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AARP Bulletin

AARP.ORG/BULLETIN | JUNE 2023 | VOL. 64 | NO. 5

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GUIDE TO
REDUCING
TODAY'S TOP
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HOW TO STAY SAFE THIS SUMMER



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AARP Bulletin JUNE 2023 | \$2.50

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Sideways falls are the top cause of hip fractures.

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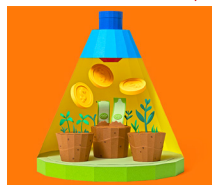
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112,000

U.S. adults to the ER in 2021

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“I love saying that I’m 70 to people.”

—Lucinda Williams

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A candle provides more than light.

It can find air leaks in your home.

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Chuck the checks

You don't need them for practically any purchase today.

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After age 65, people's household spending declines annually:

▼1.7% for singles ▼2.4% for couples

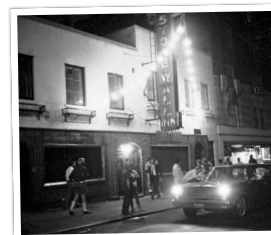
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MORE FROM AARP

Social Security Guidance

Watch *Rural America Live With AARP* for answers about Social Security benefits. The show airs at 10 p.m. ET June 15 on RFD-TV, but you can watch later at aarp.org/aarplive.



History Presentation Learn about the Stonewall riots and their im-

pact on America in a live virtual Q&A session with historian Timothy Patrick McCarthy of Harvard University. The free event takes place at 6:30 p.m. ET June 20, but you need to register in advance at aarp.org/ODU.

Award for Exceptional Volunteers

The AARP Andrus Award for Community Service honors volunteers 50 and older who have made extraordinary contributions to their city, town or neighborhood. To nominate someone for the award, go to aarp.org/andrusaward by July 15.

12 COLORFUL BRACELETS CAPTURING THE BEST TIMES OF YEAR!



FIRST ISSUE
JULY

Celebrations for the Year

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In the News

Expanded Support For Family Caregivers

Family caregivers may get much-needed help, and veterans could have better access to quality home care under an executive order signed by President Joe Biden, advocates say.

The president in April directed federal agencies to take what he described as "over 50 actions to provide more peace of mind for families and dignity for care workers who deserve jobs with good pay and good benefits."

Among the most important steps:

▶ The U.S. Department of Health and Human Services was told to find ways to help family members prepare for a loved one's discharge from a hospital. HHS was also directed to test a new dementia care initiative that includes support for respite care.

▶ The U.S. Department of Veterans Affairs was directed to expand its Program of Comprehensive Assistance for Family Caregivers and provide more support for caregivers enrolled in that program.

▶ HHS will seek ways to use Medicaid funding to ensure there are enough home care workers to aid older Americans and people with disabilities who are enrolled in that program.

According to a recent AARP report, the care Americans provide to their family and friends totaled an estimated \$600 billion in unpaid labor in 2021.



Janet Lenius provides home care for her 90-year-old mother.

COVID BOOSTER APPROVED

Americans 65 and older and those with compromised immune systems who got a COVID-19 booster shot at least four months ago are eligible for another dose, federal health officials announced.

Any adult who never received a booster after the initial vaccine series would benefit from getting a bivalent booster, officials say.

The bivalent boosters, from vaccine makers Moderna and Pfizer-BioNTech, became available last September. They target both the original coronavirus and some sub-variants of the omicron strain. In April, the Centers for Disease Control and Prevention approved the additional round of booster shots for the two targeted groups and encouraged others who haven't gotten a booster to get one.

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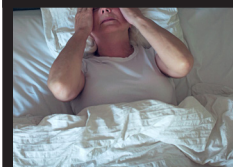
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► **TROUBLED SLEEP** Your type of insomnia may predict dementia risk. People who have trouble falling asleep within 30 minutes are more likely to develop dementia, according to research published in the *American Journal of Preventive Medicine*, than those who wake up in the night, then struggle to return to dreamland.

NEW RULES FOR SELLING MEDICARE ADVANTAGE

The ads that Joe Namath, William Shatner and other celebrities appear in to sell you a Medicare Advantage plan are going to have to be more transparent and specific about what they are pitching and avoid using the Medicare logo in a way that could make you believe they represent the federal government.

Rules that kick in Sept. 30 are part of a regulation designed to crack down on what Health and Human Services Secretary Xavier Becerra calls “misleading marketing schemes by health insurance companies.”

Medicare Advantage plans are the increasingly popular private insurance alternative to original Medicare. Federal officials estimate that by the end of 2023, more than half of Medicare’s 65 million enrollees will be subscribed in Advantage plans.

The plans are structured much like the health insurance common among private employer plans. They typically require you to go to health providers within a network and secure approval before getting specialized care. The plans include prescription drug coverage and often provide dental and

vision benefits. In contrast, under original Medicare, beneficiaries can go to any provider they choose that accepts Medicare. They need to secure a separate Part D drug plan, and they often buy a supplemental or Medigap policy to help pay for incremental health expenses.

Becerra said the new rule “would prohibit overly general ads about the Medicare Advantage program that often tend to confuse and mislead [eligible] individuals.”

The new regulation requires that an advertisement for Medicare Advantage specify the name of the plan it is trying to get older adults to join.

Other steps, says Brendan Rose, an AARP government affairs director, limit use of the name Medicare and prohibit images of Medicare cards in advertisements.

The ads may lead people to believe that the toll-free number they call goes to the federal government, when it’s to a private broker or insurance company. The regulation requires those who sell MA plans to fully explain coverage and to make sure benefits are available where someone seeing the ad lives.

KNOW YOUR FUTURE SOCIAL SECURITY PAY? MOST DON'T

A recent study shows Americans close to drawing Social Security greatly underestimate the money they’ll collect, suggesting more needs to be done to educate those near retirement.

A March paper from the National Bureau of Economic Research says most people in their 50s and early 60s misjudge their future annual benefit income by 11.5 percent, or \$1,896, on average. A



quarter of older adults are off by more than \$5,100.

However, “receiving one or more Social Security statements reduces the forecast error in annual Social Security income by \$344,” says the report, based on data from the Health and Retirement Study, a long-running Uni-

versity of Michigan survey of older adults.

A bipartisan U.S. Senate bill would task the Social Security Administration with sending workers over 25 a copy of their statement every five years, then more frequently beginning at 55, until they start their benefits.

“More regular statements would help millions of Americans more effectively plan for retirement and better understand their stake in Social Security,” Bill Sweeney, AARP senior VP for government affairs, wrote in a letter to the bill’s sponsors.

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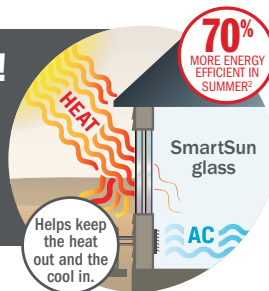
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STAY SAFE THIS SUMMER



Splashing in the waves! Hitting the road! Going to shows! These are some of the joys of summer, and if ever there was a time when we could all use more joy, it's summer 2023. So why, you ask, are we pointing out all the risks that come with the season? Simple: By being well briefed in advance, you can enjoy yourself more—confident that, in the unlikely chance something dicey comes up, you'll be prepared for it. To help, we've consulted professionals with expertise in all aspects of summer-time activity. Heed their suggestions, be careful out there, and make this a fabulous summer for you and your loved ones.

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STAY SAFE AROUND THE HOUSE

PROTECT YOURSELF FROM ...

► EXTENDED POWER OUTAGES

In early May, AccuWeather was forecasting hotter-than-average summer temperatures over much of the U.S., along with moderate to severe chances of extreme weather in the Northeast and Upper Midwest. Combine that with overloaded electrical grids and you get conditions ripe for blackouts, brownouts and power shortages. Because water is critical when the power goes off, store in your home at least 3 to 6 gallons of bottled water per person—enough to last three days—along with chlorine dioxide tablets to purify additional water, if available nearby. Be sure you have a manual can opener in your kitchen, since you'll likely be eating out of the pantry. Also have on hand flashlights, battery-powered lanterns and spare batteries; solar-rechargeable lanterns are also a good idea in sunny areas. But skip the candles; one study found that 24 percent of fatal home candle fires happened during outages.

—**Tony Nester**, survival instructor and author of *When the Grid Goes Down: Disaster Preparations and Survival Gear for Making Your Home Self-Reliant*

► FIRE RISKS

Home fires, which spike around July 4 but can happen in any season, burn with astonishing speed nowadays, in part because of open floor plans and synthetic home-goods materials. On average, you have three minutes or less to escape, versus about 17 minutes a few decades ago. If you're on an upper floor and have only one staircase, you need an alternate exit plan—one that might require readily available gear, like an emergency ladder. Check all smoke alarms at least twice a year; they should be on the ceiling or high on walls on every level of the house, inside every bedroom and outside sleeping areas. Sleep with your bedroom door closed to buy some protection against a fire's smoke, carbon monoxide and soaring temperatures. Finally, don't cause fires. While smoking is the leading cause of fire deaths in older adults, cooking fires are the leading cause of fire-related injury. When

YOU HAVE THREE MINUTES OR LESS TO ESCAPE A HOME FIRE, VERSUS ABOUT 17 MINUTES A FEW DECADES AGO.

pan are on the stove at any temperature, stay close and keep a watch on them.

—**Steve Kerber**, executive director, UL Fire Safety Research Institute

► BUG INFESTATIONS

Climate change means pest migration. Nearly half of participants in a 2022 survey said their home had sustained damage from insect pests like termites and wood-boring beetles. Making matters worse: The highly destructive Formosan termite is expanding its range in warm areas of the U.S. Regular termite inspections and professional treatment as needed can prevent or knock out an infestation; call for help if you see warning signs such as pencil-thin mud tubes along your home's foundation or discarded wings after a termite swarm. Bedbug infestations rise in summer too. If you travel, keep these bugs from hitching a ride home by

inspecting hotel mattresses for dark or reddish spots, keeping your suitcase on a luggage rack and unpacking clothes directly into the washing machine when you return home.

—**Blake Layton**, entomology specialist, Mississippi State University Extension Service

► GRILLING MISHAPS

More than 19,000 burned barbecue chefs and their hungry guests end up in emergency rooms every year, and an average of 4,900

CRAZY COOLING BILLS

Because up to 30 percent of a cooling system's energy usage can be sapped by leaks and cracks, use caulk or weather stripping to keep your air-conditioned air inside. Next, help it circulate by moving furniture, plants and objects that block air registers and vents. Consider buying an internet-connected "smart" thermostat, which can save you up to 10 percent on your annual cooling bill; you might save even more if your local utility company offers a rebate on the purchase. Close curtains and blinds on sun-facing windows to block rays that naturally increase indoor temperatures. And when you're warming up food at home, use a microwave oven if possible; it cooks efficiently and minimizes heat buildup.

—**Adam Cooper**, managing director, consumer solutions, Edison Electric Institute

structures are damaged by fire—most from gas grill fires. So before the start of grilling season, check the tank hose and connection points for leaks or breaks; spray them with a light solution of soap and water while the propane tank valve is open. If you see bubbles, shut off the tank, because there may be a leak. If you smell gas when lighting the grill, turn off the tank, then the grill. Keep your grill clean, since built-up grease and drippings cause many fires. Should a grill catch fire, shut the lid to cut off the oxygen supply, if you can do so safely; then close off the gas tank and turn off the grill. Don't use a fire extinguisher, which can spread flames.

