury. Plus, with Jacuzzi Bath Remodel, they can expect...

**One day installation:** The expert team brings a new bathtub or shower to their home and installs it in just one day.\*

**Anti-microbial protection to keep your shower fresh and clean.** All shower walls are infused with silver ions that



Explore Christina Preferred Designs like Canyon, Farm, and Urban.

prevent bacteria, mold, and other microbes from growing and reproducing.

**Bathtubs and showers that are easy to maintain for less time cleaning, and more time relaxing.** Jacuzzi® showers, bathtubs and walls are made from nonporous acrylic that is stain-resistant and easy to clean.

**Optional safety upgrade.** As part of a bathroom remodel, they can also help homeowners who want to add a safety feature like grab bars or a walk-in shower.

A limited lifetime warranty to protect against defects in material and workmanship. They stand behind the craftsmanship and quality of their products with a limited lifetime warranty.\*\*

It's now easier than ever to experience the luxury of a Jacuzzi® bath or shower.

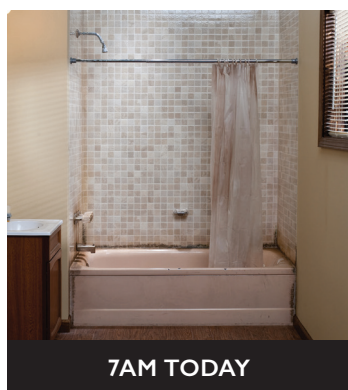
People all across America love the quick service and amazing colors and designs Jacuzzi Bath Remodel has to offer for only a fraction of the cost of a full bathroom remodel.

Here's what customers say about their bathroom remodel...

"It's beautiful! It's just made the biggest difference in the world for our bathroom. And the installer, Warren, I can't say enough about him." -Mike and Yvonne

"It's really awesome. It can snazz up the home a lot... The enclosure really looks nice with the tile look and the shelves. The shower is a big improvement over the cruddy old bathtub I had before." -Ross

Anyone who's ready to upgrade their existing bath or shower to an exclusive Jacuzzi® model can simply call now **888.668.1582** and connect to a Jacuzzi Bath Remodel dealer in your area.



SPECIAL OFFER:

**50% Off Installation**

+ No Interest & No Payments for 1 Year

+ Free Safety Upgrade\*\*\*

Call **888.668.1582** or visit **TodaysTub.com** for a no obligation quote today.



BATH REMODEL

\*In some cases, shower remodels may take more than one day to complete. Your Jacuzzi Bath Remodel representative can provide details. \*\*Jacuzzi Bath Remodel provides a limited lifetime warranty on Jacuzzi® branded products. For complete details, see our warranty at a dealer near you. \*\*\*With purchase of any complete bath or shower system. Sales and installation performed by the licensed or registered (if applicable) Jacuzzi Bath Remodel dealer in your area. Cannot be combined with any other offer. Not all products available in all locations. Financing is provided by third-party lenders under terms arranged by customers and lender, subject to credit requirement. Not all buyers may qualify. See your local participating Jacuzzi Bath Remodel dealer for details.

## Cover Story

utive quarters of a shrinking economy—the U.S. was already in a recession in the summer.) “Pick your poison. Is it high inflation or high unemployment?” Ritholtz asks. The Fed is trying hard to thread the needle, he says, bringing down inflation while avoiding recession.

Another problem: Persistent inflation erodes public trust in government. “Inflation leads people to think things are out of control,” Wessel says, noting that Americans are already facing a lot of things that feel out of control. Yet pundits are expecting inflation to settle between 2 percent and 4 percent a few years from now, he says.

### How will this round of inflation end?

Probably with a period of higher interest rates and more hard times. In a closely watched speech made in late August, Federal Reserve Board Chairman Jerome Powell made it clear that his top priority was to establish “price stability” by bringing inflation down to 2 percent, in the neighborhood where it’s been for much of the past three decades. “Without price stability, the economy does not work for anyone,” he said. The



### CONTROL WHAT YOU CAN

“The most difficult thing for people to do is admit that they don’t have control over something—that’s relationships, jobs, everything. A lot of financial anxiety is around larger issues over which individuals have no control. The sooner you get to acceptance, the better you’ll feel. Instead, focus on your individual choices and key wellness barometers. One is cash flow. ‘Do I have enough money to pay all my bills and make sure I’m not using credit to fund my lifestyle?’”  
—LYNNETTE KHALFANI-COX, CEO of AskTheMoneyCoach.com and author of Zero Debt

process of making that happen will entail not only higher interest rates, but also slower economic growth and a weaker job market—meaning “some pain” for households and businesses. “These are the unfortunate costs of reducing inflation,” Powell told his audience at a Federal Reserve economic symposium. “But a failure to restore price stability would mean far greater pain.”

Much of this strategy, Powell indicated, is based on lessons learned from that stretch of inflation in the 1970s and 1980s. History shows, he said, that the longer inflation continues at a high rate, the more that workers will suffer during the process of bringing it down. “We are taking forceful and rapid steps” to reduce demand via higher interest rates, Powell added. “We will keep at it until we are confident the job is done.”

### Is there anything I can do?

Simply be a smart consumer. “If you don’t need it, don’t buy it, and wait a couple of months,” Ritholtz suggests. Merchandise that is now selling at big premiums, he says, may soon be on sale as today’s aggressive ordering leads to overstocked inventory.

Inflationary cycles eventually end, but no one knows when that might happen this time around. So it makes sense for you to have a household plan that outlines the monthly income and savings you currently have and how you will need to adjust your usage of them until inflation gets back to tolerable levels. “You want to know what your options are,” Martin says.

*Lynn Asinof is a personal finance journalist who spent 20 years at The Wall Street Journal and has written for Money, Fortune and The Boston Globe.*

# Are the stairs becoming too much for you or a loved one?

Stay in the home and neighborhood you love with a Stiltz Homelift.

#### WHY LIMIT YOURSELF?

Stairlifts were introduced in the 1920s, and not much has changed since. A stairlift has one use: to move you (and only you) between floors, slowly. And it fits in only one place: your staircase. Finally, a stairlift won’t keep up with you as your mobility needs change over time. For example, a stairlift can’t carry a walker or wheelchair.

#### THE MODERN SOLUTION

A Stiltz Homelift, on the other hand, is an affordable, modern home elevator

that is so compact, it fits just about anywhere in your house. It requires no special machine room, no supporting walls, and runs off a standard home electrical outlet. One look at our unique free standing rail system, and you can tell right away why we’re called “Stiltz”!

**A Stiltz Homelift is 100% safe.** The elevator will not operate when the door is open, and sensors stop the lift cab if something is in the way. A battery backup lowers the lift cab in a power outage.

#### A Stiltz Homelift is versatile.

Our elevators carry two people, or even a wheelchair. And the small footprint means they fit just about anywhere. Install your homelift through the floor, in a stairwell, up to a landing — even inside a closet!

**A Stiltz Homelift is clean and quiet.** Our self-contained electric drive system is very quiet. No messy hydraulics, no noisy vacuum systems, no machine rooms required.

**A Stiltz Homelift is an extra pair of hands.** Move laundry,



A Stiltz home elevator gives you the freedom to enjoy every inch of your home, downstairs and upstairs!

suitcases, groceries and vacuum cleaners — up and down between floors.

#### IT’S NEVER TOO SOON

Some Stiltz customers need a homelift immediately. But others want to “future-proof” their homes for when the stairs become a challenge.

- Affordable
- Small Footprint
- Full Safety Features
- Clean, Quiet Operation
- Low Power Consumption
- Freestanding Design
- Wheelchair Accessible
- Carry Laundry or Pets
- Fast Installation
- Full Warranty

#### HOMELIFT SPECIALISTS

Stiltz is one of the world’s leading home elevator manufacturers, so you’ll be in good hands. Your homelift will be installed and maintained by Stiltz trained professionals — expert technicians who truly care about your freedom.



Call 1-833-251-7987

For a FREE brochure or no obligation home visit call us or visit [www.StiltzLifts.com](http://www.StiltzLifts.com)

**Stiltz**  
Homelifts



# TO BUY OR NOT TO BUY?

The time might be right  
for some major purchases

BY BETH BRAVERMAN

In times of high inflation and economic uncertainty, the natural inclination is to close up your wallet and wait for another day to make large purchases, even if you have the cash to spare. But in some instances, spending money in volatile times may be a smart financial move. Here's how to think about eight major expenses this fall.



## Get new furniture?

Inflation and supply shortages have plagued the furniture industry since the pandemic began, says Jennifer Litwin, author of *Best Furniture Buying Tips Ever!* "Slow recovery in the workforce has contributed to the delays and to the higher prices," she adds. "Overall, home furnishings prices have gone up by 10 percent in the past year, with no turnaround in the immediate future." Litwin expects prices to remain elevated at least through the end of this year, and she doesn't expect good values for furniture buyers to return until late 2023.

**Verdict:** **WAIT**



## Downsize your home?

The record run that home prices have seen in the past two years may be coming to an end, with June figures showing lower sales volumes and a slowdown in price increases. That said, sales prices on single-family homes were up more than 18 percent from a year earlier, according to CoreLogic. Such elevated prices could work in your favor if you are looking to downsize, says Scott Lindner, national sales director at TD Bank, because you can lock in the profits on the more expensive home you're selling in order to offset the increased price in the smaller home you're buying. But the move may make less sense if you'll have to get a mortgage for the downsized home, especially if you snagged *Continued on page 22*

**Rapid Pain Relief – GUARANTEED ...Or Your Money Back!**



AS LOW AS  
**\$13.33**  
EACH

## Arthritis, Muscle, Joint Pain?



90 DAY  
MONEY BACK  
GUARANTEE  
LARGE  
4 OZ  
JAR

Do you suffer from arthritis, muscle or joint pain, stiffness or swelling? Is an aching neck or back keeping you from your daily activities?

Also available in stores in the Pain Relief section



AS LOW AS  
**\$13.33**  
EACH

## Restless Legs?



90 DAY  
MONEY BACK  
GUARANTEE  
LARGE  
4 OZ  
JAR

Are discomforting pains and unpleasant sensations in your legs causing restless tossing and making it difficult to fall asleep?

Also available in stores in the Pain Relief section

**BUY 2 GET 1 FREE!**

**MAGNILIFE®**

Dept. AB9  
300 State St., Suite 92039  
Southlake, TX 76092



Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Email: \_\_\_\_\_

### PAYMENT METHOD

☐ Check/Money Order enclosed payable to: MagniLife

☐ Charge my credit card



Acct. #: \_\_\_\_\_

Exp. Date: CVV #: Signature: \_\_\_\_\_

/ /

Arnica Pain Relief Gel (4oz Jar)	
<input type="checkbox"/> Buy 2 Get 1 FREE (Equals \$13.33 per unit)	\$59.97 <b>\$39.98</b>
<input type="checkbox"/> Single unit - \$19.99 per unit	\$19.99



Shipping & Handling

+ \$5.95

**TOTAL**

**MAGNILIFE®**

Dept. AB9  
300 State St., Suite 92039  
Southlake, TX 76092



Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Email: \_\_\_\_\_

### PAYMENT METHOD

☐ Check/Money Order enclosed payable to: MagniLife

☐ Charge my credit card



Acct. #: \_\_\_\_\_

Exp. Date: CVV #: Signature: \_\_\_\_\_

/ /

Relaxing Leg Cream (4oz Jar)	
<input type="checkbox"/> Buy 2 Get 1 FREE (Equals \$13.33 per unit)	\$59.97 <b>\$39.98</b>
<input type="checkbox"/> Single unit - \$19.99 per unit	\$19.99



Shipping & Handling

+ \$5.95

**TOTAL**

**Order Now: 1-800-393-6025 / MagniLife.com**

Available at these fine retailers (OFFER NOT GOOD IN STORES):



# Cover Story

a low fixed rate for your current mortgage. If your new rate is significantly higher, even on a smaller loan, your payments could go up, says Nick Bormann, a financial planner with Bormann Wealth Management.

**Verdict:** **MAYBE**



## Upgrade your smartphone?

The supply constraints that hit the smartphone market in the middle of last year have subsided just as inflation pushed down demand, says Nabila Popal, research director with the consulting firm IDC. That means that prices have fallen and carriers are making trade-in deals that could significantly lower the price of a new phone. "In the United States, this is a great time to buy a phone, because we are seeing offers from carriers at a level we have never seen before," Popal says.

**Verdict:** **BUY**



## Buy a TV?

While the prices of most consumer goods are going up, the cost of a television fell nearly 15 percent from July 2021 to July 2022. "The most cutting-edge TVs with the latest innovations are expensive and have been slightly delayed this year due to supply chain issues," says Nick Pino, managing editor of TV & AV at Tom's Guide. "But there are still a huge number of budget TV models available out there. At this point, there's no reason to wait long if you need a new TV."

**Verdict:** **BUY**



## Take a European vacation?

This summer, the euro was at a two-decade low against the U.S. dollar, meaning that the money that you spend in Europe will go 20 percent further than it did a year ago, says Scott Keyes, founder of Scott's Cheap Flights. As

for fall airfares, Keyes was expecting prices to decline from where they were this summer. "We've recently seen prices for autumn and winter fares, like New York City to Oslo, for \$226 round trip; Boston to the Azores for \$366 round trip; and San Francisco to Paris for \$383 round trip—all on full-service airlines," Keyes reported in August.

**Verdict:** **BUY**



## Renovate your house?

Both the number of homeowners remodeling their properties and the money they spent hit a four-year high in 2021, according to home renovation site Houzz. High prices and demand are still making it difficult for homeowners to renovate, says Craig Webb, a construction supply industry consultant. Even if you're able to find a contractor, continuing supply chain problems are causing delivery delays for necessities including concrete, windows and appliances. "Waiting will give you a chance to find somebody who does good, thoughtful work and can find products and materials that make you happy," Webb adds. "Doing it in the future might not be much cheaper, but it may tax you less mentally."

**Verdict:** **WAIT**



## Replace your refrigerator?

If your refrigerator is having problems, should you repair it or buy a new one? Prices for major appliances in July were up 17.5 percent from two years earlier, and repair costs are higher too.

Fixing the old fridge is a good choice unless the cost of repairing it approaches half the cost of its original purchase price, says *Consumer Reports* home and appliances writer Daniel Wroclawski. Repairing a high-end fridge also makes sense, since expensive brands are back-ordered by up to a year, says John Carey, cofounder of New Jersey retailer Designer Appliances.

The best deals on a purchase are at the lower end of the price range, says Carey: "Manufac-

# Help From AARP

GET GUIDANCE FOR YOUR FINANCES  
FROM THESE FREE ONLINE RESOURCES

## AARP Money Map

Get a game plan for managing unexpected expenses, create a payback strategy for your debt, set a budget and track your financial goals. [moneymap.aarp.org](https://moneymap.aarp.org)

## Social Security Resource Center

Find answers to your questions about Social Security benefits for workers, spouses and survivors. [aarp.org/socialsecurity](https://aarp.org/socialsecurity)

## Ace Your Retirement

Chat online with Avo, a digital coach who will formulate a personalized action plan for your retirement in just three minutes. [aceyourretirement.org](https://aceyourretirement.org)

## Jean Chatzky Videos

AARP financial ambassador Jean Chatzky shares her advice for accomplishing your money goals. [aarp.org/jeanchatzky](https://aarp.org/jeanchatzky)

## AARP Interview an Advisor

Get tips on finding a financial adviser who's right for your needs. [aarp.org/interviewanadvisor](https://aarp.org/interviewanadvisor)

## Savi Student Loan Repayment Tool

Find forgiveness options or learn if you can lower your student loan payments. [aarp.org/studentloans](https://aarp.org/studentloans)

turers are overstocked on certain models and willing to cut prices to clear out inventory." Other good options are to buy a secondhand model with a warranty or a new model with cosmetic damage, Wroclawski says.

**Verdict:** **MAYBE**



## Buy a second home?

Whether now is a good time to purchase a second home depends on several factors, including how long you're planning to keep the home, whether you need to borrow money for the purchase (again, high interest rates!) and the local housing market where you want to buy. Redfin data shows that the second-home market has already begun to cool, with prices falling below the pre-pandemic baseline in June for the first time in two years.

"You should seriously consider the risks before buying a second home in today's market," Lindner says. "But if you're looking to hold it for a long time, it will more than likely be at the present value or higher."

**Verdict:** **MAYBE**

—Additional reporting by Niamh Rowe

Beth Braverman is an award-winning personal finance writer who has written for *Consumer Reports*, *Money* and *CNBC.com*.



## BREAK YOUR HABITS

"We make shopping lists, then we get to the store and say, 'How can it be that much for strawberries?' As prices are going up, do it a completely different way. Look at the local sales flyers and build your weekly menu based strictly around what's on sale, rather than what you'd normally predetermine to buy. The other thing with groceries is that where you shop is so much more important than it used to be. Grocers used to be very similar. Now there are discounters. You need to break your old habits of favorite stores. That can really make a difference."

