

6 **IN THE NEWS**

**FRAUD SURGE**  
MEDICARE HIT BY  
NEW SCAM TYPES

16 **YOUR HEALTH**

**BACK PAIN**  
SNEAKY TRIGGERS,  
SOUND REMEDIES

22 **YOUR MONEY**

**EASY CASH**  
HOW TO REDEEM  
DIGITAL COUPONS

26 **PULL-OUT POSTER**

**CAR SMART**  
DRIVE IT FOREVER!  
10 SIMPLE STEPS

34 **YOUR LIFE**

**GARAGE JUNK**  
WHAT TO DO WITH OLD  
PAINT, OIL AND MORE

# AARP Bulletin

AARP.ORG/BULLETIN | NOVEMBER 2022 | VOL. 63 | NO. 9

## 2023 SPECIAL REPORT

**COVID:  
WHAT'S  
COMING**



**THIS YEAR'S  
FLU: WHY WE  
WORRY**



**YOUR  
ANTI-COLD  
ARSENAL**

# HOW TO STAY HEALTHY THIS WINTER

**BOOST  
YOUR  
IMMUNITY**



PAGE 8



**VACCINES:  
WHAT YOU  
NEED NOW**



**FLU-COVID  
SYMPTOM  
DECODER**



**LONG COVID:  
WHAT IS IT?**

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

**PLUS  
HELPING  
IN A CRISIS**  
AARP MOVES FAST  
TO SERVE, SUPPORT  
AFTER HURRICANES  
YOUR AARP / PAGE 40

# 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  
**1-844-868-0040, 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

SPRJ76797\_20148656



## IN THIS ISSUE

*“My wish was to see us listed right at the top, as far as the weapons meets go.”*

—Air Force Lt. Col. James H. Harvey III, 99, a Tuskegee Airman



PAGE 42

### IN THE NEWS

- 4 No 2023 hike for Medicare premiums
- 6 Special Report: Medicare fraud and the pandemic

### COVER STORY

- 8 Stay healthy this winter: Your guide to reducing COVID and flu risks



### YOUR HEALTH

- 16 Sneaky causes of back pain

### YOUR MONEY

- 18 Buying your own health insurance

- 21 Great Ways to Save: Winter heating costs

- 22 Live Well for Less: How to redeem digital coupons

- 24 Fraud Watch: Psychological tactics that scammers use

- 26 10 steps for simple car maintenance



- 28 Facts about gasoline

### YOUR LIFE

- 30 Grappling with a shortage of in-home caregiving aides

- 32 LGBTQ concerns about aging



- 34 How to get rid of unwanted stuff in your garage

- 38 Q&A: Cameron Crowe



### YOUR AARP

- 40 Providing aid in the wake of Hurricane Ian

- 42 Jo Ann Jenkins: A veteran gets his wish of a lifetime.

- 44 News from your state

- 46 Medicare Made Easy

- 46 Letters to the editor



## To Our Members:

**Due to a technical error,** some versions of the October edition of the **AARP Bulletin** were printed with the pages out of order. Members who want a correct version mailed to them should call **888-687-2277** (8 a.m. to 8 p.m. ET Monday to Friday) or go to **aarp.org/help**, click on the “chat” icon and request a copy. You can also read a digital version of the issue immediately by going to **aarp.org/octbulletin**. We regret the inconvenience.

Please note that digital versions of current and past issues of the **AARP Bulletin** and **AARP The Magazine** are available via the AARP publications app. Details on downloading the app onto your mobile device are at **aarp.org/mobile**.



### 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.



## MORE FROM AARP

### Plan Your Long-Term Care

November is National Family Caregivers Month, so that's also a good time to plan for your long-term care. Get advice on your home, health and money at **aarp.org/longtermcare**.

### Learn About Holiday Scams

Before you buy those gifts, learn about online shopping scams by watching **Rural America Live With AARP** at 10 p.m. ET Nov. 17 on RFD-TV. Or watch online at **aarp.org/aarplive**.



### Join the Block Party

Stop by AARP's Block Party at the Tempe Festival of the Arts Dec. 2 to 4 in downtown Tempe, Arizona. You can learn about AARP's programs, participate in activities and receive a special treat just for AARP members. More information is available at **aarp.org/events**.





**► TOO SWEET?** Some “herbal” honey-based products with names like Secret Miracle Royal Honey claim to be natural sexual enhancers. But the FDA warns against their use, saying products from at least four companies have active ingredients found in the prescription drugs Viagra and Cialis that can be harmful to some.

## SOME MEDICARE PREMIUMS TO DROP

**M**edicare Part B's standard monthly premium will fall to \$164.90 in 2023, a \$5.20 decrease from this year—welcome news after 2022, when the Centers for Medicare & Medicaid Services (CMS) hit beneficiaries with the highest-ever increase.

Part B covers doctor visits, diagnostic tests and other outpatient services. Most Medicare beneficiaries have Part B premiums deducted directly from their

**\$164.90**

**Medicare Part B's standard monthly premium in 2023**

monthly Social Security payments, which will rise next year by 8.7 percent because of this year's inflation.

The 2023 premium decrease makes good on statements earlier this year by Health and Human Services Secretary Xavier Becerra. He noted that Medicare spending on Aduhelm, an expensive new Alzheimer's drug, was not going to be nearly as high as expected, generating savings that would be passed on to beneficiaries in 2023. Spending on other Part B services

is also projected to be less than anticipated.

“Today's announcement of lower Part B premiums and deductibles is welcome news for seniors who are struggling with rising costs due to inflation,” said Nancy LeaMond, AARP executive vice president and chief advocacy and engagement officer.

There was more good news for some Medicare users: The average monthly premium for a Medicare

Advantage plan is expected to decrease to \$18 in 2023, down nearly 8 percent from 2022. CMS projects that 31.8 million people will be enrolled in these private insurance plans in 2023.

CMS also announced that the average monthly premium for Part D prescription drug plans will decrease slightly, from \$32.08 in 2022 to \$31.50 in 2023.

And the annual Part B deductible for 2023 is also decreasing to \$226. That's a \$7 decline.

### NEW EVIDENCE: WALKING MAY CUT DEMENTIA RISK

**T**hat step counter on your smartphone could improve your chances of avoiding dementia, according to a large-scale study recently published in *JAMA Neurology*.

The key finding: Walking 9,800 steps a day reduces your risk of cognitive impairment by as much as half. And walking 3,800 steps a day improves your chances of avoiding dementia by 25 percent.

Researchers in Australia and Denmark monitored the daily step counts of more than 78,000 adults between ages 40 and 79. After a seven-year period, researchers found a lowered risk of cognitive impairment among those who hit the step goals.

“I think this reinforces recommendations that we can make to people that walking is likely to be beneficial,” says Ronald Petersen, M.D., director of the Mayo Clinic Alzheimer's Research Center.

## Social Security Urged to Improve Service

**C**ongress has urged the Social Security Administration to address a flood of customer complaints that have grown ever louder in the aftermath of pandemic-related shutdowns.

In a recent letter to SSA acting commissioner Kilolo Kijakazi, leaders of the House Ways and Means Committee said, “Many people, some of whom are elderly ... have had to wait more than six hours to get help. ... People have had to come back multiple days to get service.”

Those who called the agency didn't fare any better. In late summer, callers to the national Social Security number waited about 31 minutes, on average, to speak to an agent, up from six minutes a year earlier.

Field offices were mostly shut down by COVID for nearly two years until April, and they have been struggling since reopening.

Kijakazi responded with an outline of plans to improve service. But that won't happen overnight.

“Agency-wide, we are at our lowest staffing level in 25 years, driven by years of insufficient funding,” Social Security spokesperson Nicole Tiggemann said in an email to AARP.

AARP's chief advocacy and engagement officer Nancy LeaMond wrote the agency in September to urge improved service: “Seniors and those with disabilities simply should not be asked to wait in line outside in inclement weather to get the services they need.”

## Task Force Calls for Routine Anxiety Testing

**A** top panel of experts has said for the first time that adults up to age 64 should routinely get screened for anxiety—even people with no symptoms of stress or emotional duress.

The U.S. Preventive Services Task Force says such screening could help identify anxiety disorders early.

“This is, I think, sorely

needed and sorely overdue,” says Robert Hudak, M.D., a psychiatrist at the University of Pittsburgh Medical Center Western Psychiatric Hospital.

Anxiety disorders are among the most common mental health issues in the United States, with more than 15 percent of adults reporting symptoms of anxiety in 2019, accord-

ing to the Centers for Disease Control and Prevention. And that was before COVID-19.

Untreated anxiety can lead to clinical depression and can have an impact on everything from blood pressure to ulcers and chronic pain disorders.

The draft recommendations exclude adults

65 and older because there isn't enough evidence to show that the benefits of screening older adults outweigh any potential downsides.

One concern is that placing older people on some antianxiety drugs can cause side effects like impaired cognition and an increased risk of falls, the National Institutes of Health says.





New Health & Safety  
Packages Available

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.

**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. Plus, ask about our new Health & Safety Packages.

### Flexible and affordable plans

**\$14<sup>99</sup>/mo.<sup>2</sup>**  
300 minutes  
10¢ per text

**\$19<sup>99</sup>/mo.<sup>2</sup>**  
Unlimited minutes  
Unlimited texts

LIMITED TIME  
**50% OFF<sup>1</sup>**  
To order or learn more, call  
**1.866.469.6991**



Most reliable  
nationwide coverage

No long-term  
contracts

Keep your current  
phone number

100% U.S.-based  
customer service

No hidden  
monthly fees

**lively**

Available in-store  
or online at:

**BEST  
BUY**

**RITE  
AID**

*Walgreens*

**lively.com/flip**

<sup>1</sup>50% off regular price of \$99<sup>99</sup> is only valid for new lines of service. Offer valid through 11/26/22 at Rite Aid and Walgreens. Offer valid through 11/28/22 at Best Buy. <sup>2</sup>Monthly fees do not include government taxes or assessment surcharges 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.

# MEDICARE FRAUD SEES COVID SPIKE

**In a rush to provide needed new services, the program created opportunities for scammers, court cases show**

BY JOE EATON

**F**raudulent Medicare billings were already a significant problem in pre-pandemic times, costing taxpayers tens of billions of dollars a year by all estimates. Now, a rising tide of court cases and a new internal report reveal that new channels of Medicare fraud opened during the COVID pandemic, in large part due to a rush to meet newly emerging health care needs of older Americans that left the program vulnerable to falsified billings.

In one example, the Office of Inspector General (OIG) at the U.S. Department of Health and Human Services released a study in September that said it had already detected potentially fraudulent billings related solely to telehealth coverage from more than 1,700 health providers, totaling roughly \$128 million. Increased telehealth services were approved for coverage shortly after the start of the pandemic.

Criminal cases currently working their way through federal courts show other types of pandemic-related rip-offs that Medicare investigators are now up against.

► **In early September**, a federal jury convicted Mark Schena, the president of a Silicon Valley medical technology company, of masterminding a conspiracy that led to \$77 million in fraudulent charges to Medicare and private insurers. Schena's company, Arrayit Corporation, marketed a COVID test that was not authorized by the Food and Drug Administration (FDA), and paired it with an expensive test for 120 food and other allergies ranging from codfish to hornet stings. Insurers of patients who received the COVID test were also charged for the allergy testing, the indictment says.

► **Also in California**, health-testing laboratory owners Imran Shams and Lourdes Navarro face charges of defrauding Medicare out of \$214 million. Prosecutors say the partners used COVID testing as a pretext to add



**Perry Frankel, M.D., in Westbury, New York, on March 30, 2020. A federal indictment charges Frankel with \$1.3 million in improper Medicare and Medicaid billing.**

on expensive and unnecessary respiratory pathogen tests while also paying illegal bribes to medical marketers for directing doctors' orders to their labs. Shams and Navarro have a history of targeting federal and state health care programs. Both had been previously excluded from billing Medicare after criminal convictions, according to court records, and were not eligible to rejoin the program.

► **In New York**, Perry Frankel, M.D., a cardiologist, is charged with defrauding Medicare and Medicaid of more than \$1.3 million. A federal indictment charges that Frankel used patient billing information acquired from COVID tests at a mobile testing lab to bill the federal health care programs for COVID-related services never received and office visits prosecutors say never took place. Lawyers for Shams, Navarro and Frankel did not respond to AARP calls for comment.

The amount of Medicare fraud has never been fully documented. In 2020, the Centers for Medicare & Medicaid Services (CMS) issued an estimate for all forms of "improper payments"—fraud and mistakes—on Medicare doctor and hospital visits at 6.27 percent, or about \$52 billion of the \$830 billion spent on Medicare. Then-U.S. Attorney General Jeff

Sessions, however, told the *AARP Bulletin* in a 2018 interview he was "confident" the actual amount of Medicare fraud alone exceeded 10 percent. Malcolm Sparrow, a Harvard University professor and leading expert on Medicare fraud, says no one knows the number of Medicare dollars lost to fraud but notes that he's seen estimates as high as 20 percent. Of the CMS's 6.27 percent estimate, he says: "That is based on a measurement methodology that uses a very weak audit protocol and, therefore, doesn't detect fraudulent or abusive claims."

Sparrow says the pandemic made stopping Medicare fraud harder. "A sense of urgency inclines policymakers to downplay or discount the fraud risks as they rush to meet public needs," he says. He cites telehealth as an example. Medicare administrators loosened telehealth restrictions early in the pandemic to allow patients to meet with their doctors by telephone or online rather than visit their medical offices. The move improved access to care, but it also likely opened the program to a wave of fraud, investigators found.

Many telehealth providers filed duplicate bills, billed for both virtual and in-person visits for the same care, charged for visits lasting three hours or more, and billed for seemingly impossible numbers of patient visits, according to the inspector general's report.

Two family medicine providers, for example, billed telehealth services nearly every single day over the course of a year, with more than 10 services for each patient. Another physician billed telehealth charges for 400 patients and ordered 109 different types of medical equipment and supplies for them, totaling more than \$9 million.

Andrew VanLandingham, OIG senior counselor for policy, says leads to potential fraud cases have been passed on to the agency that runs Medicare. "Each of these providers needs some additional follow-up, and some of that may include criminal investigation," he says.

Kirk Ogrosky, a former federal prosecutor who created the U.S. Department of Justice Medicare Fraud Strike Force, says he thinks the loosened rules and regulations around telehealth and other services drew fraudsters who previously exploited other Medicare vulnerabilities. "COVID simply gave them new modalities to use to steal," he says. "Criminals that steal money—whatever you did, they would have adapted." ■

**Joe Eaton** is an investigative reporter and journalism professor.



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

AARP.  
Special  
MEMBER OFFER

## 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.

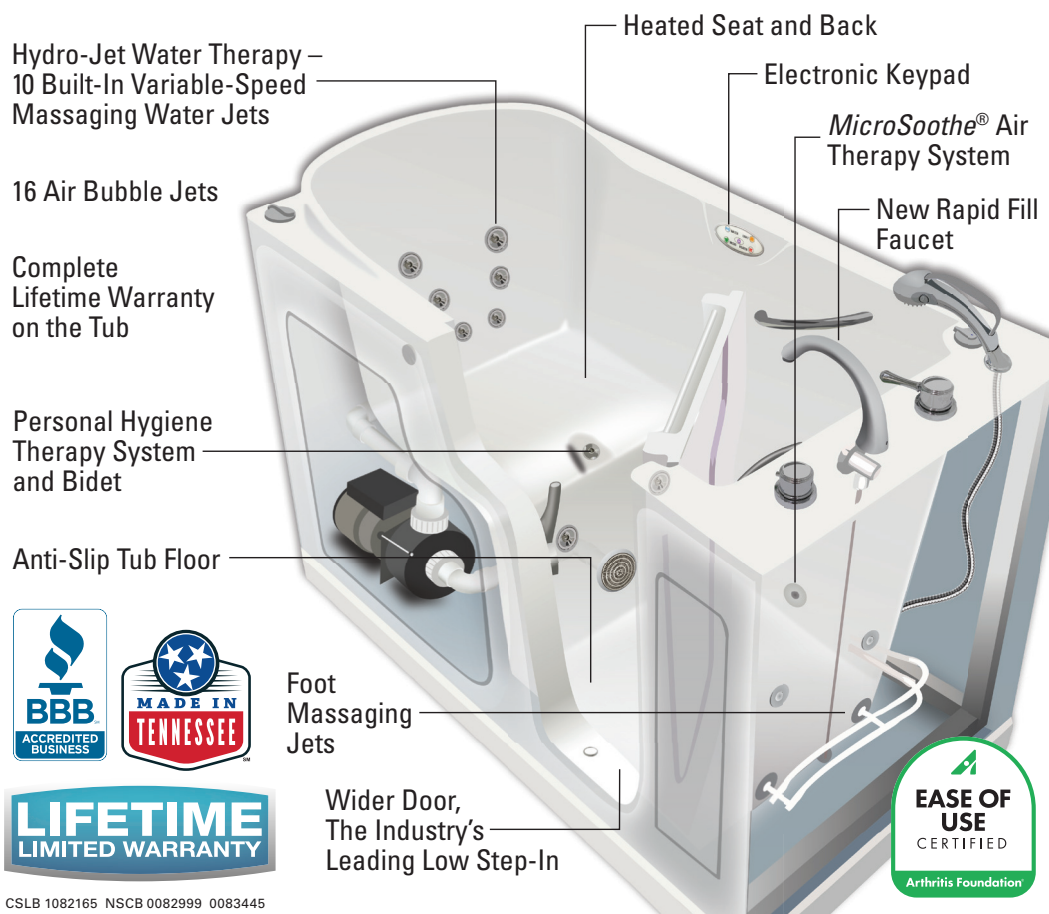


*A Safe Step Tub can help increase mobility, boost energy and improve sleep.*

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

**1-800-226-0094**

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 1-800-226-0094**

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

CSLB 1082165 NSCB 0082999 0083445

\*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.



P. 10 SO YOU HAVE FLU-LIKE SYMPTOMS

P. 12 IS IT COVID, THE FLU OR A COLD?

P. 12 5 RISK FACTORS YOU NEVER KNEW

P. 14 YOUR GET-HEALTHY KIT

P. 14 LONG COVID: VERY REAL, VERY SCARY



# STAY HEALTHY THIS WINTER

COVID LINGERS, FLU SEASON IS AT HAND,  
AND GERMS ARE EVERYWHERE.  
**HERE'S HOW YOU CAN REDUCE YOUR RISK**

BY JESSICA MIGALA



**I**F THERE'S ONE THING we can agree on, it's that nearly three years of pandemic living has left us sick of sickness. But as sure as fall leads to winter, so will virus season soon be upon us. COVID-19 variants now outnumber Tom Brady's Super Bowl wins, the flu's latest model is in the showroom, and more than 200 viruses lurking out there are capable of causing the common cold.

Here's the thing: You have the power to reduce your risk of getting sick *significantly*.

What's important is to start taking the precautions you need today to reduce your risk of getting a cold, the flu and COVID, and make it through the winter healthy and safe. So we called up the experts and pressed them to answer some of your most common questions.

**COVID seems much milder now. Do I still have to worry about it?**

Yes. While the majority of Americans have gotten COVID at least once, the virus that causes it, SARS-CoV-2, continues to evolve and mutate, sending thousands of people to the hospital every day.

No one knows exactly where this bug is headed, says Panagis Galiatsatos, M.D., an assistant professor of pulmonary and critical care medicine at Johns Hopkins School of Medicine. He's predicting more cases as the weather cools, with a potential wave of yet another subvariant of the omicron variant.

You already know the immune system weakens with age, making infections more precarious and recovery time longer. More than 75 percent of COVID deaths have been in those age 65 and over, a risk that increases if you have underlying medical conditions.

But there's another issue to keep in mind: A prolonged recovery time—and the bed rest that can go with it—puts you at an increased risk for a cadre of complications, from loss of muscle mass and strength to prolonged immobility and falls, leading to a potential downward spiral. That's true for COVID, the flu and even the common cold.

"Trying to fight your way back to where you were before can be a tremendous battle," says Magdalena Bednarczyk, M.D., section chief of

geriatric medicine at Rush University Medical Center. "For a fit, younger adult, a common cold or the flu could be an inconvenience. For a frail older adult, it can literally knock them off their feet," she says.

Bottom line on COVID: It's still out there, it's serious, and it's not alone.

**Should I get the new COVID booster? And if so, when?**

For a person 65 and older, being up to date on your vaccinations reduces the likelihood of heading to the hospital by 94 percent. So yes, you want that booster.