—**Susan McKelvey**, spokesperson, National Fire Protection Association

► HOME-REPAIR SCAMS

Summer typically brings an army of scam contractors going door-to-door. They'll claim they just happen to be repaving a driveway nearby and have leftover material, or they'll offer to repave your driveway for a really low price. If you bite, here's the likely outcome: They will take your money and do the work shoddily, fail to finish it or not do anything at all. The bottom line is that you should beware of anyone offering to do work unsolicited. Instead, do the shopping and picking yourself. Get referrals from family, friends and others, and then get multiple bids on the job. Before agreeing to work with one, verify the contractor is insured and complies with licensing and registration required by your state. Scammers

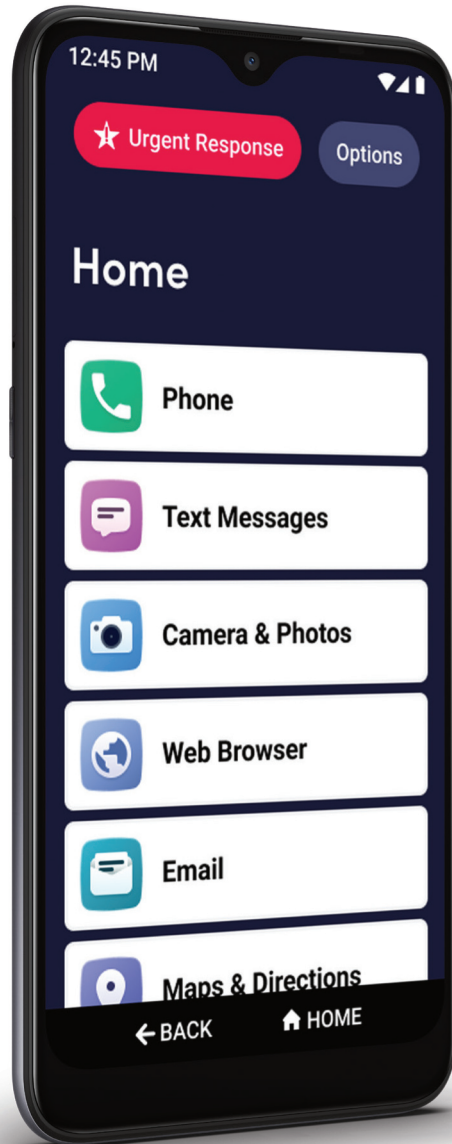
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Cover Story

CONTINUED FROM PAGE 8

target older homeowners. The Better Business Bureau says consumers are left with a median loss of \$1,500.

—**Tobie Stanger**, senior editor, *Consumer Reports*

► GARDEN ACCIDENTS

Mishaps involving lawn mowers and other power garden equipment sent more than 112,000 adults to U.S. emergency rooms in 2021. But handheld tools pose a hazard too: They injured another 43,000 people. So don't work outside if you're distracted, overheated or overtired. Don't let grandkids ride on the mower with you. Shut all gear down completely before cleaning or adjusting. Take frequent breaks and stay hydrated, especially on hot days and while doing strenuous work. Wear gloves when using hand tools, since mature skin is less resistant to cuts, scrapes and punctures. Avoid working in uncomfortable body positions; for example, pot plants at a table or gardening bench rather than on the ground. Finally, put a mat or folded blanket under your knees when kneeling.

—**Alyssa Spence**, associate director, North Carolina Agromedicine Institute

STAY SAFE AROUND TOWN

PROTECT YOURSELF FROM ...

► DISTRACTED DRIVERS

There's no way to know if the drivers around you are texting or eating lunch or both. Your best strategy to avoid deadly accidents is to rely on defensive driving best practices. Use the "what if" strategy: As you are scanning the road, ask yourself, "What if that car runs that red light?" or "What if the driver ahead of me is reading a text?" Doing this allows you to respond to the situation and choose the most appropriate defensive action, such as covering the brake and/or increasing your following distance. Speaking of phones, set yours to "do not disturb" while driving, and put it in a spot where it won't slide around but will still be accessible in an emergency.

—**Ryan Pietzsch**, driver safety educator, National Safety Council

► ROAD RAGE

Start with prevention, not provocation. Drive with common courtesy: Let others merge or change lanes, drive at a speed comparable to those around you, use your turn signals and

DEFEND YOURSELF AGAINST TRICKY SUMMER SCAMS

Knowing the red flags once helped us spot scams. But these days, many scams are virtually unrecognizable as scams, such as fake travel sites and messages from people pretending to be relatives trapped in foreign jails. We face sophisticated criminal enterprises, so it's more important than ever to shore up our defenses.

► Password-protect laptops, tablets and smartphones. Use biometrics, such as facial recognition or fingerprints, where possible.

► Set your electronic devices to automatically install updates for operating and protective software.

► Do not click links from emails or texts; type the web address you know to be legit into your browser.

► Install a virtual private network (VPN) if you use public Wi-Fi.

► Answer calls only from people you know; if unsure, let them go to voicemail.

The biggest red flag is when an unexpected communication causes a highly emotional reaction. That's the calling card of today's scammers. Disengage and talk to someone you trust about what's at issue.

—**Kathy Stokes**, AARP's director of fraud prevention and a nationally recognized expert in fighting fraud.

don't tailgate. Tap (don't blare) your horn only as a last resort. Show restraint if a fellow driver does something illegal or inconsiderate. Avoid angry hand gestures, honking or cursing. If you find yourself dealing with a hostile or aggressive driver, don't engage. Keep driving calmly. If it escalates further, get to a public place, such as a police or fire station. Stay in your car. If you feel at risk, call 911.

—**William Van Tassel**, manager of driver training, AAA

► A STRANGER BEHAVING ERRATICALLY

Remain calm. Move away if you want to and are able to do so casually. If you, the person or

someone else is in immediate danger, call 911 or, even better, 988—a new national mental health emergency number. If you call 911, tell the dispatcher it's a mental health emergency and ask for a mental health support response team. If the person confronts you directly, use a quiet and respectful tone; reacting with high-intensity emotion may escalate the situation. A compassionate statement from you—such as "I'm sorry you're going through this"—may help calm the person down.

—**Michael Flaum, M.D.**, immediate past president, American Association for Community Psychiatry

► GETTING HIT BY A CAR

More than three-quarters of pedestrian fatalities in our research happened after dark, compared with less than a quarter during daylight, dawn or dusk. When crossing the street, use only designated crosswalks, which often have better lighting to make you more visible to drivers. If you absolutely have to cross a street somewhere without artificial lighting, try using your cellphone's flashlight. Shine it ahead of you to make yourself more visible to drivers. If you regularly walk for exercise or have a dog that you take for walks, consider investing in clothing that makes you more visible. Alternatively, buy some reflective tape that can be easily applied to a jacket, shoes, dog leash or collar.

—**Pam Shadel Fischer**, senior director of external engagement, Governors Highway Safety Association

STAY SAFE WHEN YOU TRAVEL

PROTECT YOURSELF FROM ...

► DANGEROUS CROWDS

Summertime is festival time: stadium concerts, fairs and crowded street parties. So please remember that the crush that killed more than 150 people at a South Korean street party last fall went from exciting to deadly in minutes. To reduce your chances of falling over or tripping, wear shoes that protect your feet, not high heels or sandals. As you arrive, take a moment to look around and plot an escape just in case: Where are the entrances and exits that may be closer and less trafficked than where you came in? If a crowd becomes uncomfortably dense, bend your arms and lift them in front of you like a boxer. Then lock your hands, creating



DEER COLLISIONS

Deer are most active at dusk and dawn, so that's when your awareness should be highest. But deer-vehicle collisions can happen to anyone at any time. (In 2021, 18 percent of reported Michigan vehicle crashes—52,218 of them—were deer-related.) If you're driving by mountains, woods or agricultural fields, there are probably deer in and around those habitats. Take wildlife crossing signs seriously; moderating your speed gives you more time to react. Stay alert and don't get distracted. If it looks like you're about to hit a deer, *don't swerve*. Hitting the deer will often do a lot less damage than what could happen from swerving, like going off the road or crashing into a telephone pole or another car. Slow down if you can; if there are no drivers behind you, brake hard.

—**Chad Stewart**, deer biologist, Michigan Department of Natural Resources

a cage to protect your chest and lungs; many crowd-disaster deaths result from chest compression that prevents people from breathing. Finally, stay on your feet. Don't risk being forced to the ground while trying to pick up a phone or handbag.

—**Martyn Amos**, professor of computer science at Northumbria University in the U.K., and coauthor of studies on crowd behavior

► ROOM BANDITS

Before you book a room, make sure your lodging is in the safest part of the city. Call ahead or email hotel management to ask about security precautions: For example, what controls are there on access to the main entrance and to room areas? At the hotel, take a few simple precautions. Put the Do Not Disturb sign on your door even when you are not in the room, to make it appear occupied. Use the safe in your room for locking up valuables and important documents such as passports.

Finally, never share your room number with anyone outside your travel party.

—**Henning Snyman**, security director, South Atlantic U.S. Region, International SOS

► PICKPOCKETS

Use a crossbody anti-theft purse with zipper locks or a hidden waist wallet. Don't keep anything in your back pocket. Remove anything from your wallet that isn't necessary to carry while you travel. Keep photos of your passport, credit cards and critical information in a password-protected folder on your phone or online storage account. Make sure any travel partner has credit cards with account numbers different from yours, so you can still make purchases if stolen cards are canceled.

—**Kevin Coffey**, retired detective, Los Angeles Police Department, and author of *Traveler Beware! An Undercover Cop's Guide to Avoiding: Pickpockets, Luggage Theft & Travel Scams*

STAY SAFE OUTDOORS

PROTECT YOURSELF FROM ...

► HEAT-RELATED ILLNESSES

More people 50 and older are taking diuretics, antihistamines or beta-blockers, each of which can increase the risk of heat-related illnesses in the summer. If your urine is dark yellow, you're drying out. Drinking water helps, but an electrolyte drink, such as Gatorade, Powerade or Vitaminwater, is better; sip it regularly until your urine is clear and more frequent. Get out of the heat upon any signs of heat exhaustion, including heavy sweating, thirst, pale or clammy skin, headache or dizziness. In as little as 30 minutes, heat exhaustion can progress to disabling or deadly heat stroke, which can damage internal organs. Symptoms can include hot, dry, red skin; profuse sweating; confusion; slurred speech; or loss of consciousness. Move anyone with these more advanced symptoms to a cooler location immediately, then call 911. Bring down the person's body temperature by pouring cool water on their skin or getting them into a cold shower or bath. Give the person an electrolyte drink if available. Do you live alone? Ask someone to check on you twice a day when the National Weather Service issues excessive-heat warnings.

—**James Williams**, emergency medicine physician, Texas Tech University Health Sciences School of Medicine

► OCEAN HAZARDS

Sharks get all the attention, but the real danger at the beach is an unexpected rip current, which can sweep even the strongest swimmers away from shore. More than 80 percent of U.S. beach lifeguard rescues are of people caught in a rip current. If you're in this situation, don't panic and don't exhaust yourself trying to fight your way back to shore; call and

CONTINUED ON PAGE 12

COVID: IT'S STILL A PROBLEM

Plenty of people are still getting COVID, even if the pandemic has passed. To stay alive and out of the hospital, top off your vaccines. Adults 65 and older should have had the two-dose COVID-19 vaccine primary series, plus at least one bivalent

booster. If you haven't been boosted and you got the primary series at least two months ago, make that appointment now. If you've already received your first bivalent booster, consider getting a second; in April, federal government agencies said

you're eligible if you are at least 65 and got your first bivalent booster at least four months ago, or if you're immunocompromised and got the booster at least two months ago.

Keep COVID tests at home. Some private insurers may still cover

the cost, and Medicaid expects to provide free tests for another year.

Finally, make a Paxlovid plan. Ask your doctor how quickly you can get a prescription, including if you test positive on a weekend or vacation. Paxlovid should be taken within

five days of symptom onset, even if you're feeling well. Its purpose isn't to help you feel better; it's to prevent death.

—**Amesh Adalja, M.D.**, infectious disease expert at Johns Hopkins Bloomberg School of Public Health

CONTINUED FROM PAGE 11

wave for help, then try to swim parallel to the shore to get out of the current. Another water hazard is shore breaks—big waves that break close to shore, knocking swimmers down. Be honest about your swimming capabilities: If the ocean is rough and your capacity to swim and hold your breath is limited, stay out of the water until it's calmer.

—**Stephen P. Leatherman**, professor of coastal science at Florida International University and coauthor of *Aquatic Accidents*

► TICK BITES

This could be a bad year for tick-related diseases. The ticks that carry Lyme disease thrive in warm and humid weather, and many areas of the country have had an exceptionally mild winter, with plenty of precipitation. While tall grasses and wooded areas are prime tick locations, in nearly 75 percent of reported Lyme disease cases, bites occurred in people's own backyards. Before going into the woods, put on light-colored clothing and a long-sleeved shirt, tuck your pants into your socks, and use DEET or another tick repellent. Back home, do a thorough tick check on your body; quick removal of a tick can prevent transmission of the disease. Use a pair of tweezers you keep on hand for just this task; search online for the best way to remove, based on the tick's location and size. Finally, after spending time outdoors, immediately put your clothing in a tight plastic bag and as soon as feasible, throw it into a dryer and run a hot cycle.