—CLARK HOWARD, author of *Living Large in Lean Times*; host of a popular financial podcast  
—Financial expert interviews by Beth Pinsker



Make your home more comfortable than ever

# “To you, it’s the perfect lift chair. To me, it’s the best sleep chair I’ve ever had.”

— J. Fitzgerald, VA



AARP.  
**Special**  
MEMBER OFFER

**3** CHAIRS  
IN ONE:  
SLEEP/RECLINE/LIFT

Pictured is Luxurious & Lasting Brisa™.  
Ask about our 5 Comfort Zone chair.

You can’t always lie down in bed and sleep. Heartburn, cardiac problems, hip or back aches – and dozens of other ailments and worries. Those are the nights you’d give anything for a comfortable chair to sleep in: one that reclines to exactly the right degree, raises your feet and legs just where you want them, supports your head and shoulders properly, and operates at the touch of a button.

Our **Perfect Sleep Chair®** does all that and more. More than a chair or recliner, it’s designed to provide total comfort. Choose your preferred heat and massage settings, for hours of soothing relaxation. Reading or watching TV? Our chair’s recline technology allows you to pause the chair in an infinite number of settings. And best of all, it features a powerful lift mechanism that tilts the entire chair forward, making it easy to stand. You’ll love the other benefits, too. It helps with correct spinal alignment and promotes back pressure relief, to prevent back and muscle pain. The overstuffed, oversized biscuit style back and unique seat design will cradle you in comfort. Generously filled, wide armrests provide enhanced arm support when sitting or reclining. It even has a battery backup in case of a power outage.

White glove delivery included in shipping charge. Professionals will deliver the chair to the exact spot in your home where you want it, unpack it, inspect it, test it, position it, and even carry the packaging away! You get your choice of Luxurious and Lasting Brisa, Genuine Italian Leather, stain and liquid repellent Duralux with the classic leather look, or plush MicroLux microfiber, all handcrafted in a variety of colors to fit any decor. Call now!

journey  
**perfect  
sleep chair**

**Special Offer for AARP Members.**

**1-888-738-8113**

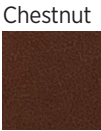
Please mention code 601320 when ordering.



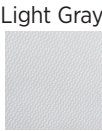
REMOTE-CONTROLLED  
EASILY SHIFTS FROM FLAT TO  
A STAND-ASSIST POSITION

Now available in a variety  
of colors, fabrics and sizes.

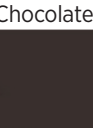
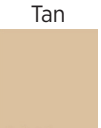
**Genuine Italian Leather**  
classic beauty & style



**! New** **Brisa™**  
luxurious & lasting



**Long Lasting DuraLux™**  
stain & liquid repellent



**MicroLux™ Microfiber**  
breathable & amazingly soft

mobility | sleep | comfort | safety

enjoying life never gets old™

**journey**  
HEALTH & LIFESTYLE

Because each Perfect Sleep Chair is a made-to-order bedding product it cannot be returned, but if it arrives damaged or defective, at our option we will repair it or replace it. © 2022 Journey Health and Lifestyle.



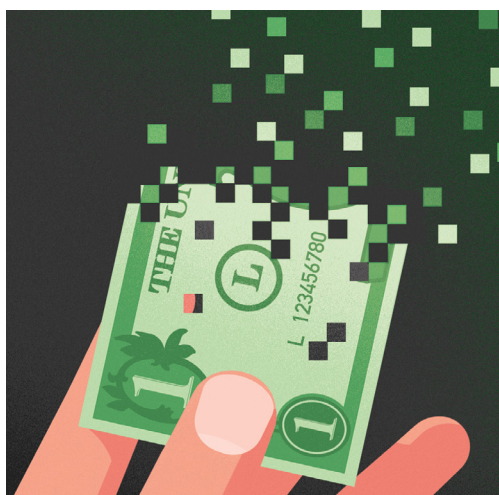
# MONEY SENT, MONEY GONE

## Cash-transfer apps ease digital transactions—and fraud too

BY AMY NOFZIGER AND MARK FETTERHOFF

In recent years, fraud operators typically have tried to get their targets to send money in one of four ways—gift cards, wire transfers, cyber currency or hard cash—as each is all but untraceable once the payment passes into their hands.

Now a fifth form of payment is quickly on the rise: peer-to-peer (P2P) money transfers via popular apps like Zelle, Venmo or Cash App. These services let you send money from a smartphone to a person you know by using



funds in a linked bank account or credit or debit card. These transfers are instant and, in most situations, can't be traced.

The AARP Fraud Watch Network Helpline gets daily calls about P2P app scams like these:

► Looking for a puppy to replace a beloved pet that died, a woman from Nevada went online to find a pet for sale. After getting fake photos of a pup from a seller, she was asked to send \$600 via Zelle. The woman got swindled out of a replacement pooch—and the \$600.

► A South Carolina woman got a call from someone who said he had seen her LinkedIn

profile and wanted to hire her. She agreed, and the new company sent her a check to deposit for start-up costs. Then she was asked to send back a portion of that money via Zelle to pay for her background check. Of course, the check turned out to be fake, and the money she sent by Zelle was gone.

► A man from Illinois wanted to buy concert tickets posted on Instagram. He asked to pay by credit card but was pressured into paying \$800 through Venmo. When the transfer went through, the crook actually bragged to the buyer that he had just been scammed and wouldn't see his money again—or the tickets.

► A Louisiana woman went online and searched for air conditioners. She found a great deal on a website that only accepted Cash App. She paid \$97.99 from her account, but the air conditioner never arrived.

A spokesman for PayPal, which owns Venmo, says, "We encourage customers who suspect they are the target of a scam to contact customer service directly."

In some cases, scammers are using P2P apps in more sophisticated ruses. Lura Ball, 66, a widowed baker from Los Angeles, was

## ADVERTISEMENT

## Ask The Expert

### THE TRUTH ABOUT COCHLEAR IMPLANTS

## Straining to hear each day, even when using powerful hearing aids?



ALEJANDRO RIVAS, M.D.,  
Cochlear Medical Advisor

Dr. Alejandro Rivas, a cochlear implant surgeon and medical advisor to Cochlear, the world leader in cochlear implants, answers questions about cochlear implants and how they are different from hearing aids.

Feeling frustrated and sometimes even exhausted from listening? Whether it happens suddenly or gradually over time, hearing loss can affect you physically and emotionally. Being unable to hear impacts your ability to communicate with your loved ones, hear in noisy environments, talk on the phone, and may force you to become more reliant on your family members.

Cochlear implants work differently than hearing aids. Rather than amplifying sound, they use state-of-the-art electronic components and software to help provide access to the sounds you've been missing. They are designed to help you hear better and understand speech in all situations, including noisy environments.

**Q How are cochlear implants different than hearing aids?** Hearing aids help many people by making the sounds they hear louder. Unfortunately, as hearing loss progresses, sounds not only need to be made louder, they need to be made clearer. Cochlear implants can help give you that clarity, especially in noisy environments.<sup>1</sup> Be sure to discuss your options with a Hearing Implant Specialist in your area.

**Q How do I know a cochlear implant will work for me?** Cochlear hearing implant technology is very reliable.<sup>2</sup> In fact, it has been around for 40 years and Cochlear has provided more than 600,000 implantable hearing devices.

**Q Is it major surgery?** No, not at all. The procedure is often done on an outpatient basis and typically takes just a couple of hours.

**Q Am I too old to get a cochlear implant?** No, it's never too late to regain access to the sounds you're missing.

**Q Are cochlear implants covered by Medicare?** Yes, Medicare and most private insurance plans routinely cover cochlear implants.\*

**Call 800 463 2028**  
**or visit [www.Cochlear.us/Bulletin](http://www.Cochlear.us/Bulletin)**  
to find a Hearing Implant Specialist near you  
and get a free guide about cochlear implants



\* Covered for Medicare beneficiaries who meet CMS criteria for coverage. Contact your insurance provider or hearing implant specialist to determine your eligibility for coverage.

1. The Nucleus Freedom Cochlear Implant System: Adult Post-Market Surveillance Trial Results, 2008 June.

2. Cochlear Nucleus Implant Reliability Report. Volume 16 | December 2017.

D1175804. Cochlear Ltd; 2018.

Please seek advice from your health professional about treatments for hearing loss. Outcomes may vary, and your health professional will advise you about the factors which could affect your outcome. Always read the instructions for use. Not all products are available in all countries. Please contact your local Cochlear representative for product information. Views expressed by hearing health providers are that of the individual.

©2022 Cochlear Limited. All rights reserved. Trademarks and registered trademarks are the property of Cochlear Limited. CAM-MK-PR-501 ISS1 AUG20



## AARP FRAUD WATCH NETWORK'S 5 WAYS TO STAY SAFE

### ► Never use P2P transfer apps when engaging with strangers or businesses.

For purchases or other transactions, you have much more protection if you use a credit card.

### ► If someone insists on being paid with Zelle, CashApp or Venmo, walk away.

The odds are too high that it's a scam.

### ► Link the app you are using to a credit card rather than a bank account for more built-in protection.

And be sure to pay off the credit card on time to avoid paying interest.

### ► Don't click on links sent to you via text or email with a request to update your P2P account information.

These are often sent by scammers.

### ► If you do think you've been cheated, always go directly to the app's website to reach customer service.

If you do a generic web search for a company's customer service department, fake sites built by crooks often will show up among the results—and you could get hit by a whole other scam.

### 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](http://aarp.org/fraudwatchnetwork).

saving money to fulfill a longtime goal of opening a business. On Thanksgiving 2021, she got caught up in a Zelle scam that almost destroyed that dream. (Hear her full story on AARP's *The Perfect Scam* podcast at [aarp.org/theperfectscam](http://aarp.org/theperfectscam).) The crook called her, pretending to be from her bank, and told her someone was trying to make a large Zelle transaction through her account. Thinking she was stopping the scam, she inadvertently enabled the criminal to empty her account.

"I just lost my business," Ball said in the podcast episode, as the reality hit her. "That's \$18,500. Everything I have. I am absolutely sick. I felt ashamed. I felt sick to my stomach." That story has a relatively happy ending: Her bank eventually agreed to reimburse her. But the scammer got away with the bank's money. Few such frauds end up with the target getting their money back. ■

*Amy Nofziger and Mark Fetterhoff are with AARP's Fraud Watch Network Helpline team.*

## It's a Disney Celebration!

Generously Sized to Keep  
All of Your Belongings  
Organized!



Large Enough to Fit a Laptop!



Disney

Actual Size of Bag is  
18" W x 11" H with a 8" Drop

## Carry the Magic SHOULDER TOTE

A FASHIONABLE TOTE FROM THE BRADFORD EXCHANGE  
SHOWCASES DOZENS OF BELOVED DISNEY CHARACTERS!

### Bring the Magic Along with Enchanting Designer Style

This designer-style bag captures the Disney enchantment that has brought happiness and delight to millions. Now you can take your Disney friends along wherever you go with our "Carry the Magic" Shoulder Tote. Expertly crafted of black printed poly twill fabric with brown faux leather trim, the bag features a custom print of your favorite characters on the front and back. Swirling stars glitter throughout the bag design and a Tinker Bell charm dangles from the front handle.

With a top zip closure to keep your belongings secure, this generously sized carryall also features two large exterior side pockets, a centered zip compartment large enough to hold a laptop, an inside zippered pocket and two slip pockets. Dual handles and silver-toned hardware

add to the stylish look. Beautiful and roomy, this fashionable bag is sure to generate high demand—especially from Disney fans and those who love unique fashion accessories. Includes adjustable, removable shoulder strap. Imported.

### A Remarkable Value... Order Today!

The "Carry the Magic" Shoulder Tote is a wonderful combination of enchantment and functionality. Act now to acquire your bag for just \$139.95\*, payable in four easy installments of \$34.99 each. To order yours, backed by our 90-day money-back guarantee, send no money now. Just return the Priority Reservation. You won't find this original design anywhere else, so don't delay, order yours today!

Order Today at [bradfordexchange.com/disneymagictote](http://bradfordexchange.com/disneymagictote)



©Disney

Connect with Us! [f](#) [p](#) [i](#) [t](#) [v](#) [y](#)

©2022 The Bradford Exchange 01-23435-001-23VAB

Where Passion Becomes Art

PRIORITY RESERVATION SEND NO MONEY NOW

The Bradford Exchange

9345 Milwaukee Ave, Niles, IL 60714-1393

**YES.** Please reserve the "Carry the Magic" Shoulder Tote for me as described in this announcement.  
**Please Respond Promptly**

\*Plus a total of \$16.99 shipping and service (see [bradfordexchange.com](http://bradfordexchange.com)). Please allow 2-4 weeks after initial payment for shipment. Sales subject to product availability and order acceptance.

Signature

Mrs. Mr. Ms.

Name (Please Print Clearly)

Address

City

State

Zip

E-Mail

01-23435-001-E62522

# 6 WAYS MEDICARE WILL COST YOU

Premiums, copays, coinsurance—a quick guide to health expenses that will be yours to cover

BY **DENA BUNIS** | ILLUSTRATION BY **KATHLEEN FU**

## NOTE TO THOSE UNDER 65:

Medicare will not be providing you with free health care someday. It's true the program covers the *bulk* of health care costs for people 65 or older or who have a disability. And there are programs to help cover the rest for those with very low incomes. (See below for some options.)

But for most of us, be prepared to pay at least a few thousand dollars a year in out-of-pocket costs, not unlike what you paid when an employer provided your insurance. Precisely how much? That depends on your Medicare coverage choices, your health and, in some cases, where you live. Here's your guide to what those costs might look like for both main choices for Medicare: original or Advantage.

AN  
AARP  
NEED TO  
KNOW  
GUIDE

## 2. Out-of-Pocket Limits

Annual spending caps help prevent an illness or injury from devastating your finances. Medicare has two approaches to this.

### Original Medicare

**Parts A and B:** No caps. But Medigap plan K or L policies cover all costs after certain thresholds.

**Part D:** A new law places a \$2,000 annual cap on drug costs, effective in 2025.

### Medicare Advantage

The federal government sets an out-of-pocket cap for these plans: \$7,550 in 2022 for in-network services and a total of \$11,300 for all in- and out-of-network services.

## 1. If You Get Admitted to the Hospital

Medicare Part A covers hospital stays. There are no monthly premiums for most enrollees, but still expect some big bills if admitted.

### Original Medicare

There's a deductible (that is, an amount you must pay before coverage starts) for each hospital stay; for 2022, it's \$1,556. Medigap policies usually cover that cost. After that deductible, most costs are covered.

### Medicare Advantage

MA plans generally levy a per-day copayment for hospital stays. The amount varies by plan.

## 3. If You Need a Doctor

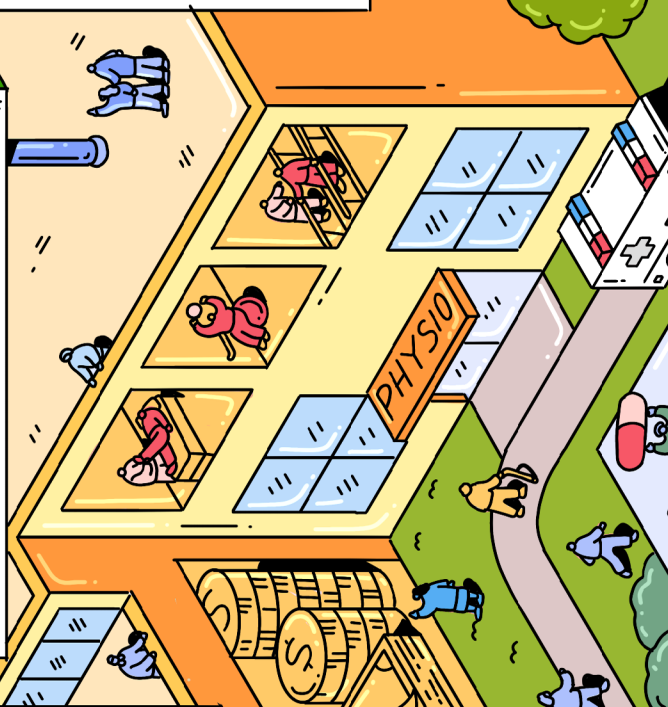
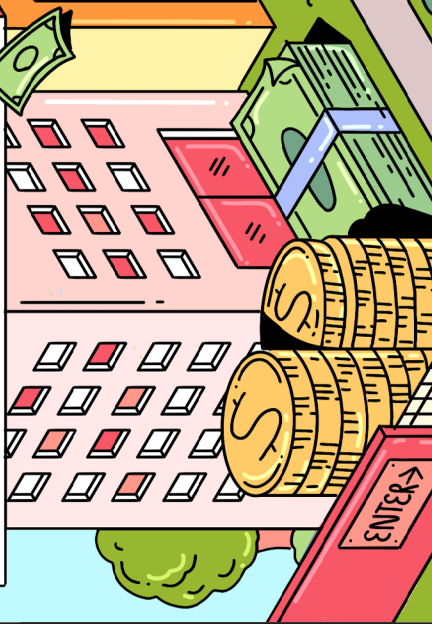
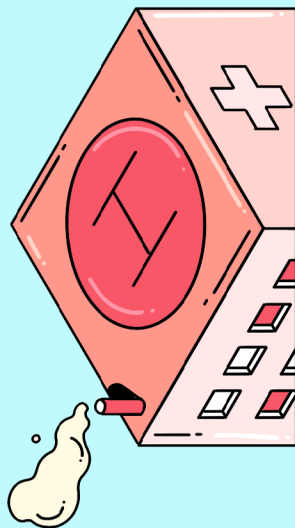
The two possible costs are **coinsurance** (a percentage of the total doctor-visit cost) or a **copay** (an upfront fee, often paid upon arrival).