And right now is the perfect time for it, assuming you've already had the initial vaccine. The recently introduced booster targets the most contagious of the omicron subvariants, so adding it to your previous vaccinations is like donning a full-body suit of immunity armor. And since it's also the right time of year to get your flu vaccine, you can combine them into one simple appointment.

**I'm just getting over COVID. Should I wait to get the booster?**

Yes. According to the Centers for Disease Control and Prevention (CDC), you may con-

sider waiting three months from the onset of symptoms (or a positive test) before getting the booster. That gives your immune system time to reset its own natural defenses before you add the additional protection of the vaccine. (If you experienced rebound COVID, wait until three months after the return of symptoms or a positive test.) However, if you suffer from chronic liver or lung disease, diabetes, heart problems or other health issues that put you at increased risk, consult your health care provider about vaccine timing, says Cameron Wolfe, M.D., an infectious disease specialist at the Duke University School of Medicine.

**Will we ever stop needing these shots?**

Maybe, but the more likely scenario is that COVID boosters become an annual routine. "The goal is to get into a pattern that's similar to the once-a-year flu shot, where companies can modify the vaccine to stay up to date on whatever variants are floating around at the time. Ideally, we are looking at a situation where they are combined with the flu shot to make it easy," Wolfe says. But we're not there yet because, unlike the flu, COVID is still a year-round threat.



**OLDER ADULTS ARE SIX TIMES MORE LIKELY TO SUFFER A HEART ATTACK IN THE SEVEN DAYS AFTER CATCHING THE FLU.**

**How can I help my immune system naturally?**

"There are no injections or vitamins that will produce a supercharged immune system," says infectious disease expert Lawrence Livornese, M.D., chairman of the department of medicine at Main Line Health System. "Not smoking,

not drinking excessively, exercising regularly, preventive immunizations and following a healthy diet are your best bets."

That said, a recent study found our immune systems respond more vigorously to both COVID and flu vaccines if we perform 90 minutes of light- to moderate-intensity exercise about 30 minutes after receiving the vaccine—and there were no reported increases in side effects. While the study was small, it may make sense to plan a long walk or other light-intensity movement postvaccination.

**HOW TO SCORE CHEAP COVID TESTS**

*The government no longer offers free at-home tests, but you can find COVID testing on the cheap.*

**Via insurance or Medicare:** Health insurance or Medicare Part B plans cover as many as eight over-the-counter COVID-19 tests each month. Your plan may have preferred outlets where you can get tests for free, but you can also get reimbursed up to \$12 for each individual test. Go to [medicare.gov](https://www.medicare.gov) for a list of participating pharmacies.

**From your doctor:** Medicare covers you when you get a COVID-19 test from a lab, doctor, pharmacy or hospital.

**Community testing sites:** Certain health centers and pharmacies offer low- or no-cost tests through the Department of Health and Human Services. Visit [hhs.gov](https://www.hhs.gov) to find a testing location near you.

## Beyond vaccines, what's the latest thinking on protecting myself from COVID?

Galiatsatos recommends keeping two tools at your disposal: rapid tests and well-fitting masks. Testing ahead of holiday gatherings and after exposure can help identify infection so that you don't spread it to loved ones. And while you're probably sick of masks by now, he recommends wearing a tightly fitting one—those include N95, KN95 or KF94—if you're planning on being out in public for an hour or two, leisurely grocery shopping or taking public transportation. (A quick 10-minute grocery run? Slap on a disposable surgical mask and be on your way.)

## With all this at-home testing, how do we know if COVID is increasing or not?

The increase in home testing is already baked into the CDC's estimates of COVID infection

numbers, says David Cennimo, M.D., associate professor of medicine at Rutgers New Jersey Medical School. But for a truly accurate statistic, look at hospitalization rates. If the number is rising in your region, COVID is on the rise and your caution should be as well. Currently, it's holding steady nationwide. Hospitalizations spike in winter: The U.S. saw a peak of close to 155,000 people hospitalized in January 2022; the previous January, we hit nearly 135,000.

## I've already had COVID once. Does that make me less likely to get it again?

Not fully. Think of COVID as like a super-charged common cold: Coming down with it once doesn't mean you can't get sick again.



## PERFORMING 90 MINUTES OF EXERCISE SOON AFTER RECEIVING THE COVID AND FLU VACCINES BOOSTS IMMUNE RESPONSE.

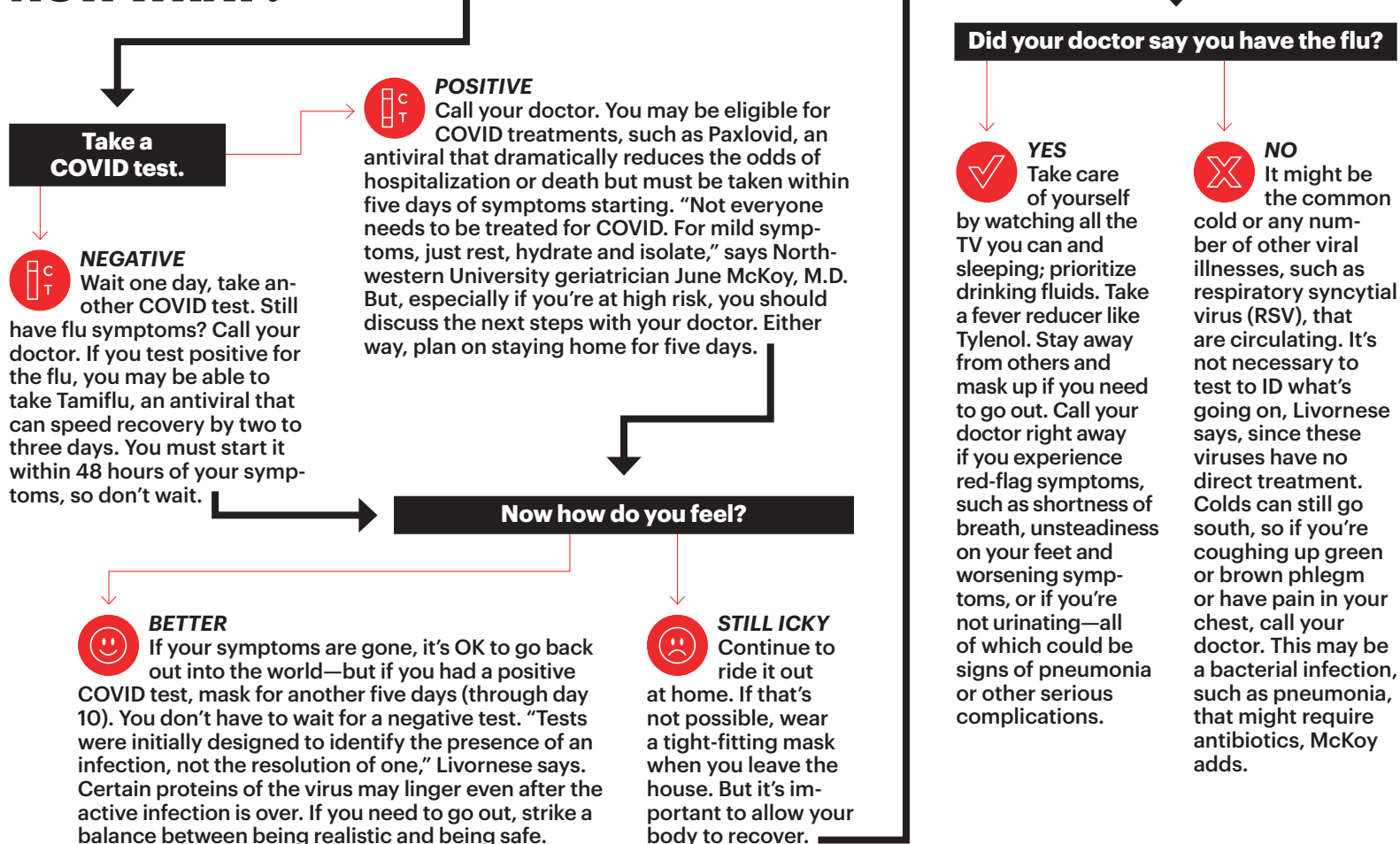
"The virus changes enough over time that the immune response you develop against one version is enough to protect against serious illness but not from developing another infection," says Steven Lawrence, M.D., Washington University infectious disease specialist at Barnes-Jewish

Hospital. And every new infection brings new risk of complications—including long COVID.

## What's the deal with COVID rebounds?

When President Biden tested positive over the summer, he was quick to receive the antiviral medication Paxlovid. He recovered, emerged from isolation and then, whoops, he tested positive again. It was back into isolation. This is called a rebound infection.

# SO YOU HAVE FLU-LIKE SYMPTOMS. NOW WHAT?





# ATTENTION AARP MEMBERS: DO YOU HAVE ENOUGH LIFE INSURANCE?

NEW COVERAGE AMOUNT -  
UP TO \$150,000 NOW AVAILABLE

## EXCLUSIVE GROUP PROTECTION

Not available to  
the general  
public

Get up to \$150,000 in valuable coverage  
with no medical exam — just health and other information

With changing obligations and rising inflation, has your life insurance kept pace? Now may be the time to provide extra coverage ... added security for the people you love ... with AARP Level Benefit Term Life from New York Life Insurance Company.

### \$10,000 to \$150,000 in coverage

This is practical term life insurance — exclusively for AARP members. It's available in a wide choice of benefit levels, and new higher coverage amounts, so you can choose what's right for your family.

### No physical exam

You can apply safely from your own home. You don't have to see a doctor or take any medical tests. Your acceptance is based on your answers to health questions and other information you provide or give us permission to obtain.

### No waiting period

You're covered for your full benefit amount from the very first day coverage takes effect.

### A package of benefits other life insurance may not offer

This coverage provides features and benefits designed specifically to meet the needs of AARP members.

**FREE information kit — no obligation**

Call New York Life at  
**1-800-303-2409**

8 a.m. to 8 p.m. (Eastern Time) Monday through Friday  
or return the coupon



Life Insurance  
Program from



NYLTermQuote.com

If death results from suicide in the first two years, benefits will not be paid. In MO, ND, and WA, specific state rules apply.

Available to AARP members ages 50–74 and their spouses/partners ages 45–74.

The AARP Life Insurance Program is underwritten by New York Life Insurance Company, New York, NY 10010. AARP membership is required for Program eligibility. Specific products, features and/or gifts not available in all states or countries. (Group policy forms AA-66 and AA-74 issued in the District of Columbia.) New York Life 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.

The licensed life insurance agent is Jason Montgomery  
(Arkansas #611214, California #0B93302).

## Non-Smoker Current Monthly Rates

		Female Rates		
		NEW!		
Issue Age		\$10,000	\$50,000	\$150,000
45–49		\$10	\$23	\$52
50–54		11	29	71
55–59		13	38	94
60–64		17	58	148
65–69		21	81	213
70–74		33	141	377

		Male Rates		
		NEW!		
Issue Age		\$10,000	\$50,000	\$150,000
45–49		\$12	\$36	\$83
50–54		14	45	107
55–59		18	65	157
60–64		24	94	233
65–69		31	128	323
70–74		42	184	469

**Tobacco or nicotine users within the last 12 months will pay a higher rate.** Premiums above are the rates New York Life currently charges. Your initial premium is based on your age at issue; premiums increase as you enter each new five-year age band and will be based on the current rates at that time. Age bands begin at ages 45–49 and end at ages 75–79. Coverage ends at age 80. Premiums are not guaranteed; however, your rates may change only if they are changed for all others in the same class of insureds. If relevant statements of age or facts are not accurate, New York Life will make a fair adjustment of premiums and/or insurance. Residents of FL: Jason Montgomery is a licensed Florida agent for service to Florida residents. Residents of MT have rates different from those shown. An alternate product with different rates is available in NY. Please call New York Life for details and other coverage options.

**YES!** Rush my FREE AARP Level Benefit Term Life information kit!\* There's no obligation.

Be sure to fill in the card completely to receive your personalized rate quote and application. It's that easy!  
Please use black ink only.

Mr.  
Mrs.  
Ms.

(Please print) First Name Last Name

Address Apt. No.

City State Zip Code

Date of Birth AARP Membership No.

( )

Phone Email

Mail to: New York Life/AARP Life Insurance Program  
P.O. Box 30709, Tampa, FL 33630-3709

\* Includes details on costs, eligibility, renewability, limitations and exclusions.

Please include your contact information; a representative may call. Your information will not be shared for marketing purposes with anyone outside of AARP or New York Life.

3234-17-F

4L2Y80

These may occur in roughly 1 in 4 cases. Studies show that Paxlovid does not reduce the risk of rebound infections. But it does greatly reduce the risk of hospitalization and death.

“A leading hypothesis is that the rebound we’re seeing is no different than stopping an antibiotic prematurely and allowing the microbe to come back. The antiviral killed off the amount needed to eliminate the infection but not all of the virus—so it grew back like a weed,” Galiatsatos says. Importantly, though, it doesn’t mean that the drug failed; it’s still very effective in preventing serious illness when taken appropriately, Lawrence adds. That said, if your symptoms do come back, you’ll have to start your five-day isolation all over again, according to CDC guidelines.

## Should I ask for antivirals if I test positive for COVID?

Yes. “Early treatment with Paxlovid or Lagevrio [another antiviral] can keep individuals out of the hospital and minimize the risk of death,” says Thomas Tsai, M.D., senior policy adviser for the White House COVID-19 Response Team. But getting the drugs into the hands of those who are most vulnerable is critical. “Historically, we’ve always seen underutilization of the treatments for our older populations. And this is why older individuals are often the most vulnerable groups,” he points out. “Our older Americans are, once again, bearing the highest burden of severe outcomes from COVID-19, including higher rates of hospitalization and, unfortunately, death,” Tsai says. Reach out to your doctor about antivirals if you suspect COVID.

# IS IT ... COVID, THE FLU OR A COLD?



It's likely  
**COVID** if ...

- ▶ Fever or chills\*
- ▶ Sore throat and cough
- ▶ Shortness of breath
- ▶ Fatigue
- ▶ Muscle aches
- ▶ Headache
- ▶ Loss of taste or smell
- ▶ Runny or stuffy nose
- ▶ Nausea or vomiting
- ▶ Diarrhea



It's likely  
**THE FLU** if ...

- ▶ Feels as if you got hit by a truck suddenly
- ▶ Fever and chills
- ▶ Muscle aches
- ▶ Sore throat and cough
- ▶ Runny or stuffy nose
- ▶ Headache
- ▶ Fatigue



It's likely  
**A COLD** if ...

- ▶ Comes on slowly over two to three days
- ▶ Runny or stuffy nose
- ▶ Sneezing
- ▶ Sore throat and cough
- ▶ Watery eyes
- ▶ Fever (rarely)
- ▶ Nasal mucus that starts clear but turns to white, yellow or green after two to three days

\*For adults over 65, a fever is considered one thermometer reading higher than 100 degrees Fahrenheit, multiple thermometer readings above 99 degrees or a rise in temperature greater than 2 degrees above normal body temperature.

## I've heard of “flurona”—or getting sick with the coronavirus and the flu at the same time. Can that really happen?

In a study on nearly 7,000 people with COVID in the U.K., about 8 percent of them were sick with a second virus; about half of those cases involved the flu. Patients who had flurona were significantly more likely to require ventilation and to die in the hospital. That’s another reason to get both the flu vaccine and the COVID booster this year.

The looming danger of the upcoming flu season has the CDC on alert, and this year its recommendation is that adults age 65-plus get the higher-dose or adjuvanted flu vaccines rather than the standard dose.

“The flu is a very serious illness in older

people,” says Nina Blachman, M.D., geriatric medicine specialist and assistant professor of medicine at NYU Langone Health. One study in *The New England Journal of Medicine* found that older adults are six times more likely to suffer a heart attack in the seven days after catching the flu.

## If I got really whacked by COVID, does that mean I'll be hit hard by the flu too?

Not necessarily. “Our immune systems are as unique as fingerprints,” Lawrence says. Overall, in the absence of another medical condition (lung disease, for example) that leaves you vulnerable to respiratory infections, your response to COVID doesn’t predict how you’ll handle the flu—and vice versa, he says. →

# 5 RISK FACTORS YOU NEVER KNEW ABOUT

The surprising things that are good—and bad—for your immunity

**HUGGING:** After COVID, hugs have been replaced by air high-fives. Among those you love, though, more frequent embracing is associated with less severe symptoms of illness, according to Carnegie Mellon University researchers. That’s likely because social support counters stress, improving the body’s infection-fighting abilities.

**SHIFT WORK:** People who work the midnight shift are 1.2 times more likely to get struck down by the cold or flu compared with those who work more traditional hours—and their illnesses are more likely to be severe, according to a study on hospital workers published in the *American Journal of Epidemiology*. This shift in circadian

rhythm may affect immune system function, making you more vulnerable to infection.

**LOW-CARB DIETS:** Those who ate low-carbohydrate, high-protein diets were more likely to develop moderate to severe COVID infections compared with those following a plant-based diet filled with fruits, veggies

and whole grains, according to a study in *BMJ Nutrition, Prevention & Health*. Plant-based diets are packed with nutrients that fight respiratory illness.

**SLEEPING:** Logging fewer than six hours of sleep per night is associated with four times the risk of catching a cold compared with sleeping more than

seven hours, research in the journal *Sleep* found. Inadequate z’s may impair the activity of immune cells.

**SUNSHINE:** Spending time in the sun has been shown to protect against the flu, possibly because it activates the production of vitamin D, which decreases the risk of respiratory infections.

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

— J. Fitzgerald, VA



**NOW**  
available in plush  
and durable Brisa™  
(Saddle color pictured)

AARP.  
**Special**  
MEMBER OFFER

**Three Chairs in One**  
**Sleep/Recline/Lift**

**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 Genuine Italian Leather, plush and luxurious Brisa™, 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!**

## The Perfect Sleep Chair®

**Special Offer for AARP Members.**

**1-888-420-8770**

Please mention code 601402 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*

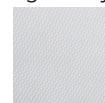
Chestnut



**New**

**Brisa™**  
*luxurious & lasting*

Light Gray



Saddle



Chocolate



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

**MicroLux™ Microfiber**  
*breathable & amazingly soft*

Burgundy



Tan



Chocolate



Blue





# YOUR GET-HEALTHY KIT

**B**efore you find yourself sidelined with fever, body aches, coughing and sneezing, make sure you're fully stocked up on these essentials.



**COVID tests:** Avoid the embarrassment of hacking while standing in line at the pharmacy buying COVID tests. Keep two or three rapid tests on hand to help you identify if your symptoms are related to COVID. (See "How to Score Cheap COVID Tests," page 9.)



**Masks:** Whether you have COVID or not, protect yourself and those around you by wearing a mask. N95s, KN95s or KF94s are best.



**Acetaminophen:** Acetaminophen (Tylenol) is the preferred fever reducer for fighting illnesses, says June McKoy, M.D., a geriatrician and professor of medicine at Northwestern University Feinberg School of Medicine. Ibuprofen is great for sprains and strains, but in older people it may cause elevated blood pressure, interfere with kidney function and cause gastrointestinal discomfort.



**Thermometer:** Fever can be a symptom of COVID-19 and the flu, but is less likely for the common cold. Having a thermometer on hand will arm you with important info if you need to call your doctor. Pro tip: Purchase a contact thermometer (one used on the forehead or in the mouth or armpit), as contactless forehead thermometers have been shown to miss the majority of fevers.



**Pulse oximeter:** This device, which clips to your fingertip, measures your blood oxygen saturation level and can indicate if your oxygen level is decreasing, necessitating medical intervention. The U.S. Food and Drug Administration warns that these monitors may be less accurate for people with darker skin tones, so talk to your doctor before getting

## LONG COVID: VERY REAL, VERY SCARY

**M**ost bodies fight off a COVID infection in one to two weeks, but for others, symptoms last for months—and can be debilitating. Experts aren't sure what triggers long-haul COVID. And how the disease progresses in an individual and the short- and long-term complications are all unclear. "Long COVID is not something we expected," Galiatsatos says. "The virus has mutated so much that it infects almost every cell. The inflammatory cascade seen in COVID is new. We're still trying to figure out what this all means." Here's what we know about this mysterious lingering condition.

**WHAT IS IT?** The World Health Organization defines long COVID as symptoms of the disease—mainly fatigue, shortness of breath, brain fog—that last at least two months with no other known cause. In some cases, the symptoms linger continuously from the time of initial illness; in others, the symptoms reemerge after a period of apparent recovery.