—**Goudarz Molaei**, chief scientist and director, Connecticut Agricultural Experiment Station Passive Tick Surveillance Program

► FOODBORNE ILLNESSES

Summertime is peak season for foodborne illnesses, thanks to bacteria-friendly high temperatures. To keep your picnic from being ruined by symptoms like vomiting, diarrhea and stomach cramps, keep food refrigerated or in ice-filled coolers during transport and until it's time to eat; re-chill after one hour on the serving table and use a separate cooler for drinks. Be cautious with foods that could harbor listeria, such as cold cuts, unpasteurized soft cheeses and store-made tuna salads. If you're grilling, make a meat thermometer your go-to food-safety tool; cook burgers to an internal

IN NEARLY 75 PERCENT OF REPORTED LYME DISEASE CASES, BITES OCCURRED IN PEOPLE'S OWN BACKYARDS.

temperature of 160° F, steaks to 145°, poultry to 165°. At home in the kitchen, extend your cleaning beyond countertops and cutting boards; cabinet handles, spice containers and kitchen towels can harbor microorganisms too.

—**Londa Nwadike**, extension associate professor of food safety for Kansas State University and the University of Missouri

► BEESTINGS

Hot, dry weather this summer is expected to increase the presence of stinging insects, including wasps, hornets and yellowjackets. At picnics, cover your food and drink. Don't wear sweet-smelling lotions or perfumes outside. If a stinging insect comes your way, calmly back up. Don't swat, which will make it feel threatened. Is it a swarm? Run straight to an enclosed place, like a car with the windows up, to protect yourself. If you do get stung, pull

the stinger out with your fingernails as quickly as possible, since the longer you leave it in, the more venom passes into your skin. Apply a cool compress to the area. Most stings don't require medical care, but if the sting leads to nausea, an all-over rash, breathing difficulties or dizziness, call 911; these are symptoms of anaphylaxis, a whole-body allergic reaction.

—**Nathan P. Charlton, M.D.**, member of the American Red Cross Scientific Advisory Council



PICKLEBALL INJURIES

More than 60 percent of injuries sustained by pickleball players 60 and older resulted from slips, trips, falls or dives, according to our recent study of people who went to U.S. emergency departments. Wrist fractures are more common among women, while men are more likely to develop strains and sprains. To lower your risk, wear shoes that support lateral motion, like those for tennis—not running shoes designed for forward motion. A lesson can help you learn the correct technique, and you might want to wear a wrist brace. To prevent strains and sprains, warm up for five or 10 minutes before playing. Loosen up your large lower-body muscles and shoulders.

—**Charles DiMaggio**, director of injury research, NYU Langone Health, and coauthor of a study on pickleball injuries

► SUNBURN

Use a broad-spectrum sunscreen with a sun protection factor (SPF) of 30 or higher, but don't make the biggest sunscreen mistake: thinking it lasts all day. Reapply it every 80 to 90 minutes—sooner if you swim or sweat. Even better: Wear clothing with an ultraviolet protection factor (UPF) number on the label, a broad-brimmed hat and sunglasses. Staying out of the sun from 10 a.m. to 2 p.m. will also help. Call your doctor for severe burns with blisters, fever, chills, confusion or nausea.

—**Gregory G. Papadeas**, osteopathic physician and dermatologist, Aurora, Colorado

► GETTING LOST ON A HIKE

With its built-in map, compass and GPS, your smartphone may be your best friend on a hike. But it also has a battery and requires a wireless signal; relying on it alone could turn your outing from bad to disastrous. So carry an old-fashioned compass and learn how to use it. Ditto for a paper map or printed trail guide. Always let someone know where you're going into the woods and what time you expect to come out. Stay on marked trails. Seriously, do not step off the trail for any distance at any time for any reason.

—**Tom Hanrahan**, former registered Maine guide and author of *Your Maine Lands*

► POISON IVY

Poison ivy is thriving thanks to rising soil temperatures and carbon dioxide in the air. If you think you've been exposed to poison ivy, use soap and water to wash body parts that may

WHEN SHOTS ARE FIRED

An office, a mall, a library: Shootings can happen anywhere. Active shooter situations are often over in minutes, before law enforcement can arrive. So prepare yourself with these recommendations from the U.S. Department of Homeland Security.

► **Run.** If leaving is possible, plan an escape route and flee regardless of whether others agree to follow. Leave your belongings behind. Do not attempt to move wounded people. Call 911 only when you're safe.

► **Hide.** If evacuation is not possible, find a place to conceal yourself. It should be out

of view and provide protection if shots are fired, such as a room with a locked door. If you can, blockade the door with furniture. Turn off any source of noise, like a cellphone.

► **Fight.** Take action against the shooter only as a last resort. Throw items and improvise weapons in an effort to disrupt and incapacitate the shooter.

► **When law enforcement arrives ...** immediately put down any items, keep your hands visible and raise your arms. Follow instructions. Refrain from making quick movements toward officers or holding on to them for safety. —*Niamh Rowe*

have come in contact with it. Also wash your clothing and any tools you've used, since urushiol (a skin irritant released by poison ivy, poison oak and poison sumac) can cling to items for years. Treat mild cases with topical hydrocortisone and calamine lotion. If the rash is severe, spread over a wide area or intensely itchy, see a doctor, who will most likely prescribe topical or oral steroids.

—**Donald Belsito, M.D.**, professor of dermatology, Columbia University Irving Medical Center in New York City

Editor's note: All entries are based on interviews with the experts cited. The journalists who conducted the interviews and wrote the entries are Ben Abramson, Michelle Crouch, Rick DeBruhl, Margie Zable Fisher, Sari Harrar, Jessica Migala, Veronica Stoddart and Sharon Waters.

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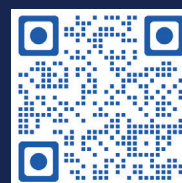
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HOW THE PROS FALL SAFELY

Two Hollywood stuntmen share the tricks for avoiding injury when a sudden tumble occurs

BY JENNA BERGEN SOUTHERLAND



In the new movie *Indiana Jones and the Dial of Destiny*, you may well see Harrison Ford perform dangerous physical feats, just as he has in previous *Indiana Jones* films. Except you won't. Thanks to his professional stuntmen, Ford, 80, has been able to play the charming adventurer for more than 40 years.

If only each of us had a stunt double for everyday hazards. "Most people trip and lose their balance," says physical therapist Shantha Nithiananda, clinic director at the Fyzical Therapy and Balance Center in Chastain, Georgia. "Falls are a leading cause of fatal and nonfatal injuries among older adults."

Every year, about 36 million falls are reported among people over 65, about 3 million of whom wind up in the ER.

We asked two pros who stunted for Ford on the last *Indiana Jones* film—Stuart F. Wilson, 61, pictured here and on page 16, and Thomas DuPont, 52—to share their tips on how to fall safely.

THE SIDEWAYS FALL

It is the number 1 cause of hip fractures, and the mortality risk of patients over age 65 with hip fractures is three times higher than the general population's. If your feet get tangled ...

✓ **DO:** Bend your knees, tuck your chin and keep your head lifted. Keep your arms close to your chest. Allow yourself to go limp, and collapse onto the outside of your bottom thigh. Then roll onto your torso and upper back.

✗ **DON'T:** Fall on the bony part of your hip, which is how hip fractures happen. And don't plant your arm down when landing, which could easily break your shoulder, elbow or wrist.

CONTINUED ON PAGE 16

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Your Health

CONTINUED FROM PAGE 14

THE BACKWARD FALL


If a slick floor—or an overly affectionate toddler—sends you flying ...

 **DO:** Stumble backward—something we often do naturally when we're losing our balance. As you do, tuck your chin to your chest and try to get your body (especially your butt) closer to the ground. Bend your knees into a deep squat, so you land on your butt, then round your spine and roll onto your back and shoulders. Keep your arms by your sides, out of harm's way.



THE FORWARD FALL

If you trip and start to fall forward, with the ground rushing up to meet your face ...

 **DO:** Go limp. Bend your knees and angle them to one side and tuck your chin to your chest, keeping your head tilted away from the ground as you fall. Aim to land on the outside of your thigh. As soon as you hit the ground, keep the movement going as you roll onto the side of your torso and upper back. Think about curling your body as you roll, Wilson says. DuPont agrees: "When you do it this way, you don't even have to use your hands," he says.



⊗ DON'T: Look up or extend your neck, which will guarantee that your head hits the ground first. And don't try to stick your arms out behind you to catch yourself, as that will likely result in a broken wrist.



⊗ DON'T: Go stiff and stick your arms out straight in front of you. Falling onto an outstretched hand is the most common cause of wrist fractures in people over 50. "You're also at risk for breaking a forearm or dislocating an elbow or shoulder," Wilson says.



FIRST RULE OF FALLING DOWN: RELAX!

Sometimes when you begin to fall, you tense up and start to panic, and that's how you get hurt, says Wilson, who trained with a former protégé of Bruce Lee's. One trick is to relax into the fall, says DuPont, who honed his self-taught skills with Tang Soo Do, a Korean martial art. "Don't try to stop the fall, especially when you're older. There is a much greater risk of your bones breaking under this type of pressure."

The goal here is to spread the impact of the fall over as much of your body as possible, using more cushioned areas such as your butt, thighs and upper back to soften the fall.



PLEASE... DON'T GET UP YET

Falling down hurts both our bodies and our pride. "A lot of times our egos make us want to jump up and let everyone know we are OK," DuPont says, noting that it's something he's been guilty of many times. "You want to shake it off and keep going because your adrenaline is surging." But the action hormone can also trick you into not noticing that you're hurt.

Take a few minutes to assess any cuts, bumps and possible breaks to reduce your risk of further injury. "If you pop up right away and then fall again because something is broken or out of place, the second fall could be even worse," Wilson says. ■

Jenna Bergen Southerland is Prevention's former fitness director. She has written for many health publications.

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Fraud Watch

WALLET AUDIT

**Consider these moves now—
before it's lost or stolen**

BY AMY NOFZIGER

The modern wallet should be slim, light and modestly populated. Many of the informational items we once carried can be accessed on our phones. If stolen, an overstuffed wallet can provide crooks with information and tools that may lead to theft that spreads far beyond the cash the wallet contained. Here are some steps to consider to mitigate that risk.

Prune your cash. There's rarely reason to carry large amounts anymore. Think through actual cash needs, plus an appropriate cushion in case of emergency (say, you need a taxi home and it won't take your credit card), and carry just that much. Replenish as needed.

Only carry your Medicare card when you are headed to an appointment that might require it. In the wrong hands, your Medicare number may be used for a variety of scams, including filing for false claims and reimbursement.

Never carry a blank check in your wallet. The days when you might need one for a purchase are mostly in the past.

What's typically left? A credit card, a debit card, a driver's license or state ID, health insurance cards (other than Medicare), a modest sum of cash, and not much more.

Choose one credit card and one debit card you wish to use the most, and leave the others at home. Multiple credit cards are a gold mine for criminals, who can easily charge items online or send runners to different stores. (See the May issue of the *AARP Bulletin* to learn how to store credit cards on your smartphone.)

Take everything out of your wallet and sort it all, with an eye to paring it way back. Remove old receipts, business cards, single-store credit cards and rewards cards.