### Original Medicare

No copay, but expect a bill for 20 percent of the cost of the doctor visit after you have met the annual deductible (\$233 in 2022). Note: If you have a Medigap policy, it generally pays part or all of the 20 percent.

### Medicare Advantage

Depending on your plan, you'll likely pay either a flat copay for seeing a doctor (\$20 per visit is not uncommon) or a percentage of the bill. You'll pay less overall if you see doctors who are part of your plan's network versus an out-of-network doc.





## 4. Ongoing Enrollment Costs

Even if you never see a doctor, get a test or go to the hospital, you must pay **monthly premiums** to be part of the Medicare program.

### Original Medicare

**Part A** is premium-free if you've worked long enough. If not, the premium in 2022 is up to \$499.

**Part B's** monthly premium is \$170.10 in 2022 (more if your income is high).

**Part D** drug plan premiums vary, but the 2022 national monthly average is \$32.08.

### Medicare Advantage

If you enroll in a private insurance MA plan, you are still responsible for the standard Part B premium (\$170.10 in 2022). Many plans levy another premium (the 2022 average is about \$19 per month). MA plans usually cover drug costs without an extra premium.

## 5. If You Need Medicine

While Medicare Part D plans cover most classes of medicines, each has a unique **formulary**, or list of specific drugs it will cover.

### Original Medicare

You must enroll in a private Part D plan to get drug coverage. Premiums vary widely, but the national average is \$32.08 a month in 2022. Co-pays and coinsurance also vary by plan.

### Medicare Advantage

Most plans bundle their medical and prescription drug coverage and don't have separate premiums for medicine. The rules for prescription drug coverage vary by plan.

## 6. If You Have an Emergency

Medicare will cover most of the costs of a sudden health issue, including most ambulance rides, if you are within the United States.

### Original Medicare

You'll likely pay a co-pay for an ER visit; the amount will vary depending on the services you get. You'll also have to cover 20 percent of the doctor services. But if you get admitted to the hospital, Part A prices will apply.

### Medicare Advantage

Medicare Advantage plans are required to cover emergency room visits, just like original Medicare does. But how much you'll have to pay is less predictable. It will vary by the plan you choose and the emergency you suffer.

### Help in Affording Medicare

Those with limited income may qualify for a Medicare Savings Program that can help cover your out-of-pocket costs. Each is funded by the federal government but run by state Medicaid programs, which means criteria might vary depending on where you live.

### 1. The Qualified Medicare Beneficiary (QMB) program

helps pay for Part A and B premiums, as well as deductibles, coinsurance and copays. This program has the lowest income threshold of the four.

### 2. The Specified Low-Income Medicare Beneficiary (SLMB) program

helps pay only for Part B premiums. It's useful if your income is too high for QMB aid. You also automatically qualify for extra help with drug costs.

### 3. The Qualifying Individual (QI) program

also helps only with Part B premiums. If your income is too high for QMB and SLMB, you might qualify, but funding is limited and provided first come, first served.

### 4. The Qualified Disabled and Working Individuals (QDWI) program

only helps pay for Part A premiums. This program is designed for individuals with disabilities who are younger than 65 and currently working.

ADVERTISEMENT

MEDICARE

# Learn more.

Call UnitedHealthcare® today.  
1-844-886-4725, TTY 711

**AARP** | Medicare Plans

from **UnitedHealthcare**

Y0066\_220810\_033725\_C | SPRJ76127\_20143006

# THE ABCs OF PART D DRUG PLANS

**What you need to know to get the best medicine coverage from Medicare**

BY DEBORAH SCHOCH

**T**he average monthly premium for a Medicare Part D prescription drug plan is only about \$32. But if you become ill, that \$32 insurance payment may be the most important check you send each month, given the high costs of some medicine.

But Part D plans can be tricky: They not only each cover different drugs, but they can also charge differently for the same ones. Every year, during Medicare's open enrollment period, original Medicare recipients (and the roughly 1 in 10 Medicare Advantage enrollees who don't get drug coverage from their plan) have the chance to switch their Part D coverage. Interestingly, the number of plans is in decline; this year there are 766 Part D plans nationwide, the second-lowest since the program launched in 2006, the Kaiser Family Foundation reports. That still leaves plenty of options; stand-alone plans this year at the state level range from 19 in New York to 27 in Arizona.

Experts say that even if you like your plan, it's worth seeing if you can find one that better covers your unique pill needs. Here are answers to the top questions about choosing a Part D plan.

## Should I look for the lowest monthly premium?

It can be tempting, given the big range in plan pricing. But don't choose a plan based solely on its cost, says Leigh Purvis, director

of health services research at AARP. "It may be that it doesn't cover as many drugs. Annual costs could actually be higher."

What's most important is that your Part D plan provides good coverage of the medicines you know you'll be needing. If you routinely take several medicines, paying a few extra dollars a month is more than worth it if a plan covers all of them and requires low copays on each.

## How will I know what medications are covered?

Drug plans all have lists, known as formularies, that detail the generic and brand-name drugs they cover. These formularies are developed based on a drug's cost, effectiveness and safety, usually by doctors and pharmacists working with your drug plan. If the drug isn't on the formulary, that means it's not covered. But the plan might cover a drug that is *similar*. You can ask your doctor if the medication that *is* covered would work as well for you.

That said, Medicare must cover all or nearly all drugs in six classes: antidepressants, antipsychotics, anticonvulsants, antiretrovirals (for HIV/AIDS), immunosuppressants (for transplants) and anticancer drugs. Plans also must offer a range of drugs for the most commonly used medications, such as beta-blockers and diuretics.

Each year near open enrollment season, plans announce the coming year's formulary and costs; that's the time to do a



careful review. Note that many drugmakers raise prices in January and again in July, so what you see as a charge during open enrollment season could be different come the first of the year.

## What are drug tiers?

Within the formularies, prescription drugs are divided into four or five groups.

**Tier 1:** These drugs are usually generics and have the lowest out-of-pocket costs.

**Tier 2:** These can be a mix of generic drugs and "preferred" brand-name medications, ones that your insurance plan wants you to use, often because the plan has negotiated more favorable prices from a drug company.

**Tier 3:** You pay more to get these "preferred" brand-name prescriptions.

**Tier 4:** The price is even higher for these nonpreferred brand-name drugs.

**Specialty tier:** These drugs are priced the highest; they're often newer and highly specialized, like some cancer drugs. Consumers are charged a percentage of the drug price—usually 25 to 33 percent.

What tier that a drug falls into can vary among Part D plans, and that means your copay could vary considerably as well. So when shopping for a plan, it's important to know not just whether your drugs are in the formulary, but also at what tier level.

## So how do I shop for a plan?

Medicare has tried to make this easy. Go to [medicare.gov](https://www.medicare.gov) and navigate to Find Medicare Health & Drug Plans. Put in your zip code and choose Drug Plan (Part D). From there, it will ask you if you want to see your specific drug costs when you compare plans. If you choose "yes," it will ask you for the name, dosage, quantity and frequency of the medicines you take. Enter that information, and the tool will give you specifics of the plans in your area.

## Which pharmacies can I use?

Most of the time, any legitimate pharmacy. But check to see if the plan you're considering relies on preferred pharmacies, which might give you better pricing. ■

*Deborah Schoch specializes in health, science and environment journalism.*



# How a Safe Step Walk-In Tub can change your life



## Remember when...

Think about the things you loved to do that are difficult today — going for a walk or just sitting comfortably while reading a book. And remember the last time you got a great night's sleep? As we get older, health issues or even everyday aches, pains and stress can prevent us from enjoying life.

So what's keeping you from having a better quality of life? Check all the conditions that apply to you.

Then read on to learn how a Safe Step Walk-In Tub can help.

## Personal Checklist:

- |                                    |   |
|------------------------------------|---|
| <input type="checkbox"/> Arthritis | <input type="checkbox"/> Lower Back Pain  |
| <input type="checkbox"/> Insomnia  | <input type="checkbox"/> Anxiety          |
| <input type="checkbox"/> Diabetes  | <input type="checkbox"/> Mobility Issues  |
| <input type="checkbox"/> Dry Skin  | <input type="checkbox"/> Poor Circulation |

## Feel better, sleep better, live better

A Safe Step Walk-In Tub lets you indulge in a warm, relaxing bath that can help relieve life's aches, pains and worries.

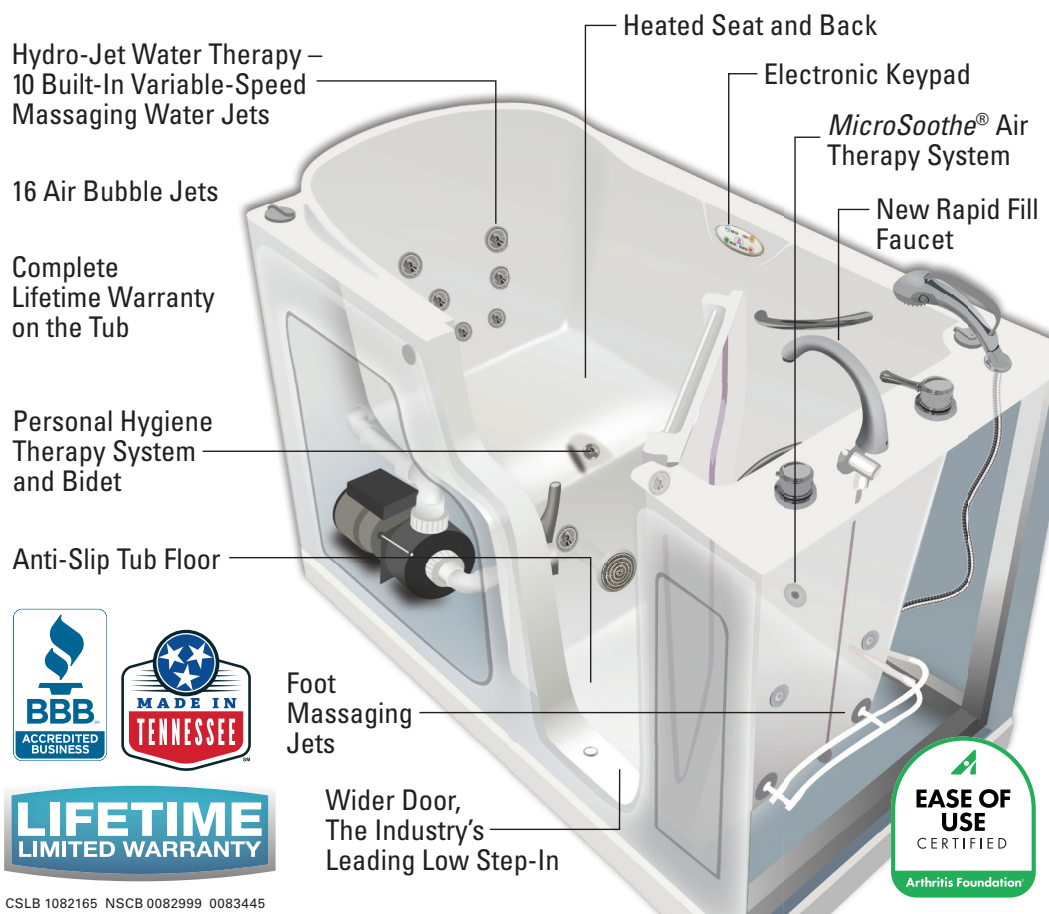


*A Safe Step Tub can help increase mobility, boost energy and improve sleep.*

It's got everything you should look for in a walk-in tub:

- Heated Seat – Providing soothing warmth from start to finish.
- *MicroSoothe*® Air Therapy System – helps oxygenate and soften skin while offering therapeutic benefits.
- Pain-relieving therapy – Hydro massage jets target sore muscles and joints.
- Safety features – Low step-in, grab bars and more can help you bathe safely and maintain your independence.
- Free Shower Package – shower while seated or standing.

## Safe Step includes more standard therapeutic and safety features than any other tub on the market, plus the best warranty in the industry:



Call now toll free

# 1-800-993-8575

for more information and for our Senior Discounts.

**Financing available with approved credit.**

**BUY NOW, PAY LATER!**  
**NO PAYMENTS**  
**FOR 18 MONTHS!\***  
 PLUS A  
**Free Shower Package**  
**PLUS \$2000 OFF**  
 FOR A LIMITED TIME ONLY  
**Call Toll-Free 1-800-993-8575**

**SAFE STEP**  
**WALK-IN TUB**  
[www.SafeStepBathing.com](http://www.SafeStepBathing.com)

\*Subject to credit approval, with the purchase of a new Safe Step Walk-In Tub or Shower. Not applicable with any previous walk-in tub or shower purchase. 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. There is no minimum monthly payment required during the promotional period. Safe Step Walk-In Tub is neither a broker nor a lender. Financing is provided through third-party lenders unaffiliated with Safe Step Walk-In Tub, LLC under terms and conditions arranged directly between the customer and such lender. All subject to credit requirements and satisfactory completion of finance documents. Any finance terms advertised are estimates only. Offer available in select markets, not available in Canada. Participating dealers only. Other restrictions may apply.



## Your Money Live Well for Less

BY LISA LEE FREEMAN

# GET BOOKS FOR FREE

**Build out your library with  
a computer or tablet**

**E**lectronic book demand has surged during the pandemic, and no wonder. You can skip a trip to a library or bookstore; just download an e-book to your tablet, smartphone or computer. Can't read tiny print? Simply tap or click to make it larger.

Many public libraries lend e-books; if you're not already borrowing them, ask a librarian to help get you started. And here are some other good sources for free digital books.

### CLASSICS

#### Project Gutenberg

This nonprofit library digitizes books whose copyrights have expired and are now in the public domain. On the website, scroll down to Find Free eBooks. For suggestions, click Frequently Downloaded, then Top 100 eBooks Yesterday. Pick one, then click Download This eBook. To read on a computer, tablet or phone, click Read This Book Online: HTML, and the pages will pop up on your screen. For Kindle download instructions, do an online search. [gutenberg.org](http://gutenberg.org)

### HISTORY

#### Library of Congress

Without traveling to Washington, D.C., you can read many rare and important works, like a Chinese history collection or a Babe Ruth biography written by one of his Yankees teammates. You can also browse old playbills, judicial opinions, newspapers and more. [loc.gov/collections](http://loc.gov/collections)

### ROMANCE NOVELS

#### Harlequin Online Reads

Every week, this publisher of bodice rippers posts chapters of new books written by its authors. Not sure where to start? The site

makes it easy with a list of moods: Do you want to fall in love? Take a walk on the dark side? To get started, create a free account, then click on the book you want to read. It will open on your computer, or you can download the free Book Breaks app to read it on your tablet or phone.

[harlequin.com/articlelist.html](http://harlequin.com/articlelist.html)

### NEW TITLES

#### Amazon Prime Reads

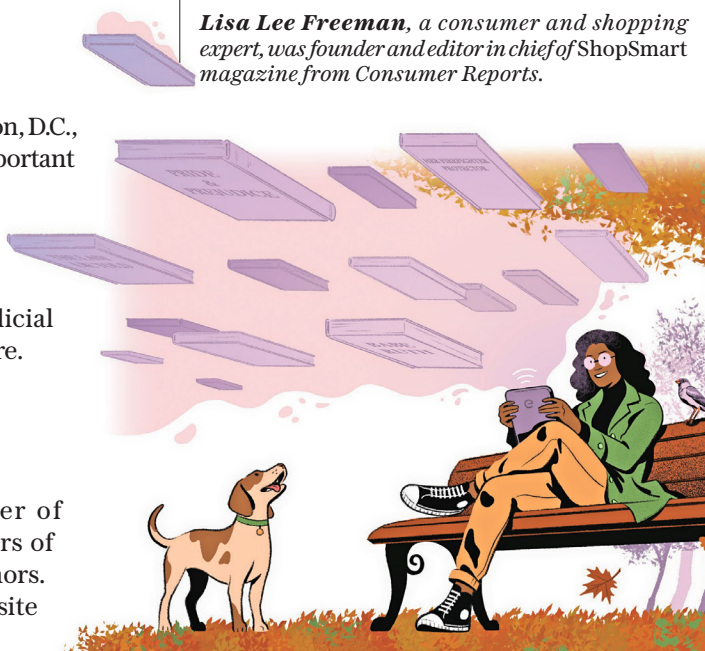
If you are an Amazon Prime member who loves trying new authors but doesn't have the patience to browse, sign up for Amazon Prime Reads and you'll get a steady supply of books. Each month, you'll receive an email with a selection of free options. You can download one or two of them straight to your Kindle or Kindle app. It's a nice perk of your Prime membership, currently \$139 per year. [amazon.com/firstreads](http://amazon.com/firstreads)

### READER RECOMMENDATIONS

#### Goodreads Free Shelves

On this site where bookworms rate and review books, you can check out lots of free samples by clicking on the title of a book and then clicking Preview. To search for free e-books and more excerpts, go to [goodreads.com/ebooks?sort=readable](http://goodreads.com/ebooks?sort=readable). One wrinkle: Some titles may have been free when a fan listed them but are no longer available. [goodreads.com](http://goodreads.com)

*Lisa Lee Freeman, a consumer and shopping expert, was founder and editor in chief of ShopSmart magazine from Consumer Reports.*



## Great Ways To Save: Holiday Shopping

BY BETH BRAVERMAN

### Shop now!

Inflation has slowed consumer spending, so retailers are finding themselves with more inventory than expected. That means discounts may be happening right now. And "shopping early will help you spread out your holiday spending over a few months," says Lisa Thompson, savings expert for Coupons.com.