**WHO GETS IT?** Estimates vary widely based on the population being studied and the time period being looked at. Having a milder initial case seems to help stave it off, while those who are hospitalized have a greater risk. Research

in *PLOS One* found that people who had at least six COVID symptoms were more likely to endure long COVID. One really big risk factor: being unvaccinated.

### WHY SHOULD I WORRY?

One study last year in *The Lancet* found that nearly half of long COVID sufferers had to reduce their everyday workload and almost one-quarter couldn't work at all due to enduring symptoms. More worrisome, recovery took more than eight months. Other research in *The Lancet Psychiatry* found that people are more at risk for being diagnosed with a neurological or psychiatric condition (such as depression, anxiety or dementia) in the first six months after being diagnosed with COVID. It's serious.

### WHAT DO I DO IF I THINK I HAVE IT?

If you've shaken off COVID but symptoms linger after two to four weeks, it may still be your body's healing process. Longer than that? See your doctor. Diagnosis can be a struggle because there is no test for long COVID. Doctors will try to exclude all the other reasons for your symptoms first. "If the fatigue or brain fog is not going away after six months and we can't pin another disease on those symptoms, that's when I start thinking long COVID," Galiatsatos says. Getting

this confirmation can be particularly fraught for older adults who may be told that slowing down and feeling tired or foggy is all part of the aging process. It's not, and you don't have to accept that explanation. You should feel heard by your care team.

### WHAT CAN I EXPECT IF I REALLY DO HAVE IT?

The difficult reality for "long haulers," as they're called, is that long COVID has no cure. Treatment involves helping people adjust to their life as it is now: how to manage extreme tiredness or compensate for memory problems. At least 66 hospitals around the country run post-COVID clinics—and more are no doubt to come—but even if yours doesn't, you should be referred to a cadre of specialists, such as a physical therapist or neuropsychologist. When it comes to each individual patient, Galiatsatos says he cannot tell them what the future holds. Some people improve and feel better, others plateau and adjust to their new life, and some get worse and suffer greatly because they can hardly recognize themselves anymore.

### WHAT IS THE BEST DEFENSE AGAINST LONG COVID?

Being vaccinated and doing everything you can to avoid catching it in the first place.

one. If you're experiencing breathing problems, call your health care provider.



**Throat lozenges:** Stick with a plain, non-zinc throat lozenge, McKoy recommends. (Zinc can alter your sense of smell and taste for several days, she says.)



**Cough syrup:** Dextromethorphan (Robitussin) is a good option for quieting a pesky cough. "You don't want to get rid of a cough

completely, as it serves a purpose to clear your airways," McKoy notes.



**Soup:** Keep your soup shelf stocked with several varieties this winter and grab any can when the mood strikes. Soup is hydrating and can help speed the movement of mucus and lessen congestion. ■

*Jessica Migala is a freelance writer specializing in health, nutrition and fitness. She has written for Women's Day, Family Circle, Women's Health and numerous other publications.*



**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** 1-800-909-1694  
An FDA registered company [www.MobileHelp.com/bigsale](http://www.MobileHelp.com/bigsale)

## 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.

## 7 SURPRISING CAUSES OF BACK PAIN

A few lifestyle adjustments could help prevent chronic lumbar challenges

BY BETH HOWARD

**A**t least 8 out of 10 of us will experience back pain at one time or another. Sometimes these aches start to resolve in just a few days. But in many cases, back pain can last weeks, months—even years. And figuring out the cause can require some serious sleuthing.

“Often there’s a mystery to the diagnosis,” says A.N. Shamie, M.D., professor and chief of spine surgery at the David Geffen School of Medicine at UCLA. “Seek medical attention if your back pain doesn’t go away after a few days of over-the-counter pain medication or a brief period of rest—especially if it’s not associated with a specific activity.”

While your doctor can rule out an injury or other serious cause, it might be up to you to help suss out what’s triggering the pain. It could be one of these unexpected causes.

*Beth Howard is an award-winning health writer who has contributed to Prevention, U.S. News & World Report and Reader’s Digest.*

### 1. YOU AREN’T DRINKING ENOUGH MILK.

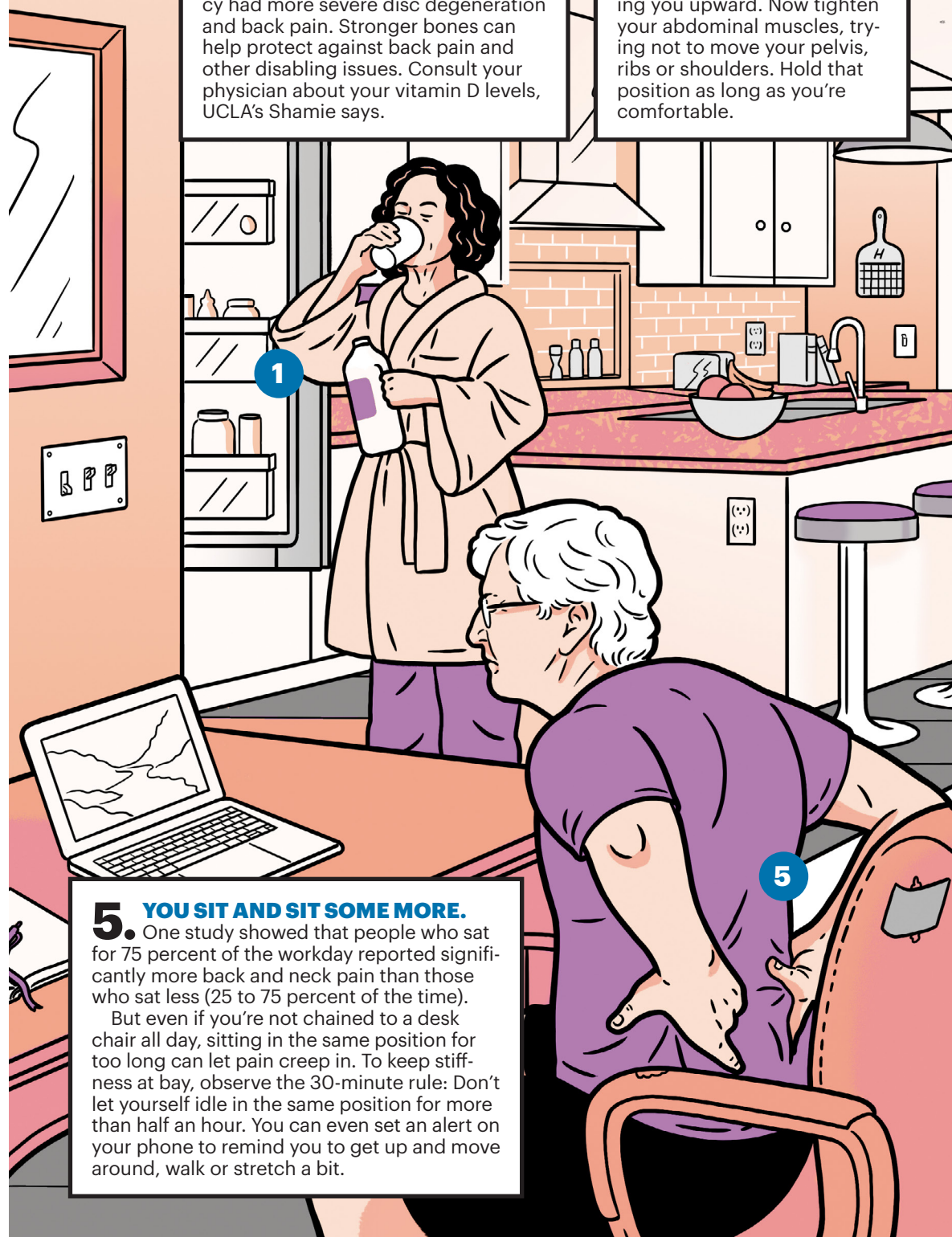
It’s not the milk per se, but the vitamin D it comes with; studies have found that those with the most severe back pain had the lowest levels of vitamin D.

The vitamin’s effect on bone health could help explain the connection. Research in the journal *Menopause* found that among postmenopausal women considering spine surgery, those with severe vitamin D deficiency had more severe disc degeneration and back pain. Stronger bones can help protect against back pain and other disabling issues. Consult your physician about your vitamin D levels, UCLA’s Shamie says.

### 2. YOUR CORE IS WEAK

The muscles in your midsection make up the “core,” says physical therapist Karena Wu of ActiveCare Physical Therapy in New York City. A weak core can mean chronic back pain.

To help build strength, sit or stand straight, imagining that there’s a string attached to the top of your head, pulling you upward. Now tighten your abdominal muscles, trying not to move your pelvis, ribs or shoulders. Hold that position as long as you’re comfortable.



### 5. YOU SIT AND SIT SOME MORE.

One study showed that people who sat for 75 percent of the workday reported significantly more back and neck pain than those who sat less (25 to 75 percent of the time).

But even if you’re not chained to a desk chair all day, sitting in the same position for too long can let pain creep in. To keep stiffness at bay, observe the 30-minute rule: Don’t let yourself idle in the same position for more than half an hour. You can even set an alert on your phone to remind you to get up and move around, walk or stretch a bit.



### 3. YOU HAVE A NEW GRANDCHILD.

They're delicious, delightful—and heavier than they look. If it's been a while since you lowered an infant into a crib or picked a toddler in mid-tantrum off the floor, you might be feeling it in your lower back.

When lifting a baby, widen your base of support by spreading your feet a little apart and bringing your center closer to the ground. Be sure to hold small children close to you when you are moving them from the floor to crib or from the ground to a car seat, says physical therapist Matthew Minard, owner of Human Movement Optimization in Charlotte, North Carolina. "Imagine there's a circle around your feet and stay within that zone," he says.

### 4. YOUR BEDROOM ISN'T DARK ENOUGH.

Even during sleep, your body can recognize when there's too much light in your bedroom: Your heart rate increases and your quality of sleep suffers. And there's a clear association between poor sleep and back pain. Sleep helps our muscles to relax and get rid of lactic acid buildup, Shamie says. Plus, sleep deprivation heightens your sensitivity to pain.

Rest also keeps discs in good condition. The jelly-like core of a normal, healthy disc is 80 percent water, Shamie says. When you lie down to rest, your discs can refill for the day ahead. This gets more important as we get older and our discs become drier. To fight the light, get blackout shades and ban digital devices from the bedroom.

### 6. YOUR SHOES WEREN'T MADE FOR WALKIN'.

Improper shoes can create instability and trigger back pain.

"The natural curve of the spine can be affected because you're either leaning forward or backward to stabilize that foot," says Kshitij Manchanda, M.D., an assistant professor of orthopedic surgery at the University of Texas Southwestern Medical Center. In general, supportive walking or running shoes should be on your feet when you're logging most of your daily steps. Leave flip-flops, flimsy sandals or high heels for special occasions.

### 7. YOUR LEGS DON'T GO TOE-TO-TOE.

About 1 in 3 of us have legs that aren't exactly the same length, says Ryan Enke, M.D., a physical medicine and rehabilitation specialist in Rockford, Illinois. Oftentimes it's something you're born with, although injuries or arthritis can also cause one leg to become shorter.

A difference in leg length alters the normal biomechanics of walking or standing, Enke adds. "That puts unequal stress or strain on one side of the body versus the other."

The solution may be as simple as adding a lift into the shoe of the shorter side, but physical therapy can also help, he notes.

P. 21 **SAVE ON WINTER FUEL COSTS**  
P. 22 **HOW TO CLIP A DIGITAL COUPON**  
P. 24 **MIND GAMES THAT SCAMMERS PLAY**

P. 26 **YOUR GUIDE TO MODERN CAR CARE**  
P. 28 **SURPRISING FACTS ABOUT GASOLINE**

**COBRA**  
Uninterrupted coverage is guaranteed upon leaving your job.

Costly, but no upfront payment

**CATASTROPHIC COVERAGE**  
Policies are focused on worst-case scenarios.

Deductibles are high

**MEDICAID**  
Most states have widened availability for low-income households.

May include dental coverage

**AFFORDABLE CARE ACT**  
COVID-era price breaks make marketplace options less expensive.

Subsidized through 2025

**COMMUNITY HEALTH CENTERS**  
Turn here if you don't qualify for Medicaid and can't afford other options.

Find locations online

## HOW TO BUY YOUR OWN HEALTH INSURANCE

**If Medicare isn't an option, you have other choices**

BY MARGIE ZABLE FISHER

**S**ome 3.4 million Americans over age 55 left the labor force during the pandemic, according to Goldman Sachs research from November 2021.

Many of those workers have something in common: a sudden need for health insurance.

The stakes are high. Health care needs can be substantial at this age, and many workers have a spouse and children on their plan. It's no surprise that roughly 1 in 4 Americans ages 50 to 64—too young for Medicare—regard health care costs as a major financial burden, ac-

cording to a recent West Health–Gallup survey.

If you have a spouse with access to employer-provided health insurance, your best solution is usually to join that policy. Otherwise, the market beckons. One bright spot: Affordable Care Act (ACA) plans have gotten more affordable for many people.

Should you be too young for Medicare and not have an employer-sponsored plan you can sign up for, here are alternatives.

### COBRA

If you've had health insurance through your employer and you quit, get fired or are laid off, you may qualify for 18 more months of coverage through the 1985 law known as COBRA. The law, which applies to businesses with 20 or more employees and to state and local gov-

ernments, guarantees continued coverage.

Under COBRA, however, you have to pay the full monthly premium—both your contribution and any share that your employer may have paid. That can be a lot. “COBRA coverage is often cost-prohibitive to many people,” says Howard M. Zimmerman, an independent insurance agent with MarketPlace Insurance Agency in Boynton Beach, Florida.

If you use COBRA, however, you don't have to pay a premium up front. In normal times, you can wait up to 60 days after your employee coverage expires to sign up for COBRA, and then wait up to 45 days more to start paying a premium; your COBRA coverage will be considered effective the day after your employee coverage expired. Currently, as long as COVID-related employee benefit relief remains in effect, you have even more time to sign up and pay—at least a year. But if you need coverage for care, you'll have to pay premiums going back to when you lost your employee coverage—maybe several months' premiums at once.



Save on Windows and Doors!

BUY 1,  
GET 1

40% OFF

AND

Take an Additional  
\$50 OFF  
EACH UNIT PURCHASED<sup>1</sup>

AND

MINIMUM PURCHASE OF 4

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.

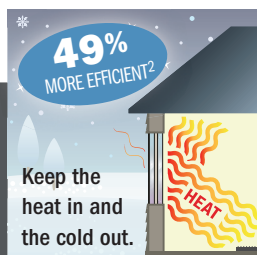
★★★★★ 4.7 OUT OF 5 BASED ON 95,000+ REVIEWS

"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. Take advantage of this great offer to save money on your window project – and help 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** consultation.



**877-514-4654**

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 11/4/2022 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>†</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.



## Just the Right Fit for You and Her

Do you want to make a larger contribution to help vulnerable seniors living in poverty, but could benefit from some extra income yourself?

We have a solution that may be just right for you. With a charitable gift annuity, you make a donation to AARP Foundation, and in return, you receive income for the rest of your lifetime at very attractive rates.

To request a free, personalized illustration, please call

**202-434-6120**

or email

**PhilanthropicServices@aarp.org.**

Or visit

**giftplanning.aarp.org/cga**

to see how a charitable gift annuity can work for you.

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

## Your Money

### AFFORDABLE CARE ACT

Last year, 7 million people over 45 signed up for ACA insurance during its open enrollment period, up from 6 million the previous year, according to the Kaiser Family Foundation.

ACA insurers are required to cover pre-existing medical conditions and to provide several types of preventive care for free, including vaccinations. ACA insurers also have to provide coverage for participants' dependent children up to age 26.

Another appeal of ACA plans: lower premiums for many people with limited incomes. Households with income up to four times the federal poverty level (which the government sets annually, and which varies by household size) qualify for premium discounts.

Bigger discounts, introduced in 2021 in response to COVID, are now available through 2025. And households with incomes above the income cutoff (\$69,680 for a two-person household in the contiguous U.S. in 2022) may qualify for discounts too, depending on their income and local insurance prices.

To view your ACA options and sign up, start at the government's [healthcare.gov](https://www.healthcare.gov) website. While you can buy an individual plan directly from an insurer or work with a licensed agent in your state, going through [healthcare.gov](https://www.healthcare.gov) has its advantages. You have to buy through the ACA or state-run marketplaces in order to receive any discount or subsidy you're due. And you're guaranteed that any plan you buy through the marketplace meets certain important standards. A non-ACA plan might be cheaper but also have skimpier coverage.

Open enrollment for 2023 ACA plans runs from Nov. 1 through Jan. 15, with a Dec. 15 deadline for coverage beginning on New Year's Day. You can also sign up within 60 days of what's known as a qualifying life event, such as losing other health care coverage or moving to a new location. To see the discounts you might qualify for, check out [kff.org/interactive/subsidy-calculator](https://www.kff.org/interactive/subsidy-calculator).

### MEDICAID

Since 2014, Medicaid, the federal health insurance program for low-income Americans, has become more widely available to people under 65. Each state now has the option to

offer Medicaid to adults with incomes of up to 138 percent of the poverty level—currently putting the Medicaid income cutoff at about \$18,750 for a single person in the contiguous 48 states and \$25,250 for a couple. Previously, Medicaid was typically not available to people under 65 unless they were disabled adults or adults with minor children. Now, following implementation by Missouri and Oklahoma in 2021, expanded Medicaid is available in 38 states and the District of Columbia.

If your state has expanded Medicaid, which may even include dental coverage, you can use KFF's subsidy calculator to see if you qualify, and you can sign up for Medicaid throughout the year at [healthcare.gov](https://www.healthcare.gov).

### CATASTROPHIC COVERAGE

As the name indicates, catastrophic health insurance is designed to cover big ex-

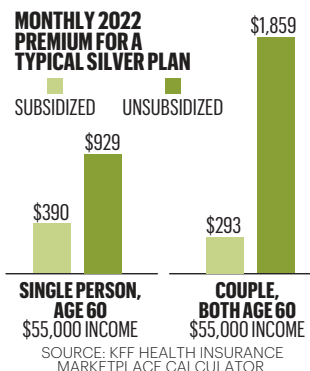
penses, not most routine care. Deductibles are high—generally from \$7,000 to \$10,000, Zimmerman says. Once you've spent the deductible amount on qualifying expenses, all of your necessary medical care should be paid for. "This makes the most sense for people who are relatively healthy and just want coverage in case something major happens, like a hospitalization, that could wipe out their savings," he adds.

Catastrophic coverage is available from private insurers directly or through the ACA marketplace. To get personalized advice, look for a licensed, independent agent who represents several insurance carriers; one place to start is at [healthcare.gov/find-assistance](https://www.healthcare.gov/find-assistance).

### COMMUNITY HEALTH CENTERS

Finally, if you don't qualify for Medicaid and can't afford a health plan, you can get low-cost primary care through community health centers. Located throughout the U.S., they get most of their funding from Medicaid and grants from the federal government and other public and private sources. Expect to pay fees on a sliding scale based on your income. To find a location, enter your zip code at [findahealthcenter.hrsa.gov](https://www.findahealthcenter.hrsa.gov). ■

*Margie Zable Fisher writes about personal finance and business for The New York Times, Business Insider and other media outlets.*





# 99 GREAT WAYS TO SAVE: WINTER FUEL COSTS

BY BETH BRAVERMAN

## Wage War on Air Leaks

Your number one money-saving task: Keep cold air outside and warm air inside. To do that, caulk and weather-strip doors and windows. Keep your fireplace flue tightly closed. Seal any air leaks where plumbing or electrical wiring comes through the walls. Then "make sure your home is insulated properly—close crawl-space vents and stuff insulation over openings," says Traci Fournier of One Hour Heating & Air Conditioning.

## Get help from your energy company.

Many energy providers offer free or subsidized energy audits, which can identify problem areas in your home and offer suggestions and discounted solutions to fix them. They may also offer discounts for low-income users or deals for those who agree to preheat their home during off-peak hours. "It's always worth checking to see what programs your utility can offer you," says Alejandra Mejia Cunningham, a spokesperson for the Natural Resources Defense Council.



## Tune up your HVAC.

An annual maintenance visit could cost you a couple hundred dollars, but proper maintenance can lower monthly bills and prevent pricey repairs. Plus, your HVAC team will clean or replace your filters as necessary. "Dirty, clogged filters will cause your system to work much harder and work less efficiently," Fournier says.