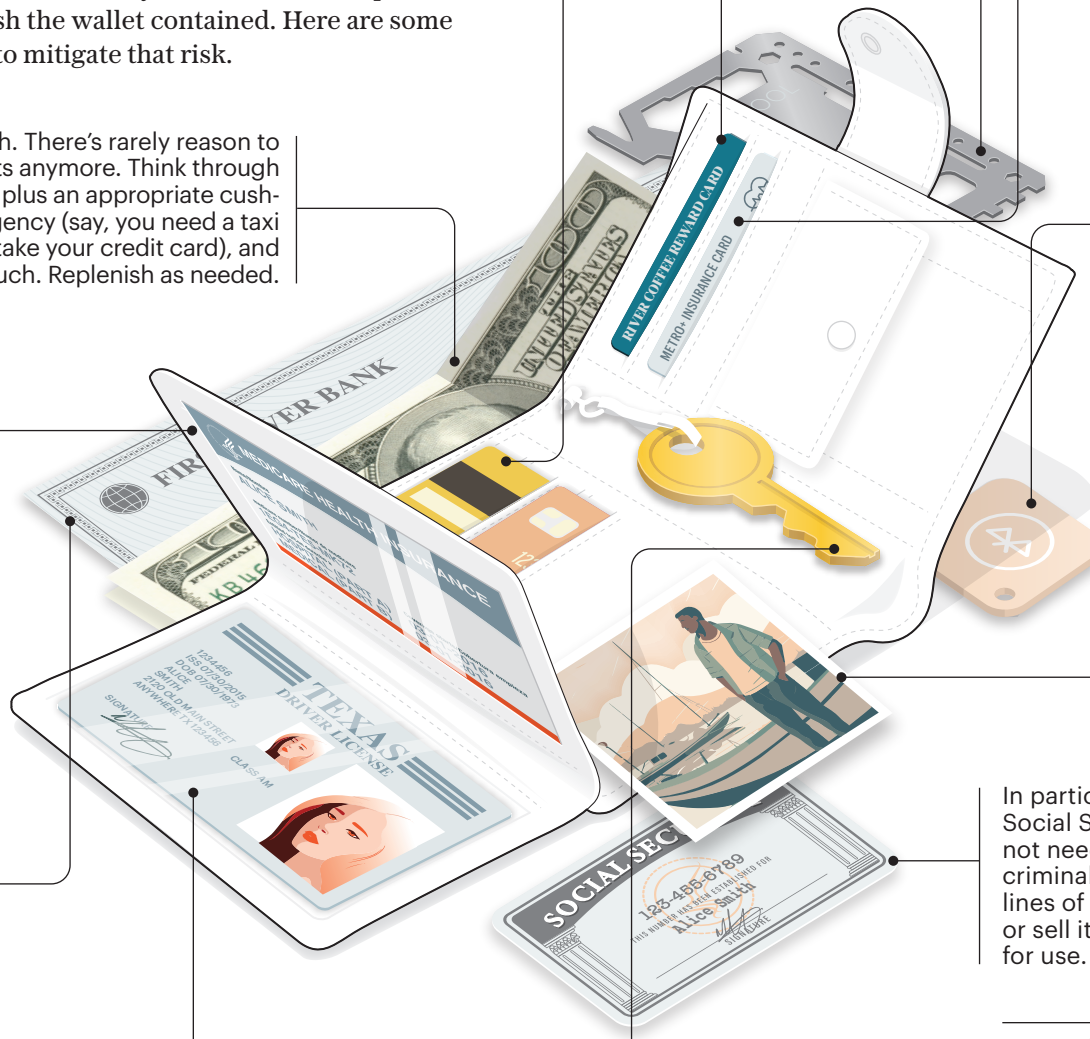
Consider carrying a wallet "multi-tool." Made from sheet metal and credit-card-size, it turns screws, opens bottles and helps with small emergencies.

Copy the front and back of all the health cards you've chosen to carry and store copies in a safe place.

Electronic wallet trackers are available, but most have a range of 400 feet or less. They are more for finding a lost wallet than for a theft. Likely you can skip.

Think about losing the photos as well. Don't tip off criminals to your family or standard of living. Best to show off the grandkids or vacation shots via digital images in a secure repository you can access on your phone.

In particular, remove your Social Security card. You do not need it for daily use, and criminals can use it to open lines of credit in your name or sell it to another criminal for use.



Do not carry a house key in your wallet. Assume crooks will find your address from the contents and quickly show up there.

Amy Nofziger has served as AARP's director of fraud victim support for nearly two decades. She writes frequently on fraud prevention.

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.

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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			
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
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Your Money Live Well for Less

BY LISA LEE FREEMAN



SAVE ON HOME MAINTENANCE

Smart tips from pros in the know

If you're a longtime homeowner, it's easy to overlook little problems that could become big, expensive ones down the road.

How can you keep up with upkeep without overspending? I asked some of the country's top home professionals for guidance.

Nearly all the pros recommended three annual tasks: servicing heating and cooling systems, trimming trees so they don't threaten your house and other property, and cleaning leaves out of gutters to prevent water damage. Here are more of their useful tips.

Angie Hicks, founder of Angi, which operates the Angi, HomeAdvisor and Handy websites

Maintenance tips: Start cutting energy costs by taking a lit candle around the house and holding it up near doors and windows to check for air leaks. Hicks says, "If it's flickering, you need new stripping."

Savings tips: When hiring a pro, ask for detailed cost breakdowns for labor and materials. Buy materials for a job ahead of time. Agree to pay up front only for materials; don't pay in full for labor until the job is done.



Brian and Mika Kleinschmidt, hosts of HGTV's 100 Day Dream Home

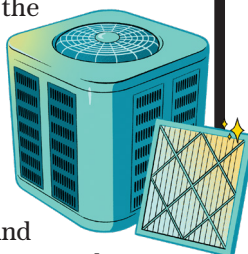
Maintenance tips: Don't ignore peeling or fading exterior paint. "Paint is like sunscreen for your house," Brian says. As paint ages, it can cause water to get behind stucco or damage wood siding. Check monthly for humidity around windows. "It can cause mold to grow," Mika says. "Sometimes homeowners don't realize it until it becomes an expensive repair."

Savings tips: Don't hire someone just because you have a coupon, Brian says. Instead, get quotes from three different professionals. "Cheaper is not always better," he says. "If someone drops their price without much argument, I don't know if that's the person I would hire. Good people know their value."

Danny Lipford, host of the long-running syndicated TV show Today's Homeowner

Maintenance tips: Change your HVAC filters every three months; electrostatic ones can help your system run more efficiently and last longer. Trim trees and shrubs so they're at least 1 foot away from your house to prevent insect infestations, mold and mildew. Replace smoke and carbon monoxide detectors at least every 10 years to avoid interference from accumulated dust and dirt.

Savings tips: When renting equipment such as pressure washers and paint sprayers, ask friends if they'd like to split the cost. "That way, a \$100 price tag can go down to \$25 pretty quickly," Lipford says. When looking for a home pro, ask real estate agents and home builders associations in addition to friends and family. And always meet in person. Trust your gut, he says. If you don't get a good feeling, move on.



Bonus tip: Your local chapter of Habitat for Humanity, the nonprofit community housing organization, may provide free home repairs and mobility-enhancing modifications to low-income older Americans. Reach out to see if you qualify. If the local chapter can't help, ask if there are other community resources. ■

Lisa Lee Freeman, a journalist specializing in shopping and saving strategies, was founder and editor in chief of ShopSmart magazine from Consumer Reports.



GREAT WAYS TO SAVE: GARDENING

BY BETH BRAVERMAN

Start with seeds It's more cost-effective than purchasing young plants, but usually only if you start them indoors, where you can control water and heat. You could save on the setup by using inexpensive shop lights (LED) or heating pads, advises Jonquil Nelson of Bozeman, Montana, executive director of Sage Gardeners. Use cardboard egg cartons or empty 1-pint ice cream containers for planting, instead of buying seed-starter kits.



Water early and (less) often Plants need less water than people think, Nelson says. That's important, as water prices are surging (see page 26). Nelson recommends waiting until the soil is dry to the touch, then watering first thing in the morning, using either a soaker hose or a drip irrigation system.

Be your own exterminator Lawn care companies encourage you to sign up for a pricey monthly pest control regimen, but unless you see evidence of destructive infestations, such interventions usually aren't necessary, says Tim Johnson, director of horticulture at Chicago Botanic Garden. "I practice more integrated pest management, which is more about choosing the right plant for your garden and monitoring for insects and disease, using the least toxic form of treatment when they emerge," he says.

Analyze your soil Most land-grant universities offer a soil test for about \$35 that will analyze the nutrients in your soil, says Mark Highland, founder of Organic Mechanics. "That will tell you which nutrients you already have," he says. "If your soil has the nutrients you need, you won't need to buy fertilizer."

Grow higher-cost vegetables A 2020 analysis found that an investment of \$88 in a typical-size garden could yield as much as 350 pounds of vegetables worth about \$700. As inflation pushes the cost of fresh produce ever higher, you could yield even bigger savings by focusing on vegetables such as lettuce, colored peppers or heirloom tomatoes that can cost \$4 or more a pound at the supermarket.

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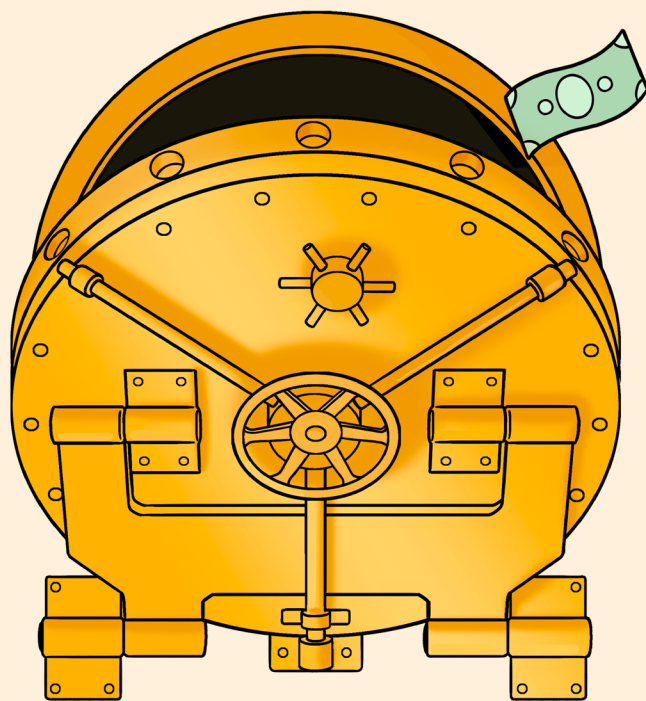


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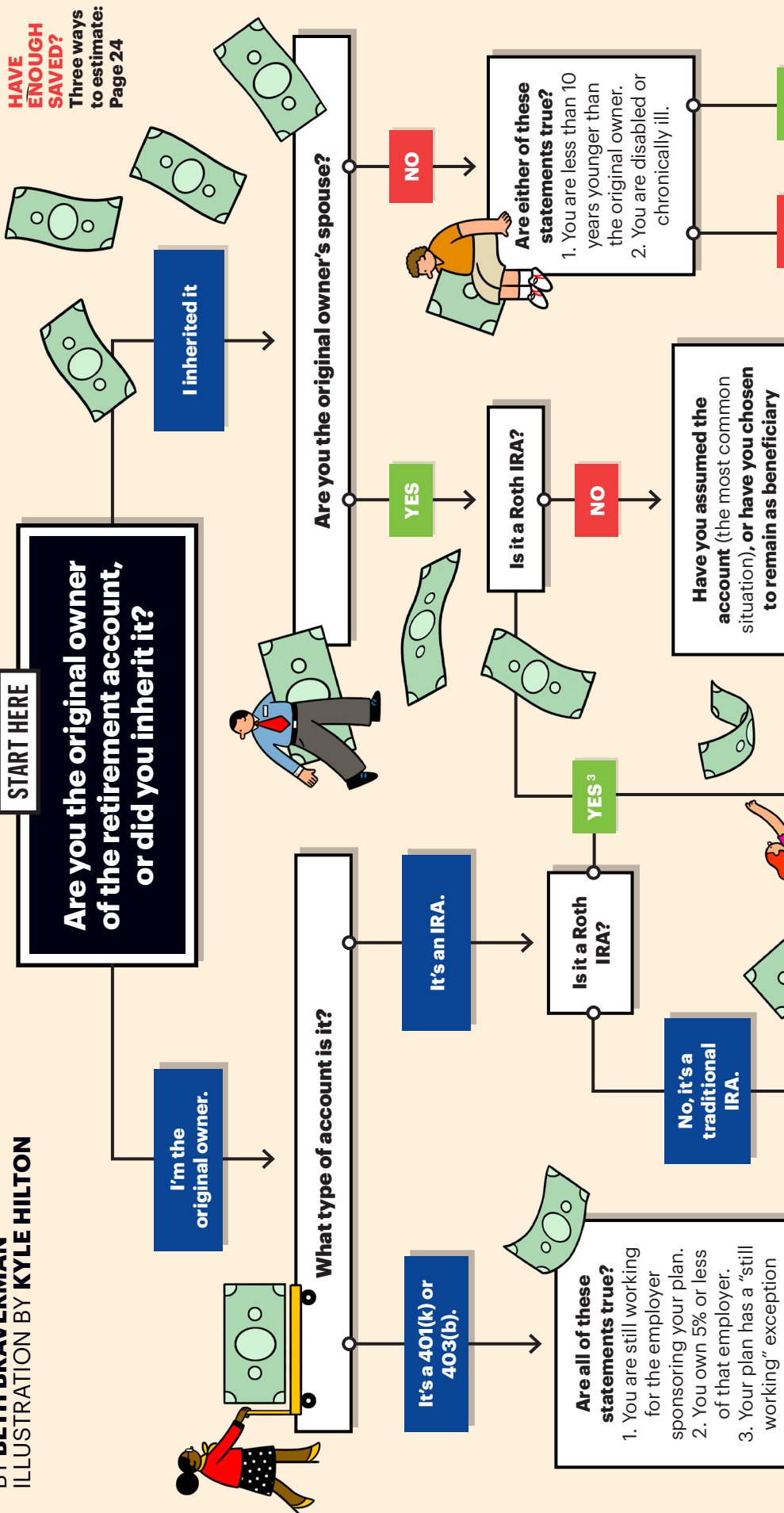
RETIREMENT ACCOUNT WITHDRAWAL GUIDE