**Plot your needs.** Draft a list of all potential holiday presents. Shopping from this list can help you avoid impulse purchases or overspending at the last minute. "The exercise also can help with planning and understanding your budget," says Brad Godwin of Shopkick, a shopping rewards app. You can use apps like Keepa or Slickdeals to track prices on items on your list.

**Use your phone to shop.** Even if you do your holiday shopping in stores, you can use technology to get the best price. Kimberly Palmer of NerdWallet recommends downloading the apps ShopSavvy, which allows you to scan barcodes to see whether an item is available nearby for less money, and Flipp, which generates savings by combining coupons with local flyers.

**Think tech for Black Friday.** For the best prices of the year on big-ticket tech items, plan your Black Friday purchases ahead of time by checking sites like BlackFriday.com and BestBlackFriday.com, which post Black Friday ads early.

### Download your favorite retailer's app.

"Some stores have promotions that are only available on their app," says Shannon Dwyer of RetailMeNot. "Target, Best Buy and Nordstrom are among the best."

**Look for gift card deals.** "Holiday gift cards are one of the best deals we see all year," says Julie Ramhold, a consumer analyst with DealNews. "In December, we see retailers and restaurants offering bonus cards with every gift card you buy."

**Beware BNPL.** "Buy now, pay later" programs are popular at present, but they're not always a great deal for consumers. Miss a payment and you'll face high fees and interest. They can also prompt you to spend more than you otherwise would.





Auto Insurance  
Program from



Proud Sponsor of



**\$507!²**

AVERAGE  
SAVINGS FOR  
MEMBERS

IF YOUR CURRENT INSURANCE IS:

YOU COULD SAVE³:

**ALLSTATE**

**\$649**

**GEICO**

**\$543**

**PROGRESSIVE**

**\$508**

# AUTO INSURANCE

## EXCLUSIVELY FOR AARP MEMBERS

### THE AARP® AUTO INSURANCE PROGRAM FROM THE HARTFORD¹

**ADDED VALUE:** **New Car Replacement³, 24/7 Claims Service** and many other valuable benefits are available when you switch to The Hartford.

**REASSURANCE:** When you choose one of The Hartford's authorized repair centers, The Hartford will **stand behind the workmanship of the claim repairs** for as long as you own your vehicle.

**TRUST:** The Hartford was named a **'World's Most Ethical Company'** 13 times by the Ethisphere Institute.



#### LIMITED TIME OFFER!

Receive this duffel bag **FREE** when you request a quote and provide your email address. (Not available in all states.)⁴



Call The Hartford to request  
a free quote **in minutes**

**1-800-708-9761**

or visit  
[aarp.thehartford.com/oct2](http://aarp.thehartford.com/oct2)

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.

**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.**

²Average savings amounts based on information reported by customers who switched to The Hartford from other carriers between 1/1/20 and 12/31/20. Your savings may vary. ³Terms and conditions apply. ⁴Gift is a limited time offer and not available in all states. Email address required in most states. Allow 4-7 weeks for delivery. Bottle not included.

World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.



# TALES OF HONOR, DUTY AND BRAVERY

**T**hey served in the valleys of Korea, the jungles of Vietnam and the deserts of the Middle East. For many, going to war is part of a family heritage that stretches back to the early days of America and ahead, through their children, to the post-9/11 conflicts. Their stories are unique—from firefights with invisible enemies to dangerous helicopter missions into hostile territory. But their accounts have common elements: a sense of duty, a love of country, unbreakable bonds forged in the fire of combat, losses that can't be forgotten. Here are some of them. **BY A.J. BAIME**

## Francis Whitebird, 80 →

*Whitebird is a member of the Rosebud Sioux Tribe and former South Dakota commissioner of Indian Affairs.*

**I** come from a warrior society. My great-grandfathers fought in the Battle of the Rosebud in 1876 and the Battle of Little Bighorn eight days later. My uncle fought in the trenches during World War I. My father was a Lakota code talker, and he fought in the Battle of the Bulge. He did not even tell me that he was a code talker until 1968.

I graduated from South Dakota State University in 1967 and enlisted in the Army that year. I wound up training as a medic. I landed in Vietnam on March 20, 1969. Before that, I had never flown on an airplane and I had never been to another country. I remember seeing a body bag for the first time. I didn't know what it was.

When someone gets wounded in battle and yells "Medic!," we have to go get that guy. When a medic starts running to help an infantryman, the other soldiers increase firepower while the medic drags that wounded person out of the line of fire. My job was to keep that guy alive until we could get him onto a helicopter.

The casualty rate of medics in Vietnam was very high. We went through 27 medics the first nine months I was in Vietnam. I wouldn't say medics were fearless, but we hid our fear. There is an invisible bond between medics and the infantry. Men become brothers for life.



We were in the mountains and in the jungle a lot, and while people think that medics don't carry guns, I did. I remember one time, we were trying to figure out our location. The jungle was so thick that we couldn't make out the terrain. Because I was a medic, the guys all called me Doc. Someone said, "Ask Doc where we are. Indians never get lost." I said, "I come from the plains. I come from South Dakota. You can always see 10 miles all around you." I had no idea where we were.

A firefight could last for a couple hours or, like the Hiep Duc Valley battle, last for 13 straight days. That is where I was wounded, by shrapnel. I still had work to do, and I had to keep going. There were lives to save.

I earned a Purple Heart and I got out of

the military in 1970. Three years later, I was accepted into Harvard, where I earned a graduate degree in education. I ended up having a successful career. But I also ended up with cancer (likely from Agent Orange). I tell my wife that Charlie didn't kill me. But cancer is killing me a little bit, every day.

Two of my sons, Colin and Brendan, have continued the tradition of service. Both were deployed to Iraq. One was wounded by a sniper in Baghdad. He recovered and returned to finish his tour. I am so proud of them, just as I am of all who have fought for this country.

## Rhonda Cornum, 68

*Cornum is a surgeon, health care executive and author of She Went to War: The Rhonda Cornum Story. She lives in North Middletown, Kentucky.*

**I** was coming out of graduate school with a Ph.D. in biochemistry, and I wanted a research job. I was interested in working for government services. One day an Army recruiter contacted me and said, "We need somebody to do the research that you do. The only catch is, you have to join the Army."

This was 1978. I didn't know anybody in the Army. But I saw the lab in San Francisco where I would be working, and it was beautiful. So I joined. It was an easy transition, but after four years, I realized I was making half as much as the physicians. I decided to go to the military medical school in Bethesda, Maryland. There I met Kory Cornum, my husband. I became a flight surgeon at Fort Rucker in Alabama, and he became a flight surgeon at Eglin Air Force Base in Florida.

On Aug. 2, 1990, I watched Iraqi tanks roll into Kuwait on television—the invasion of Kuwait. Soon after, a commander of a helicopter battalion asked me if I would accompany his unit to Iraq. I decided that I had to go. I thought, *You're really going to war, Rhonda.* I remember thinking that I could die. What came to mind was something my grandfather once told me. He was a veteran of World War II. He said, "Rhonda, there are worse things than dying. There is living with dishonor." If I didn't go to war, I would have to live with dishonor for the rest of my life.

On Feb. 27, 1991, I was aboard a Black Hawk helicopter on a search- *Continued on page 36*



**FREE  
EQUIPMENT  
TO USE\***

# A Help Button Should Go Where You Go!

From  
**\$19.95\***  
/month

"Hello, this is  
MobileHelp. How  
may I assist you?"

***To be truly independent, your personal emergency device needs to work on the go.***

MobileHelp® allows you to summon emergency help 24 hours a day, 7 days a week by simply pressing your personal help button. Unlike traditional systems that only work inside your home, a MobileHelp medical alert system extends help beyond the home. Now you can participate in all your favorite activities such as gardening, taking walks, shopping and traveling all with the peace of mind of having a personal medical alert system with you. MobileHelp, the "on-the-go" help button, is powered by one of the nation's largest cellular networks, so there's virtually no limit to your help button's range.\* With our GPS feature activated, we can send help to you, even when you can't talk or tell us where you are.



## MobileHelp Features:

- Simple one-button operation
- Affordable service
- Amplified 2-way voice communication
- 24/7 access to U.S. based emergency operators
- GPS location detection
- Available Nationwide



Best Medical Alert Systems  
MobileHelp

Optional Fall Button™



The automatic fall detect pendant that works **WHERE YOU GO!**

**No landline? No problem!** While traditional medical alert systems require a landline, with the MobileHelp system, a landline is not necessary. Whether you are home or away from home, a simple press of your help button activates your system, providing the central station with your information and location. Our trained emergency operators will know who you are and where you are located.

If you're one of the millions of people that have waited for a medical alert service because it didn't fit your lifestyle, or settled for a traditional system even though it only worked in the home, then we welcome you to try MobileHelp. Experience peace of mind in the home or on the go.

Unlike "stay-at-home" emergency systems MobileHelp protects you:

Places where your Help Button will work	MobileHelp	Traditional Help Buttons
At Home	✓	✓
On a Walk	✓	✗
On Vacation	✓	✗
At the Park	✓	✗
Shopping	✓	✗

**MobileHelp** 1-800-908-8606  
An FDA registered company [www.MobileHelp.com/fallpromo](http://www.MobileHelp.com/fallpromo)

## GET OUR SPECIAL OFFER NOW:



- ✓ **FREE EXPEDITED SHIPPING\***
- ✓ **FREE ONE MONTH SERVICE\***
- ✓ **50% OFF AUTO FALL DETECT\***
- ✓ **plus FREE EQUIPMENT TO USE!\***



\*For a limited time - promotions available for select systems and subscription plans, please call for specific details. Offers are valid for new customers and for the first year of service and cannot be combined with any other offers. \$19.95 is the monthly subscription price for a MobileHelp Classic (at home only) system. There is a one-time \$49.95 processing fee to subscribe to this plan. Equipment shown is the MobileHelp DUO (at home and on the go) system available at a higher monthly cost. Most equipment is included at no cost while actively subscribing and must be returned upon cancellation. Free one month of service offer valid with purchase of Annual plan and includes month 12 at no additional charge. Refer to terms and conditions for specific details. Depending on the promotion chosen, you may receive an additional savings of \$5.50 off the \$11 retail price of Fall Detection service. After first year, Fall Detect pricing reverts to discounted price of \$8.25/month when combined with MobileHelp Connect Premium. Fall Detection does not detect 100% of falls. If able, users should push their help button when they need assistance. Fall Detection is also not intended to replace a caregiver for users dealing with serious health issues. MobileHelp is a registered trademark, patented technology and FDA registered company. Current GPS location may not always be available in every situation on the cellular network at all times. Expedited shipping offer is for Annual plans made prior to 3 PM EST Mon-Fri. Expedited shipping is standard 2-day - - no deliveries on Saturdays/Sundays or to Hawaii or Alaska. Shipping delays may occur due to situations beyond our control.



# MEMBERSHIP IS FOR ME.



My AARP membership fits where I am now—offering carefully chosen member benefits and value when I need them most. **That's why I'm a member. How about you?**



## HEALTH INSURANCE & WELLNESS

### INSURANCE

- AARP® Dental Insurance Plan administered by Delta Dental Insurance Company
- AARP Long-Term Care Options from New York Life
- AARP® MyVision Care provided through EyeMed

### MEDICARE ELIGIBLE

- AARP® Medicare Advantage from UnitedHealthcare
- AARP Medicare Enrollment™ Guide
- AARP Medicare Resource Center
- AARP® Medicare Rx Plans from UnitedHealthcare
- AARP® Medicare Supplement from UnitedHealthcare
- Oak Street Health Primary Care

### WELLNESS

- AARP® Health Savings Account offered by Optum Bank®
- AARP Hearing Center
- AARP Online Fitness powered by LIFT session
- AARP® Prescription Discounts provided by OptumRx®
- AARP® Staying Sharp®
- AARP® Vision Discounts provided by EyeMed
- BMI Calculator
- The National Hearing Test
- Walgreens
- WW (formerly Weight Watchers)



## COMMUNITY

### EVENTS

- AARP Virtual Community Center
- Online Learning through AARP Programs

### VOLUNTEERING

- AARP Driver Safety

- AARP Foundation
- AARP Foundation Experience Corps
- AARP Foundation Tax-Aide
- AARP State Offices
- Create the Good



## HOME & REAL ESTATE

- AARP Foundation Local Assistance Directory
- AARP® Moving Services powered by Shyft
- AARP® Real Estate Benefits from Realogy
- American Home Shield
- Budget Truck Rental
- Housing & Mobility Resources
- Porch Home Services
- WayForth Home Transition Solutions



## MAGAZINES & RESOURCES

- AARP Bookstore
- AARP Rewards
- AARP Bulletin
- AARP The Magazine
- AARP Members Only Access



## TRAVEL

### TRAVEL PLANNING

- AARP Travel Center powered by Expedia
- AARP Travel Site
- Medjet Travel Protection
- Park Ride Fly USA

### CAR RENTALS

- Avis
- Budget
- Payless® Car Rental
- Zipcar Car Sharing

### AIR, RAIL & TOURS

- British Airways
- Collette
- Collette Spotlights

- Explorations by Collette
- Grand European Travel
- Vacations By Rail

### HOTELS & RESORTS

- Best Western Hotels & Resorts
- Choice Hotels
- Extra Holidays
- Hilton
- IHG® Hotels & Resorts
- Motel 6 and Studio 6
- Radisson Hotels Americas
- Red Roof
- Wyndham Hotels & Resorts



## WORK & JOBS

- AARP Job Board
- AARP Skills Builder for Work™
- AARP Resume Advisor™ powered by TopResume
- Entrepreneurship Resources



## TECHNOLOGY & WIRELESS

- AARP Perks™ Browser Extension
- AT&T
- CC ConnectPad from Consumer Cellular
- Consumer Cellular
- GrandPad, powered by Consumer Cellular
- Norton™ 360 Protection
- Norton Ultimate Help Desk
- The UPS Store® Online Printing Services
- SimpliSafe®



## FAMILY CAREGIVING

- AARP Family Caregiving
- AARP Family Caregiving Guides
- CareLinx In-Home Care
- Lifeline Medical Alert Service
- Lively Mobile Medical Alert Plans
- Long-Term Care Calculator



## ADVOCACY

- Government Advocacy
- Legal Advocacy





## INSURANCE

### VEHICLE INSURANCE

- AARP® Auto Insurance Program from The Hartford
- AARP® Motorcycle Insurance Program from Foremost®
- ATV, Golf Cart & Snowmobile Insurance from The Hartford
- Boat & Personal Watercraft Insurance from The Hartford
- Collectible Vehicle Insurance from The Hartford
- Recreational Vehicle Insurance from The Hartford

### LIFE INSURANCE

- AARP Life Insurance Program from New York Life

### PET INSURANCE

- Fetch by The Dodo

### PROPERTY INSURANCE

- AARP® Homeowners Insurance Program from The Hartford
- AARP® Mobile Home Insurance Program from Foremost®
- Renters Insurance from The Hartford

## FINANCES

### BANKING & INVESTMENTS

- 8-Month No-Penalty CD from Marcus by Goldman Sachs®
- AARP® Annuity Marketplace powered by Blueprint Income
- AARP® Digital Banking from Marcus by Goldman Sachs®
- AARP® Essential Rewards Mastercard® from Barclays
- AARP® Travel Rewards Mastercard® from Barclays
- High-Yield Savings from Marcus by Goldman Sachs®
- Personal Loans from Marcus by Goldman Sachs®

- Money Tools
- Savi Student Loan Repayment Tool
- Trust & Will Estate Planning

### FRAUD PREVENTION

- AARP Fraud Watch Network: Fraud Resource Center, Helpline, Scam-Tracking Map, Watchdog Alerts
- AARP® Identity Theft Protection by NortonLifeLock™

### RETIREMENT

- AARP Social Security Resource Center
- Retirement Calculator
- Retirement Resources
- Social Security Calculator

### FINANCIAL PLANNING

- AARP Interview an Advisor™ Tool
- AARP Money Map™

## GAS & AUTO SERVICES

- AARP Auto Buying Program
- AARP Driver Safety: AARP Smart Driver™ Course, CarFit®, Smart DriverTEK™, We Need to Talk
- Allstate Roadside
- Exxon™ Mobil™
- Valvoline Instant Oil Change



Scan the QR codes to find  
**NEW discounts in your area.**

## RESTAURANTS

- Bonefish Grill
- Bubba Gump Shrimp Co.®
- Carrabba's Italian Grill
- Chart House®
- Corner Bakery Cafe
- Denny's
- Joe's Crab Shack®
- Landry's Seafood®
- McAlister's Deli **NEW**
- McCormick & Schmick's®
- Moe's Southwest Grill
- Outback Steakhouse
- Rainforest Cafe®
- Saltgrass Steak House®
- Schlotzsky's **NEW**
- The Oceanaire® Seafood Room



## SHOPPING & GROCERIES

- Freshly **NEW**
- Landry's Kitchen
- Naked Wines
- Schwan's Home Delivery
- Silver Cuisine™ by BistroMD
- The UPS Store® Shipping Services



## ENTERTAINMENT

- Ancestry
- Free Online Games
- Movies for Grownups
- Regal
- Ticketmaster®
- TV for Grownups



Explore everything membership offers, including  
benefits near you: [aarp.org/evenmore](https://aarp.org/evenmore)

AARP membership is not required for all benefits. AARP is a nonprofit, nonpartisan organization that makes available a wide variety of benefits to its members. Commercial-type member benefits are provided by third parties, not by AARP or its affiliates. Those providers pay a royalty fee to AARP for the use of AARP intellectual property. Amounts paid are used for the general purposes of AARP. Some offers are subject to change and may have restrictions or may expire. The offers are current as of 8/24/22. For the most up-to-date information, visit [aarp.org/evenmore](https://aarp.org/evenmore). Please contact the provider directly for details.