## Schedule your thermostat.

Lowering your home's temperature by 7 to 10 degrees for eight hours per day in the winter could save you up to 10 percent per year on your heating bill. To help, install a programmable thermostat so the settings change automatically.

## Consider a heat pump.

These systems are high-efficiency alternatives to furnaces and air conditioners that in winter collect heat from outdoors and transfer it indoors. While they aren't cheap, they may make sense if you're ready to replace an existing heating system. The Inflation Reduction Act provides a rebate of up to \$8,000 per household for new heat pumps. Sustainable research organization Carbon Switch estimates that switching from baseboard heating to a heat pump can save owners an average of \$1,287 per year. ■



## AT&T Signature Program

# You've earned it

AARP members save \$10 per line per month on our AT&T Unlimited Premium<sup>SM</sup> plan.

Req's proof of eligibility. Credit(s) w/in 2 bill cycles. \$10/mo. per phone line discount applies only to phone lines 1-5. Any additional phone lines added over 5 and up to max of 10 reduces all phone line (including lines 1-5) discounts to \$5/mo. per phone line. Eligibility req'ts & other restr's apply. See offer details below.

## More ways AARP members get special savings:

- ✓ Discounts on qualified wireless plans
- ✓ Up to \$50 savings on activation and upgrade fees
- ✓ 15% off eligible accessories



Learn more at [att.com/aarp](http://att.com/aarp)

Call AT&T at 855.845.2771 or visit your local AT&T store

**AT&T SIGNATURE PROGRAM DISCOUNTS:** Available to AARP members who provide valid membership card or verify membership online & subscribe to service under an individual account for which member is personally liable. Discount subject to Business Agreement & may be interrupted, changed, or discontinued without notice. Add'l restr's apply. **Credits/Discounts:** Start w/in 2 bill cycles after service activation & eligibility confirmed. Applied after any available credit. **Service discount:** Req's AT&T Unlimited Premium plan. **Plan avail. in select locations only.** \$10 discount applied after the application of any available Autopay, paperless bill, only on phone lines 1-5. May not be stackable or combinable w/other offers, credits, discounts or promotions. **Exclusions:** Military, Veterans, First Responders, Massachusetts Public Sector Employees, AT&T employees, EMO, IMO and FirstNet customers.

**Waived Activation Fee:** Applicable to select activations only. **Waived Upgrade Fee:** Applicable to select upgrades only.

**Accessory Discounts:** Discount is available only on select phone and tablet accessories (unless otherwise provided in the Business Agreement) as determined solely by AT&T from time to time; eligible accessories will be identified as such in online buy flow. Discount may not be combined with other promotional pricing or offer.

**GEN. WIRELESS SVC. Subj. to Consumer Service Agmt.** ([att.com/csa](http://att.com/csa)). **Deposit:** may apply. **Limits:** Purch. & line limits apply. **Additional Monthly Fees & Taxes:** Apply per line & include Regulatory Cost Recovery Fee (up to \$150), Administrative Fee (\$199) & other fees which are not government-required surcharges as well as taxes. Additional one-time Fees may apply. See [att.com/mobilityfees](http://att.com/mobilityfees) for more details.

All offers, programming, promotions, pricing, terms, restrictions & conditions subject to change & may be modified, discontinued, or terminated at any time without notice.

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.

© 2022 AT&T Intellectual Property. All rights reserved. AT&T, the AT&T logo, all other AT&T marks contained herein are trademarks of AT&T Intellectual Property and/or AT&T affiliated companies.



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



**HOME EMERGENCY**

**HELP**  
is on the way.



**MEDICAL**



**SHOWER**



**ON-THE-GO**

Get **HELP** fast, 24/7,  
anywhere with  
**Life Alert®**



FOR A **FREE** BROCHURE CALL:

**800-593-2093**

**Batteries NEVER  
need charging.\*\***



\* 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 never need charging and last up to 10 years.



**Your Money  
Live Well for Less**

BY LISA LEE FREEMAN

# HOW TO SAVE WITH DIGITAL COUPONS

**Don't lose out on discounts!**

**G**one are the days when you needed paper coupons to maximize your savings on groceries. Supermarkets, dollar stores and big-box stores are increasingly offering deals only through apps and websites. In fact, digital coupon redemptions now outpace paper coupon redemptions, reports the research firm Inmar Intelligence.

Once you figure it out, “clipping” and redeeming digital coupons is super easy: For many retailers, all that is required is having a loyalty card and registering your number on the store's app or website. Then, simply select deals you want as you scroll through a list on your smartphone, tablet or computer. The store automatically applies those deals at checkout.

Even if you don't have a smartphone or aren't online, you can often get these coupons via work-arounds. For example, you can have a friend or family member download the coupons from a website to your loyalty card. My dad does this for my mom; the discounts she has him select on his computer are applied when she provides her phone number at the register. Also, some stores ask for a smartphone number to send you a sign-up code. If you don't have a smartphone, you can give the number of a friend or family member, then ask that person for the code they've received and use it to complete your registration on the store's website.

Here's how to get digital coupons to work for you at major chains that offer them. While these instructions might seem complicated, you'll find that most sites make the sign-up task easy, and that once you use digital coupons a few times, it all becomes second nature.

## ► Supermarkets and drugstores

The best places to start with digital couponing usually are the supermarkets and drugstore



chains for which you already have a loyalty card. Go to the retailer's website (or download their app to your smartphone) and create a digital account. Next, sign in and link your loyalty card to the account by inputting your loyalty card number or by scanning the card with your phone. With many stores, here's what you do next.

**1.** Look for the Coupons or Deals icon on the app or website. Tap or click on it, and coupons will pop up.

**2.** Scroll down the page for deals; often you can search by category, such as Fruits and Vegetables or Personal Care. Tap or click on the deals you want; you'll often see a plus sign or a scissors icon. The deals should automatically load onto your loyalty card account.

**3.** To redeem a coupon at checkout, simply scan your loyalty card if you're doing self-checkout, or have the cashier scan it. Voilà! The discounts will automatically get applied. If you left your loyalty card at home, the cashier can scan your unique barcode from your phone, since it's usually stored on the store's app. Some stores may also accept a phone number linked to the account.

## ► Coupons.com

This site showcases cash-back deals, but it's also a clearinghouse for digital coupons for a variety of products. Unlike many other apps and sites, it lets you print those coupons. On the website, click on Printable Coupons on the top left-hand corner of the page. Then click on the blue plus signs for the coupons you want. Before you can print, you'll be asked for a mobile phone number to be sent a verification code. If you have only a landline, submit that number instead; on the next screen you'll be

able to request a call with the code recited to you. Other brands' sites that let you print coupons may also have such a work-around.

#### ► Dollar stores

On the website of Dollar General or Family Dollar, sign into your account or create one. Then click on DG Digital Coupons on [dollargeneral.com](http://dollargeneral.com), or scroll down the page on [familydollar.com](http://familydollar.com). You'll need a mobile phone or landline to sign up. Here's how to use the DG app. (Family Dollar's works similarly.)

1. On the app's home page, tap Explore Digital Coupons.
2. Tap All to get a list of coupons, or filter by product category, such as Foods or Beverages.
3. Tap Add to Wallet to "clip" the coupons you want to use.
4. To see the coupons you collected when at the store, go to the app and tap Wallet, then Coupons.
5. Enter your phone number at the register, and the coupons will automatically be applied to your balance.

#### ► Target

On the Target website, click on Deals at the top left-hand side of the home page. From the drop-down menu, click Target Circle Offers (you can also find it on the home page of the Target app). Sign up for the Circle loyalty club, which gives you access to perks such as exclusive discounts on groceries. Here's how to download digital coupons on the app.

1. Tap on Target Circle Offers, then tap "All" to see the digital coupons.
2. Pick one of the 12 categories and scroll down to see current offers. In each category, you can use filters to explore subcategories, such as Baking Supplies or Deli & Meat in the Food category.
3. Tap on the plus sign. A checkmark will appear, which means that the offer has downloaded to your account.
4. While you're shopping, tap the Wallet icon on the bottom of your screen, then tap Saved Offers for a list of your coupons. You can check for additional offers while you shop by using the app's barcode scanner, located in the Discover icon at the bottom of the home screen.
5. At the register, tap Wallet at the bottom of the screen, then tap the red bar labeled Show My Barcode. Show that to the cashier, and your coupons will be subtracted from your balance. ■

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



**Raffinato™**  
—Italy

*"In recent years, a group of international designers and artists has rediscovered the innate modernity of Italian blown glass, turning to Murano as inspiration..."*  
New York Times, 2020

**Genuine Murano Necklace**  
**only \$39!**  
**PLUS FREE Bracelet!**  
a \$99 value!

## Send Her Over The Rainbow

700-year old legendary art form for the price of your dreams.

**N**ow I know how that little farm girl from Kansas felt when she went over the rainbow and awoke in a land of spectacular color. Look what I found in the land of ahhs!

Approaching Burano Island off of northern Venice was like being swept away in a dream. Known for its brightly-painted fisherman houses that line the canals, I was greeted with every color of the rainbow. Inspiration struck. I wanted to capture this historical beauty in the centuries old art form of Murano. Still regarded as being the finest form of craftsmanship in the world, Murano has evolved into modern day fashion statements.

We've captured the vibrant colors of the iconic fisherman houses in the perfect hand-formed beads of *The Rainbow Murano Necklace*. I want to make it easy for you to send her over the rainbow. That's why for a limited time you can treat her to the *The Murano Rainbow Necklace* for only \$39. And, to help you double down on romance, I'll throw in the matching bracelet absolutely FREE!

Satisfaction guaranteed or your money back. Enjoy the *Murano Rainbow Necklace* for 30 days. If it doesn't pass with flying colors, send it back for a full refund of the item price. You can even keep the bracelet for your trouble.

**Limited Reserves.** You could easily pay \$300 or more for a Murano glass bead necklace, but at \$39 PLUS a FREE bracelet, these authentic handcrafted pieces won't last. For a remarkable deal, there's no place like Raffinato.

#### Jewelry Specifications:

- Made in Italy of genuine Murano
- Necklace: 23"L; Bracelet: 7"L; Lobster clasps

Murano Rainbow Necklace ~~\$199~~  
\$39\* + S&P

Receive the **FREE** matching bracelet with your purchase of the Necklace — **a \$99 value!**

*\*Special price only for customers using the offer code.*

**1-888-444-5949**

Your Insider Offer Code: RFW216-01

Raffinato, 14101 Southcross Drive W., Ste 155, Dept. RFW216-01, Burnsville, MN 55337

[www.raffinatoitaly.com](http://www.raffinatoitaly.com)

**Raffinato™**

IMPECCABLE ITALIAN DESIGN AND CRAFTSMANSHIP



# THE ART OF DECEIT

**Scammers use these 7 tactics to get between you and your sense of reason**

BY CHRISTINA IANZITO

Many people believe they are too smart to be taken in by a scam. But they miss the key point: Scammers mostly bypass your intellect and rely on sophisticated psychological and emotional manipulations to get you to say yes. “You don’t have to be a fool to be fooled,” says Robert Cialdini, author of *Influence: The Psychology of Persuasion*. “These people are using tactics and strategies that all of us are susceptible to.” Specifically, he explains, they weaponize universal human instincts such as fear of loss, love and trust in others. Here are some of their techniques.



## THEY ESTABLISH CAMARADERIE

“So sorry to hear about the loss of your husband. You know, my own wife passed away last year as well. It’s been hard.”

**The trick:** Scammers will parrot back the target’s religion, political affiliation, military

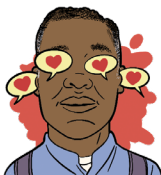
background or life situation to get the target to feel “he’s just like me,” Cialdini notes. “Then we tend to lower our defenses and are much more likely to follow their lead.”



## THEY PLAY ON YOUR AVERSION TO LOSS

“You’ve won the sweepstakes! You are now rich! But if you don’t act fast ...”

**The Trick:** Many people have a deep-seated fear of missing out (FOMO, in internet jargon) on good opportunities, given how infrequently they appear. The criminal encourages that FOMO, Cialdini says. “They do it in terms of the uniqueness of the idea, or the dwindling of availability of the product or service. This spooks people into choices.”



## THEY FLATTER YOU

“I can tell you know a lot about finance, so you know how much money you can make in cryptocurrency if you manage the risks.”

**The Trick:** “Usually, at the beginning, it’s a lot of love bombing,” says Anthony Pratkanis, emeritus professor of psychology at the University of California, Santa Cruz. They’ll frequently praise the victim, Cialdini says. “That lends itself to a sense of connection and trust. ‘If this person likes me, well, then I can trust this person.’”



## THEY MAKE YOU FEEL ANXIOUS

“This malware means your bank account has been compromised. Someone could steal from it very easily now.”

**The Trick:** “We live in this age of anxiety, where there are so many actual existential fears,” AARP fraud expert Doug Shadel says. “It’s pretty easy to get people to say, ‘All right, what do I have to do to make this one go away?’”



## THEY CREATE INSTANT TERROR

“Grandpa, help! I’ve been arrested and need money for bail right away!”

**The Trick:** “When you’re afraid, the emotional part of your brain takes over the cognitive part of your brain,” Shadel says. “That’s what they want. When your emotions kick in, it swaps out the logic.” In such moments of powerful emotion, you are far more likely to think you hear a loved one’s voice and to fall for a scam.



## THEY SEDUCE YOU

“I love talking to you. I have not felt so close to someone in so long.”

**The Trick:** In a romance scam, as in a [real] love relationship, you’ll have reciprocating self-disclosures,” Pratkanis explains. “I’ll tell you a little bit about me. In return, you tell me a little bit about you. And as we go further down the path, we say more intimate things, and that creates a sense of closeness, even love.”



## THEY INTIMIDATE YOU

“I’m with the police; you’ve missed jury duty again. Either pay a \$900 fine now or go to jail.”

**The Trick:** They present themselves as a feared authority (say, a cop, IRS officer or Medicare rep). “Technology makes it so easy now to pretend to be someone you’re not,” Shadel says. “Criminals can program their caller ID so it says ‘San Diego Sheriff’s Office.’” ■

*Christina Ianzito is a veteran journalist who writes about fraud for aarp.org.*

**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).**

## HOW TO STAY RATIONAL WHEN SCAMMERS RATTLE YOU

- ▶ Monitor your reactions to calls from strangers. Do you feel heated? Is your pulse rising? Are you getting angry or anxious?
- ▶ If the answer is “yes,” get out of the situation immediately. Simply say, “I won’t do this by phone. Send a letter. Goodbye.” Then hang up.
- ▶ Recenter yourself: Leave the room, take 10 deep breaths and ask yourself questions that you know the answers to, such as “What color is grass?”
- ▶ Look at the situation like a scientist, as though you’re observing someone else in the same position.
- ▶ Never make an immediate impulse-buying decision. Wait at least 24 hours to allow emotions to subside before making a purchase.
- ▶ Get advice from a person you trust and respect. Merely discussing the situation out loud helps bring rationality back.





Auto Insurance  
Program from



**\$507!²**

AVERAGE  
SAVINGS FOR  
MEMBERS

IF YOUR CURRENT INSURANCE IS:

**ALLSTATE**

**GEICO**

**PROGRESSIVE**

YOU COULD SAVE²:

**\$649**

**\$543**

**\$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**

**1-800-708-9763**

or visit  
[aarp.thehartford.com/nov1](http://aarp.thehartford.com/nov1)

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.

## YOUR 10-STEP GUIDE TO

# MODERN CAR CARE

AN  
AARP  
NEED TO  
KNOW  
GUIDE

The average price of a new car in the U.S. topped \$48,000 in September. This makes caring for your current ride even more sensible. Rick DeBruhl, an automotive journalist and TV commentator, offers this do-it-yourself advice.

BY **RICK DEBRUHL** | ILLUSTRATION BY **ANUJ SHRESTHA**

# 1

### REVIVE YOUR OWNER'S MANUAL

Once a year, pull it out and get refreshed answers to any newly relevant questions: What service should I be getting? How do I operate the car if my key fob dies? What does that dashboard light mean?

# 6

### FIX THE FOG

Plenty of kits to buff away the headlight cloudiness are on the market. You can also find DIY solutions online, including using toothpaste or baking soda as a cleaner.

# 2

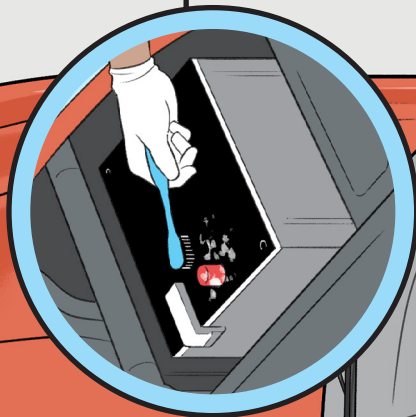
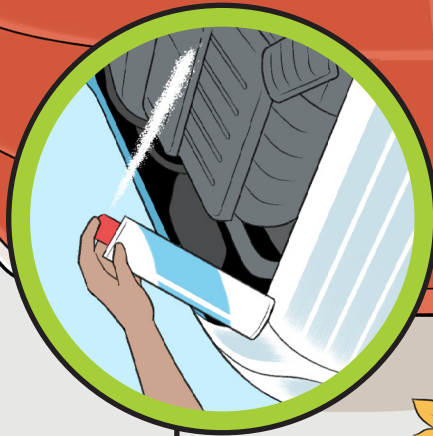
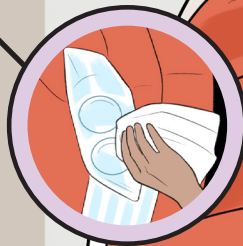
### CLEAN YOUR ENGINE

Do this to easily spot the source of any leaks, should they arise. Clean it at least a couple of times a year by spraying with a commercial engine degreaser and then rinsing with a garden hose.

# 3

### BUY NEW WIPER BLADES

Make sure you buy the right length of blade, since the passenger and driver sides are often different. Typically, no tools are necessary, but watch carefully how the old one pops out. It will make install-



# 7

### SCRUB YOUR BATTERY

Battery corrosion is like a cancer under your car's hood. Once a year, you should check the terminals. If there's white or blue-green buildup, remove the connecting cables, mix some baking soda and water, pour it on the terminal and start scrubbing. Be sure to use gloves and eye protection.

# 8

### REFRESH YOUR AIR FILTER

Your engine air filter used to sit on the top of your engine. Now it's tucked away in some corner of

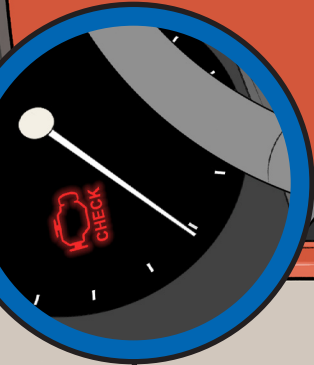


ing the new one easier.

## 4

### CHECK ENGINE LIGHT ON? YOU GOT THIS

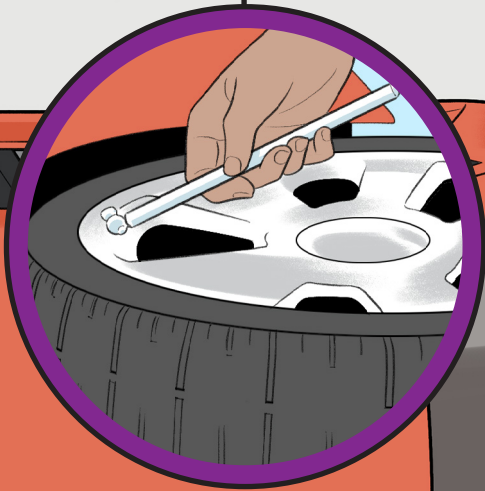
Get an onboard diagnostics (OBD 2) scanner at an auto parts store (they start around \$20). Plug it into the OBD port under the dash, usually on the driver's side. Look up the displayed code on the internet to learn whether you have a problem that requires a mechanic's attention—or just a loose gas cap.



## 9

### AIR UP

Few car maintenance tasks are as important as maintaining proper tire pressure. It helps tires last longer, improves fuel mileage and makes your car safer to drive. The suggested pressure is noted on the tires or on the driver's-side doorframe. At-home tire inflator air compressors start at around \$30.



## 10

### TOUCH UP THE EXTERIOR

Have a few chips or scrapes in your paint? Determine your car's precise color; ask a dealer if necessary. Then buy touch-up paint from the dealer or an online retailer. Plenty of YouTube videos can show you how to apply it.