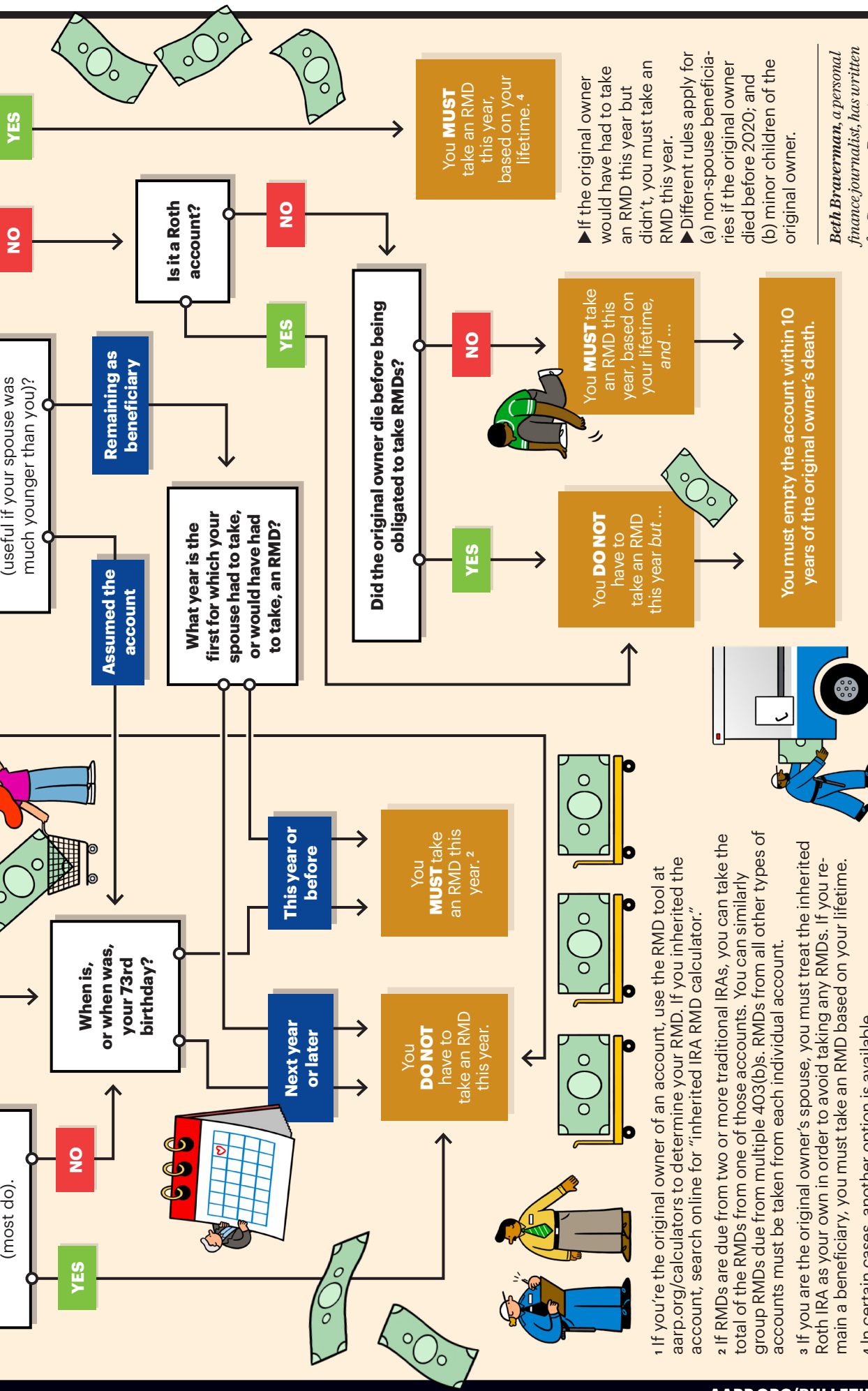
After you've spent years putting money into an IRA, 401(k) or 403(b), the government demands that you, or whoever has inherited your account, start taking it out. The size of each mandatory annual withdrawal, known as a required minimum distribution (RMD), is set by an IRS formula based on your age and your account's value.¹ This chart can show you whether you have to take an RMD in 2023.

BY **BETH BRAVERMAN**
ILLUSTRATION BY **KYLE HILTON**



**HAVE
ENOUGH
SAVED?**
Three ways
to estimate:
Page 24





¹ If you're the original owner of an account, use the RMD tool at aarp.org/calculators to determine your RMD. If you inherited the account, search online for "inherited IRA RMD calculator."

² If RMDs are due from two or more traditional IRAs, you can take the total of the RMDs from one of those accounts. You can similarly group RMDs due from multiple 403(b)s. RMDs from all other types of accounts must be taken from each individual account.

³ If you are the original owner's spouse, you must treat the inherited Roth IRA as your own in order to avoid taking any RMDs. If you remain a beneficiary, you must take an RMD based on your lifetime.

⁴ In certain cases, another option is available.

SOURCES: NICK DEFENTHALER, PARTNER, AND JOSH BITEL, FINANCIAL PLANNER, CENTER FOR FINANCIAL PLANNING; ED SLOTT AND SARAH BRENNER, ED SLOTT AND CO.

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Beth Brauerman, a personal finance journalist, has written for Consumer Reports, Money and cnbc.com.

HOW BIG A RETIREMENT STASH DO YOU NEED?

These shortcuts can provide rough savings targets

BY KAREN HUBE

If you ever wonder about how much money you'll need to retire comfortably—well, you're not the only one. More than half of respondents in a recent survey said they'd never tried to calculate that number.

One solution is to use an online tool designed for the job, such as the AARP Retirement Calculator at aarp.org/calculators. But if you're in a rush, you might try one of these three common rules of thumb for a rough estimate of your needs and resources—emphasis on “rough.” Each can give you a snapshot of where you stand and motivate you to dive deeper into retirement planning.

A SALARY MULTIPLE

One approach is to target a multiple of your salary. T. Rowe Price, for example, suggests a wide range for savings at 65: from seven times your annual gross income for lower-income retirees to 13½ times income for high earners. A dual-income household making \$75,000 at age 65, by the company's calculation, should have about eight times that amount saved, or \$600,000. Fidelity says to aim to have six times your salary in retirement savings by age 50 and 10 times your salary at age 67.

The reasoning: T. Rowe Price's range of multiples is so wide because Social Security has different impacts at different income levels. For someone who was earning \$15,000 a year, benefits replace about 75 percent of income, according to a 2022 Social Security Administration study. But for someone who was making

\$150,000 a year, benefits replace only about 27 percent of income.

The caveat: A salary multiple is just a ballpark estimate, says Roger Young, a thought leadership director at T. Rowe Price. “It doesn't provide a one-size-fits-all answer,” he says. “The rule of thumb is most helpful for people who are a ways from retirement to provide a general sense if they are on track.”

THE RULE OF 25

This method involves figuring out how much income you will want to draw from your investments each year, then multiplying that number by 25 to determine how big your nest egg should be upon retirement. Consider, for example, a two-earner household, each person due to collect the current average monthly Social Security retiree benefit of \$1,830, for a total of about \$44,000. If their budget requires drawing an additional \$20,000 a year from retirement savings to maintain their lifestyle, they'd have a savings target of 25 times \$20,000, or \$500,000.

The reasoning: The assumption is that you will withdraw 4 percent of your savings for income in your first year of retirement, then adjust

that amount to account for inflation in each of the following years. That 4 percent withdrawal rate is a rule of thumb in itself: In the 1990s, California financial adviser William Bengen found that based on diversified stock and bond portfolio returns from 1926 to 1976, assets would last for at least 30 years if investors stuck to this 4 percent withdrawal rate.

The caveat: “The 4 percent rule works based on historical performance in many scenarios,” says Randy Hallier, a financial planner at Creative Planning in St. Petersburg, Florida. “But for investors who retire and start taking their withdrawals when the market is down or flat, the math is very different. Their portfolios lose value early on, and there's less to stretch over a retirement.”

Another shortcoming of the rule is its assumption of a 30-year time horizon, which may not be long enough, says Renee Hanson,

an adviser at Affinity Wealth Advisory Group in Phoenix. People estimate their life expectancy based on averages, she says, “but you have to figure you're going to live well beyond that when planning for making your money last.”

A PERCENTAGE OF INCOME

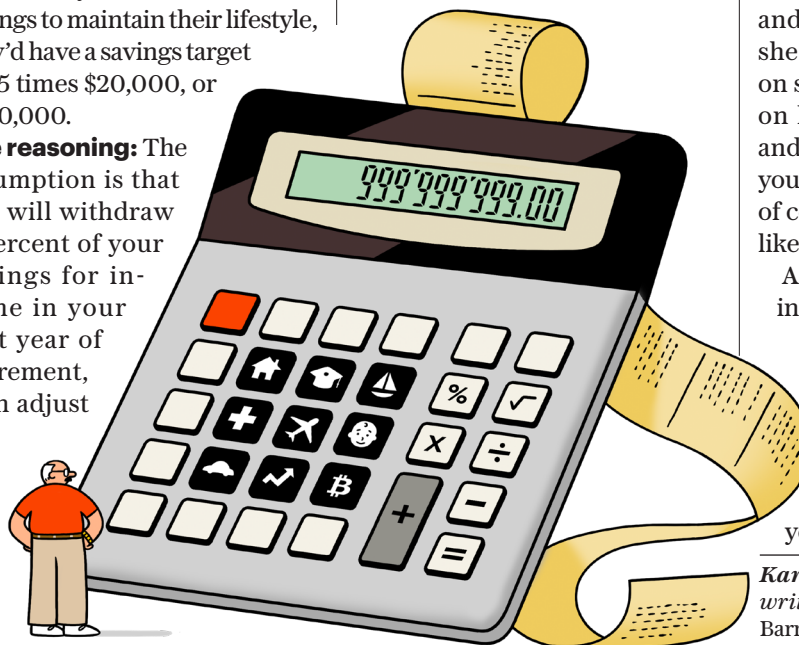
This target: Save enough that you'll be able to replace, with Social Security and any pension income, 70 percent to 80 percent of your annual preretirement income. Our hypothetical couple earning \$75,000 a year, then, would aim for income ranging from about \$53,000 to \$60,000. That would mean somewhere between \$9,000 and \$16,000 in income along with Social Security, requiring roughly \$225,000 to \$400,000 in retirement savings.

The reasoning: Once you retire, certain expenses will either decline or go away, so it will take less money to support your lifestyle. For example, you will no longer have to carve out some of your income for retirement savings.

The caveat: Many people have unrealistic expectations about how far their expenses will decline in retirement, Hanson says. “I have yet to see someone retire and suddenly spend a lot less,” she says. “They may spend less on some things but spend more on hobbies, travel, eating out and services that are hard to do yourself, such as yard work. And, of course, medical care costs are likely to go up, too.”

After an initial burst, spending typically declines. A recent study by the Rand Corp. found that after age 65, spending falls steadily at all wealth levels by an average 1.7 percent annually for singles and 2.4 percent a year for couples. ■

Karen Hube is a veteran financial writer and a contributing editor for Barron's.