Download the **AARP Now app** for access to your digital membership card, daily news, online events, and benefits near you.



**Struck in 99.9%  
Fine Silver**  
For the First Time EVER

**First Legal-Tender  
Morgans in a Century**

**VERY LIMITED  
Sold Out at the Mint**



Actual size  
is 38.1 mm

O PRIVY MARK

## The U.S. Mint Just Struck Morgan Silver Dollars for the First Time in 100 Years

It's been more than 100 years since the last Morgan Silver Dollar was struck for circulation. Morgans were the preferred currency of cowboys, ranchers and outlaws and earned a reputation as the coin that helped build the Wild West. Struck in 90% silver from 1878 to 1904, then again in 1921, these Silver Dollars came to be known by the name of their designer, George T. Morgan. They are one of the most revered, most-collected, vintage U.S. Silver Dollars ever.

**Celebrating the  
100th Anniversary  
with Legal-Tender Morgans**  
Honoring the 100th anniversary of the last year they were minted, the U.S. Mint struck five different versions of the Morgan in 2021, paying tribute to each of the mints that struck the coin. The coins here honor the historic New Orleans Mint, a U.S. Mint branch from 1838–1861 and again from 1879–1909. These coins, featuring an "O" privy mark (a small differentiating mark), were struck in Philadelphia since the New

Orleans Mint no longer exists. These beautiful coins are different than the originals because they're struck in 99.9% fine silver instead of 90% silver/10% copper, and they were struck using modern technology, serving to enhance the details of the iconic design.

### Get Yours Today

The U.S. Mint limited the production of these gorgeous coins to just 175,000—so it wasn't surprising when the limited quantities ran out. Now's the time to add these bright, shiny, new legal-tender Morgan Silver Dollars with the New Orleans privy mark, struck in 99.9% pure Silver, to your collection. Call 1-888-395-3219 to secure yours now. PLUS, you'll receive a BONUS American Collectors Pack, valued at \$25 FREE with your order. Don't wait—secure yours now.

**FREE SHIPPING!** Limited time only. Standard domestic shipping only. Not valid on previous purchases.

To learn more, call now.  
First call, first served.

**SPECIAL CALL-IN ONLY OFFER**

**1-888-395-3219**

**Offer Code NSD236-02**  
Please mention this code when you call.

GovMint.com • 1300 Corporate Center Curve, Dept. NSD236-02, Eagan, MN 55121

GovMint.com® is a retail distributor of coin and currency issues and is not affiliated with the U.S. government. The collectible coin market is unregulated, highly speculative and involves risk. GovMint.com reserves the right to decline to consummate any sale, within its discretion, including due to pricing errors. Prices, facts, figures and populations deemed accurate as of the date of publication but may change significantly over time. All purchases are expressly conditioned upon your acceptance of GovMint.com's Terms and Conditions (www.govmint.com/terms-conditions or call 1-800-721-0320); to decline, return your purchase pursuant to GovMint.com's Return Policy. © 2022 GovMint.com. All rights reserved.

## Your Life



Rhonda  
Cornum

book that had the most remarkable quote in it: "The great men in history are those who can turn a disadvantage into an advantage." I internalized that and I have been living my life by those words ever since.

### George B. Price, 93

*Price is a retired U.S. Army brigadier general living in Columbia, Maryland.*

and-rescue mission over southern Iraq. An F-16 pilot had ejected from his plane, and we were told he was alive and talking on his radio. We went to get him, but we did not have intel on what was going on where we were headed. We just had coordinates. In fact, we were headed into the biggest ammunition supply point in southern Iraq.

We got shot down. I was shot in the back. I broke both my arms. I had a transected anterior cruciate ligament in my right leg. I lost a lot of blood. I ended up a prisoner of war. I was very fortunate to have survived the wreck, as five guys from my aircraft did not. After eight days in captivity, I was repatriated.

It took a few surgeries to heal me up. But at that point, the fact that I had been a prisoner of war, that I was a woman, that I had been on the front lines—I had a lot of credibility to speak out about equal opportunity for including women in combat. I had a lot to say. The reason I fared well as a wounded prisoner of war was because I was mentally prepared. We have a bunch of people serving our country who are brave and patriotic but not always psychologically robust. If we can instill optimism, good coping and communication skills *before* something bad happens, they will be less likely to succumb to that negative event.

When I was a child, I read a

I have to give credit to my hometown of Laurel, Mississippi. Every day when I went to school, we sang the national anthem. We said the Pledge of Allegiance. In my hometown, we were raised to believe that service to one's country was an honorable and dignified profession, and we were raised to love our country. We had African American veterans of World War I living in my hometown. So we had role models. It was a community spirit. Everybody felt part of it, including my sister, Leontyne Price, who went on to become the famous opera singer.

I first left home on a football scholarship to [what is now South Carolina State University], but I was fully determined to become a military officer. I qualified for ROTC. In the summer after my junior year—this was during the period when President Truman signed the desegregation order for the armed forces—we were training in Georgia, where there were strict segregation laws. We worked through that. It was difficult, but we focused.

I graduated from college and went back to Fort Benning. At this time, the Army was not only desegregating, but also deploying to a war zone—on the Korean Peninsula. I was assigned as an officer to the 45th Infantry Division in Korea. From the day I put on the uniform, I felt it was my



job to perform above and beyond the call of duty. So that's what I did. I was in combat nearly every day I was in Korea. I was wounded and spent six months in the hospital in Virginia.

I went to airborne school. I went to Army Ranger school. I served as an adviser to the South Vietnamese Army during the Vietnam War and embedded with them as part of their team. I served in Central America and I was a brigade commander in Germany. Then I ultimately became chief of staff of the 1st United States Army, in 1976.

My obligation was to be the best officer I could, in service to my country and to the soldiers whom I led. That's what had been instilled in me by my community and my mentors, as a kid growing up in Mississippi.

In the late 1970s, I was asked to represent the minority community with regard



George B. Price

to building the Vietnam Veterans Memorial. At the time, a core group of people—about 12 folks—were working on this, led by Jan Scruggs, a Vietnam veteran whose dream it was to build this memorial. I met with them and I was captivated by their plans. I told them I wanted to help any way I could, and this became one of the biggest thrills of my life.

At one point, the architect in charge, Maya Lin, came under fire. As far as I was concerned, this was a major display of ignorance. The wall was designed so that each person who visited can draw his or her own conclusions about that era, in order to help reconcile the country. It's an enormous sensation that people feel when they see their reflection in the wall imposed on the names of the 58,318 people who were killed in the war. It took years for this monument to be realized. But it was worth every minute.

## Quang Pham, 58

*Pham is founder and CEO of the biopharmaceutical company Cadrenal Therapeutics and author of A Sense of Duty. He lives in Ponte Vedra Beach, Florida.*

I was born in Saigon about six months before the United States ordered combat troops into the war in March 1965. My father was a lieutenant colonel in the South Vietnamese Air Force. When Saigon fell in 1975 and the North Vietnamese overran the whole area, I had just finished the fifth grade. Evacuations started at 2 a.m. on April 22. We were on the second flight—me, my three sisters and my mother. I remember big, tall Americans helping us onto the C-130, and I can still hear the sound of the thundering engines. My father remained behind and became a military prisoner. We didn't know if he was alive or dead.

My family ended up in Oxnard, California. My father was my hero, and I had dreams of becoming a military pilot like him. I went to UCLA to study economics. Then one day, I saw a Marine recruiter on campus. He saw me looking at a brochure and said, "How would

# LeafFilter®

GUTTER PROTECTION

## BACKED BY A YEAR-ROUND CLOG-FREE GUARANTEE

EXCLUSIVE LIMITED TIME OFFER

**15% OFF** & **10% OFF** & **5% OFF**  
 YOUR ENTIRE PURCHASE\* SENIORS & MILITARY! TO THE FIRST 50 CALLERS ONLY!\*



FINANCING THAT FITS YOUR BUDGET!¹

[www.LeafFilter.com/AB](http://www.LeafFilter.com/AB)  
**Promo Code: 318**

¹Subject to credit approval. Call for details.

A COMPANY OF  
**MLHS™**

**LIFETIME WARRANTY**

**ACCREDITED BUSINESS**



CALL US TODAY FOR  
**A FREE ESTIMATE**

**1-800-733-1787**

\*For those who qualify. One coupon per household. No obligation estimate valid for 1 year. \*\*Offer valid at time of estimate only. †The leading consumer reporting agency conducted a 16 month outdoor test of gutter guards in 2010 and recognized LeafFilter as the "#1 rated professionally installed gutter guard system in America." CSLB# 1035795 DOPL #10783658-5501 License# 7656 License# 50145 License# 41354 License# 99338 License# 128344 License# 218294 WA UBI# 603 233 977 License# 2102212986 License# 2106212946 License# 2705132153A License# LEAFFNW822JZ License# WV056912 License# WC-29998-H17 Nassau HIC License# H01067000 Registration# 176447 Registration# HIC.0649905 Registration# C127229 Registration# C127230 Registration# 366920918 Registration# PC6475 Registration# IR731804 Registration# 13VH09953900 Registration# PA069383 Suffolk HIC License# 52229-H License# 2705169445 License# 262000022 License# 262000403 License# 0086990 Registration# H-19114 Manufactured in Plainville, Michigan and processed at LMT Mercer Group in Ohio. See Representative for full warranty details.



# FREE

✓ Flip Phone or Smartphone  
✓ Activation ✓ Shipping

POWERED  
BY

The Nation's  
Most Dependable  
Network



## Talk and Text

Starting At **\$10** per month

## Talk, Text and Data

Starting At **\$20** per month

### Flip Phone BUNDLE SPECIAL!

5 MONTHS FREE SERVICE

With: 500 Minutes, 500 Text Messages per month

Includes: FREE Activation, Shipping  
and USB Car Adapter.

ONLY **\$34<sup>99</sup>** **SAVE \$92.99**

## Affinity<sup>®</sup> CELLULAR

# 800-677-2088

affinitycellular.com

\*\$10 first 3 months then \$12.99 thereafter. Requires Credit/Debit card.

## Your Life



you like to go to Officer Candidates School?"

I had just become an American citizen, but I had never seen an Asian American in the U.S. military. I showed up at Officer Candidates School in 1986, in Quantico, Virginia. The biggest shock was how much the Vietnam War was still on the minds of the U.S. military. There were a lot of racial slurs. But there was no way I was not going to make it through.

I went through flight school, did well, and when I got to my squadron in 1990, the Gulf War kicked off. I was a new copilot aboard a CH-46 Sea Knight helicopter, and I volunteered to go. In Saudi Arabia, I was the second-youngest pilot, as far as experience, in my squadron. We flew the first medical evacuation out of Kuwait airport, on Feb. 27, 1991. We flew through smoky fields at 120 knots, 50 feet off the desert floor. We got Marines evacuated and we flew out some Iraqi prisoners.

As I was getting ready for my second deployment, my father finally arrived in America. The last time I had seen him, in 1975, he was wearing a flight suit, in Saigon. Now, in May 1992, here he was in California, a free man. I was a Marine pilot. We were united, and my life had come full circle.

I spent three very special days with him. Then I went back to the Persian Gulf and later to Mogadishu, Somalia. The whole time, people did not understand why I was so driven to serve and how proud I was to be a Marine. It was a sense of duty. The country gave me an opportunity, and it was my way to pay it back.

As a kid, I dreamed of following in my father's footsteps—to become a military pilot. I never imagined that America would trust me to fly U.S. Marines off a ship at night. It was a tremendous experience and a way to honor my father and his sacrifice. (He died in 2000.) People ask me if I would do it again. Yes—without a doubt. ■

*A.J. Baime is the author of White Lies: The Double Life of Walter F. White and America's Darkest Secret.*

## Q&A Gary Sinise

# "I LEARNED HOW DIFFICULT IT WAS TO COME HOME FROM THAT WAR"

**GARY SINISE, 67, AARP'S VETERANS AMBASSADOR,**  
TALKS ABOUT HIS DEDICATION TO THOSE WHO SERVED

**You came of age right after Vietnam. The country was as divided as it is today.**

When I was 18, in 1973, that was the end of combat operations in Vietnam. The draft was over when I became draft age. The nightly news had constant reports of the number of people killed in Vietnam. I remember my mom being scared that I would be drafted. But I wasn't. I didn't think too much about it when I was in high school. I was playing music and doing plays.

**What changed your attitude?**

My wife, Moira Harris. Her two brothers and her sister's husband served in Vietnam. They were all in the Army: a helicopter pilot, a West Point graduate who was a platoon leader and a company commander, and a combat medic. They really taught me a lot about what it was like to serve and some of the things that happened to them and how difficult it was to come home from that war. I remember feel-



TOP: LEFT: ANDREW HETHERINGTON; INSERT: COURTESY QUANG PHAM. BELOW: COURTESY GARY SINISE FOUNDATION (2)



ing quite bad as I got to know them that I had been so oblivious as a kid to what they were going through. That's why I decided to try to do something to support Vietnam veterans.

**You have found some unique ways of supporting our troops, like playing music. Tell us about your rock 'n' roll band.**

I got my first guitar when I was about 10, and I played in bands in high school. I got busy and didn't play for a long time, but I picked it up again in the late '90s. After the attacks on Sept. 11, when we deployed to Iraq and Afghanistan, I was concerned that our troops would get caught up in the same sort of division that happened during the Vietnam War. So I started visiting them, and then I eventually talked the USO into letting me take the musicians with me on a tour. We decided to call ourselves Gary Sinise and the Lt. Dan Band. I think we have played 175 military bases around the world, probably over 500 shows for the troops since 2003.

**You played a bitter disabled veteran named Lt. Dan in *Forrest Gump*. You've since made supporting disabled vets a focus.**

I walked out onstage at the Disabled Americans Veterans National Convention in 1994, and I was knocked out by seeing all these veterans there in wheelchairs. It was very moving and very powerful. I would say it was those early memories and those early events that galvanized my support of veterans and what I'm doing today.

**For years, the Gary Sinise Foundation has built homes for disabled veterans.**

We build specially adapted smart-technology housing for badly wounded service members, to help restore their independence and support their empowerment. You can see videos of our home dedications on our foundation's YouTube page. In just a couple of days, we have another home dedication for a wounded service member in California named Stuart DiPaolo, who served in the United States Marine Corps. This will be our 78th home. ■



**Gary Sinise and the Lt. Dan Band perform on July 4 at Fort Campbell in Kentucky.**

*Interview by A.J. Baime*

# My Granddaughter, I Love You Forever

 Plays  
"You Are So Beautiful"



Shown smaller than actual size of  
14" H x 8" W

*Free*  
**Two-Name  
Personalization!**

- ♥ A loving sentiment and ever-blooming roses adorn the top of this heirloom-quality music box
- ♥ Honey oak-toned wooden box is expertly hand-crafted
- ♥ Free two-name personalization for your granddaughter and you—Grandma, Gram, Nana—whatever you choose
- ♥ Great-Granddaughter version also available with single name personalization for her



ORDER AT  
[BRADFORDEXCHANGE.COM/35740](http://BRADFORDEXCHANGE.COM/35740)

*Personalized with Your Granddaughter's Name and Her Special Name for You*

Your granddaughter brings you joy that only a grandmother could fully understand. Wherever you are, she's always on your mind. This meaningful music box tells her how much you love her with a special message that's personalized FREE with her name and her affectionate pet name for you. Order it

now at \$69.99\*, payable in two installments of \$34.99, backed by our 365-day money-back guarantee. Send no money now. Mail the coupon today and indicate the two names for personalization. *If ordering for a Great-Granddaughter, please include her name only for personalization.*

©2022 The Bradford Exchange  
01-35740-001-23VAB



**FREE  
PERSONALIZATION**



**Where Passion Becomes Art**

**PLEASE RESPOND PROMPTLY SEND NO MONEY NOW**

**The Bradford Exchange**

P.O. Box 806, Morton Grove, IL 60053-0806

**YES.** Please accept my order for the *My Granddaughter (or Great-Granddaughter), I Love You Forever* Personalized Music Box. I need send no money now. I will be billed with shipment. Need more than one? Print the name for each box reserved (**limit 10 letters per name**).