## 5

### SAVE YOUR SEATS

Small upholstery tears will eventually become big upholstery tears. If the interior is cloth, a needle and thread may do the trick. For leather or vinyl, you'll need to buy a car-seat patch kit; these run \$10 and up.



ADVERTISEMENT

**SAFE DRIVERS SAVE HUNDREDS**

Call The Hartford to request a free auto insurance quote in just minutes

**1-800-708-9693**  
or visit [aarp.thehartford.com/nov3](http://aarp.thehartford.com/nov3)





# 10 POWERFUL FACTS ABOUT GAS

**Even if you've been buying it for decades, these answers might surprise you—and could help save you money**

BY RICK DEBRUHL

**S**ure, the electric vehicle revolution appears to be upon us, but this fact remains: At least for now, gas-powered cars and trucks still dominate the market. Here are 10 things to know about fueling up.

## 1. Yes, you can trust the pump.

What's to stop a dishonest dealer from tweaking his pumps? It turns out those machines are highly regulated. Each state has a division or department tasked with keeping track of weights and measures. "Most pumps are regularly inspected," says Patrick De Haan of GasBuddy.com. "The pumps are calibrated on a regular basis." He points out that a lot of pumps have seals on them that indicate when they were inspected last; feel free to check them.

## 2. Brand-name gas and generic gas are pretty much equal ...

The reality is that all base gasoline comes out of the same refineries and "all gasoline refined in the U.S. is reduced to a common set of specifications," says industry policy adviser Patrick Kelly. Some brands add detergents that help keep your engine clean, but even cheap "no-name" gas will get you where you're going.

## 3. But Top Tier gas is different.

Because modern engines are more complicated than those of the past, car manufacturers came up with a fuel standard called Top Tier. It has detergent additives that can reduce carbon buildup. "Among brands tested, non-Top Tier gasolines caused 19 times more engine deposits than Top



Tier brands after just 4,000 miles of simulated driving," AAA's Andrew Gross says. Most of the major gas retailers sell Top Tier and will display its logo on their pumps. A list of providers is at [toptiergas.com](http://toptiergas.com).

## 4. Most cars never need premium gas.

While Top Tier refers to overall gasoline quality, premium indicates a high octane level. Unless your owner's manual says "premium required," your car will run fine on regular 87-octane. "Treating" it to a premium version is a waste of money. "Those consumers don't receive extra benefit from the higher octane," Kelly says. In some cases, a carmaker will "recommend premium" with a performance benefit.

## 5. E15 gas is fine for many cars, but not all ...

E15 contains up to 15 percent ethanol—made from plant materials such as corn. That's only about 5 percentage points higher than normal. "Today, virtually all gas is sold with a 10 percent blend," Kelly says. But if you drive an older car, beware: E15 is not approved by the Environmental Protection Agency for cars from the 2000 model year or older. It's always best to check your owner's manual.

## 6. And most of us should avoid E85 gas.

E85 is fuel blend that contains between 51 and 83 percent ethanol, depending largely on the time of year. You can only use E85 if your car is considered a flex-fuel vehicle. Often that type of car will have a yellow gas cap.

Kelly says E85 costs less but delivers lower gas mileage.

"People fill up and realize that when they normally go 400 miles on a gas tank, they only get 300 miles on E85."

## 7. Buying gas in the morning won't save you money.

It's true that colder gas is more dense. That has fueled a popular notion that buying gas during the coolest time of day might save you money and mean more fuel per gallon. But that's not really true. Way down in that underground tank, air temperature has virtually no effect on the fuel's temperature.

## 8. It's fine to fill up when the tanker truck is at the station.

Some believe that buying gas when the station is getting a delivery is a problem because sediment gets swirled up in the holding tank. "That may have been true 50 years ago," De Haan says. "We've come a long way since those days. Even if there is sediment, all that fuel you're filling up with is going through a filter."



## 9. Water in the tank can be a problem.

Just a few ounces of water could cause something called hydro-lock, which does serious damage to an engine. The good news is that most gas today has 10 percent ethanol. "If a small amount of water is introduced, it will stay in suspension in that 10 percent ethanol blend," Kelly says. "But if the amount of water in that suspension reaches that maximum level, then the water will sink to the bottom of the tank." That's when the big problems start.

## 10. A full tank doesn't reduce evaporation.

Gas evaporates fast when exposed to air. That's why it's a common belief that you'll lose gasoline in a less-than-full tank. Not so, Kelly says. "Cars today are equipped with evaporative control systems. The evaporative emissions from gasoline are captured in a carbon canister" and injected back into the fuel system. ■



# 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
- ✓ Available for New & Existing Customers

**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 only valid for active members of AARP who have selected two lines, and are enrolled in our unlimited data plan. Changing plans once offer is claimed risks forfeiting the offer. Offer is not stackable with others promotions. All other products are trademarked by their respective manufacturers.

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.

## CAREGIVING HELP NEEDED

# WORKER SHORTAGE CRISIS HITS HOME

America's aging population suffers as in-home aides can't cover the need for care

BY ANN OLDENBURG

In a small town in Maine, a paid in-home caregiving aide's shift ends at 2 p.m. The worker leaves a peanut-butter-and-jelly sandwich for the client for dinner. A cooler with drinks sits by the bed.

In another part of the state, a veteran coping with incontinence is unable to find a care worker to assist him. He sleeps on trash bags and relies on a housemate to help him to the bathroom.

America is facing a shortage of in-home caregiving aides—professionals who perform a multitude of tasks to help aging people unable to fully care for themselves in their homes, either because they have no family to help or they need to supplement family care.

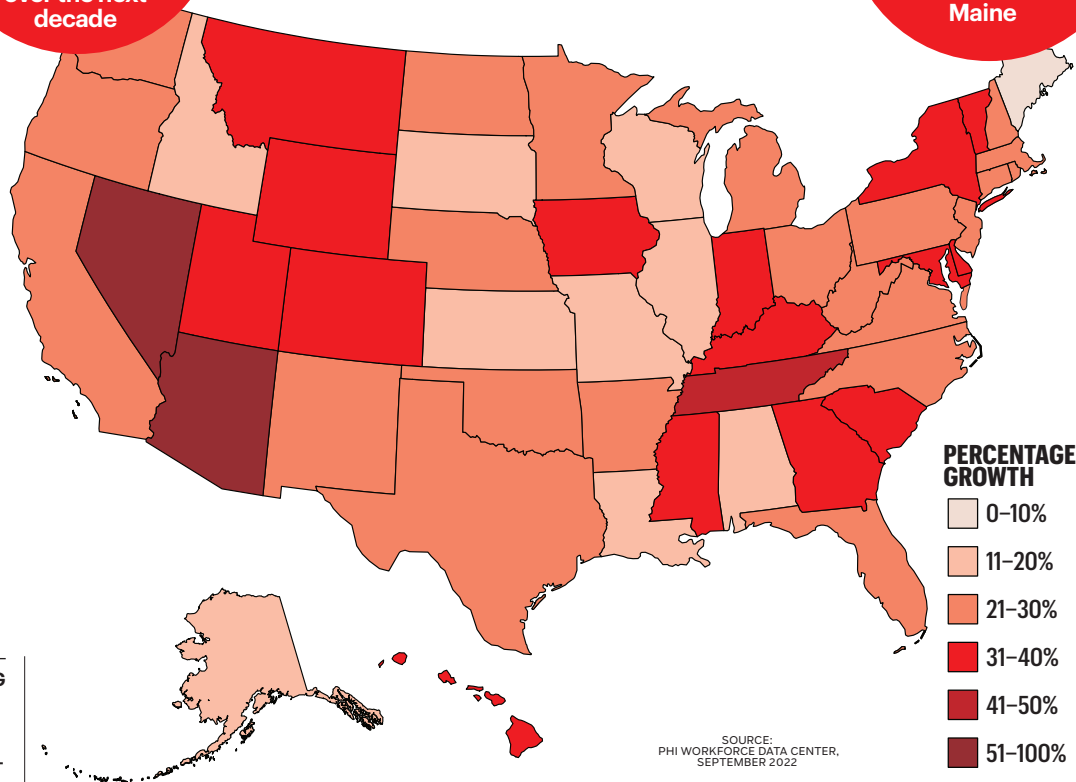
That shortage is particularly apparent in Maine, which has the highest percentage of residents 65 and older. Nearly 11,000 hours of personal care are going unstaffed each week in the state.

And at two of its health systems, at least 100 people in their hospitals can't be discharged each week because they won't get the necessary post-treatment care, according to Jess Maurer, executive director of the Maine Council on Aging.

**711,700**  
Estimated yearly average of open caregiver positions over the next decade

**HOME HEALTH AND PERSONAL CARE AIDES PROJECTED JOB OPENINGS, 2018 TO 2028**

**11,000**  
hours of personal care are going unstaffed each week in Maine



"It's heartbreaking," says Betsy Sawyer-Manter, the CEO of SeniorsPlus, the designated Area Agency on Aging for western Maine. "Some people simply go without care."

Our aging population, in general, wants to age in place and avoid nursing homes, which means in-home caregivers are in high demand, whether paid directly by clients or through long-term care insurance, nonprofit organizations, state funding or government programs such as Medicaid.

There are nearly 2.3 million such aides in the U.S., but the positions of home health and personal care aides are projected to grow at a rate higher than the average for all occupations over the next decade. The federal Bureau of Labor Statistics projects employment for these jobs will grow by about 25 percent by 2031. More than 700,000 openings for such workers are projected each year, on average, over the next decade.

Nursing homes don't appear to be the solu-

**3 of 5**  
nursing homes in the U.S. have limited new admissions due to staffing shortages

tion either. About 3 in 5 U.S. nursing homes have limited new admissions due to staffing shortages, according to a June survey by the American Health Care Association of 759 nursing home providers. And nearly 3 in 4 are concerned that they may have to close their facilities over staffing problems.

"The whole issue of nursing services is also critical," says Sawyer-Manter, noting that Maine is hurting in this regard as well. "We have 1,662 clients that need nursing services, and that equates to 5,000 hours a month that we also can't staff." She adds, "What we've heard is that some of the home health agencies have stopped taking long-term care clients in their homes because it's a one-hour visit. It's not worth their time to send a nurse out. The reimbursement rates are inadequate to cover costs."

Since the pandemic, the scenario has only gotten worse as the Great Resignation prompted caregivers to reconsider their pay, working environment, job benefits, consistent hours



# your caregiving hub

**Caring for yourself or someone you love?** Safety is an important part of living independently, especially as we age. Facing new health issues can challenge our independence. Fortunately, there are new products in the market that can help make life safer and easier for you and your loved ones.



## ALEXA TOGETHER

**WHAT IT IS:** Peace of mind for you, and more independence for your aging loved ones, with features that make keeping in touch easier than ever.

**WHAT IT PROVIDES:** 24/7 hands-free access to trained Urgent Response agents. Customized alerts for a loved one's daily activities. Set reminders on their Echo, manage shopping lists, and so much more.

**TRY IT FREE FOR 30 DAYS** at [amazon.com/alexatogether](https://amazon.com/alexatogether) (compatible device required)



ALEXA TOGETHER CELEBRATES  
NATIONAL FAMILY CAREGIVERS MONTH

## Caregiving that keeps your family connected 24/7 with Alexa Together

Peace of mind for you. Independence for those you love.



24/7 Urgent  
Response



Fall Detection  
Response



Customized  
Alerts



Circle of  
Support

## FREE for 30 days

Only \$19.99 / month after the free trial | Compatible device required

Learn more at [amazon.com/alexatogether](https://amazon.com/alexatogether)



# A True American Classic

## Get Morgan Silver Dollars by the Pound

It's been more than 100 years since the last Morgan Silver Dollar was struck for circulation. The most revered, most-collected vintage U.S. Silver Dollars ever, the Morgan had a well-earned reputation as the coin that helped build the Wild West. Cowboys, ranchers, outlaws...they all preferred "hard currency" Morgan Silver Dollars in their saddle bags, to flimsy paper money favored by Easterners at the time.

These 90% Silver Dollars were minted from 1878 to 1904, then again in 1921. They came to be known by the name of their designer, George T. Morgan, and they were also nicknamed "cartwheels" because of their large weight and size.

### Fewer Than 15% of Morgans Still Exist

Sadly, coin experts estimate that fewer than 15% of all Morgan Silver Dollars ever minted still exist today, due to the ravages of time and to U.S. government legislation that authorized the melting of hundreds of millions of Morgan Silver Dollars for their fine silver.

Our buyers are constantly on the lookout for Morgans and we've assembled a limited supply of these desirable Silver Dollars. Which is how we're able to give you the opportunity to add them to your collection...by the pound.

### Get Morgan Silver Dollars by the Pound

That's right. You can get a full pound of 1878 to 1921 classic American Morgan Silver Dollars—all in very good collector condition, with fully-visible dates and mint marks—GUARANTEED. Simply call 1-877-564-6468 to learn more and secure collector-grade U.S. Morgan Silver Dollars, the coins that built the Wild West, by the pound. PLUS, receive a BONUS American Collectors Pack, valued at \$25, FREE with every order.

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



**SPECIAL CALL-IN ONLY OFFER**

**Call 877-564-6468**

**Offer Code PKA176-01**

**GovMint.com** • 1300 Corporate Center Curve  
Dept PKA176-01, Eagan, MN 55121

**Dates will vary.** 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](http://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.



Actual size  
is 38.1 mm

**90% Silver Dollars  
by the Pound**

**BONUS**  
**American Collectors Pack**  
**\$25 Value—FREE with every order**



## Your Life

and path for advancement. More virtual work opportunities in other fields are also available now, giving workers in rural communities new employment options.

"It's thousands of people, thousands of workers we need to take from somewhere else," Maurer says. "From McDonald's, call centers, restaurants—we're going to have to bring workers from some-

where else into jobs. What will it take? What will we need to pay people to leave a job at Target?"

Sawyer-Manter says Maine has a "number of new initiatives" aimed at trying to make the jobs more attractive—including career ladders for advancement, opportunities to specialize in forms of care including Alzheimer's and dementia, and mixing up the

## CAREGIVING CONCERNS

# WHO WILL CARE FOR US?

**For the LGBTQ community, aging solo can be a frightening prospect**

BY STEVEN PETROW

**L**ike me, my friend Vince is a single gay man in his 60s. Prior to his father's recent death, I witnessed how Vince played crucial roles: caregiver, financial planner, good son. My siblings and I played the same roles with my folks before they died.

Vince and I would talk about who would provide care when our time came. Neither of us has kids or close family nearby. As much as I don't like to be a stereotype, my life reflects the data: LGBTQ people are twice as likely to be single and live alone as our straight counterparts, and four times as likely to be childless.

I never expected life to be this way. But who does? In my late 40s, I met the man I'd fall in love with, then legally marry. We often talked about how we'd be the "long-term care solution" for each other. And then we divorced. But the sad truth is that hands-on care from a spouse is only available to the first one to get sick; the survivor is as alone as a single person. That's where kids typically come in.

I joke with my nieces, who are in their 20s, that my birthday presents to them as a "guncle" (gay uncle)



**Steven Petrow**  
in the home  
that was once  
his parents', in  
Southampton,  
New York

have been down payments on my future care. But I'd never force that onto them—at least I hope not.

Since my divorce at age 60, I've been "lucky." I've only had three medical moments that required having a companion present. Fortunately, I found willing friends to help me for these one-day needs. Still, I felt uncomfortable asking for assistance. What if I got really sick—like, for a long time?

I saw the difficulties my parents faced when new health aides came into their home. Sometimes Mom and Dad weren't respected. Sometimes the aides didn't even show up. We kids were always there to fix it. So I worry about managing my own care. And if I need in-home help, will I be comfort-



clients so caregivers work with different populations in need of care. “Years ago, I heard that people would go to career centers and say they want to be a direct care worker, and be told that’s a dead-end job,” she recalls. “How do we make it a job that is highly valued?” ■

*Ann Oldenburg, a former USA Today reporter, is assistant director of Georgetown University’s journalism program. She has a master’s degree from Georgetown’s Aging & Health program.*

able acknowledging my sexual identity to a stranger who might have “issues”?

A few years ago, I watched the documentary *Gen Silent*, which depicts widespread discrimination against LGBTQ people in long-term care facilities. According to its maker, Stu Maddux, “LGBTQ older people are frequently so afraid of discrimination or bullying that many go back into the closet.”

Still, I know from experience how well practiced the LGBTQ community is in creating self-made “families.” We did that during the darkest days of the HIV epidemic. And, as we’ve gotten older, I’ve seen it continue.

When an ex-partner was diagnosed with cancer a couple of years ago, he and his husband created a CaringBridge account to share information with selected friends, making it almost turnkey for them to get support. Similarly, the wife of a transgender friend turned to the online platform Meal Train after her spouse became ill. A calendar was published, and dinner slots were filled by friends offering dishes from mac and cheese to coq au vin.

Both situations are powerful examples of creating small support groups. As Maddux told me, “It’s incumbent upon each of us to be building that network early and often.” I have been. Perhaps that’s my real down payment for the future.

Where I live in North Carolina, I found a continuing care community and a cohousing project that embrace LGBTQ people. I have friends in both, and when I went on tours, I felt welcomed. I put down a deposit on one, giving me a place to call home in the years to come. With any luck I’ll find another husband along the way. Just in case, I’ve requested an apartment large enough for two. ■

*Steven Petrow has been a columnist for The New York Times, The Washington Post and USA Today and is the author of seven books. He has served as president of NLGJA: The Association of LGBTQ Journalists.*

## Our loved ones are never truly forgotten ...



Featuring  
Thomas Kinkadee's  
Garden of Grace!

Full-color  
hand-applied artwork  
•  
Handcrafted and  
hand-painted  
•  
Hand-numbered  
limited edition  
•  
Hamilton Certificate  
of Authenticity  
included



Shown smaller approximate size  
of 4 3/4" tall and 6" wide.

### A Sculpted Keepsake Inspired by Thomas Kinkadee's Art

For many, the sight of a cardinal is a brilliant, bright reminder that our special someone will live forever so long as we hold their memory in our hearts.

Now, perched on a bench featuring a comforting poem and the serene art of Thomas Kinkadee, these cardinals sing a sweet song for a much-missed loved one to remind us that they are never truly gone as long as we hold their memory close.

#### Introducing...

#### "Until We Meet Again by Thomas Kinkadee"

The Hamilton Collection is proud to share this uplifting message with you in an all-new, heartfelt tribute, "Until We Meet Again by Thomas Kinkadee."

With a garden of colorful sculpted blossoms, these cheerful cardinals are a beacon of support...whether for yourself, or shared with a cherished friend in need of a little extra love.

#### Reserve yours RISK FREE!

Mail the coupon today to secure "Until We Meet Again by Thomas Kinkadee" in your name for just three installments of \$33.33\*. Send no money now; we'll bill the first installment prior to shipment.

I'm writing this from heaven,  
Where I dwell with God above.  
I am resting here with angels,  
Who surround me now with love.

But though I may seem far away,  
We will never truly part.  
For part of me lives on with you,  
Forever in your heart.

Fastest way to order:  
[HamiltonCollection.com/CardinalBench](http://HamiltonCollection.com/CardinalBench)



Garden of Grace © 2004 Thomas Kinkadee.  
©2022 HC. All Rights Reserved.

09-09384-001-23VAB

MAIL TO:

**The Hamilton Collection**  
A Division of The Bradford Exchange  
9204 Center For The Arts Drive, Niles, Illinois 60714-1300

### SEND NO MONEY NOW!

☐ **YES!** Please accept my order for "Until We Meet Again by Thomas Kinkadee" as described in this announcement.

\*Add a total of \$15.99 for shipping and service, and sales tax; see HamiltonCollection.com.

All orders are subject to product availability and credit approval. Allow 6 to 8 weeks after initial payment for shipment.

Name \_\_\_\_\_  
(Please print clearly.)

Address \_\_\_\_\_

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

Email \_\_\_\_\_

Optional (for order & shipping confirmation).

Signature \_\_\_\_\_

**Mail Today!**

**09-09384-001-E62521**





# HOW DO I GET RID OF THIS?

**A handy guide for disposing of those items that shouldn't go in the trash**

BY ASHLEY ABRAMSON,  
GABRIEL BAUMGAERTNER,  
SHIRA BOSS AND JEFF YEAGER

Every room in a home has its own breed of clutter, but garage stuff often is the worst stuff. The average U.S. household generates more than 20 pounds of hazardous waste per year, according to the Environmental Protection Agency (EPA). Your first step in discarding such materials is to find out what your county or municipality's waste disposal department does and doesn't accept—and how to make the exchange.