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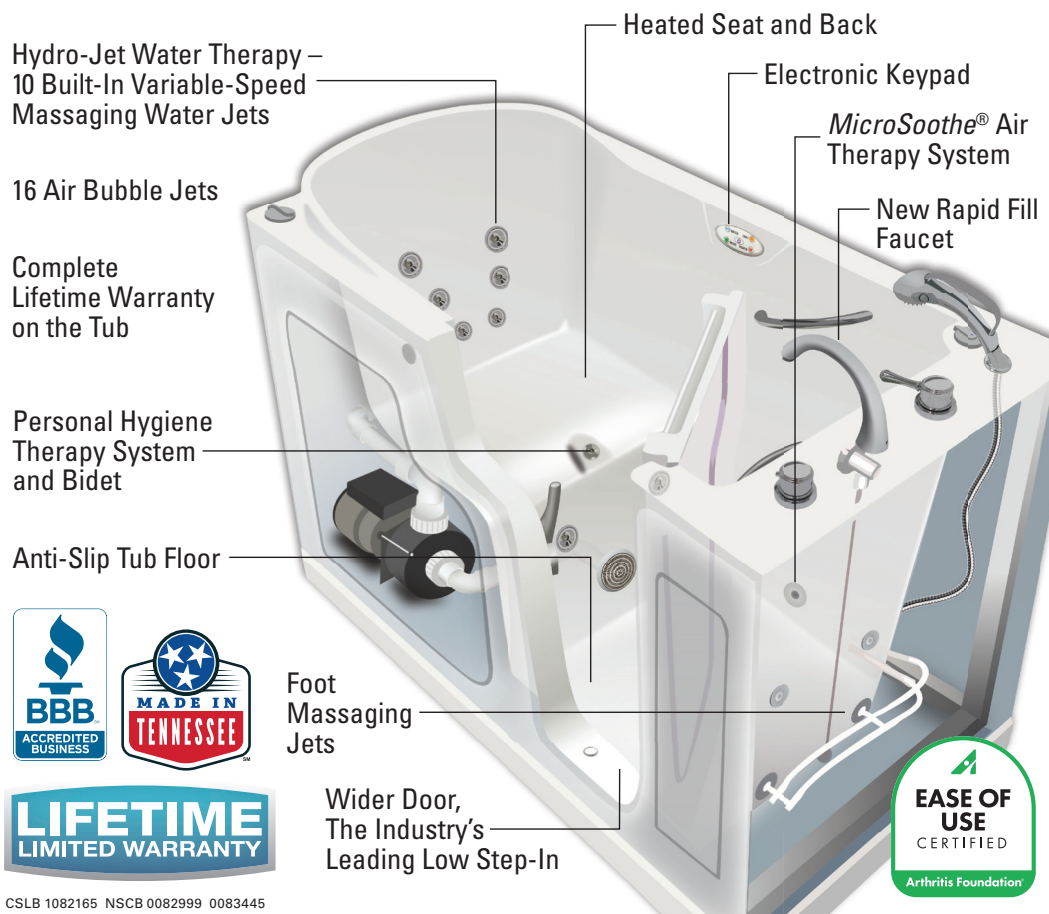
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BECOME A FOSTER PARENT ...TO A PET

Older Americans are good candidates to provide a short-term home for animals

BY CRAIG ROSEN

Beth Ostrosky Stern has cared for more than 2,000 cats at home. Not all at the same time.

The 50-year-old is a pet foster parent. She and her husband, satellite radio host Howard Stern, take animals waiting for permanent adoption into their homes. It all started a decade ago when the couple's beloved bulldog Bianca died. "When she passed, we grabbed a litter of kittens and decided to foster them just to get my mind off of Bianca and onto nurturing other little ones."

Pet fostering has become important because animal shelters are crowded, and some pets require more attention than shelter staff can provide. Retirees, empty nesters and older adults make ideal candidates for the volunteer role. "I put animals before everything," Beth Stern says. "If I had children, I wouldn't be able to do that. When the kids are out of the house, or if you don't have children, you can focus your time and your energy on these little lives that need you."

TAKING IN A FOSTER PET

► **You don't need a large home.** "We started off just having them in our bathroom with lots of blankets and beds on the floor," Korach says.

► **The rescue organization will help you.** The shelter should provide you with care essentials, such as food, bowls, toys, blankets, beds and puppy pads. The shelter will probably take care of all the veterinary

visits for shots and deworming.

► **You should prepare yourself mentally.** "Say, 'I am going to do this. I'm going to put the animal first, and I'm not gonna give up on the animal,'" Stern says.

► **How to help: Considering fostering an animal?** Go to petfinder.com and click on Shelters & Rescues. Insert your zip code and you'll get a list of animal welfare groups near you. Then just give them a call.



Beth Stern plays with Echo and her puppies, just a few of the animals she has fostered.

Pet fostering requires less commitment than full pet ownership. "I can foster on my own schedule," says Martine Korach, 57, a retired teacher in Long Beach, California, who volunteers for the Society for the Prevention of Cruelty to Animals Los Angeles (spcaLA). Her foster duties don't conflict with medical appointments or travel.

ANIMALS IN NEED

What kind of pet can you expect in foster care? Typically large-breed dogs that will benefit from more space; kittens or puppies that need extra attention; pets that are undergoing medical treatment and require special care; or sometimes dogs or cats that are shy or fearful in a shelter environment, says Eileen Hanavan, director of volunteer and foster engagement at the ASPCA Adoption Center.

All those kittens in Stern's first fostering

owns six cats and a rabbit. But fostering can be as fulfilling to people who can only care for one or two animals at a time.

THE EMOTIONAL JOURNEY



Michael Price with two foster kittens

stint eventually found "forever homes," and Stern realized she had found a calling. "My husband and I looked at each other and I said, 'I'm not gonna stop.' And he goes, 'Why would we stop?' This was such a great experience.' It's emotionally draining but ... I've found my life purpose. I feel so lucky that I'm able to help."

Stern has become a board member and national spokesperson for the North Shore Animal League America. When we talked to her, she had 14 foster cats in her home and anticipated taking on a mother cat with seven kittens. And she

Michael Price, 61, a retired sales director for AT&T, got into pet fostering after he started volunteering at spcaLA about six years ago. He says that often the most difficult aspect of the job is learning not to become attached when the animals find an adoptive home or go to a shelter when room is available.

Price remembers early on, when he and his partner, Richard, bonded emotionally with an adult cat. "I thought, *I'm not cut out to do this.* I was too attached

to the animal, and this is breaking my heart to let him go." Then he had a realization. "I finally just thought, *That's not my role here. I am a pit stop on their way to find their ultimate home. My job here is to make the time I have with them as beneficial as possible.*"

Stern has a different strategy. "I can have an animal for two days or 10 months, and I get attached to every one," she says. "I cry every single time, but after I hand them off to their new situation, I go pick up another one who needs me. That helps me through it." ■

Craig Rosen is a Los Angeles-based journalist who has written about pets for AARP The Magazine. His best friend is his boxer, Milo.

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MY PHONE CAN DO THAT?

Our mobile devices are so packed with features that you may have missed some surprisingly useful capabilities

BY JASON R. RICH

One small sin of smartphone makers is that they leave it to users to find many of the great tools they've built into their devices. So these options go underused. Here's an example: Go to the Accessibility menu in the settings of your iPhone or Android-based smartphone, and you'll find tools designed for people with disabilities that can make all our lives easier. Here are a few to try (note that all take some trial and error to set up and use):

IT CAN READ TO YOU. This can be helpful when listening is more convenient than looking at the phone screen; essentially, the phone reads aloud whatever text is on the screen. You can adjust the speaking rate and choose from a handful of synthesized voices.

iPhone: From the Accessibility menu, tap on VoiceOver, then adjust the various settings to meet your needs.

Android phone: Tap on the Accessibility submenu option, then turn on Select to Speak. In addition to screen text, your Android phone can read printed material. Just point your phone's camera at any text, and using the Select to Speak option, the phone will read it aloud. (If this feature does not appear, download the free Android Accessibility Suite from the Google Play store.)

IT CAN CAPTION YOUR VIDEO

CALLS. Say you're in a noisy area and you get a video call from a friend. Go ahead and take it. Your phone can create real-time captions of what's being said.

iPhone: Go to the Accessibility menu, and tap on the Live Captions option. Turn on the virtual switch associated with Live Captions, then tap on the Appearance menu option to customize the text size and color.

Android phone: From the Settings menu, tap on Sound, then choose the Live Caption option. Turn on this feature, then customize the settings as you like.

IT CAN RECOGNIZE IMPORTANT SOUNDS.

Have you ever not heard the doorbell? Or your dog barking outside? Or even your grandchild crying in the next room? Your phone can be set to listen for specific sounds and alert you when it hears them.

iPhone: Look for Sound Recognition in the Accessibility menu, and follow the instructions.

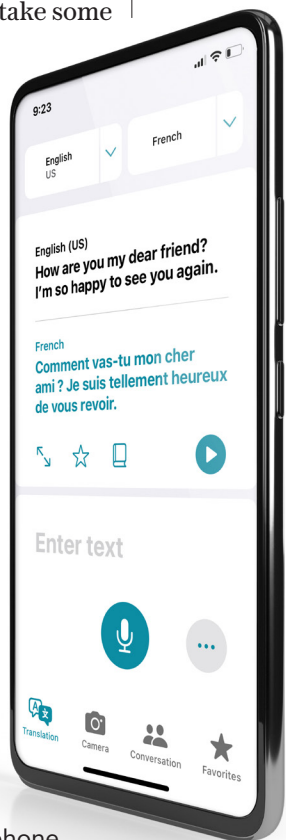
Android phone: Look for Sound Notifications in the Accessibility menu, and follow the instructions.

IT CAN TRANSLATE CONVERSATIONS.

If you encounter someone who doesn't speak English, there's no need to resort to pantomiming. Your phone can serve as a real-time translator.

iPhone: Launch the pre-installed Translate app. From the top-left corner of the screen, use the pull-down menu to select your native language. From the pull-down menu in the top-right corner, select the language the other person is speaking. From there, you can either type in what you want translated or use the microphone icon to speak it. What you say will be displayed almost instantly in both languages selected.

Android phone: Download and install the free Google Translate app from the Google Play store. Launch the app, then from above the round Microphone icon, choose your native language from the left pull-down menu, and the language the other person is speaking from the right pull-down menu. Tap on the Conversation icon, then the Auto icon. As each of you speak, what's said gets displayed on the screen with the appropriate translation. Tap on the Speaker icon that appears in the top-right corner of the translation window to also hear a computer voice speak each translation.



Jason R. Rich is a personal technology journalist who has also written for Forbes and Entrepreneur.



Technology Made Easy

BY SHERLYN FREEMAN

I only know how to send one photo at a time from my smartphone. How do I send multiple photos in a single text message to my friends or family?

It's an easy process; you should be able to do it in no time.

On an iPhone, launch the Messages app and start a text message. Tap the photos icon at the bottom (the icon looks like a kaleidoscope) to bring up the photos you have stored on your phone. Tap on each photo you want to send. Once done, go back to the text message with the photos added. Write anything you wish to say, then tap the arrow to send. Each photo you selected will be included.

On an Android phone, open the Messages app. Choose the contact or contacts to whom you want to send the message and photos. Locate the image icon near the message box. Tap on it to open a quick view of your photos or the gallery icon to see more. Tap on all the photos you want to send. A check mark will appear on those you selected. Enter your message. Tap send.

Find out about online tech classes and other learning opportunities offered by Senior Planet From AARP at seniorplanet.org.

I have a pretty ancient phone, but I don't want to buy a new one. How do I know when it really is time to retire it?

If your phone is running slowly or an important security upgrade is required and can't be installed, it's probably time to upgrade. Even if your phone is working well enough, mobile operating systems, which run the software on your phone, are generally optimized only for models that are 4 years old or newer. So another rule of thumb is to upgrade every four years.

One more method is to assess your battery's health. On an iPhone, go to Settings, tap on Battery, then tap on Battery Health & Charging. If Maximum Capacity is nearing or below 80 percent, that's a sign your battery's days are numbered. Some Samsung Android phones have a similar check; for other Android phones, you might need to download a free app to test the battery.

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

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61	\$30.50	\$22.35	\$60.00	\$43.70	\$89.50	\$65.05	\$148.50	\$107.75
62	\$31.45	\$22.90	\$61.90	\$44.80	\$92.35	\$66.70	\$153.25	\$110.50
63	\$32.50	\$23.70	\$64.00	\$46.40	\$95.50	\$69.10	\$158.50	\$114.50
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
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D610835

Q&A Lucinda Williams



Lucinda Williams at home in Nashville (right) and onstage in Virginia in May

“EVERYTHING’S NOT DARK... I FEEL THERE IS REDEMPTION AT THE END.”

—SINGER-SONGWRITER LUCINDA WILLIAMS IS BOUNCING BACK AFTER A STROKE WITH A NEW MEMOIR AND ALBUM



You hit a milestone birthday earlier this year. How does that feel?

I love it. I felt like actually shouting it to the world, “I’m 70!” Just because I felt so excited about it. I still felt really good, and it felt like a positive thing to me. I love saying that I’m 70 to people. They usually looked shocked. “Oh, you don’t look it at all!” So I end up getting a compliment out of it.

You had a stroke in 2020. How has the recovery been?