\*Plus a total of \$11.99 shipping and service per box; see [bradfordexchange.com](http://bradfordexchange.com). A limited-edition presentation restricted to 295 crafting days. Please allow 4-6 weeks for shipment. All sales are subject to product availability and order acceptance.

☐ 01-35740-001

Granddaughter's Name \_\_\_\_\_

Grandmother's Name \_\_\_\_\_

☐ 01-39015-001 Great-Granddaughter's Name \_\_\_\_\_

Mrs. Mr. Ms. \_\_\_\_\_

Name (Please Print Clearly)

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Email (optional) \_\_\_\_\_

**E62521**





# NEW AARP VETERANS SUPPORT

## Adding to our help for military families

Nearly 1 in 6 AARP members are veterans or on active duty with our nation's military. To address their interests and concerns—as well as those who honor and support those who serve—AARP in August launched a new digital newsletter, *The AARP Veteran Report* ([aarp.org/VetReport](http://aarp.org/VetReport)). The newsletter and accompanying web pages post new articles every other Thursday.

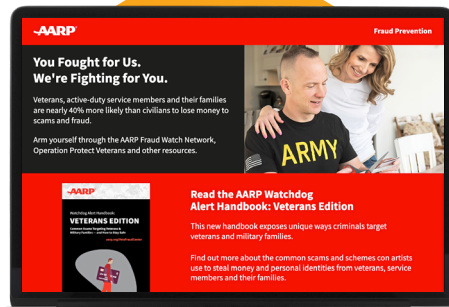
Earlier this year, AARP also premiered the Veteran and Military Spouses Job Center ([aarp.org/VetsJobCenter](http://aarp.org/VetsJobCenter)) to provide valuable guidance on beginning the post-military job search and to motivate employers to hire those with military experience. It pulls together job search tools, online courses, a job board with a Veterans Wanted option button, and other useful advice. Using the site, veterans can take free online courses and register for paid courses that lead to a certification. And the free Veterans Career Advantage Course gives real, proven tips to help veterans move into the civilian job world successfully.

These new initiatives add to the veterans programs AARP has long offered. They include such services as providing advice and resources for caregivers of veterans, helping vets navigate the military health care system, and protecting veterans and their families against scams.

Here are some of the programs we offer.



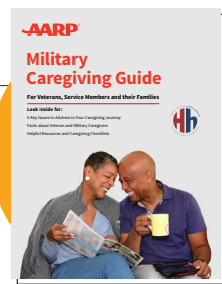
► **AARP Veterans Fraud Center:** Veterans, active-duty service members and their families are nearly 40 percent more likely than civilians to lose money to scams and fraud. Some scammers target the service-related pensions and benefits of veterans. The Veterans Fraud Center ([aarp.org/VetsFraudCenter](http://aarp.org/VetsFraudCenter)) launched in April as a new digital platform that brings together resources like a scam-tracking map, the new "Watchdog Alert Handbook: Veterans Edition, Operation Protect Veterans"—a collaboration with the U.S. Postal Inspection Service (USPIS) that provides free resources to spot and report scams proactively—and other easy-to-use materials tailored for those who are serving or have served.



► **Veteran and Military Families Health Benefits Navigator:** Fewer than half of the veterans eligible for health benefits from the Veterans Benefits Administration use them. Qualifying for health benefits can be frustrating and time-consuming. AARP's Health Benefits Navigator offers guidance and free resources to help veterans and their caregivers navigate their health care options. Learn how to apply and enroll in health care provided by the U.S. Department of Veterans Affairs and how to work through the agency's process for awarding benefits. A recently updated edition includes new sections that focus on benefits for women veterans, as well as those with hearing, vision, dental and oral needs. It also can help in finding emotional and mental health support. Go to [aarp.org/VetsHealthNavigator](http://aarp.org/VetsHealthNavigator).



► **AARP Military Caregiving Guide:** Caregiving is challenging for anyone. Veterans have specific issues in getting access to help. This free guide ([aarp.org/VetsCareGuide](http://aarp.org/VetsCareGuide)) connects veterans with resources that may not be available to other caregivers.



► **Serving veteran families in your community:** Our state offices work with programs that support veterans and military families, such as the Elizabeth Dole Foundation and Blue Star Families, a veterans support group. And they can help put you in touch with U.S. government agencies, such as the Federal Trade Commission and the USPIS, that run programs to protect veterans. Find the path to your AARP state office at [aarp.org/states](http://aarp.org/states).

► **And be sure to check our publications.** The *AARP Bulletin* and *AARP The Magazine* frequently feature coverage of veterans and their concerns, like our story "Celebrating Veterans" on [page 32](#).



Windows and Patio Doors!

BUY 1,  
GET 1

**40% OFF**

**AND**

MINIMUM PURCHASE OF 4

Take an Additional

**\$50 OFF**  
**EACH UNIT PURCHASED<sup>1</sup>**

MINIMUM PURCHASE OF 4

**\$0 Money Down | \$0 Interest | \$0 Monthly Payments for 12 months<sup>1</sup>**

MINIMUM PURCHASE OF 4. INTEREST ACCRUES FROM THE DATE OF PURCHASE BUT IS WAIVED IF PAID IN FULL WITHIN 12 MONTHS.

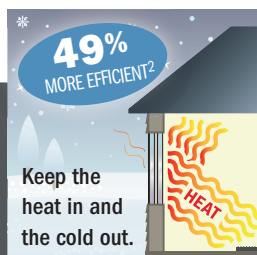
★★★★★ 4.7 OUT OF 5 BASED ON 95,000+ REVIEWS

"My overall experience was great. I love the window, and from sales to scheduling, the experience was very good. The installers are highly skilled professionals and I would recommend Renewal by Andersen to all my contacts."

LYNN F. | RENEWAL BY ANDERSEN CUSTOMER

### KEEP THE HEAT IN AND THE COLD AIR OUT!

Solving your window problems and having a comfortable home is easy and enjoyable when you choose Renewal by Andersen. With this great offer, you save money on your window project – and you'll also save on high energy bills for years to come!



### More 5 Star Reviews



Than Other Leading Full-Service Window Replacement Companies<sup>†</sup>

AARP.  
**Special**  
MEMBER OFFER

**Offer Ends December 31**

Call for your **FREE** in-home consultation.



**866-923-0718**

Visit [renewalbyandersen.com/arp](https://renewalbyandersen.com/arp) or your local showroom.



**RENEWAL**  
**by ANDERSEN**  
FULL-SERVICE WINDOW & DOOR REPLACEMENT



<sup>1</sup>**DETAILS OF OFFER:** Offer expires 12/31/2022. 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 10/7/2022 and 12/31/2022. 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 12/31/2022. 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<sup>®</sup> 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. <sup>2</sup>Values are based on comparison of Renewal by Andersen<sup>®</sup> 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. <sup>3</sup>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

\*Using U.S. and imported parts.



## Your AARP Where We Stand

BY JO ANN JENKINS, CEO

# OUR VOICES WILL DECIDE

## Older voters can make a difference in the 2022 midterm elections

**T**he election right around the corner is shaping up to be one of the most complex in recent memory. The pandemic is still lingering and changing our lives. We face an unpredictable economy marked by high inflation, a chaotic stock market and an uncertain job market. The war in Ukraine continues to rage on with no end in sight. And our nation continues to be deeply divided on social and cultural issues.

With all this uncertainty surrounding us, we'll be choosing 435 members of the U.S. House of Representatives, 34 U.S. senators, 36 governors and more than 6,000 state legislators. With the Democrats controlling the House by a slim margin and an evenly split Senate, the outcome of this election will determine control of Congress until the 2024 election.

Voters in many states face new laws that dictate how, when and where they can vote, and how those votes will be counted. This could easily cause confusion among voters.

That's why AARP has launched a series of nonpartisan voter education initiatives under the theme "Voters 50+: Our Voices Decide."

The goal of this effort is to make sure voters 50-plus know how to register to vote, where to vote in person, what the rules are for absentee or early voting, and when their voting deadlines are. We have created voter guides for each state, the District of Columbia, the U.S.

Virgin Islands and overseas voters. Printed guides appeared in the September *Bulletin*; English and Spanish online versions are being constantly updated as voting laws and regulations change.

You can also sign up for email or text updates and reminders about elections where you live at [votingtool.aarp.org](http://votingtool.aarp.org).

This election will set the tone on many matters critical to older Americans, so we want to ensure that people know where the candidates stand on issues such as Social Security, Medicare, the cost of prescription drugs, supporting family caregivers and other state-specific matters.

To help inform and educate voters, we're hosting candidate forums, debates, tele-town halls and virtual forums where you can hear directly from those running for office and have the opportunity to get your questions answered by local, state and federal candidates.

Older voters have long been a major force in elections, voting at higher rates than other age groups. For example, in the last midterm elections, in 2018, 56 percent of voters ages 45 to 59 and 66 percent of voters 60 and older cast ballots, compared with 33 percent of those 18 to 29. We're doing all we can to make sure that older voters show up at the polls.

While we strongly encourage people to get out and vote for the candidates of their choice, we do not have a political action committee for donating to candidates, we do not endorse or oppose candidates, nor do we contribute to any candidate or political party. Our goal is to help people 50-plus understand where candidates stand on the issues and make informed decisions, as well as to make sure they have every opportunity to vote.

Our voices do decide. At AARP, we want to make sure that decision is an informed one. ■



### AARP VOTER RESOURCES

[aarp.org/  
electionguides](http://aarp.org/electionguides)

To find a voter guide  
for your state

[votingtool.aarp.org](http://votingtool.aarp.org)  
For localized instant  
updates

[aarp.org/vote](http://aarp.org/vote)  
Information about  
all of AARP's voter  
education efforts

EXECUTIVE VICE PRESIDENT, CHIEF COMMUNICATIONS & MARKETING OFFICER  
Martha M. Boudreau

SENIOR VICE PRESIDENT & EDITORIAL DIRECTOR Myrna Blyth

SENIOR VICE PRESIDENT, REVENUE & GENERAL MANAGER Robyn Motley

VICE PRESIDENT, PRINT Traci L. Lucien

## AARP Bulletin™

EDITOR IN CHIEF & VICE PRESIDENT, PUBLICATIONS Robert Love

DEPUTY EDITOR Neil Wertheimer

EXECUTIVE EDITORS Michael Hedges, Jim Lenahan, Stephen Perrine

SENIOR EDITOR George Mannes

DIRECTOR OF STATE NEWS Chris Adams

EDITORS, STATE NEWS Tracy S. Schorn, Misty Williams

### CREATIVE TEAM

CREATIVE DIRECTOR & VICE PRESIDENT Scott A. Davis

EDITORIAL OPERATIONS MANAGERS Christopher Boardwine, Cathy L. McPhail

DESIGN DIRECTOR Todd Albertson

ART DIRECTOR Lesley Q. Palmer

SENIOR DEPUTY ART DIRECTOR Dian Holton

ASSOCIATE ART DIRECTOR Joanna F. Hagan

ASSISTANT ART DIRECTOR Jenny Rosenberg

DESIGNERS Josef Edmonds, Devan Feeney

DIGITAL EDITIONS SPECIALIST Joseph Broda

PHOTO DIRECTORS Jane Clark, Michael Wichita

SENIOR DEPUTY PHOTO DIRECTOR Caitlin DeFlavio PHOTO EDITOR Katrina Zook

EDITORIAL PRODUCTION ANALYST Neal Edwards

EXECUTIVE SECRETARY Laurette A. Davis

### PRINT

DIRECTOR, PRODUCTION MANAGEMENT Brian S. Horting

QUALITY DIRECTOR Ed Sikora

OPERATIONS PRODUCTION MANAGERS Roland A. Bland, Sherry Coleman

AD TRAFFIC MANAGER Judy A. Rutherford

### AARP.ORG

EDITOR IN CHIEF & VICE PRESIDENT Margaret Mannix

EXECUTIVE EDITORS Michael DeSenne, Linda Dono, Daniel Gilgoff

MANAGING EDITOR Amanda Tinkham Boltax

SENIOR WRITER/EDITORS Dena Bunis, Nancy Kerr,

Randy Lilleston, Rachel Nania, John Waggoner

WRITER/EDITORS Tim Appelo, Michelle Davis, Christina Ianzito,

Andrew Markowitz, Andrew Soergel, Kenneth Terrell

ASSOCIATE WRITER/EDITORS Aaron Kassraie

### SPECIALIZED CONTENT

EXECUTIVE EDITOR Shelley Emiling DIRECTOR Sami Amad

### CONTENT PRODUCTION

DIRECTOR Chai Woodham Marciniak

MANAGERS, EDITORIAL COPY Don Beaulieu, Michele Wolf

COPY EDITORS Donald Beard, Marc LeGoff

RESEARCH EDITORS Lyn Garrity, Angela Johnson,

Brenda M. Lucas, Holly Zimmerman

### CONTACT US

Questions about your membership, change of address, member services?

Get help at [help.aarp.org](http://help.aarp.org) or call the AARP Member Contact Center (Monday through Friday,

8 a.m. to 6 p.m. ET) toll-free at 888-687-2277 or 202-434-3525 (international callers).

### MEDIA SOLUTIONS

VICE PRESIDENT, GROUP PUBLISHER Shelagh Daly Miller

ADVERTISING DIRECTOR Susan Severance

DIGITAL SALES DIRECTOR Peter Zeuschner

DIRECTOR, SPECIAL ACCOUNTS Carolyn Fessler

ACCOUNT MANAGERS Patrick McHugh, Daniel J. Phillips, Michelle Weisfeld

SALES COORDINATORS London Brantley, Diana Lopez

VICE PRESIDENT, MARKETING Danielle McMurray

SENIOR DIRECTOR, INSIGHTS Mark Bradbury DIRECTOR, DEVELOPMENT Rosa Alonso

DIRECTOR, CREATIVE SERVICES Deborah Sprague

ASSOCIATE DIRECTORS, INTEGRATED MARKETING Laurie Levitt, Pamela Millman

ASSOCIATE DIRECTOR, INSIGHTS Eileen McCarthy

ASSOCIATE DIRECTOR, EVENTS & SPECIAL PROJECTS Shari Horowitz

INSIGHTS MANAGERS Julie Gluck, Warren Rej

SENIOR CONTENT STRATEGIST Traci Suppa

SENIOR DESIGNERS Wendi Davis, Jason Peck

ASSOCIATE MANAGERS, INTEGRATED MARKETING Emily Bentz

ASSOCIATE MANAGER, SPECIAL PROGRAMS Marisa Schwartz

RESEARCH AND MARKETING ASSOCIATE Zoe Toner

DIRECTOR, OPERATIONS Christine Edwards

ASSOCIATE DIRECTOR, ADVERTISING SERVICES Lori Cordenner

ADVERTISING SERVICES MANAGERS Christina Chiaffitella-Nicollia,

Vivian Stroman-Way

BUSINESS MANAGER Karen Manville BILLING MANAGER Tracey Faneue

SALES OPERATIONS ANALYST Shalu Oza

ADVERTISING SALES REPRESENTATIVES

NEW YORK Advertising Sales Office 646-521-2500

NEW ENGLAND Millstone Marketing 203-296-3012

DETROIT Maiorana+Partners 248-546-2222

MIDWEST Healy Day Media Sales 312-782-8855

SOUTHEAST McLaughlin Media Mix 561-484-3708

SOUTHWEST O² Media 214-521-6116

WEST COAST Prestige Integrated Media 415-543-5001

CANADA York Media 888-212-0931 DIRECT RESPONSE York Media 888-212-0931

### OPERATIONS

DIRECTOR, ADVERTISING POLICIES Pamela Byrd Berard

ADVERTISING POLICIES ADVISORS Susan Appier de los Rios, Mireya Donahue

OMBUSMAN ANALYST Wilson Manyacka

CONTENT & WORKFLOW SYSTEMS MANAGER Robin Scodifio

CONTENT & WORKFLOW SYSTEMS ADVISORS Lori Baluta, Beth Daniels

VICE PRESIDENT, FUN & FULFILLMENT Heather Nawrocki

MEDIA PROMOTIONS ADVISOR Alexandra Valdez

BrandAmp by AARP is an advertising program offered by AARP Media sales. This content is paid for and prepared in collaboration with the disclosed advertiser and AARP Media sales. The AARP editorial staff had no role in the preparation of this content or the BrandAmp by AARP program.



Help secure their future  
*without* leaving your home.

**\$25,000.00**

## Whole Life Insurance

from United of Omaha Life Insurance Company and Companion Life Insurance Company

**NO MEDICAL EXAM | NO HEALTH QUESTIONS | NO RATE INCREASES**

### Some peace of mind in troubled times.

If you're between the ages of 45 and 85,<sup>1</sup> here is an easy way to help protect your loved ones for life.