Here are other options for getting rid of items that don't belong in your trash can.

► **BATTERIES:** BigGreenBox.com disposes of batteries for a shipping fee. Or you can find a local drop-off site through Call2Recycle, which partners with Lowe's, the Home Depot and local hardware stores. Mom's Organic Market also accepts batteries for recycling.

► **BICYCLES:** The International Bicycle Fund (ibike.org) has a "recycling bicycles" web page with lots of information about

organizations seeking old bikes. Another charity is Bikes for the World (bikesfortheworld.org), which has donation drop-off areas in Maryland, Pennsylvania, Virginia, Massachusetts and Illinois. Local bike shops may also have in-store donation programs.

► **BOATS:** Boat Angel (boatangel.org) and Boats With Causes (boatswithcauses.org) use proceeds from selling boats (and personal watercraft) to fund various causes, including food and medical operations for people in need.

► **BUILDING SUPPLIES:** More than 1,000 Habitat for Humanity ReStore locations across six countries accept building materials, including flooring, unused lumber, light fixtures, doors, windows, bricks and fencing. Find one at [habitat.org/restores](http://habitat.org/restores).

► **CARS:** Groups and charities that accept car donations include Junk My Car (junkmy

car.com), Vehicles for Veterans (vehiclesforveterans.org), Habitat for Humanity (habitat.org), The Arc (thearc.org) and Wheels for Wishes (wheelsforwishes.org).

► **CAR BATTERIES:** Many auto parts retailers or repair shops will accept old batteries, since new car batteries are made from mostly recycled materials.

► **CARDBOARD BOXES:** If you have a collection of good moving boxes, post a free ad on Nextdoor, Facebook Marketplace or Craigslist. Better that they get reused than go through recycling to get made into ... new boxes.

► **CAR SEATS:** Twice a year, usually around Earth Day and in the fall, Target stores accept kids' car seats for recycling. You may also visit [RecycleYourCarSeat.org](http://RecycleYourCarSeat.org).

► **CHRISTMAS TREES:** Artificial trees cannot be recycled, so either they go in the garbage or get do-





– MAKES A –  
GREAT GIFT

# SIMPLE JOYS DELIVER LASTING MEMORIES

This holiday season, show them how much you truly care with a gift from the heart: the perfect meal from Omaha Steaks. No other present will match the thoughtfulness and everyday convenience of world-famous steaks, gourmet entrées, steakhouse-worthy sides, and decadent desserts sure to please any sweet tooth. Just a little gift giving wisdom from Omaha Steaks.



THE BEST STEAKS  
OF YOUR LIFE OR  
YOUR MONEY BACK



## The Ideal Gift

- 2 Bacon-Wrapped Filet Mignons (5 oz.)
- 2 Butcher's Cut Top Sirloins (5 oz.)
- 4 Air-Chilled Boneless Chicken Breasts (5 oz.) **NEW!**
- 4 Omaha Steaks Burgers (6 oz.)
- 4 Gourmet Jumbo Franks (3 oz.)
- 4 Individual Scalloped Potatoes (3.8 oz.)
- 4 Caramel Apple Tartlets (4 oz.)
- 1 jar Omaha Steaks Seasoning (3.1 oz.)
- 8 FREE** Omaha Steaks Burgers (6 oz.)

71662LBE separately \$238.93 **\$99<sup>99</sup>**  
**SPECIAL INTRODUCTORY PRICE**

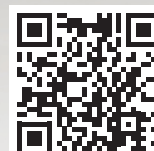
GET 8  
BURGERS  
FREE



Order Now! » [OmahaSteaks.com/SimpleJoy804](https://OmahaSteaks.com/SimpleJoy804) | 1.800.811.7832  
Ask for your FREE burgers with offer 71662LBE

Savings shown over aggregated single item base price. Photos exemplary of product advertised. Limit 2. 8 free 6 oz. burgers will be sent to each shipping address that includes 71662. Standard S&H added per address. While supplies last. Items may be substituted due to inventory limitations. All purchases acknowledge acceptance of Terms of Use: [OmahaSteaks.com/terms-of-useOSI](https://OmahaSteaks.com/terms-of-useOSI) or call 1.800.228.9872 for a copy. Expires 12/31/22. | SRC0662

Scan To Order



[OmahaSteaks.com/SimpleJoy804](https://OmahaSteaks.com/SimpleJoy804)



# FREE

✓ Flip Phone or Smartphone  
✓ Activation ✓ Shipping



## 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

nated. Check with nearby senior centers, churches or other non-profit organizations.

► **CLEANING SUPPLIES:** The EPA has lots of information on hazardous waste disposal, such as what can go down the drain and what absolutely shouldn't. For information, go to [epa.gov/hw/household-hazardous-waste-hhw](http://epa.gov/hw/household-hazardous-waste-hhw).

► **COMPUTER EQUIPMENT:** Computers With Causes ([computerswithcauses.org](http://computerswithcauses.org)) will attempt to repair or refurbish your working computer to give to needy individuals throughout the U.S. The World Computer Exchange ([worldcomputerexchange.org](http://worldcomputerexchange.org)) also accepts old computers. Globetops.com redistributes working laptops to those in need. GreenDisk.com recycles computer hard drives but not monitors. Best Buy recycles most computer equipment for free; turning in a monitor costs \$30.

► **LAWN MOWERS:** Check with your recycler to learn how to prepare your mower before you drop it off, which typically includes draining the gas and oil from the engine. Scrapyards may also accept lawn mowers.

► **LIGHT BULBS:** Multiple chains—including Ikea, Lowe's, the Home Depot and True Value—operate recycling programs for compact fluorescent lamps (CFLs) and other fluorescent bulbs. RecycleABulb.com also lists places that recycle CFLs.

► **LUGGAGE:** Your local foster care agency, department of social services or homeless shelter may accept gently used luggage.

► **MEDICAL GEAR:** Project CURE ([projectcure.org](http://projectcure.org)) accepts physical therapy and mobility equipment through the mail. Samaritan's Purse ([samaritanpurse.org](http://samaritanpurse.org)) also takes items, but the organization requests a call to 828-278-1496 to confirm that it will use your items before you ship. For \$20, you can ship crutches shorter than 48 inches to Crutches 4 Kids ([crutches4kids.org](http://crutches4kids.org)). Med-Eq ([med-eq.org](http://med-eq.org)) accepts donations of unused or lightly used medical equipment and supplies. Advocates for World Health ([awhealth.org](http://awhealth.org)) uses medical equipment donations to help relief agencies in developing countries. Nursing homes, hospitals or care facilities may also take donations.



► **MOTOR OIL, FILTERS AND CONTAINERS:** Most retailers that sell motor oil—such as Jiffy Lube, Walmart Auto Care Centers and AutoZone—will take used motor oil, filters and containers.

► **PACKING MATERIALS:** Kraft paper can be recycled along with cardboard. For packing peanuts, there are two kinds: those that break down in the environment and those that don't. To test, run one under the water. If it disintegrates, it can be composted. You can also toss the packing peanuts in your sink and run water until they're gone. If it doesn't disintegrate, a local shipping store may take back the peanuts, as well as other packing materials such as air pillows.

► **PAINT CANS:** To dispose of safely, visit [Earth911.com](http://Earth911.com) or call 800-CLEANUP to learn whether your jurisdiction has a paint-recycling program.

For oil-based paint, take the can to an approved local disposal site. Some retailers also offer take-back programs. More information is at [paintcare.org/our-story](http://paintcare.org/our-story).

For water-based paint, add kitty litter or newspaper equal to the amount of paint remaining in the can or bucket. Wait until the paint has dried into the litter or newspaper before putting it into the regular garbage.

Or, if your paint doesn't contain lead or mercury, inquire about donating it to your local high school drama department.



► **POWER TOOLS:** Your local Habitat for Humanity ReStore will take tools of all kinds, as will Vietnam Veterans of America and the Salvation Army. You can also check with local hardware stores, many of which accept old tools for spare parts or to collect recycling rebates. Approved recycling facilities will take your old power tools, and some may even pay you for them. Remove any rechargeable batteries so they can be properly recycled separately.

► **RUGS:** Donate area rugs in good condition to your local Habitat for Humanity ReStore or to a nursing home or shelter. Carpeting and carpet padding cannot be donated for health reasons, but they can be recycled.



► **SCRAP METAL:** This is a valuable recycling material. You can find sites that will buy it from you.

First, check with a local agency or the EPA website ([epa.gov/hw](http://epa.gov/hw)) to learn if the scrap metal is considered hazardous. If so, you will need to get further guidance on disposal or hire a company that specializes in such disposal to haul it away. These companies often will pay you for the material. Make sure the company is licensed, and do some research to maximize your profit.

Even if the material is not considered hazardous, it's still wise to purchase a hazardous waste container and take it to an approved recycling center.

► **SPORTS EQUIPMENT:**

Peace Passers ([peacepassers.org](http://peacepassers.org)) accepts soccer equipment donations. Bunkers in

Baghdad ([bunkersinbaghdad.com](http://bunkersinbaghdad.com)) sends golf equipment to troops. Pitch In for Baseball & Softball ([pifbs.org](http://pifbs.org)) is a nonprofit organization that accepts new and gently used baseball and softball equipment to create community-based sports programs for underprivileged kids around the world. The First Tee ([firsttee.org](http://firsttee.org)) has multiple chapters and accepts new and used golf clubs from specific brands, as does Tee It Up for the Troops ([teeitupforthetroops.org](http://teeitupforthetroops.org)). Kids Serving Kids ([kidsservingkids.com](http://kidsservingkids.com)) has multiple chapters around the country and recycles new and used tennis rackets. High schools or colleges might also accept equipment.

► **TELEVISIONS:** Best Buy's electronics recycling program includes TVs for a \$25 fee in every state except Connecticut and Pennsylvania. (It's free in California.) Some manufacturers—like Sony, Samsung and LG—have recycling drop-off locations. Local organizations (shelters, churches, schools or nursing homes) may also accept working TVs.

► **TIRES:** Some dealers will take old tires when you buy new ones. Generally, curbside collection programs don't pick up tires with your regular recycling. Call your municipality to see if you can schedule a pickup.

► **VACUUM CLEANERS:** Drop off stick, robot and upright vacuums at your local Best Buy store for recycling. Or take them to a scrapyards to be dismantled for parts. ■

# \$hopIt Now

Your destination for free information, savings, and discounts on products and services that will help you be a savvy shopper.



♦ **AARP® Auto Insurance Program from The Hartford** could save you money. Request a quote: Call The Hartford 800-556-5428 or visit [aarp.thehartford.com/frs1](http://aarp.thehartford.com/frs1)

♦ **AARP® Medicare Plans from UnitedHealthcare®** Find a Medicare plan that's right for you. Call UnitedHealthcare at 855-733-2612, TTY 711 or visit [AARPMedicarePlans.com](http://AARPMedicarePlans.com)

1. **AT&T.** Learn how to get discounts on qualified AT&T wireless plans, up to \$50 savings on device activation fees, and much more. [ATT.com/AARP](http://ATT.com/AARP)

2. **Consumer Cellular.** Get talk, text and data for under \$20 a month, with no contract. Call Consumer Cellular 800-363-1025 or visit [GetConsumerCellular.com](http://GetConsumerCellular.com)

Neither AARP nor its affiliates is the insurer. AARP and its affiliates are not insurance producers, agents or brokers, and do not sell or service insurance products. AARP receives a royalty fee for the use of its intellectual property.

3. **Acorn Stairlifts** helps you stay in the home you love. Don't struggle with your stairs any longer! Every day, people regain their independence with an Acorn Stairlift.

4. **Affinity Cellular.** Switch and Save Get up to 5 months Free Service with Affinity Cellular Bundle Plans. Plans start at \$10 per month. [MyAffinityMobile.com](http://MyAffinityMobile.com)

5. **Amazon Alexa Together** is a service to help you care for the ones you love with 24/7 Urgent Response & more. Start Your Free Trial! [Amazon.com/AlexaTogether](http://Amazon.com/AlexaTogether)

6. **Jitterbug Flip2 from Lively.** Our easiest Jitterbug phone ever. Unlimited Talk & Text now \$19.99/mo. Call 1.866.421.0839. [Lively.com](http://Lively.com)

7. **Jitterbug Smart3 from Lively.** Our simplest smartphone ever. Unlimited Talk & Text for \$19.99/mo, w/data as low as \$2.49/mo. 1.866.421.0839. [Lively.com](http://Lively.com)

8. **Kansas City Steak Company.** Steakhouse-quality steaks and more delivered direct to your door. Guaranteed to impress. Visit [KansasCitySteaks.com](http://KansasCitySteaks.com)

9. **Kohler Walk-In Bath.** For information and special offers, visit [KohlerWalkInBath.com/ShopItNow](http://KohlerWalkInBath.com/ShopItNow) or call 800-986-5927

10. **Life Alert.** Emergency Medical Alert. One & only medical alert for fall, shower, medical, on-the-go emergencies. Mobile with GPS. FREE brochure 800-340-0366. [LifeAlert.com](http://LifeAlert.com)

11. **MyGait.** Go Computer for Seniors. Just plug it in go!! Easy to use computer with caring customer support. .888.778.2599

12. **Omaha Steaks.** Get the Ideal Gift Package with 8 FREE Omaha Steaks burgers for only \$99.99! Call now 800-811-7832. [OmahaSteaks.com/SimpleJoy804](http://OmahaSteaks.com/SimpleJoy804)

13. **Physicians Mutual Insurance Company.** Need inexpensive dental insurance? Call 800-768-3194 for details. Don't stop going to the dentist when you retire. [Dental50plus.info/ShopNov22](http://Dental50plus.info/ShopNov22)

14. **The Preserve,** an active 55+ community of beautiful manufactured homes that offers a taste of luxury at unheard of prices. Call 844-935-0264 or visit [ThePreserveFlorida.com](http://ThePreserveFlorida.com)

15. **Renewal by Andersen.** Windows and Patio Doors! Buy 1, Get 1 for 40% OFF and \$50 off each unit! Minimum purchase required, financing available! Visit our website today. [RenewalByAndersen.com/ARP](http://RenewalByAndersen.com/ARP)

16. **Safe Step Walk-In Tub.** Highest quality walk-in tub at a low affordable price, all made in the USA! Call 800-226-0094 for a FREE Shower Package! [SafeStepBathing.com](http://SafeStepBathing.com)

17. **TV Ears.** Do you struggle to hear the TV? Put on your TV Ears and hear every word clearly! Visit [TVears.com](http://TVears.com) or call 800-218-0527!

18. **United of Omaha Life Insurance Company.** Companion Life Insurance Company. Help protect your family with Whole Life Insurance. Call 888-677-3671. [MutualOfOmaha.com/ARP](http://MutualOfOmaha.com/ARP)

## Journey Health & Lifestyle

♦ **Perfect Sleep Chair.** It's more than just a reclining lift chair, it's the Perfect Sleep Chair®. See more at [ShopJourney.com](http://ShopJourney.com)

♦ **The SoLite Scooter** is the lightweight travel scooter with heavyweight safety and portability features. See more at [ShopJourney.com](http://ShopJourney.com)

♦ **Zinger Chair.** The future of personal transportation is finally here. See more at [ShopJourney.com](http://ShopJourney.com) or call 888-828-3982

Scan With Your Smartphone Camera



Visit [AARPShopItNow.com](http://AARPShopItNow.com)

♦ Advertisers with this symbol can be contacted directly and are not listed on the reply coupon.

## AARP Bulletin ShopIt Now

Mail this coupon to:  
**AARP Media  
Advertising Network  
PO Box 5193  
Buffalo, NY 14205-5193**

Your personal contact information **will only** be shared with those advertisers you selected so that they can respond to your request for product information. Allow 4 weeks for delivery.

Complete contact information below and check your number choices at right. Or, order online at [AARPShopItNow.com](http://AARPShopItNow.com)

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Email \_\_\_\_\_

- |   |                             |
|---|-----------------------------|
| <input type="checkbox"/> 1                        | <input type="checkbox"/> 10 |
| <input type="checkbox"/> 2                        | <input type="checkbox"/> 11 |
| <input type="checkbox"/> 3                        | <input type="checkbox"/> 12 |
| <input type="checkbox"/> 4                        | <input type="checkbox"/> 13 |
| <input type="checkbox"/> 5                        | <input type="checkbox"/> 14 |
| <input type="checkbox"/> 6                        | <input type="checkbox"/> 15 |
| <input type="checkbox"/> 7                        | <input type="checkbox"/> 16 |
| <input type="checkbox"/> 8                        | <input type="checkbox"/> 17 |
| <input type="checkbox"/> 9                        | <input type="checkbox"/> 18 |
| <input type="checkbox"/> Select all of the above! |                             |

# “BE A WARRIOR FOR YOUR GREATEST DREAMS”

**CAMERON CROWE**, DIRECTOR OF *ALMOST FAMOUS* AND *JERRY MAGUIRE*, AND WRITER OF THE BROADWAY SHOW *ALMOST FAMOUS THE MUSICAL*, TALKS WITH FORMER *ROLLING STONE* MUSIC EDITOR BEN FONG-TORRES, WHO DISCOVERED 15-YEAR-OLD CROWE'S WRITING TALENT



Cameron Crowe at the Bernard B. Jacobs Theatre in New York City, where *Almost Famous The Musical* debuts this month.

### How did you fall in love with music writing?

I fell in love with music in San Diego, living in a little basement apartment. I would go get records from this record store in Pacific Beach. I would listen and get lost in the music, but I knew that I was not a guitarist or a musician. The bar was so high. I felt like [writing] was an avenue that made sense to me.

### We first published you in *Rolling Stone* five decades ago. Now you're 65. Looking back, what are the main lessons you've learned?

I've learned to listen to the little voice inside that says, *You can do it! You can send your stories to this guy who is just a glowing byline, and he'll read your stories!* It is still the lesson

of “follow your instincts, follow your heart.” I think everything I've done has been some version of that story. Be a warrior for your greatest dreams and intentions.

### You seem to have mastered the art of being forever young. What's the role of rock 'n' roll in staying young?

Well, youth is spirit and it's also curiosity. Great music to me takes you to that place where you can appreciate something that feels timeless. I think this is one of the gifts of music; it lasts beyond your own lifetime, it inspires new generations, and it takes you to a place where you can just feel the potential of being alive.

### How else are you staying not only young at heart but also of body?

I walk a lot. And directing, I just run to the next setup and to the next opportunity to create something. When you have the most spirit in a room, you transcend age and you actually bring a kind of sparkle.

### Tell me about rock star Gregg Allman taking your interview tapes and almost ending your career before it started.

Yes, Gregg Allman took my tapes, and I was completely worried that I had blown my first big, big assignment. This was in *Almost Famous*. I just collapsed in the airport thinking everything was lost and you were going to fire

DOLLY FAIBYSHEV



## EXPLORE A WORLD OF BENEFITS WITH YOUR AARP MEMBERSHIP.

### GET THE MOST OUT OF YOUR MEMBER BENEFITS

#### INSURANCE

Access to quality auto, home, life, dental, and vision coverage from top companies, including AARP® Medicare Supplement from UnitedHealthcare.

#### TRAVEL

Destination guides, tips, and ideas for your next getaway, plus savings on gas at Exxon™ and Mobil™ stations and car rentals at Avis and Budget.

#### FAMILY CAREGIVING

Advice and support to help you care for loved ones from AARP Family Caregiving—including practical resources, care guides, and checklists.

#### FINANCES

Free tools like AARP Money Map™ to help you manage debt and unplanned expenses, plus savings tips and other financial resources.

## MEMBERSHIP IS FOR ME.



Discover everything membership offers, including NEW benefits near you: [aarp.org/explore](https://aarp.org/explore)



me from ever being in *Rolling Stone* again. Then I ran into my sister, and she rescued me. It totally happened. Gregg Allman did return the tapes, and I wrote the story.

#### How did the idea of *Almost Famous The Musical* come about?

*Almost Famous* wasn't a commercial juggernaut. People took it to heart over time. If we could create the feeling in a theater, where people can feel immersed in 1973 and what it was like then to see a concert and to meet these indelible characters, well, that's worth taking the next step to try it.

#### In *Almost Famous*, your mentor, the Lester Bangs character, said, "Don't make friends with [celebrities]." Did the real Cameron Crowe ignore the advice?