It’s going well. It takes a hell of a long time, but I’m pretty resilient. The main thing is that I have stiffness and pain in my hand, so I haven’t been able to play the guitar like I did before. When I perform, I usually tell the audience why I’m not playing guitar, and they all applaud. My fans are just the best. They’ve always been very supportive and understanding and patient.

What did you learn while recovering?

Your mental outlook is so important with this kind of thing. Music helps tremendously. It’s very healing. It

helps psychologically, which helps physically. It’s all connected.

Did the stroke change the way you wrote your new album, *Stories From a Rock n Roll Heart*?

Normally I sing and play the guitar; I set the pace, and the band follows me. Now I have to just show them, and it just doesn’t go as smoothly as it would if I was able to play. But I’ve been collaborating with my husband, Tom [Overby], and a friend of ours, Travis Stephens, who plays the guitar. We came up with some good songs.

In your new memoir, *Don’t Tell Anybody the Secrets I Told You*, you describe some tough times growing up. Was dredging that up hard?

No, because that’s how I am. When you listen to my songs—some of them are kind of gritty and they’re honest. So I’m used to that part. But writing it was the hardest thing I’ve ever had to do in my entire life. I’ve never written a book before. Initially it was my husband just asking me questions and

KRISTINE POTTER/THE NEW YORK TIMES/REDUX; INSET: MADISON GRAULT

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I started talking. Once you do that, it's kind of like lifting the lid off.

What do you want people to understand about your life after reading your memoir?

That everything's not dark all the time. A lot of my songs are dark and sad. I have songs about suicide and people dying and a lot of songs about loss, but I feel like there's some kind of redemption at the end. And even though I was writing about some difficult things, and you could say my family was dysfunctional and screwed up, at the end of the day, you could still tell that there was love there.

You lived in so many towns as a kid. Is there anywhere that feels like home?

I always wanted to have a hometown like most people do, but I feel like I have two or three of them. One would be Fayetteville, Arkansas. That's where I went to college and where I spent the majority of time. There's also New Orleans, where I went to high school and met some of my close friends. It's like that line in a Neil Young song, when he talks about Ontario, Canada, and he says, "All my changes were there." That's how I feel about New Orleans.

Do you have a favorite songwriter?

Sharon Van Etten is just wonderful. I think she's a brilliant writer. There's Nick Drake and Steve Earle—I love his songwriting. And Bob Dylan, of course. I still love him.

Many people, including myself, have a favorite Lucinda Williams song. Do you?

I like "Essence" a lot. I get such a rise from the audience when I do that song. And I really like a song called "Overtime." Willie Nelson recorded it [in a duet with me]. The music and arrangement have sort of a classic style.

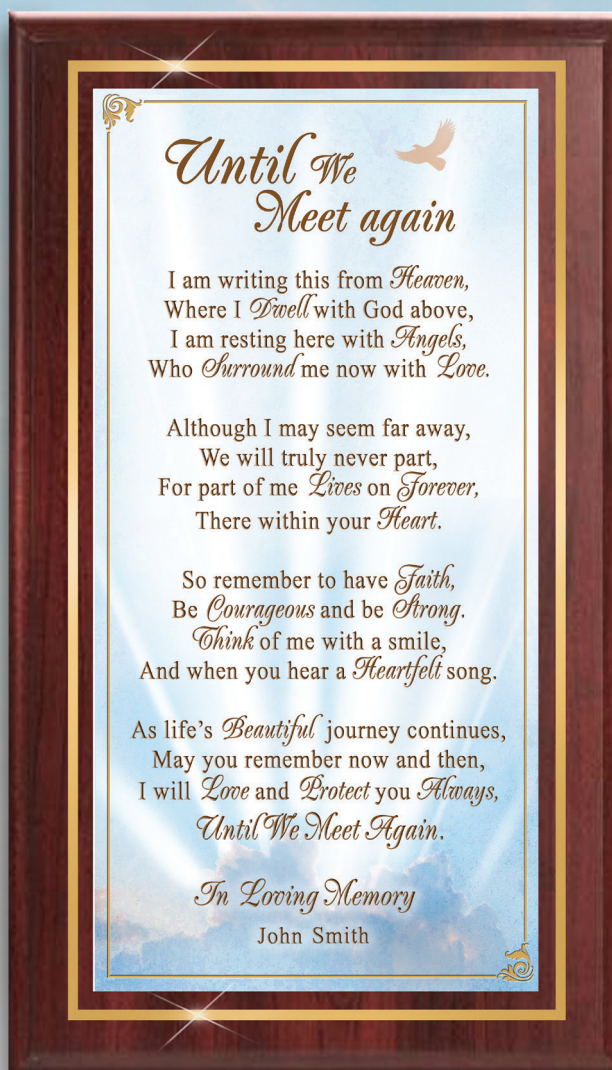
So many of your songs feel at once personal and about things everyone has experienced. How do you do that?

Starting out, a song may be about a particular thing or person. You have to be inspired by something. It's like a seed. Then it grows and blossoms and becomes bigger than the initial thing or person you started writing about.

Lucinda Williams has won three Grammy awards and released 15 albums since her debut in 1979. Time magazine called her America's best songwriter, and she was listed as one of the "100 Greatest Songwriters of All Time" by Rolling Stone.

Interview by Christina Ianzito

Your Loved One Is Always in Your Heart



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ON THE ROAD AGAIN

AARP offers help for the surge in older Americans resuming leisure travel

AARP's recently released 2023 Travel Trends survey shows that Americans 50 and older are ready to put COVID-19 travel concerns behind them. Nearly two-thirds of respondents say they plan to take at least one trip this year. Many travelers say they intend to take three or four trips. Road trips across America are popular this year. Family vacations are the top motivator for traveling. Despite COVID concerns, 4 out of 5 older Americans say they consider travel safe.

AARP deeply understands the role travel can play in the health and happiness of older Americans, so it offers lots of resources to make your trips smarter, cheaper and safer.

Travel Smarter. AARP's website helps travelers stretch their dollars and itineraries. Tips include how to find affordable rentals near national parks and how to rent an electric vehicle for your road trip. Find insider guides to America's major cities that provide details for older travelers on where to stay, what to do and where to eat. AARP members can enjoy exclusive Travel Smart guides, essays and stories. You'll also find travel discounts with AARP-preferred providers as well as with the AARP Travel Center Powered by Expedia. Visit aarp.org/travel when planning your next trip.

Travel Cheaper. AARP members can choose from more than 100 travel provider brands that offer discounts on rail tickets, resorts and more. For instance, book a car rental

and receive 5-30 percent off the base rate, plus free upgrades and credit applied to future rentals. Receive 5-20 percent off the best available rate at 94 different hotels and resorts, and enjoy tickets discounted up to \$200 on selected flights, and up to \$100 per person on more than 300 guided vacations and river cruises.

Travel Safer. The AARP Fraud Watch Network has frequently updated articles on the latest travel scams. With titles including "10 Travel Scams to Watch Out for in Europe" and "6 Ways to Tell if a Travel Review Is Authentic," the articles offer tips on how to recog-

This year, we called on the U.S. Department of Transportation to strengthen a new rule on hidden airline fees. AARP is pushing for legislation in Congress that would ensure older adults and people with disabilities can safely be evacuated in the event of an emergency. And we're pushing for a rule that would improve disability access to lavatories on flights. ■

New Award for Journalism About Older Americans

AARP and the National Press Foundation will recognize the best reporting on issues important to people 50 and older with two new journalism prizes.

"With people living longer than ever, we created this award to encourage in-depth journalism about the challenges and opportunities they face," said Martha Boudreau, executive vice president and chief communications and marketing officer at AARP. Each award

includes a \$5,000 prize: one for work appearing in a large media outlet and one for work in a small or regional outlet (having less than 15 million monthly website visitors).

The contest is open to U.S.-based journalists working in any media format, including podcasts, television packages and print/digital stories.

Entries could range from well-crafted features to investigative journalism to coverage of how individuals

and society are adapting to trends related to aging.

The work submitted should include journalism published or broadcast from Oct. 1, 2022, to Sept. 30, 2023; a letter of support from an editor; and up to three links or PDFs containing the entry.

The deadline for entries is Oct. 16, 2023. The first awards will be given out at the National Press Foundation annual gala in February.

To learn more, visit nationalpress.org/awards/.



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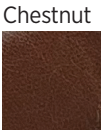
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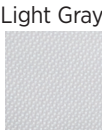
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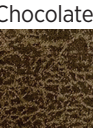
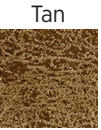
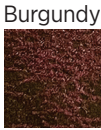
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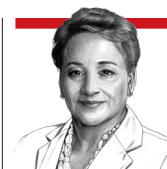
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**Your AARP
Where We Stand**

BY JO ANN JENKINS, CEO

AARP WANTS TO HELP YOUR COMMUNITY

**Grants and fitness parks are
improving life across America**

Like most Americans, I am looking forward to the summer and the opportunity to get out of the house and enjoy the outdoors. As we approach our first summer since the end of the COVID-19 public health emergency, towns and cities across the nation are also bouncing back, focusing even more on the well-being of their people. With AARP's long-standing support for livable communities, we have created several exciting ways to help.

First, this month, AARP's state offices will announce the recipients of the 2023 AARP Community Challenge grants. These grants provide funding for quick-action projects that can help communities become more livable for people of all ages. We are providing money for efforts to improve public spaces, transportation, housing, civic engagement, diversity and inclusion, and more. In its seventh year, the program is part of AARP's nationwide Livable Communities initiative, which supports the efforts of cities, towns, neighborhoods and rural areas to become great places for all residents, especially those age 50 and older.

Since 2017, AARP has awarded more than \$12.7 million to over 1,060 projects through the Community Challenge to nonprofit organizations and government entities across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. These initiatives range from the creation of a unique outdoor music park in Avoca, Iowa, to the provision of Wi-Fi-enabled tablets and digital literacy training to older public housing residents in Jersey City, New Jersey. This program has demonstrated that by supporting local leaders and organizations as they work to strengthen

PORTRAIT ILLUSTRATION BY MICHAEL HOWELER



People use exercise equipment at some of the 53 fitness parks sponsored by AARP.



their communities, we can improve the quality of life for the very young, the very old and everyone in between.

A second exciting way AARP is helping communities enhance the health and well-being of their residents is through our community fitness initiative.

In 2019, as part of AARP's 60th anniversary celebration, we partnered with the nonprofit FitLot and committed to building AARP-sponsored outdoor fitness parks in every state. Each park is equipped with easy-to-use machines and stations built for people across the fitness and mobility spectrum. The parks are free and open to the public, and locals can sign up for guided classes to make full use of the equipment.

These fitness parks are a tangible example of AARP's commitment to local communities and healthy aging. The outdoor exercise equipment encourages people of all ages to get out of the house, meet others and stay fit.

At the grand opening of our latest fitness park last November in the U.S. Virgin Islands, Calvert White, commissioner of the VI Department of Sports, Parks and Recreation, said, "With the opening of the AARP-sponsored outdoor fitness park, we

now have another avenue that can cater to our senior population. We look forward to producing programs at the park that will enhance the entire community's physical ability and quality of life."

We opened the first outdoor fitness park in St. Petersburg, Florida, in April 2019 and have now opened 53 parks, one in every state. To find a fitness park near you, go to fitlot.org/aarp.

With the opening of the AARP-sponsored outdoor fitness park, we now have another avenue that can cater to our senior population.

And to learn more about AARP's programs, events and advocacy work in your state or territory, go to states.aarp.org and find what is happening near you.

Since our founding 65 years ago, AARP has become a vital resource in communities across America. As our founder, Dr. Ethel Percy Andrus, observed, "Our community is the place where we as older individuals can be most effective. In no other place can we

gain so much cooperation and win so many champions and supporters." As the nation continues to rebound from the pandemic, we are redoubling our efforts to be a nationwide, as well as a national, organization, working with communities to create local experiences that serve all ages and last for years to come. ■

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DISTRICT OF COLUMBIA

Call for nominations Do you know a volunteer in the District who gives their time and talent to help others in their community?

If so, consider nominating that person for AARP's 2023 Andrus Award for Community Service, which honors those who make a difference by improving the lives of others. Nominations are due Friday, Sept. 15.

To be eligible, nominees must be 50 or older, and they must currently live in the District (they do not need to be an AARP member). Additionally, the service for which they are nominated must be volunteer-based (unpaid) and reflect AARP's vision and mission. Couples or partners who volunteer together are eligible for the award, but teams are not.

Learn more or submit a nomination at aarp.org/andrus. Questions? Call 202-434-7700 or email dcaarp@aarp.org.