- **Your acceptance is guaranteed.**
- **Your coverage begins immediately.<sup>2</sup>**
- **Your rate will never go up.**
- **Your benefit will never go down.**
- **Your policy will never be canceled.**

Whole life insurance actually builds cash value over time. And most claims are paid within 24 hours.<sup>3</sup> So your loved ones have the cash they need — when they need it most.

### Protection for life at a reasonable rate.

The amount you pay today is the amount you'll pay for as long as you keep this coverage — right up to your 120th birthday.

	\$5,000.00		\$10,000.00		\$15,000.00		\$25,000.00	
Age	Male	Female	Male	Female	Male	Female	Male	Female
64	\$33.50	\$24.55	\$66.00	\$48.10	\$98.50	\$71.65	\$163.50	\$118.75
65	\$34.75	\$25.50	\$68.50	\$50.00	\$102.25	\$74.50	\$169.75	\$123.50
66	\$35.90	\$26.35	\$70.80	\$51.70	\$105.70	\$77.05	\$175.50	\$127.75
67	\$37.05	\$27.25	\$73.10	\$53.50	\$109.15	\$79.75	\$181.25	\$132.25
68	\$38.70	\$28.95	\$76.40	\$56.90	\$114.10	\$84.85	\$189.50	\$140.75
69	\$39.75	\$30.60	\$78.50	\$60.20	\$117.25	\$89.80	\$194.75	\$149.00
70	\$43.85	\$32.45	\$86.70	\$63.90	\$129.55	\$95.35	\$215.25	\$158.25
71	\$45.60	\$34.25	\$90.20	\$67.50	\$134.80	\$100.75	\$224.00	\$167.25
72	\$47.70	\$36.00	\$94.40	\$71.00	\$141.10	\$106.00	\$234.50	\$176.00
73	\$50.90	\$38.95	\$100.80	\$76.90	\$150.70	\$114.85	\$250.50	\$190.75
74	\$53.50	\$41.85	\$106.00	\$82.70	\$158.50	\$123.55	\$263.50	\$205.25

Call us for additional rates.

These monthly rates include a \$12 annual policy fee.

To accept this important protection now,  
call **1-800-658-1853**.  
Or, apply online at **DirectOmahaLife.com**



Underwritten by  
United of Omaha Life Insurance Company  
Companion Life Insurance Company  
Mutual of Omaha Affiliates

This is a solicitation of individual insurance. A licensed insurance agent/producer may contact you by telephone. **These policies contain benefits, reductions, limitations, and exclusions to include a reduction in death benefits during the first two years of policy ownership.** Whole life insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, which is licensed nationwide except NY. Life insurance policies issued in NY are underwritten by Companion Life Insurance Company, Melville, NY 11747. Each underwriting company is responsible for its own financial and contractual obligations. Not available in all states. Benefit amounts may vary by state. Policy Form ICC18L198P or state equivalent (D787LFL19P in FL, 1002Y-0119 in NY).

<sup>1</sup>Ages 50 to 75 in NY. <sup>2</sup>Once your application has been received with your first month's premium, we will review and accept it. <sup>3</sup>Based on 12 months of rolling data for policies \$2,000-\$25,000 after all required documentation is received; excludes claims made within 24 months from policy issue date.



**GET MORE STORIES** Scan this code with your smart-phone camera to link to your AARP state page for more stories and resources, or go to [aarp.org/states](http://aarp.org/states).



## DELAWARE

**Voting made easier** Casting a ballot in the Tuesday, Nov. 8, election is simpler than ever under new laws that AARP Delaware strongly supported.

As of last year, voters are registered automatically at the Division of Motor Vehicles when they get a driver's license.

Same-day registration is available under a 2022 law. As of press time in September, new no-excuse mail-in balloting had been struck down by the Delaware Chancery Court.

Voters can still apply online or by mail for an absentee ballot. The ballots can be returned to a local election office or by mail.

Early voting is allowed in person, from Oct. 28 to Nov. 6.

In the 2020 election, 58 percent of likely voters in the state were 50 and older, the survey AP VoteCast found.

Find more at [aarp.org/devotes](http://aarp.org/devotes) or [elections.delaware.gov](http://elections.delaware.gov).

## NORTH CAROLINA

**Help the seriously ill** AARP North Carolina is working to make it easier for residents to get advance directives in place on how they want to be cared for during a serious illness.

"Advance care planning empowers individuals to make their own important health care decisions while they are still able, bringing peace of mind to individuals and their families," says Virginia Slocum, executive director of the North Carolina Serious Illness Coalition.

Making it easier to file advance directives was a recommendation of the North Carolina Institute of Medicine's Task Force on Serious Illness Care, which AARP participated in.

North Carolinians are invited to listen in to "Friday Facts," a news-style online show by the coalition. For the schedule go to [ncsicoalition.org/friday-facts](http://ncsicoalition.org/friday-facts).

Stay apprised at [aarp.org/nc](http://aarp.org/nc).

## DISTRICT OF COLUMBIA

**Join the team** AARP District of Columbia advocates for the 50-plus population before the city government.

Want to join the effort? AARP DC is looking for volunteer ward liaisons to represent the organization at government and community meetings.

The liaisons lead advocacy efforts and build relationships with local Advisory Neighborhood Commission members.

Ward liaisons may be asked to testify before the city council, attend community meetings and disseminate AARP resources.

Volunteers are needed as the council prepares its budget. Earlier this year, for example, ward liaisons fought for funding for senior nutrition programs.

Training is provided, and the time commitment is based on the volunteer's schedule.

Interested? Email [dcaarp@aarp.org](mailto:dcaarp@aarp.org) or call 202-434-7700.

## VIRGINIA

**Know where to vote** Do you know where to cast a ballot on Election Day (Tuesday, Nov. 8)?

AARP Virginia reminds voters to check the location of their polling places, which you can find at [vote.elections.virginia.gov](http://vote.elections.virginia.gov).

Voters are required to cast ballots at their designated polling location, although those who have moved within the state since Nov. 8, 2021, may return to their previous polling place.

Redistricting in Virginia caused a realignment of voting districts for congressional races and may affect who appears on your ballot.

People 50 and older made up 54 percent of likely voters in the 2020 election, according to AP VoteCast.

Check out AARP Virginia's voter guide at [aarp.org/vavotes](http://aarp.org/vavotes).

## NEW JERSEY

**Register and vote** New Jersey residents will go to the polls on Nov. 8 to elect 12 members of Congress as well as several municipal officeholders.

Redistricting may have changed who appears on your ballot. Find your polling place at [voter.svrs.nj.gov/polling-place-search](http://voter.svrs.nj.gov/polling-place-search).

The deadline to register for the election is Oct. 18.

Registration applications can be done by mail, in person or online at [nj.gov/state/elections](http://nj.gov/state/elections).

People 50 and older had a big impact on the 2020 New Jersey elections, making up 60 percent of likely voters, according to AP VoteCast.

AARP does not endorse candidates but urges all eligible citizens to vote.

Learn more about voting in the Garden State by viewing AARP's voter guide, [aarp.org/njvotes](http://aarp.org/njvotes).

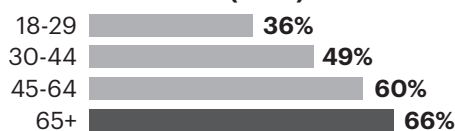
—Susan Milligan

## DATABANK USA

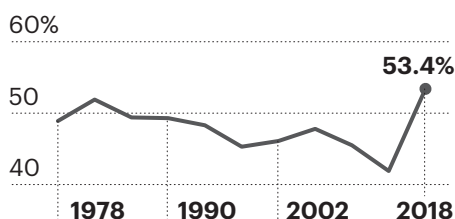
### GETTING OUT THE MIDTERM VOTE

Voter turnout in 2018 was 53.4 percent—higher than in recent midterm elections. Big races this fall for governor and the U.S. Senate could keep turnout high.

#### TURNOUT BY AGE (2018)

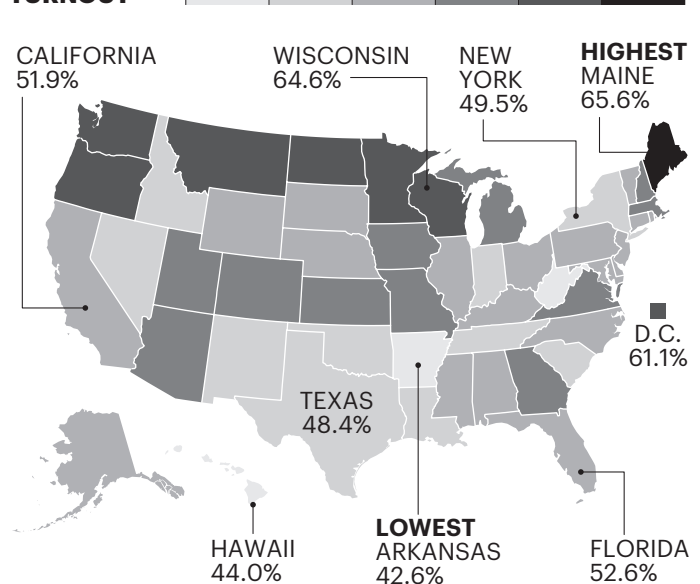


#### TURNOUT BY YEAR



SOURCE: U.S. CENSUS BUREAU. TURNOUT REFERS TO TOTAL VOTERS AS A SHARE OF TOTAL CITIZEN VOTING-AGE POPULATION

#### 2018 VOTER TURNOUT





Unlimited Talk & Text  
only \$19<sup>99</sup>/mo.\*

jitterbug® flip2

## Our easiest Jitterbug® phone ever.



The Jitterbug® Flip2, from the makers of the original easy-to-use cell phone, has big buttons and an exclusive Urgent Response button on the keypad.

**EASY TO USE** Today, cell phones are hard to hear, difficult to dial and overloaded with features you may never use. That's not the case with the Jitterbug Flip2. A large screen, big buttons and one-touch speed dialing make it easy to call family and friends. The powerful speaker ensures every conversation will be loud and clear. A straightforward list-based menu makes navigating the phone simple.

Plans as low as

**\$14<sup>99</sup>**  
month\*

**EASY TO ENJOY** Wherever you go, a built-in camera makes it easy and fun for you to capture and share your favorite memories. And a built-in reading magnifier and LED flashlight help you see in dimly lit areas. With all the features you need, the Jitterbug Flip2 also comes with a long-lasting battery, so you won't have to worry about running out of power.

**EASY TO BE PREPARED** Life has a way of being unpredictable, but you can be prepared in an uncertain or unsafe situation with Urgent Response Service. Simply press the Urgent Response button to be connected with a highly trained Urgent Response Agent who will confirm your location, evaluate your situation and get you the help you need, 24/7.

The Jitterbug Flip2 is one of the most affordable cell phones on the market and comes with reliable nationwide coverage. Friendly customer service representatives will help figure out which phone plan is best for you, and with no long-term contracts or cancellation fees, you can switch plans anytime. You can even keep your current landline or cell phone number.

**\$19<sup>99</sup>**  
month\* **Unlimited  
Talk & Text**

To order or learn more, call  
**1.866.339.3743**



Most reliable  
nationwide coverage

No long-term  
contracts

Keep your current  
phone number

100% U.S.-based  
customer service

No hidden  
monthly fees

**live!**

Available in-store  
or online at:

**BEST  
BUY**

**RITE  
AID**

*Walgreens*

[lively.com/flip](https://lively.com/flip)

\*Monthly fees do not include government taxes or fees and are subject to change. Plans and services may require purchase of Lively device and one-time setup fee of \$35. Urgent Response or 911 calls can be made only when cellular service is available. Urgent Response tracks an approx. location of device when device is turned on and connected to the network. Lively does not guarantee an exact location. Urgent Response is only available with the purchase of a Lively Health & Safety Package. Consistently rated the most reliable network and best overall network performance in the country by IHS Markit's RootScore Reports. By enabling Alexa on the Jitterbug Flip2, you acknowledge that Lively is not responsible for Amazon Alexa's functionality or services. Amazon, Alexa and all related logos are trademarks of Amazon.com, Inc. or its affiliates. Screen images simulated. Appearance of device may vary. LIVELY and JITTERBUG are trademarks of Best Buy and its affiliated companies. ©2022 Best Buy. All rights reserved.



## Technology Made Easy

BY SHERLYN FREEMAN

### What's the best way to transfer and sort pictures from my phone to a computer?

People use all sorts of methods to get their pictures onto other devices, including emailing photos to themselves, but the best way to transfer photos is also the easiest way: Just plug your phone into your computer.

On a PC, your computer should detect the phone as an external drive. Locate that new drive in your system folders, then click on the photos you want to transfer and drag and drop them into a folder on your computer's hard drive.

### How do I back up my data on an external hard drive?

Backups are important because if your computer hard drive suddenly fails, there go all those photos and videos you've been saving. Consider buying an external hard drive with 500 gigabytes (GB) to 1 terabyte (TB) of storage capacity. Solid-state drives (SSDs) are more reliable and can access stored data at faster speeds than hard-drive disks (HDDs). Mac computers can be backed up regularly by using the built-in app called Time Machine. On a PC, go to Start, then Settings, then Update & Security,

then Backup, then Add a Drive. Choose the external hard drive, and the computer should run a backup program.

### How do I scan a QR code with my smartphone?

QR codes, which give your phone or tablet an



instant link to a specific web page, have become more common because of the pandemic, especially at restaurants that don't want to hand out printed menus. To scan a QR code, point your phone's

camera at the code. But instead of taking a photo, tap on the icon that appears once the phone correctly scans the code. That will take you to the associated website via your phone's web browser, which should launch automatically. If you are having trouble with this method, you can find and download free QR reader apps in the Apple or Android app stores.

### What can I do to minimize the number of spam and phishing emails I get?

First off, never click on any links in emails that you can't verify came from a trusted source. In cases where the sender has malicious intent, that action can infect your computer with malware.

In cases of phishing, the sender tries to disguise the email as a legitimate communication and entice you to supply personal information. And then there is just regular spam—unwanted marketing messages.

In any of these cases, marking unwanted messages as "spam" or "junk" will help your email provider block future similar messages. It's important to never reply to or threaten spammers; doing so just alerts them that they have reached a real person and will only lead to more spam coming your way. ■

*Sherlyn Freeman is a lead technology trainer with Senior Planet From AARP. For help with a tech question, call 888-713-3495 between 9 a.m. and 8 p.m. ET weekdays.*

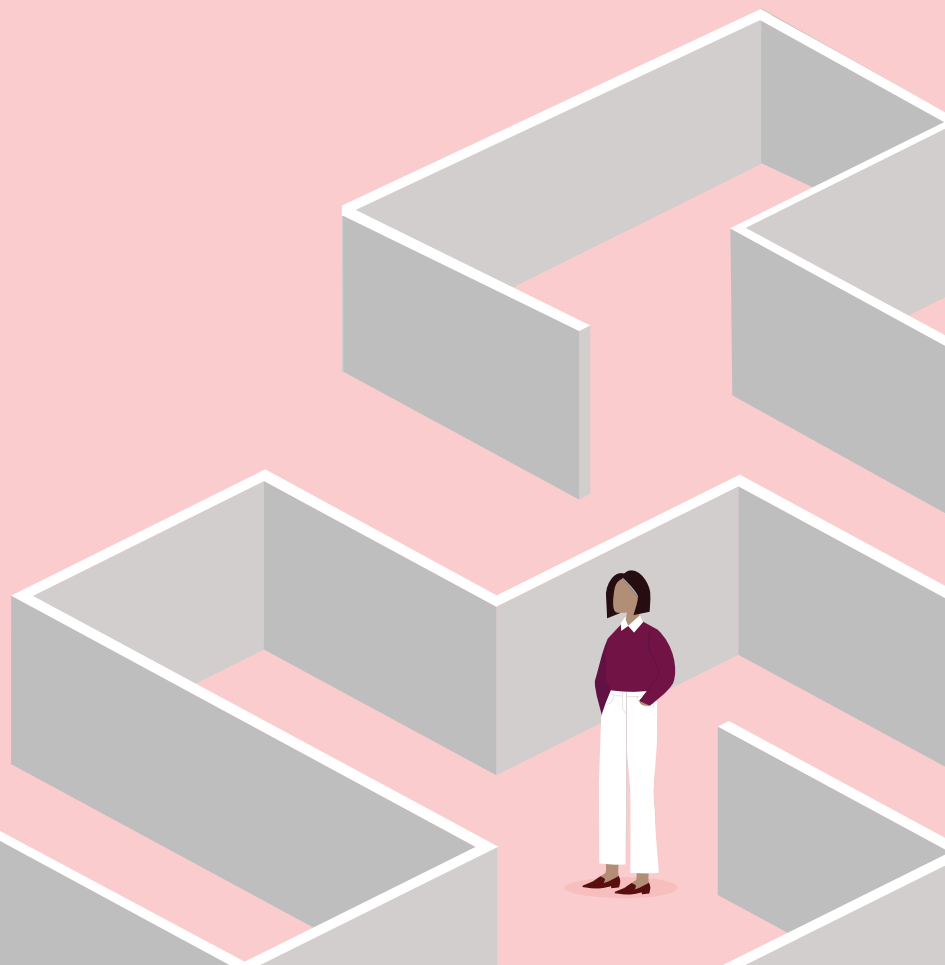
**AARP** Foundation®  
For a future without senior poverty.