Well, I married Nancy Wilson [of the band Heart]. I feel really good about that. Mostly, I think that I've always been interested in the front-row seat of how people that I admire create their stuff and what that process is like. Sometimes by becoming friendly, it's been helpful. I haven't felt like it has destroyed my journalistic ability or intention.

#### Who are your influences as a director?

I was lucky enough to spend some time with [legendary Hollywood director] Billy Wilder around the time *Jerry Maguire* came out. I just knocked on his office door and created a relationship with him. He's my favorite because he was always about the characters. He'd have a wonderful plot that was always lively and exciting, but mostly you came away wishing you didn't have to say goodbye to those characters.

#### You've won an Academy Award and other major accolades. What about failures?

They always exist. If you ask for the gift of a long career, you're going to crash into some walls sometimes. The key is to keep going.

#### In *Almost Famous*, the Lester Bangs character tells you that rock stars make you feel cool, and you are not cool. After all this time, do you feel cool?

I will never feel cool.

#### Why is that?

Once you feel cool, you're not cool. ■

*Ben Fong-Torres, the former music editor at Rolling Stone magazine, is the subject of the documentary Like a Rolling Stone: The Life and Times of Ben Fong-Torres, streaming on Netflix.*



**FOOTPRINTS  
IN THE SAND**  
DIAMOND INFINITY PENDANT

## AN EVERLASTING SYMBOL OF GOD'S LOVE

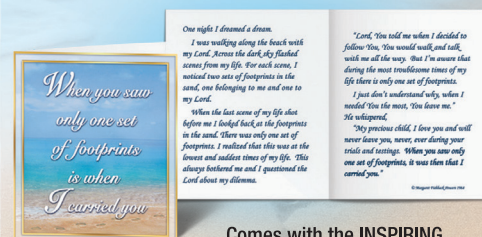
GENUINE WHITE  
DIAMONDS

SOLID STERLING SILVER

18K GOLD-PLATED  
ACCENTS



ELEGANTLY ENGRAVED  
ON BACK



Comes with the INSPIRING  
"Footprints in the Sand" poem  
by Margaret Fishback

### A FINE JEWELRY EXCLUSIVE FROM THE BRADFORD EXCHANGE

Finely hand-crafted of solid sterling silver with rich 18K gold-plated accents, this pendant features a unique heart-shaped infinity symbol with a shining cross in the center. A symbolic set of 18K gold-plated footprints and three genuine diamonds accent the infinity design. The cross is accented with an additional genuine diamond in the center. Engraved on the reverse side are the encouraging words, "You'll never walk alone." The pendant gracefully suspends from a matching 18" chain and arrives with a card featuring custom art and the "Footprints in the Sand" poem.

#### A LIMITED-TIME OFFER, NOT SOLD IN STORES

The "Footprints in the Sand" Diamond Infinity Pendant is an exceptional value at just \$99.99\*, payable in 3 monthly installments of \$33.33. Our solid sterling silver is enhanced with a fine layer of rhodium plating for maximum shine and beauty. To reserve a pendant in your name, backed by our unconditional 120-day satisfaction guarantee, send no money now. Just fill out and mail the Priority Reservation. Don't wait, order today!



Order Today at  
[bradfordexchange.com/33207](http://bradfordexchange.com/33207)



Words from the "Footprints in the Sand" poem appear courtesy of Margaret Fishback Powers, author of the book "Footprints: The True Story Behind the Poem that Inspired Millions." ©2022 The Bradford Exchange 01-33207-001-23VAB

**Uniquely Designed. Exclusively Yours.**

PRIORITY RESERVATION

SEND NO MONEY NOW

**The Bradford Exchange**  
9345 Milwaukee Ave, Niles, IL 60714-1393

**YES.** Please reserve the "Footprints in the Sand" Diamond Infinity Pendant for me as described in this announcement.

Please Respond Promptly

\*Plus a total of \$10.98 shipping and service (see [bradfordexchange.com](http://bradfordexchange.com)). Please allow 4-6 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 \_\_\_\_\_

**01-33207-001-E62521**



# AFTER THE STORMS

## AARP is helping Florida and Puerto Rico recover

In the immediate aftermath of September's devastating hurricanes that ripped through Florida and Puerto Rico, AARP quickly joined in to help the millions of older Americans who are facing enormous challenges.

AARP Foundation has created a relief fund for victims of the hurricanes—one that gives you a chance to help. AARP and AARP Foundation will match—dollar for dollar—contributions up to a total of \$1 million. Every dollar will go directly into providing assistance to hurricane victims. This is a great way to double your help to those in need.

AARP's help to those in harm's way began as the wind subsided, and is ongoing.

Soon after Hurricane Ian came ashore in Florida, AARP boots were on the still-soggy ground, delivering supplies to a church in Sarasota and pizza to the Charlotte County Homeless Coalition and water to distribution centers, among other activities. For people living at the Port Charlotte coalition's center, AARP staff and volunteers arranged to have a laundromat wash bedding and towels.

Even before that, Florida State Director Jeff Johnson says, AARP local staffers and volunteers helped direct first responders to potentially overlooked neighborhoods, especially those where owners are usually in the state only during winter months.

One of the most important aspects of AARP's work is fraud prevention—an unfortunate necessity as hordes of contractors descend on hurricane-ravaged homeowners. "We do everything we can to stop people from just handing over their insurance information to someone who says they'll solve the problem, when in reality what they do is file a claim, take

the money and run," says Johnson. The Florida AARP state office offers homeowners tools for fending off home-repair fraud. Find all resources—including links to federal and state relief agencies—at [aarp.org/flidisasterhelp](http://aarp.org/flidisasterhelp).

Puerto Rico had not fully recovered from 2017's Hurricane Maria when Fiona arrived, bringing more than 30 inches of rain in two days. "Areas that never flooded before, flooded," says José Acarón, state director for AARP Puerto Rico.

The island has one of the oldest populations in the nation: 22.7 percent of its residents are 65 or older, higher than any state or the District of Columbia. AARP Puerto Rico is working with the government and other nonprofit organizations to coordinate aid efforts aimed at the island's oldest residents.

With Community Challenge grants in 2022, AARP Puerto Rico helped support two resilience centers—community kitchens, each with a stove, refrigerator and generator—so

people can store and prepare food during natural disasters. AARP is planning to support 10 more resilience centers to create sustainable and livable communities.

Mobilizing to help is nothing new for AARP. And neither is raising money to support recovery efforts. Over just the past seven years AARP and AARP Foundation—along with donations from AARP members—have contributed more than \$16 million to relief efforts in places around the world dealing with major disasters like tornadoes, wildfires and floods.


"Natural disasters don't discriminate by age, income, race or gender; they affect everyone in their path. Yet, many older adults face unique challenges in dealing with disasters," says AARP CEO Jo Ann Jenkins. "If there's one thing we've learned, it's that AARP members always step up to help those in need."

To contribute to the Hurricane Ian and Hurricane Fiona relief fund, go to [aarp.org/disasterrelief](http://aarp.org/disasterrelief). ■



Wearied residents in Sanibel, Florida, evacuate the storm-ravaged community in September after the only bridge to the island was damaged by Hurricane Ian (top). As the state begins the long process of rebuilding, AARP employees and volunteers have rallied to collect goods in Orlando (left) and help clean-up efforts in Port Charlotte (right).



 Clip this offer to apply for coverage!

Now, from United of Omaha Life Insurance Company and Companion Life Insurance Company...

# \$25,000.00

## Whole Life Insurance.

Are you between the ages  
of 45 and 85?\*

Then this **GUARANTEED  
ACCEPTANCE** policy is for YOU!

- » Choose from 4 benefit levels - up to \$25,000!
  - » Rates "lock-in" at the age you apply - never go up again!
  - » Call for your FREE all-by-mail application packet!
  - » Call TOLL-FREE **1-800-488-7706**
- Or apply online at  
**[www.UnitedOmahaLifeDirect.com](http://www.UnitedOmahaLifeDirect.com)**



**NO medical exam!**



**NO health questions!**

### Plus...

- Proceeds paid directly to your beneficiary
- Builds cash value and is renewable up to age 120!  
Then automatically pays YOU full benefit amount!\*\*
- Policy cannot be canceled – EVER – because of changes in health!

### Why this policy? Why now?

Our graded death benefit whole life insurance policy can be used to pay funeral costs, final medical expenses...or other monthly bills. You know how important it can be to help protect your family from unnecessary burdens after you pass away. Maybe your own parents or loved one did the same for you. OR, maybe they DIDN'T and you sure wish they would have!

The important thing is that, right now, you can make a decision that could help make a difficult time a little easier for your loved ones. It's a responsible and caring decision. And, right now, it's something you can do with one simple phone call.

You may have been putting off purchasing life insurance, but you don't have to wait another day. This offer is a great opportunity to help start protecting your family today.



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

Your monthly rate will "lock-in" at your application age\*...

	\$5,000.00 Benefit		\$10,000.00 Benefit		\$15,000.00 Benefit		\$25,000.00 Benefit	
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

Additional rates available, call to learn more.

The rates above include a \$12 annual policy fee.

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).

\*Ages 50 to 75 in NY.

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

D603083



## Your AARP Where We Stand

BY JO ANN JENKINS, CEO

# MAKING WISHES COME TRUE

## AARP program has served over 2,000 older Americans

**L**t. Col. James H. Harvey III, 99, had a dream. And Wish of a Lifetime From AARP was able to help the former fighter pilot's dream come true.

Harvey and his team of pilots from the 332nd Fighter Group—the famed Tuskegee Airmen—won the first U.S. Air Force “Top Gun” weapons meet, held in 1949. But his team was never fully acknowledged for winning the competition. As decades passed, their accomplishment remained unrecognized.

Harvey, who went on to be the first African American to fly a fighter jet in combat, during the Korean War, worked tirelessly with fellow airman Lt. Col. Harry Stewart Jr. to right this wrong. They spent years seeking recognition from the Air Force Almanac committee. In 1995, the record books were corrected to acknowledge the 332nd Fighter Group as the winners. Finally, in 2004, the lost trophy was also found.

Harvey's diligence paid off. But he still wished to see his comrades receive recognition. When the Wish of a Lifetime team learned of Harvey's story, they reached out to him and contacted the Air Force Association to organize a ceremony to recognize Harvey and the 332nd fighter pilots.

“My wish was to go to Nellis Air Force Base and see us listed right at the top, as far as the

### Pilot Harvey in front of a World War II-era P-47 Thunderbolt fighter plane

weapons meets go,” Harvey says. In January, the Wish of a Lifetime team took Harvey to Nellis Air Force Base in Nevada to attend a commemoration ceremony, where a plaque was mounted honoring the historic moment in Tuskegee Airmen history. This plaque will reside permanently at the U.S. Air Force Weapons School to inspire generations of students.

Since its founding in 2008, Wish of a Lifetime has made over 2,000 wishes like this come true for older adults across America while also helping to combat the negative effects of isolation.

AARP joined forces with the group in 2020 because we want people to know that it's never too late to dream, regardless of age.

We strive every day to challenge outdated stereotypes and attitudes about aging and to spark new solutions that empower people to choose how they live as they age. Wish of a Lifetime seemed like the ideal partner to help us do that.

We are using AARP's resources to reach more people—both those who want to give help and those who apply to make their wishes come true.

To hear more inspiring stories, and to find out how you can be involved in the program, go to [wishofalifetime.org](http://wishofalifetime.org).

As we enter the season of giving, I'm reminded of the saying: When you dream alone, it is only a dream. But when we dream with others, it's no longer a dream but the beginning of reality. At Wish of a Lifetime From AARP, we are helping to celebrate older adults for their accomplishments and sacrifices while seeing their dreams come to life. ■



CEO Jo Ann Jenkins and Tuskegee pilot James Harvey III at the National Air and Space Museum



See the video at  
[aarp.org/Tuskegee](http://aarp.org/Tuskegee)

in the program, go to [wishofalifetime.org](http://wishofalifetime.org).



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 Deirdre Shesgreen, 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 DeFlavits 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 8 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 Chiaffarella-Nicollia, Vivian Stroman-Way  
BUSINESS MANAGER Karen Manville BILLING MANAGER Tracey Faneule  
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 Applier de los Rios, Mireya Donahue  
OMBUSMAN ANALYST Wilson Manyacka  
CONTENT & WORKFLOW SYSTEMS MANAGER Robin Scofidio  
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.



# 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.

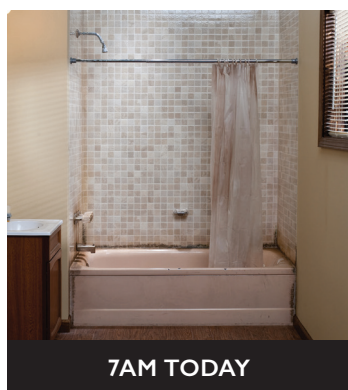
People all across America love the quick service and amazing colors and designs Jacuzzi Bath Remodel has to offer for only a fraction of the cost of a full bathroom remodel.

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.



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



## PENNSYLVANIA

**Standing up for vets** Lehigh County became the state's fifth county to join the Hidden Heroes network for military caregivers. The network already includes Pittsburgh and Philadelphia.

AARP works with the Elizabeth Dole Foundation on the program. Hidden Heroes brings awareness to caregiving for wounded, ill and injured service members and veterans, and promotes the Respite Relief Program of free, short-term assistance to their family caregivers.

The Hidden Heroes program helps to link caregivers with useful resources and offers health and wellness video recordings.

Pennsylvania is home to nearly 800,000 veterans, and 76 percent are 55 or older, according to the Pennsylvania Department of Human Services.

Find AARP resources, such as discounts and a benefits navigator, at [aarp.org/veterans](https://aarp.org/veterans).

## WEST VIRGINIA

**Strengthening care** West Virginia's population is aging; federal health officials say 69 percent of people 65 and older will need long-term care. Nationally, millions of direct care workers will be needed, according to the nonprofit PHI.

AARP West Virginia is working to make sure those needs are met for long-term care and home and community-based services.

As part of a statewide direct care task force, AARP is working with service providers, consumer advocates, state government experts and educational institutions to find ways to address the workforce shortfall.

The task force is looking at compensation packages, training, scheduling practices, coaching and appreciation.

AARP and the task force will be making presentations before the state legislature in December. Stay apprised at [aarp.org/wv](https://aarp.org/wv).

## DELAWARE

**Save at work** Starting in 2025, more Delaware workers should be able to save for retirement by having money deducted from their paychecks at work.

Nearly 40 percent of Delaware's private sector employees aren't offered a way to save for retirement through work.

AARP Delaware backed the 2022 Expanding Access for Retirement and Necessary Savings Act, which requires employers with five or more workers to offer a retirement savings plan.

Newly eligible workers will be automatically enrolled to save 3 percent of their pay, but they could opt out. The program will be overseen by the state treasurer at minimal cost to employers.

AARP research shows that Americans are far more likely to save for retirement if payroll deductions are automatic.

Learn more at [aarp.org/de](https://aarp.org/de).

## MARYLAND

**Join us** Are you 50 or older, and eager to meet people and socialize with your peers?

AARP Maryland invites you to join one of its 16 chapters.

Members meet monthly for activities like travel, group meals, cultural outings and community service, and some members volunteer. But the groups largely serve as a social club.

Maryland chapters have stuffed book bags for low-income students, worked on food drives, raised money for scholarships, and helped with education and outreach on issues like caregiving and fraud.

Learn more at [aarp.org/md](https://aarp.org/md) or get information at [aarp.org/volunteer/aarp-chapters](https://aarp.org/volunteer/aarp-chapters).

## VIRGINIA

**Helping caregivers** Taking care of a loved one takes its toll—emotionally, physically and financially.

A 2021 AARP national report found that nearly 8 in 10 caregivers reported having routine out-of-pocket expenses in caring for loved ones, spending an annual average of \$7,242 on caregiving-related activities.

Nearly half have experienced at least one financial setback, and 53 percent report having to adjust things at work—such as taking unpaid time off.

AARP Virginia wants residents to know there is help available to the more than 1 million caregivers in the state.

Visit [aarp.org/va](https://aarp.org/va) under Upcoming Events to find in-person and virtual sessions.

Find more resources at [states.aarp.org/virginia/caregiver-resources](https://states.aarp.org/virginia/caregiver-resources).

AARP's caregiver hotline is 877-333-5885 (English) and 888-971-2013 (Spanish).

—Susan Milligan

## DATABANK USA

### DANGEROUS ROADS

Traffic deaths are on the rise, with federal officials estimating that 42,915 people died in auto crashes in 2021—a 16-year high. Of those, pedestrian deaths showed a big increase from 2020 to 2021.

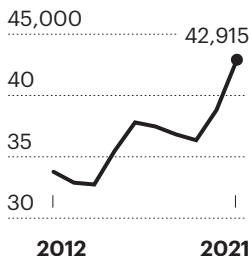
### RATE OF TRAFFIC DEATHS, 2020

National average: 11.8 per 100,000 people

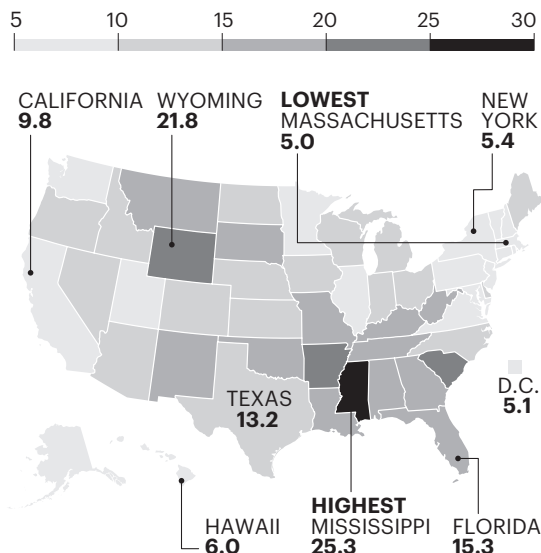
### CAUSE OF DEATH, 2021

Heart disease: **693,021**  
Cancer: **604,553**  
COVID-19: **415,399**  
Alzheimer's disease: **119,314**  
Traffic deaths **42,915**

### FATALITIES GROWTH



### TRAFFIC DEATH RATE PER 100,000 PEOPLE, 2020



SOURCES: NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION; CENTERS FOR DISEASE CONTROL AND PREVENTION





EXCLUSIVELY DESIGNED FOR  
EXPERIENCED DRIVERS



Auto Insurance  
Program from



**\$507!<sup>2</sup>**

**AVERAGE  
SAVINGS**

For members who switch to  
the AARP® Auto Insurance  
Program from The Hartford<sup>1</sup>

In addition to AARP member savings  
of up to 10%, The Hartford offers:

**New Car Replacement** if your car  
is totaled, plus ways to reduce your  
out-of-pocket costs after an accident,  
such as **Accident Forgiveness** and  
a **Disappearing Deductible**.<sup>3</sup>

And you can rely on claims service that  
consistently receives high ratings from  
customers throughout the U.S.\*



Call The Hartford toll-free for  
a **FREE** no-obligation quote

**1-800-864-2005**

Please have your current policy handy.

Or, go online to [aarp.thehartford.com/nov2](http://aarp.thehartford.com/nov2)

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

<b>\$649</b>	LOWER THAN <b>ALLSTATE</b>
<b>\$543</b>	LOWER THAN <b>GEICO</b>
<b>\$508</b>	LOWER THAN <b>PROGRESSIVE</b>
<b>\$505</b>	LOWER THAN <b>STATE FARM</b>

The only national auto insurance  
program endorsed by AARP.



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. <sup>3</sup>Terms and conditions may apply. **Accident Forgiveness and Disappearing Deductible 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 September 2022.

012940



## Medicare Made Easy

BY DENA BUNIS

### I'm enrolled in a Part D drug plan but only need generics that I can buy cheaply on my own. Is there any downside to dropping my plan?

There are downsides in two ways. The first is simple: What happens if you suddenly need a high-cost drug due to illness or injury? Like home insurance that you hope to never need, Part D coverage is important "just in case." But also, if you drop your Part D coverage and later need to reenroll, you likely will be subject to a "late enrollment" penalty. Typically, it's 1 percent of the "national base beneficiary premium" (\$33.37 in 2022) multiplied by the number of months you didn't have Part D or other "creditable" prescription drug coverage, such as from an employer or your spouse's job. Generally, this penalty would be added to your monthly premium for as long as you have a Part D plan. Also know that if you drop your Part D coverage, you can usually reenroll only during the annual open enrollment period, Oct. 15 to Dec. 7. Finally, keep in

mind that beginning in 2025, the new Inflation Reduction Act of 2022 will cap Part D out-of-pocket costs at \$2,000 a year.