MARYLAND

Raise a glass AARP Maryland is hosting a series of "On Tap" events, mainly at veteran-owned brewpubs across the state, aimed at connecting military families with AARP resources targeted to their needs.

The series begins this month and will run through November. The first gathering, on Thursday, June 15, from 5 to 7 p.m., will be at Checkerspot Brewing Co., 1399 S. Sharp St. in Baltimore. Veterans and their families can enjoy a complimentary craft beer while learning about AARP Maryland's initiatives to support family caregivers, prevent fraud and assist veterans seeking new careers. Register at states.aarp.org/maryland/aarp-maryland-hosts-on-tap.

Maryland is home to about 333,000 veterans. AARP has a free, twice-monthly veterans newsletter, which offers practical help on health, money, work

and benefits. Sign up at aarp.org/home-family/voices/veterans and scroll down to AARP Veteran Report.

DELAWARE

Save for retirement Delaware residents are a step closer to getting an easy retirement savings option through their employer.

DE EARNs, a state-facilitated retirement savings program, is being implemented after becoming law last year. AARP Delaware supported the program's creation and is involved in promoting its benefits.

The initiative, to launch on Jan. 1, 2025, will require most businesses that don't offer a retirement plan to enroll eligible workers, giving workers the ability to set up an IRA and fund it with automatic payroll deductions.

More than 147,000 Delawareans don't have access to a retirement plan through work. Learn more at aarp.org/de.

NEW JERSEY

Boost safety and fitness AARP New Jersey is offering a two-part virtual class on Wednesday, July 19, to help adults 50-plus modify their homes and learn a new exercise.

The one-hour session, offered at noon and again at 6 p.m., will first delve into designs and modifications that can help make your home safer, more comfortable and a better fit for people of all ages. In the second part, an instructor will guide you through basic tai chi movements that emphasize balance, strength and flexibility.

AARP membership is not required, but attendance is limited and you must register. To register and find other upcoming events, go to aarp.org/nj. To receive information about AARP programs, benefits and events, sign up for emails at aarp.org/Yes2Email.

PENNSYLVANIA

Spruce up your lawn A nice yard takes work, and AARP Pennsylvania has joined with the Phipps Conservatory and Botanical Gardens in Pittsburgh to offer a free webinar on how to avoid common landscaping mistakes.

The session will be led by horticulturalist George Weigel, who has written several gardening books. He will tackle both yard design and maintenance issues. The webinar runs from 1 to 2:30 p.m. on Tuesday, June 20. There will be time for participants to ask questions.

Participation is free, but registration is required by 8 a.m. the day of the event. To sign up, go to aarp.org/perfectyard.

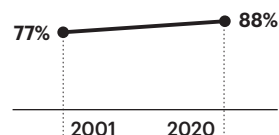
The Phipps Conservatory is a Pittsburgh historic landmark that offers flower shows and classes. —*Susan Milligan*

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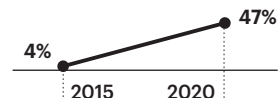
POWER COSTS IN AMERICA

Homes are getting more energy efficient, but temperatures are rising—and air conditioners click on more frequently. Although energy insecurity dropped slightly from 2015 to 2020, more than a quarter of households still report problems paying their energy bills. Between heating, cooling, lighting, laundry and everything else, American households spend more than \$150 per month on energy.

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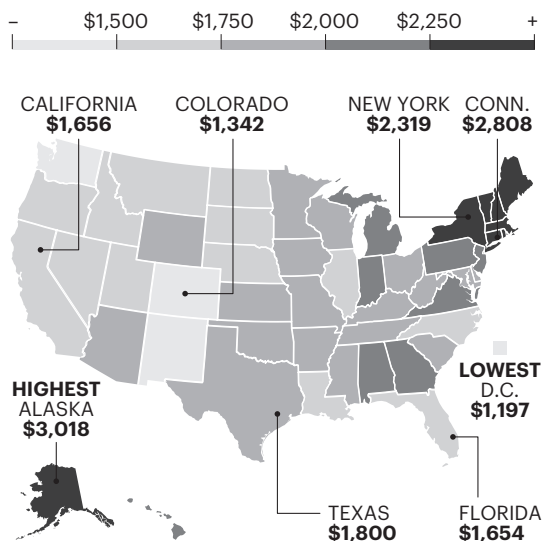
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SMART SHOPPING

Thank you for the great article “The Future of Shopping” in our changing world [Cover Story, May]. I hope you’ll consider addressing in a future issue the horrendous cost of shoplifting and what could be done to stop this significant drain on businesses and the consumer. It seems that the punishment for this crime is not severe enough to have an impact. It would be helpful for readers to have some perspective on this increasing trend in our country.

SHERRY TOEPFER
MELBOURNE, FLORIDA



A HOME RUN

Substitute walking into Dodger Stadium in 1965 with my dad, and I had a remarkably similar experience to Bob Costas [“Visiting Yankee Stadium With Dad,” Your Life]! The color of the grass compared to the black-and-white TV; the smell of the hot dogs; Sandy Koufax, Lou Johnson, Big Frank Howard. Good times.

TERRY COTT
LEMON GROVE, CALIFORNIA

THEME PARK THOUGHTS

First, and most important: hydrate [“What a Ride,” Your Life]! Bring a refillable water bottle with you to the park, plus a ziplock bag filled with a few quick snacks on which to nibble. Some parks have wheelchairs and personal mobility scooters for rent, which can be helpful on a hot, crowded day. Last, check park maps for first aid stations and don’t hesitate to reach out to park employees should you not feel

well. They will usually have EMTs on standby.

SUSAN BEVINS
WINTER PARK, FLORIDA

AMERICAN HISTORY

In “Q&A With Annette Gordon-Reed,” she said it well [Your Life]. Our founding wasn’t fair to many, but the series of events in the last 250 years have made us what we are today. It’s important for youth to know the truth.

RICH COLLIGAN
CLEARWATER, FLORIDA

SOCIAL INSECURITY?

Thank you for your leadership regarding SS [“Social Security Finances Weakened Over Past Year,” In the News]. There is a two-step solution to the problem. First, move the money legislators have in their pension plans to Social Security so they have skin in the game. With everyone in

CONTINUED ON PAGE 40

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Medicare Made Easy

BY DENA BUNIS

Will Medicare pay for an ultrasound scan of my breast?

Here's how Medicare pays for breast screenings in general: For women on Medicare due to disability, the program covers annual screening mammograms for those 40 or older. If you join Medicare at 65 or later, it will cover the full cost of annual screenings. There is no age cutoff.

The situation changes if you are getting a diagnostic mammogram, which physicians may order if a lump or another breast issue emerges. In this case, you are subject to the 20 percent coinsurance under Medicare Part B. (Some Medigap plans cover it. Medicare Advantage charges vary by plan.)

Now to your question: Sometimes, when a patient has a problem or dense breast tissue, a doctor will order an ultrasound, which generates a more detailed scan than a mammogram. If your doctor says you need an ultrasound or other scan when it's "reasonable and necessary for the diagnosis or prevention of illness or disability," Part B will cover it with the same 20 percent coinsurance requirement. Note: Medicare Advantage plans must cover all Part B services that original Medicare does, but are allowed to ask for a doctor's preauthorization to show that an additional test is medically necessary.

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I'm on Medicaid and Medicare. If I lose my Medicaid eligibility due to the pandemic's end, will that affect my Medicare?

Losing Medicaid coverage has no bearing on your eligibility for Medicare. But the change in your situation could make you want to switch your Medicare coverage, which you can do without penalty within three months of the state telling you your Medicaid coverage is ending or when your Medicaid ends, whichever is later.

For those who were eligible for Medicare but were enrolled only in Medicaid, you can enroll now in Medicare without any late penalties. You have six months after your Medicaid coverage ends to sign up for Parts A and B. You can enroll in a Part D prescription drug plan within three months of getting notice that you're entitled to sign up for Medicare.

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

PORTRAIT ILLUSTRATION BY MICHAEL HOEWELER

For the Man Who Gives Everything and Expects Nothing

If you're anything like my dad, you give your family everything. Your name, your time, your values — the people in your life know they can depend on you for practically anything. In exchange for imparting all of this energy and experience, you expect nothing in return.

The point? You deserve to treat yourself once in a while. Now it's time to focus on you for just a few minutes. That's where the Men's Due Volta Watch comes in. This astonishing innovation provides a digital readout that's powered by a precise quartz engine, combining both analog and digital timekeeping.

Outfitted with a stopwatch, alarm, a.m./p.m. settings, and day, date and month complications, this timepiece stands out from the crowd. With its large face and handsome, masculine design, this watch is perfect for the back nine and the happy hour afterwards. Water-resistant up to 3 ATM, this timepiece won't wimp out if you have a run-in with a water hazard.

Other hybrid watches can sell for thousands of dollars, but because we've built more than 1 million watches, we know how to create real value. That's why we can offer this timepiece for just \$59! If you're not completely satisfied with this watch, return it for a full refund.

Act quickly! Of our original run of 2,872, we only have 389 left for this ad! If you're the kind of man who gives everything and expects nothing in return, it's time to treat yourself.

Watch Specifications:

- Complications: stopwatch, alarm, a.m./p.m. settings, and day, date and month
- Precision movement chronograph
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Readers Respond

CONTINUED FROM PAGE 38

one program, they will work together to get it fixed. Second, increase the dedicated payroll tax to \$1 million or higher. With your leadership, and the country behind you, the people can take it out of the legislators' hands, and get it working for the people like it should.

SAM MESSINA
MOUNT DORA, FLORIDA

The May 2023 issue of the *AARP Bulletin* contained excellent articles on both Social Security and Medicare; I especially liked Dena Bunis' column, "Medicare Made Easy." She answers tough questions that politicians and Medicare Advantage plan salesmen avoid. Good job, Dena.

SIGURD M. SORENSEN JR.
IDAHO FALLS, IDAHO

GET OUT OF DEBT

Thank you for a great article ["Debt-Defying Credit Card Strategies," Your Money!] I've been using the approaches you listed since I got myself into major debt two years ago. Writing down each of my debts, along with the balances due and interest rates, puts it all right before my eyes. The snowball approach gives me a long-term strategy to pay down my debts.

DENNIS HACKENBERGER
LAS VEGAS, NEVADA

CORRECTION

A letter in the May issue of the *AARP Bulletin* commenting on the article "Prostate Cancer Primer" was written by Ron Bartley of North Myrtle Beach, South Carolina. Due to an editing error, the letter was incorrectly attributed.

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

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Witty & Wise Dear Old Dad A Father's Day Tribute

“Buying your kid a goldfish is a great way to teach them about responsibility for 24-36 hours.”

—Conan O'Brien

“Even though I'm proud my dad invented the rearview mirror, we're not as close as we appear.”

—Stewart Francis

“Don't try to make children grow up to be like you, or they may do it.”

—Russell Baker

“A father carries pictures [in his wallet] where his money used to be.”

—Steve Martin

“My father taught us how to defend ourselves, taught us all these moves, and then he told us never to use them unless you were defending your mother, your brother, [or] you're sticking up for someone who's being bullied.”

—Queen Latifah

“There should be a children's song 'If you're happy and you know it, keep it to yourself and let your dad sleep.'”

—Jim Gaffigan

“My daughter got me a 'World's Best Dad' mug. So we know she's sarcastic.”

—Bob Odenkirk

“I rescind my early statement, 'I could never fall in love with a girl who regularly poops her pants.' I hadn't met my daughter yet.”

—Dax Shepard



We asked on AARP's Facebook page: "What's the best advice your father ever gave you?" That question has drawn more than 900 comments. Go to facebook.com/AARP and search the page for "advice from Dad" to read the responses and join in.

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Years of work by innovative engineers have resulted in a scooter that's designed with seniors in mind. They created Electronic Stability Control (ESC) that makes it virtually impossible to tip over. If you try to turn too quickly, the scooter automatically slows down to prevent it from tipping over. The battery provides powerful energy at a fraction of the weight of most batteries. With its rugged yet lightweight aluminum frame, the **So Lite™ Scooter** is the most portable



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scooter ever—but it can hold up to 275 pounds—yet weighs only 40.8 pounds without the battery! What's more, it easily folds up for storage in a car seat, trunk or even on an airplane. It folds in seconds without tools and is safe and reliable. Best of all, it's designed with your safety in mind, from the newest technology and superior craftsmanship. Why spend another day letting your lack of mobility ruin your quality of life? Call now and find out how you can get a **So Lite™ Scooter** of your very own.



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