## Find your way to financial stability.

Every day, millions of people 50 and over struggle to cover basic expenses. Finding resources to help can feel overwhelming.

That's why AARP Foundation helps older adults connect to benefits like tax credits and SNAP benefits that put money in their pockets and stretch their dollars where they need it most.

Find out more at [aarpfoundation.org](https://aarpfoundation.org)





## Readers Respond

### Rx DRUG PRICES

I just wanted AARP to know I appreciate the efforts on the Inflation Reduction Act and am glad AARP works to educate seniors on the political/social issues that affect us all. Too many seniors are misinformed and/or lack trust in reliable sources. I appreciate you bridging that gap.

**LYNNE EMMERLING**  
ROSEVILLE, CALIFORNIA

You did a great job championing prescription drug relief for seniors. Thank you for your efforts. As a couple—one with type 2 diabetes and the other with MS—my wife and I have some very large drug costs. Every quarter we pay \$1,200 out of pocket for prescription medicines. On Social Security, that's a big problem for us. This will potentially be a great help to us. In over 20 years

as an AARP member, I've never had to ask for anything, but I am grateful you are there.

**CHUCK BACHLEDA**  
LOUISVILLE, KENTUCKY

★ We appreciate hearing from you. Write to: **Bulletin Editor, Dept. RF, 601 E St. NW, Washington, DC 20049**, or email [bulletin@aarp.org](mailto:bulletin@aarp.org). Please include your address and phone number.



## Use Your Head to Give from the Heart

If you are 70½ or older, you can reduce your tax bill when you donate to AARP Foundation directly from your Individual Retirement Account.

### How you benefit:

- **Tax Savings** — Meet your required minimum (if age 72 or older) without paying taxes on the distribution, up to \$100,000 per year.
- **Choice** — Give to charities you love and support.
- **Impact** — Help build solutions for seniors struggling to meet their basic needs.

To learn more, visit [giftplanning.aarp.org](https://giftplanning.aarp.org) and click on the link for IRA Qualified Charitable Contribution.

**AARP Foundation**  
For a future without senior poverty.

## Share Your Story

Have an essay, creative writing or even poetry about your caregiving experiences you'd like to share? AARP is collaborating with *Bellevue Literary*

*Review* on a special issue of *BLR's* literary magazine titled "Taking Care." We are seeking submissions about all aspects of caring for others, be it family, friends,

neighbors or our extended communities. Selected work will be published in *BLR's* print journal and on its website in fall 2023. Details and submission guidelines are available at [blreview.org/takingcare](http://blreview.org/takingcare).

## Read AARP Publications Any Time, Any Place. It's Easy!

Get instant access to current and past issues of the *AARP Bulletin* and *AARP The Magazine* on your smartphone or tablet. Here's how:

1. Search the Apple or Android store for the AARP Publications app, tap to install, and open the app.



2. If not yet registered on [aarp.org](http://aarp.org), tap Register Now and set up your login (have your membership number ready).



3. Once done, tap Log In to connect. Use the icons at the bottom to navigate.



### USE THIS SHORTCUT!

Aim your device's camera at this code, click on the URL and then follow instructions to get instant access to AARP's award-winning content.



# SHOPPERS' DEALS AND DESTINATIONS

Enjoy the ease of  
**Showering Safely**  
*So you can stay in the home you love!*

**AARP Special**  
MEMBER OFFER

**Introducing the ALL NEW Walk-In Shower!**

Call Now Toll-Free  
**1-888-791-9679**

Call today and receive exclusive savings of up to  
**\$1000 OFF**  
FOR A LIMITED TIME ONLY  
Call Toll-Free 1-888-791-9679

**SAFE STEP WALK-IN SHOWER**  
[www.SafeStepShower.com](http://www.SafeStepShower.com)

With purchase of a new Safe Step Walk-In Shower. Not applicable with any previous walk-in shower purchase. No cash value. Must present offer at time of purchase.

FINANCING AVAILABLE WITH APPROVED CREDIT

MADE IN TENNESSEE

BBB

LIFETIME LIMITED WARRANTY

**Struggling to hear TV?**

**WIRELESS HEADSET**

Put on your TV•Ears and hear every word clearly

**TV•Ears System**  
**SPECIAL OFFER**  
**NOW \$50 OFF!**

Use promo code 36338  
30-day risk free trial  
Same day shipping

**TV•EARS**  
Doctor Recommended TV Headset™

For fastest service, call toll-free  
**1-800-218-0527**  
[www.tvears.com](http://www.tvears.com)

**To Someone Who Stutters, It's Easier Done Than Said.**

The fear of speaking keeps many people from being heard. If you stutter or know someone who does, visit us online or call for more information.



[StutteringHelp.org](http://StutteringHelp.org)

**SAVING A LIFE\* EVERY 11 MINUTES!**

**HELP!**

I've fallen and I can't get up!  
Get HELP fast, 24/7, anywhere.

- **FREE** Shipping\*\*\*
- **FREE** Use of Equipment
- **FREE** First Aid Kit with order

Batteries NEVER Need Charging.\*\*

**Life Alert** Call for a **FREE** brochure: **1-800-944-6959**

\*A life saved is when a subscriber has an emergency home alone, is not able to reach a phone, activates the system, and Life Alert dispatches help. \*\*Batteries last up to 10 years.\*\*\*Free Shipping thru Continental US.

**FLORIDA**  
**55+ ACTIVE COMMUNITY**

NEW HOMES FROM THE  
**\$100s**

IN BEAUTIFUL LAKE SUZY  
844.935.0264

[THEPRESERVEFLORIDA.COM](http://THEPRESERVEFLORIDA.COM)

**TICKETS FOR TROOPS**

**VET TIX**  
GIVE SOMETHING TO THOSE WHO GAVE

Become a Vet Tixer \* Sponsor

[VETTIX.ORG](http://VETTIX.ORG)

**FREEDOM. TO BE YOU.**

If you think oxygen therapy means slowing down, it's time for a welcome breath of fresh air.

Introducing the Inogen One family of portable oxygen systems. With no need for bulky tanks, each concentrator is designed to keep you active via Inogen's Intelligent Delivery Technology.® Hours of quiet oxygen flow on a long-lasting battery charge enabling freedom of movement, whether at home or on the go.

- Safe for car and air travel
- Full range of options/accessories
- Clinically validated for 24/7 use
- No heavy oxygen tanks
- Ultra quiet operation

Call **1-844-665-1244** or visit [inogen.com](http://inogen.com) for a free consultation and info guide.


**inogen**

MKT-P0249



# SHOPPERS' DEALS AND DESTINATIONS

**ONLY \$9.95**  
SAVE OVER 80%!



## Own a Prized Set of 1941-1945 Silver Mercury Dimes!

**Last 5 Years of a Classic Series 1941-1945...**

Remember America's great World War II victories in Europe and the Pacific with a prized 5-coin set of 1941-1945 Mercury dimes.

- ★ 90% Silver
- ★ Last 5 Mercury Dimes in the Series
- ★ **FREE** Shipping
- ★ **FREE** Gift - Reprocessed 1943 Steel Cent

**ONLY \$9.95** (Reg. \$89.80) **SAVE Over 80%**

You'll also receive a handpicked trial selection of fascinating coins from our No-Obligation Coins-on-Approval Service, from which you may purchase any or none of the coins - return balance in 15 days - with option to cancel at any time.

**Mail Coupon Today! For Faster Service**  
Visit: [LittletonCoin.com/Specials](http://LittletonCoin.com/Specials)

02022 LLC, Inc. Due to fluctuations in the coin market, prices and limits are subject to change.

**Special Offer for New Customers Only**

Dept. 23K400 **ORDER WITHIN 30 DAYS**

YES! Please send me the following:

QTY	DESCRIPTION	PRICE	TOTAL
	Mercury Dime Year Set (Limit 3 Sets)	\$9.95	
	Display Folder	\$4.95	
1	Reprocessed 1943 Steel Cent	FREE	
	Shipping	FREE	
	Sales Tax	FREE	
	<b>TOTAL</b>	<b>\$</b>	

Card #: \_\_\_\_\_ Exp. Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Name: \_\_\_\_\_ Please print clearly

Address: \_\_\_\_\_ Apt# \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-Mail: \_\_\_\_\_

Mail to: Dept. 23K400 Littleton Coin Co. 1309 Mt. Eustis Road Littleton NH 03561-3737

Check payable to Littleton Coin Co.  
VISA MasterCard American Express Discover

— SINCE 1917 —

## GUARANTEED PERFECTION



World-famous Omaha Steaks taste better because they are better - guaranteed. That's more than our promise to you, it's our reminder to never be satisfied with less than perfection.

**America's Original Butcher Collection**

- 4 Bacon-Wrapped Filet Mignons (6 oz.)
- 4 Boneless Pork Chops (6 oz.)
- 4 Air-Chilled Boneless Chicken Breasts (5 oz.)
- 4 Omaha Steaks Burgers (6 oz.)
- 4 Gourmet Jumbo Franks (3 oz.)
- 4 Caramel Apple Tartlets (4 oz.)
- 1 jar Omaha Steaks Seasoning (3.1 oz.)

**4 FREE PureGround® Filet Mignon Burgers (6 oz.)**  
**4 FREE Air-Chilled Boneless Chicken Breasts (5 oz.)**

70835MBH separately \$361.93  
**SPECIAL INTRODUCTORY PRICE \$139.99**

**Get 4 Burgers & 4 Chicken Breasts FREE**



Take an **EXTRA \$20 OFF** your first order. Use code: **Original20** at checkout.

Order Now! » [OmahaSteaks.com/Original7641](http://OmahaSteaks.com/Original7641) | 1.800.811.7832  
Ask for FREE burgers and chicken breasts with offer 70835MBH

Savings shown over aggregated single item base price. Photos exemplary of product advertised. Limit 2, 4 free 6 oz. burgers and 4 free 5 oz. boneless chicken breasts will be sent to each shipping address that includes 70835. Standard S&H. While supplies last. First Order \$20 Promo is a one-time use code, valid only on the first order of \$139 or more by new customers or customers whose last purchase was 366+ days prior to current order date. One Code per customer, cannot be combined with other offers or applied to previous sales, Gift Cards, Wine, Gift Baskets, Live Lobsters, or Custom Cuts. Omaha Steaks reserves the right to amend these terms to vary or discontinue the offer without prior notice. All purchases acknowledge acceptance of Terms of Use: OmahaSteaks.com/terms-of-useOSI or call 1.800.228.9872 for a copy. Expires 11/30/22. | SRC0662



# STAY SAFE IN THE HOME YOU LOVE



**DID YOU KNOW?**

- ✓ 1 in 4 seniors will fall this year.\*
- ✓ Most falls happen on the stairs.
- ✓ Acorn Stairlifts has the best solution to stay safe on the stairs.

AARP.  
**Special**  
MEMBER OFFER

**CALL NOW TO SAVE \$300\*\* AND RECEIVE:**

- A **FREE** STAIRLIFT BUYING GUIDE
- YOUR **FREE** INFO KIT & DVD
- ANSWERS TO ANY QUESTIONS YOU MAY HAVE

**1-866-235-3295**

\*According to the CDC. \*\*Not valid on previous purchases. Not valid with any other offers or discounts. Not valid on refurbished models. Only valid towards purchase of a NEW Acorn Stairlift directly from the manufacturer. \$300 discount will be applied to new orders. Please mention this ad when calling. AZ ROC 278722, CA 942619, MN LC670698, OK 50110, OR CCB 198506, RI 88, WA ACORNSI8940B, WV WV049654, MA HIC169936, NJ 13VH07752300, PA PA101967, CT ELV 0425003-R5, AK 134057 HIC.0656293.



**"I feel safer and more independent with my American Standard Walk-in Tub"**



- ✓ **Patented Quick Drain® Technology**
- ✓ **Lifetime Warranty**  
The **ONLY** Lifetime Warranty on the bath **AND** installation, **INCLUDING** labor backed by American Standard
- ✓ **Over 150 Years of Experience**  
From the name you trust
- ✓ **44 Hydrotherapy Jets**  
More than any other tub we've seen

**CALL NOW TO GET**  
**\$1,500 in Savings**  
includes a Free American Standard Right Height Toilet

**888-758-9683**  
or visit [AmericanStandardBath.com](http://AmericanStandardBath.com)  
Get Your **FREE** Quote Now

**FREE IN-HOME EVALUATION!**

BBB ACCREDITED BUSINESS A+

Arthritis FRIENDLY



Designed for pain relief & easy use

Discount applied at time of purchase while supplies last. Receive free toilet with full installation of eligible purchase. Terms and Conditions Apply. See AmericanStandardBath.com for additional information. \*Subject to 3rd party credit approval. Minimum monthly payments required. All offers subject to change prior to purchase. CA:CSLB B982796; NYC:HIC2022748-DCA; SuffolkNY:55431H



# HALLOWEEN DO'S & DON'TS

TIPS FOR PASSING OUT TREATS



## DO: DRESS APPROPRIATELY

Adult costumes are always questionable; frightening ones are off-limits. Sure, the kids may think they're tough dressed as firefighters or superheroes, but they're still kids. Scare, don't scar.



## DO: PASS OUT TREATS THAT KIDS LIKE

Circus peanuts? Black licorice? Really? Do you enjoy cleaning toilet paper out of your trees for the next week and a half?



## DO: SHOW SOME SELF-CONTROL

"Sorry, kids, we gave out all the goodies." That ring of chocolate around your mouth and the nougat in your teeth tell a different story.



## DON'T: WASTE TIME WITH DAD JOKES

"Knock, knock." ... "Who's there?" ... "Witch."  
... "Witch who?" ... "Witch kid wants candy?" ...  
They all do! Chop-chop! Let's go!

## DON'T:

### DRESS UP THE DOG

Do you really think he's having fun walking around costumed like a T. rex?





# OUR SMART SLEEPERS GET 28 MINUTES MORE RESTFUL SLEEP PER NIGHT\*

Because every great day starts the night before. The 360® smart bed senses your movement and automatically adjusts, to help keep you both comfortable all night. It's temperature balancing so you stay cool.† And it's so smart, it knows exactly how long, how well and when you slept.

**We take care of the science, all you have to do is sleep.**



Adjustable comfort  
on each side



Automatically senses  
and responds to you



Personalized insights  
for even better sleep



15-Year Limited  
Warranty‡



100-Night  
Trial§

sleep  number®

REQUEST SPECIAL OFFERS | 1-877-744-7895 | [sleepnumber.com/smart](https://sleepnumber.com/smart)

\*Based on average SleepIQ® data from 8/1/21 - 2/28/22 of sleepers who engaged with their Sleep Number® setting, SleepIQ® data and FlexFit™ smart adjustable base received up to 170 hours more restful sleep per year. †Available on select models. ‡Limited warranty available at [sleepnumber.com](https://sleepnumber.com). §Restrictions and exclusions apply. Does not apply to adjustable bases, upholstered furniture, closeout/clearance or demo/floor model purchases or mattresses already exchanged under another In-Home Trial period. You pay return shipping. Refunds will be made to the original method of payment less original shipping/delivery fees. Visit [sleepnumber.com](https://sleepnumber.com) for complete details. SLEEP NUMBER, SLEEPIQ, SLEEP NUMBER 360, the Double Arrow Design, and SELECT COMFORT are registered trademarks of Sleep Number Corporation. ©2022 Sleep Number Corporation



# Stay safe with a Medical Alert System— At Home or On the Go!

Systems  
starting at  
**\$19.95/mo\***

When you select an annual rate plan, you receive  
**1 FREE Month of Service plus FREE Shipping!\***

**Call 1-800-261-8033**

Medical Alert helps give you the freedom  
to live independently and safe.

## With Medical Alert you are protected:

- ✓ **At Home:** Have peace of mind when you are home alone
- ✓ **On the Go:** Feel confident knowing you will always have the help you need — anytime and anywhere with GPS tracking.
- ✓ **When you bathe:** Safe to wear in the shower\*
- ✓ **EVEN if you fall and can't push your button\***

AT HOME



ON THE GO



Systems starting at \$19.95/mo\*

When you select an annual rate plan, you receive  
**1 FREE Month of Service plus FREE Shipping!\***

**Don't Wait – Call Now!**

**800-261-8033**

**MedicalAlert**

[www.MedicalAlert.com](http://www.MedicalAlert.com)

**No Home Phone? No Problem! We Have Options For You!**

\* Disclaimer: Promotions available for new customers only. Customers will be charged the regular monthly fee after the promotional period ends. The promotional period is defined as the first billing cycle after the initial payment. Additional fees may apply for added features. Prices may vary outside the U.S. Free month, free shipping offer available only on annual plans. Fall Detection does not detect 100% of all falls. Users should always push their button when they need help. Pendant coverage is subject to device location, environment, equipment and facility conditions. Buttons are water resistant. Refer to instructions for use for more details.