### Now that we can buy hearing aids over the counter without a prescription, will Medicare cover them?

The approval of OTC hearing aids hasn't changed the fact that original Medicare does not cover routine hearing care, including hearing tests and aids. The program only covers ear-related "medical" conditions. That said, if you have a Medicare Advantage (MA) plan, it may include routine hearing care, including hearing aids, as a supplemental benefit. As of press time, no MA plans had shared whether they will pay in full or in part for over-the-counter hearing aids. It's best to check with your MA plan during this open enrollment period. If coverage for hearing is important, you can choose a new plan that best meets that need.

*Dena Bunis is a senior editor and writer for aarp.org and a veteran health policy journalist. Send your questions about Medicare to her at [medicare@aarp.org](mailto:medicare@aarp.org). Due to the volume of inquiries, we can't answer every question.*

**MEDICARE  
HOTLINE:**  
800-Medicare  
(800-633-4227)  
**MEDICARE  
ONLINE:**  
[medicare.gov](https://www.medicare.gov)

## Readers Respond

### SIDE EFFECTS

I'm encouraged at the recent first steps toward reining in the pharmaceutical industry ["Landmark Changes," Cover Story, September]. But the hard-fought first steps are just that, and we must not let up on the full-court press to gain fair pricing for our pharmaceuticals. A first step would be allowing in drugs from Canada. I'm 80 years old, and I don't have time to wait until 2026 for negotiated drug prices to go into effect. Congress did us a huge disservice when it opted to get in bed with the pharmaceutical companies when Medicare Part D was passed into law. We need more, and we need it now!

**JOHN ZEIGLER**  
DENTON, TEXAS

Thank you for laying out the details of the new law enacted to lower drug prices. However, I'm concerned about the rollout schedule for these changes. First, why do we have to wait until 2025 before the Part D \$2,000 cap goes into



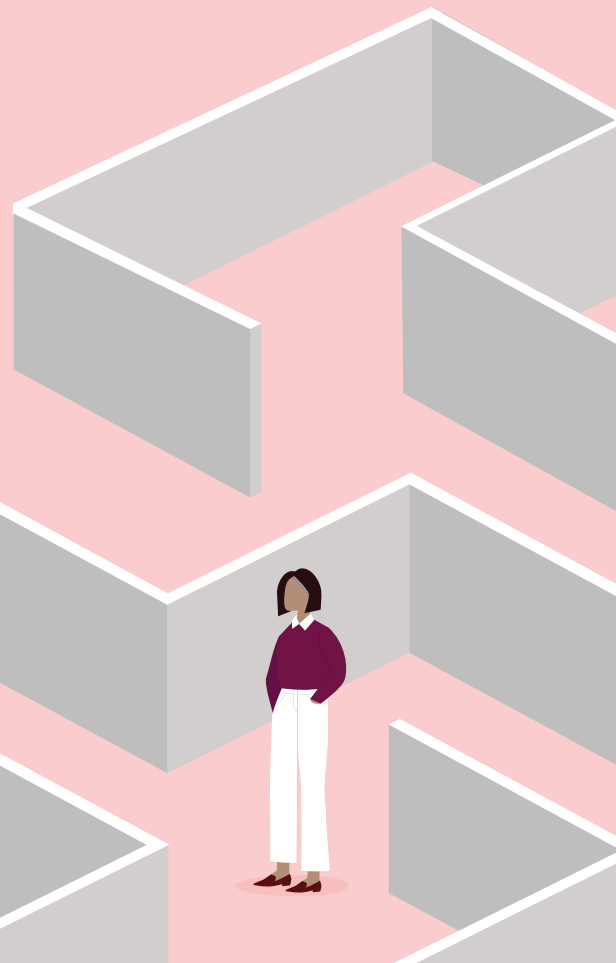
**AARP Foundation**  
For a future without senior poverty.

## 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)





effect? Second, why is there a delay in negotiating drug prices until 2023 and then a wait until 2026 before those lower prices go into effect? People are hurting now, and though this new law sounds good, it seems that many people will suffer who may not even be taking the drugs on the negotiated list. More business as usual by our politicians. Shifting lounge chairs around on the *Titanic*.

**RALPH FRAUMENI**  
LEVITTOWN, NEW YORK

## TEEN HELP

I read, with interest, your article "Our Kids in Crisis" [Special Report]. It made me recall speaking with some parents who were hesitant to send their child to a psychologist for symptoms of depression. They were afraid that the information may get out and would make it difficult in the future for their child to get health insurance or disability insurance. Or that it may cause problems with background checks. How can parents be assuaged so that they may be more likely to get their kids the mental health care that they need?

**KATHRYN DOTSON**  
CHICO, CALIFORNIA

A fine and unbiased report on this troubling subject. I have four grandchildren ages 8 to 15 that I live with half of the year. I witness this daily. Your positive inputs helped me see the other side of the coin and the benefits that some receive from social media. I plan to share the story with others.

**MIKE MCGINNIS**  
COEUR D'ALENE, IDAHO

★ 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.

# SHOPPERS' DEALS AND DESTINATIONS

## 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 36339  
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)

**DR® Leaf & Lawn Vac**  
Still #1 in Vacuum Power...  
Now #1 in Capacity!



EASY  
1-hand  
dumping!

### Tow-Behind

- **NEW PRO MAX** model holds up to 450 gallons—\*the largest capacity in a residential leaf vac
- All models newly redesigned with up to 20% more capacity

### Walk-Behind (NEW!)

- The **ONLY** powered vac that directly fills bags for curbside pickup
- Collects & mulches up to 50 lbs of leaves



**DRleafvac.com**

**FREE SHIPPING**  
SOME LIMITATIONS APPLY

**FREE Catalog!**  
Call Toll-Free  
**877-202-1424**



This 4-carat stunner  
was created from the  
aftermath of Mount  
St. Helens eruption!

## FAMOUS VOLCANO HAS STRANGE EFFECT ON WOMEN

Man and nature collaborate to create a glamorous green ring guaranteed to rock her world! Own it today for **ONLY \$99 plus FREE studs with ring purchase!**

### Spirit Lake Helenite Ring

Total value with FREE studs ~~\$478\*~~

Now, Offer Code Price Only **\$99** + S&P **Save \$379!**

**1-800-333-2045**

Your Offer Code: **SLR732-02**

You must use this offer code to get our special price.

**Stauer®**

14101 Southcross Drive W., Ste 155, Dept. SLR732-02,  
Burnsville, Minnesota 55337 [www.stauer.com](http://www.stauer.com)

\*Special price only for customers using the offer code  
versus the price on Stauer.com without your offer code.



ACCREDITED  
BUSINESS

Rating of A+

**EXCLUSIVE  
FREE**  
Helenite Studs  
-a \$129 value-  
with purchase of  
Spirit Lake Ring



**"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

**855-371-8151**

or visit [AmericanStandardBath.com](http://AmericanStandardBath.com)  
Get Your **FREE** Quote Now



ACCREDITED  
BUSINESS

A+



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](http://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



# SHOPPERS' DEALS AND DESTINATIONS

**Emergency HELP**  
at Home & On-the-Go

with GPS!

**BATTERIES NEVER NEED CHARGING.** **Life Alert**

For a **FREE** brochure call:  
**1-800-410-0362**

**America's Original Field & Brush Mower**

- MOW FIELD GRASS up to 8' high
- CUT BRUSH up to 3" thick
- Engines up to 22 HP
- Decks up to 34" wide

**DRfieldbrush.com**

**FREE SHIPPING** SOME LIMITATIONS APPLY

**FREE Catalog!** Call Toll-Free **877-202-1424**

**DR**

**FLORIDA**  
55+ ACTIVE COMMUNITY

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

IN BEAUTIFUL LAKE SUZY  
**844.935.0264**

**THEPRESERVEFLORIDA.COM**

**World Central Kitchen**

**Food is Community.**  
**Food is Hope.**

**WCK.org**

## This Is How You Walk the Walk

Comfort and class go hand in hand with our Walking Stick Collection. Yours for **ONLY \$59 each!**

### Stauer Walking Stick Collection

A. Derbyshire	<del>\$79*</del>	\$59 +S&P	<b>Save \$20</b>
B. Earlsford	<del>\$79*</del>	\$59 +S&P	<b>Save \$20</b>
C. Knightsbridge	<del>\$79*</del>	\$59 +S&P	<b>Save \$20</b>
D. Hinwick Hare	<del>\$79*</del>	\$59 +S&P	<b>Save \$20</b>
E. Gentleman's	<del>\$79*</del>	\$59 +S&P	<b>Save \$20</b>

**1-800-333-2045**

Your Insider Offer Code: **WSC252-01**

You must use the insider offer code to get our special price.

**Stauer®**

14101 Southcross Drive W., Ste 155, Dept. WSC252-01, Burnsville, Minnesota, 55337 [www.stauer.com](http://www.stauer.com)



**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**

**ACORN STAIRLIFTS**

\*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 ACORNSI89408, WV WV049654, MA HIC169936, NJ 13VH07752300, PA PA101967, CT ELV 0425003-R5, AK 134057 HIC.0656293.

**FREE**

✓ Flip Phone or Smartphone  
✓ Activation ✓ Shipping

**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 \$34.99**

**iPhone 7 BUNDLE SPECIAL!**  
Includes: USB Car Adapter.  
FREE Unlimited Talk, Text & 3 GB Data (For 5 months)  
**ONLY \$114.99** **SAVE \$200**

**Affinity CELLULAR**  
**844-831-2216**  
[affinitycellular.com](http://affinitycellular.com)

Statement of Ownership, Management and Circulation of the AARP Bulletin (Publication no. 002-900). Frequency of issue: 10 times per year, Jan/Feb and July/Aug combined. Annual membership dues of \$16 includes \$3.09 for subscription to the AARP Bulletin.

Owner and publisher: AARP, 601 E St. N.W., Washington, DC 20049. Robert Love, Editor in Chief; Neil Wertheimer, Deputy Editor. Bondholders, mortgagees, other security holders: None. The purpose and function and nonprofit status of this organization and the exempt status for federal income tax purposes have not changed during preceding 12 months.

	Average no. copies each issue during preceding 12 months	No. copies of single issue published nearest to filing date
A. Total no. copies (net press run)	22,684,287	22,655,466
B. 1. Mailed outside-county paid subscriptions stated on PS Form 3541	22,568,429	22,539,642
2. Mailed in-county paid subscriptions stated on PS Form 3541	none	none
3. Paid distribution outside the mails including sales through dealers and carriers, street vendors, counter sales and other paid distribution outside USPS	5,223	5,662
4. Paid distribution by other classes of mail through the USPS	none	none
C. Total paid distribution (sum B1, B2, B3, B4)	22,573,652	22,545,304
D. Free or nominal rate distribution by mail and outside mail		
1. Free or nominal rate outside-county copies included on PS Form 3541	78,911	78,657
2. Free or nominal rate in-county copies included on PS Form 3541	none	none
3. Free or nominal rate copies mailed at other classes through USPS	6,026	5,231
4. Free or nominal rate outside the mail	none	none
E. Total free or nominal rate distribution (sum D1, D2, D3, D4)	84,937	83,888
F. Total (sum C and E)	22,658,589	22,629,192
G. Copies not distributed	25,699	26,674
H. Total (sum F and G)	22,684,288	22,655,466
Percent paid	99.63%	99.63%

I certify that all information furnished is true and complete, Robyn Motley, General Manager



# SHOPPERS' DEALS AND DESTINATIONS

## Save on Windows and Doors!

BUY 1,  
GET 1

AARP.  
Special  
MEMBER OFFER

# 40% OFF<sup>1</sup>

MINIMUM PURCHASE OF 4

AND Take an additional **\$50** OFF each window and door<sup>1</sup> AND **\$0** Money Down **\$0** Interest **\$0** Monthly Payments for 12 months<sup>1</sup>

MINIMUM PURCHASE REQUIRED. SEE RENEWALBYANDERSEN.COM/ARP FOR DETAILS.

**Offer Ends December 31**

**TOLL FREE 855-381-6952**



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

## PURCHASE 10 STEAKHOUSE-QUALITY TOP SIRLOIN STEAKS

for **\$89.99\*** and get

**10 FREE STEAKBURGERS + FREE SHIPPING**

A free Kansas City Steak Book with cooking instructions and recipes, plus a free seasoning packet also included.



SPECIAL OFFER  
**\$89.99**  
\$189.90  
VALUE



SCAN TO BUY

THE PERFECT GIFT

10 (6 oz) Top Sirloin Steaks (#V100) NOW \$89.99\*

Visit [KansasCitySteaks.com/M2211RP](http://KansasCitySteaks.com/M2211RP) or call 800 793 9144  
Use Promo Code M2211RP

ORDER BY 12 NOON (CT) DECEMBER 19th for CHRISTMAS DELIVERY

**Offer expires 12/31/2022.** \*Free shipping applies to standard delivery only. Additional fees will apply to Overnight, Saturday, Alaska and Hawaii deliveries. Cannot be combined with other offers or promotions. Limit of 5 shipments per customer. 10 free 4 oz. Steakburgers must ship with the order to same address. Some restrictions may apply and you must use Promo Code at time of purchase to receive this offer. The Kansas City Steak Company\* reserves the right to cancel or modify offer at any time. Offer valid while supplies last.



## COLLIN STREET BAKERY™

Bringing Friends & Family Together Across Generations



**FREE STANDARD SHIPPING\***

on tier 1 items for orders over \$60

Use Offer Code **210330**

**CALL OR SCAN TO ORDER**

800.292.7400

Point your smartphone's  
camera at the QR Code  
Or visit [collinstreet.com](http://collinstreet.com)



\*Free standard shipping on tier 1 items for orders over \$60. For orders under \$60 please add \$9.95 per U.S. shipment. Not valid with other offers and orders previously placed. Offer expires December 10 2022.

## 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 today and receive  
exclusive savings of up to  
**\$1000 OFF**  
FOR A LIMITED TIME ONLY  
Call Toll-Free 1-800-987-2993

Call Now Toll-Free

**1-800-987-2993**

FINANCING  
AVAILABLE  
WITH APPROVED  
CREDIT



LIFETIME  
LIMITED WARRANTY

**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.

CSLB 1082105 NSCB 0082999 0083445





## Quotables

**“Curves are popular now. Butts are popular. I’m trying to lose mine, and people are trying to get mine.”**

—Tennis star Serena Williams, 41

**“I’m not actively making music ... but I never want to say that I’m retired. It’s a gift, and who am I to shut it off?”**

—Hip-hop star Jay-Z, 52

**“If this had happened when I was 25, I’d think that it meant I was really brilliant. Happening at 55, I know it means I’m really lucky.”**

—Author Nina de Gramont, on recently making *The New York Times* Best Seller list

**“It’s not easy to write about your husband. I bit through several pencils.”**

—Queen Consort Camilla, 75, about profiling King Charles III in *Country Life* magazine

“When we did the movie, 31 years ago, I needed five or six hours of makeup so I could play him at the right age. Now I just show up.”

—Billy Crystal, 74, on *Mr. Saturday Night*



**“How are you going to feel *not* going out to walk, compared to how good you’ll feel after getting out there?”**

**—TV personality Al Roker, 68, on exercise**

**“Why would I wait for someone to send me flowers? If I want the flowers, I will buy them.”**

—Actress Michelle Yeoh, 60

**“I love being onstage, but I got tired of people with cellphones not paying attention and blocking everyone behind them.”**

**—Singer Fred Schneider, 71,  
of the B-52s**





# Why you need dental insurance in retirement.

Many Americans are fortunate to have dental coverage for their entire working life, through employer-provided benefits. When those benefits end with retirement, paying dental bills out-of-pocket can come as a shock, leading people to put off or even go without care.

Simply put – without dental insurance, there may be **an important gap** in your healthcare coverage.

## When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services. Some plans may limit the number of procedures – or pay for preventive care only.
- ▶ Look for coverage with no deductibles. Some plans may require you to pay hundreds out of pocket before benefits are paid.
- ▶ Shop for coverage with no annual maximum on cash benefits. Some plans have annual maximums of \$1,000.

## Medicare doesn't pay for dental care.<sup>1</sup>

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

## Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

## Previous dental work can wear out.

Even if you've had quality dental work in the past, you shouldn't take your dental health for granted. In fact, your odds of having a dental problem only go up as you age.<sup>2</sup>

## Treatment is expensive — especially the services people over 50 often need.

Consider these national average costs of treatment ... \$217 for a checkup ... \$189 for a filling ... \$1,219 for a crown.<sup>3</sup> Unexpected bills like this can be a real burden, especially if you're on a fixed income.

1 "Medicare & You," Centers for Medicare & Medicaid Services, 2021. 2 "How might my oral and dental health change as I age?", www.usnews.com, 11/30/2018. 3 American Dental Association, Health Policy Institute, 2018 Survey of Dental Fees, Copyright 2018, American Dental Association.

# DENTAL Insurance

from Physicians Mutual Insurance Company

## Helps keep more money in your pocket!

- ✓ Go to any dentist you want
- ✓ Helps pay for over 350 procedures
- ✓ No deductible, no annual maximum on cash benefits

## "I don't worry"

"Now that I have your dental policy, I don't worry about going to the dentist. I love your plan – you pay what you say!"

Colleen W., MO

Call for a **FREE** Information Kit!

# 1-800-510-9063

Dental50Plus.info/Nov22

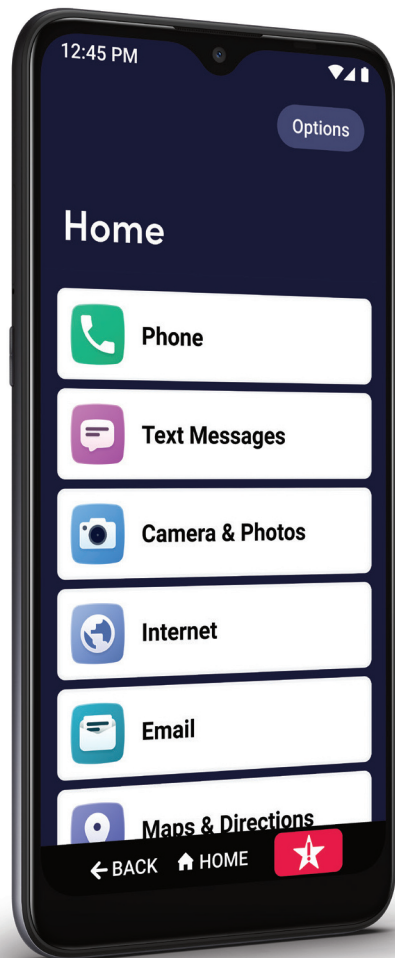


Includes the Participating (GA: Designated) Providers and Preventive Benefits Rider. Product not available in all states. Acceptance guaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, LA, NY; call 1-800-969-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C250Q); Insurance Policy P150 (GA: P150GA; NY: P150NY; OK: P150OK; TN: P150TN). Rider kinds B438, B439 (GA: B439B).

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.

**SMART** In emergencies big or small, tap the Lively Urgent Response button to be connected to a certified Agent who will get you the help you need, 24/7.

**AFFORDABLE** Lively® has affordable value plans as low as \$14<sup>99</sup> a month or Unlimited Talk & Text plans only \$19<sup>99</sup> a month. Choose the plan that works best for you, then add your required data plan for as low as \$2<sup>49</sup> per month<sup>2</sup>.

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.

### Flexible and affordable plans

**\$14<sup>99</sup>/mo.<sup>2</sup>**

300 minutes | 10c per text

**\$19<sup>99</sup>/mo.<sup>2</sup>**

Unlimited minutes | Unlimited texts

Best Value

Add required data plan for as low as \$2<sup>49</sup> a month<sup>2</sup>.



LIMITED TIME



**50% OFF<sup>1</sup>**



To order or learn more, call  
**1.800.650.5539**



Most reliable  
nationwide coverage

No long-term contracts  
or cancellation fees

Keep your current  
phone number

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

**live!**y

Available in-store  
or online at:

**BEST  
BUY**

**RITE  
AID**

*Walgreens*

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

<sup>1</sup>50% off regular price of \$149<sup>99</sup> is only valid for new lines of service. Offer valid through 11/26/22 at Rite Aid and Walgreens. Offer valid through 11/28/22 at Best Buy. <sup>2</sup>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. 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.